DETERMINING FACTORS INFLUENCING CHOICES OF ISLAMIC ESTATE PLANNING TOOLS AMONG MUSLIMS IN ALOR SETAR, KEDAH

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BY

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ABSTRACT

Islamic estate planning is one of the major important things in managing Muslims property. The glory of Islam itself has provided several instruments (*faraid*, *hibah*, *wassiyah*and *waqf*) in Islamic estate planning. Protection of property is one of the five important things in Maqasid Syariah in Islam. It is argued that the issue related to unclaimed asset, family conflict, lack of knowledge and bureaucracy problem raised among Muslims society is due to improper planning. Hence, the objective of this research is to identify Muslims choice in estate management planning and determine which factors are influencing the Islamic estate planning. The quantitative method was employed to meet the objective of this research. Thus, around 300 respondents among Muslims in Alor Setar, Kedah were selected to answer the questionnaire of this research study. Muslims in Kedah are planning to adopt estate management tool and to adopt *wasiyyah* as their main instrument in estate planning. The results show that variable in monthly income, religiosity, knowledge and advantage are the significant influencing Muslims to plan their estate. Thus, this research will provide some policy recommendation and of the solutions to the problems exist in estate management.

Keywords: Estate Planning, Islamic Estate Planning, Islamic Estate Planning Tools and Muslims

ABSTRAK

Perancangan harta Islam adalah salah satu perkara penting dalam menguruskan harta orang Islam. Kemuliaan Islam sendiri telah menyediakan beberapa instrumen (faraid, hibah, wassiyah dan waqf) dalam perancangan harta Islam. Perlindungan harta benda adalah salah satu daripada lima perkara penting dalam Maqasid Syariah dalam Islam. Adalah dikatakan bahawa isu yang berkaitan dengan aset yang tidak dituntut, konflik keluarga, kurangkan ilmu pengetahuan dan masalah birokrasi yang ditimbulkan dalam kalangan masyarakat Islam adalah disebabkan oleh perancangan yang tidak betul. Oleh itu, objektif penyelidikan ini adalah untuk mengenal pasti pilihan orang Muslim dalam perancangan dan menentukan faktor-faktor yang mempengaruhi perancangan harta Islam. Kaedah kuantitatif digunakan untuk memenuhi objektif kajian ini. Oleh itu, sekitar 300 responden di kalangan orang Islam di Alor Setar, Kedah dipilih untuk menjawab soal selidik kajian ini. Hasil kajian menujukkan muslim di Kedah merancang dalam perancangan harta dan memilih wasiyyah sebagai pilihan mereka dalam perancangan harta. Hasilnya menunjukkan bahawa pembolehubah pendapatan bulanan, keagamaan, pengetahuan dan kelebihan adalah yang paling mempengaruhi orang Islam untuk merancang harta pusaka mereka. Oleh itu, penyelidikan ini akan menyediakan beberapa cadangan dasar dan penyelesaian kepada masalah yang sedia ada dalam pengurusan harta

Kata Kunci: Perancangan Harta, Perancangan Harta Islam, Komponen Perancangan Harta Islam dan Orang Muslim

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ARB	Amanah Raya Berhad
KMO	Kaiser –Meyer-Olkin
RM	Ringgit Malaysia
PPK	Pejabat Pusaka Kecil
POLC	Planning, Organizing, Leading and Controlling
SPSS	Statistical Package for Social Science

CHAPTER 1

INTRODUCTION

Chapter one will describe the overall overview of the recent study. The main objective of this research is to determine the factors that influence choices of Muslims in planning an estate. Firstly, the researcher will discuss the background of Islamic estate planning in related to this study. Next, the problem statement of this research will be described by the researcher to give more point on why this research should be executed. This chapter will also address the research question and objective concerning to Islamic estate planning. Then proceed to significance of the study, definition of the study, the scope and limitation of the study and lastly ended with the organization of the study will be clarified in this chapter.

1.0 Introduction

Islamic estate planning is actually one of the fundamentals elements in related to management and planning of wealth (Kamarudin and Nor Muhamad, 2018). On the first stage, planning in wealth is an important process during the owner alive and this will help them to be well prepared in the future. Wealth has a closely related with aspects of the processes that involved planning, collecting, processing, managing and spending (Daud, Rosland, & Hasbullah, 2015). Islam is very sole when it comes about wealth. Islam also provides solutions to His followers, not only when someone is alive but also after death when it comes in dealing with wealth. To be added to this point, estate planning purposed is to assist an individual or family in case of not capable in the future (Horkey, 2009).

Islam is a religion that fully complete covered the way of human life. It consists of the necessity in *duniya* and *akhirah*. Wealth is one of the basic necessities that facilitate human life to be convenience and smooth. Wealth can be either in the form of *daruriyyah*, *hajiyyat* and *tahsiniyat* (Jusoh & Muhammad, 2005). Besides, Islam also heartens its followers to seek and accumulate wealth for the purpose of pleasure in the world and hereafter (Daud, Rosland, & Hasbullah, 2015). In the noble book of Allah, recorded in Surah Al-Isra verse 12 and Surah Al-Furqan verse 47 told us "…. While the sign of the day We have made to enlighten you; that ye may seek bounty from your lord.(17:12)"and "And it is He who has made the night for you as clothing and sleep [a means for] rest and has made the day a resurrection (25:47)" (Kamarudin and Nor Muhamad, 2018). From the beauty of Islam itself did not forbid his follower to mount up his wealth as long as it spends in the way of *Islam* and did not against the principle and rule of *shariah*. The Lawgiver had commanded in Surah Al-Baqarah verse 195:

> *"And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good".* (Al-Baqarah 2:195)

From the verse recorded, the Almighty forbids his followers from misuse wealth excessively that will harm themselves. Same commanded in Surah Al-Isra‟ verse 26 and Surah Al-Furqan verse 67 :

> *"And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully."* (Surah Al-Isra 17:26)

> *"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate*" (Surah Al-Furqan 25:67)

From the verse recorded in Al-Quran,itis clearly stated that Allah does not against and forbid His followers to build up wealth but should be in lawful way and did not against to the rule of Lawgiver. On the same verse, it indicates that Allah s.w.t reveals to encourage the Muslims to spend his wealth in the path of *Islam* and stay away from wasting. In related to this research, it is necessarily for the Muslims to properly manage and spend his wealth according to the command from the Lawgiver. In order to avoid misuse and wasting issues, it is necessary for the Muslims to inherit his wealth to those who entitle according to Islamic law system. The uniqueness of estate planning in Islam has provide seven instruments in managing of wealth in which are *faraid*, *wasiyyah, hibah, waqf, charity, bequest* and *vows* (Muda and Awang, 2006).

Islamic estate planning tools actually purposely to determine how the asset or property should be distributed. A study by Abdul Karim (2016), supported that estate planning tools will allow the owners determine how his property should be distributed. In fact, the implementation of this tools actually will avoided unexpected circumstances. For instance, problem in delayed in distribution, dispute among family members and etc.

Today in Malaysia, the statistic of unclaimed asset amount drastically increasing from year to year. Aziz *et al.* (2016) stated that from RM 52 billion in 2014 up to RM 60 billion in 2016 amount of frozen asset that did not manage. Sadly, majority from the frozen asset are from the Muslims asset. This shocking amount has proved that Malaysia is critically facing a problem in managing wealth.

Hence, Islamic estate planning is strongly encouraged to the Muslims because these tools can be used in avoiding problem ofwealth distribution. Islamic estate planning is a crucial element that needs to be practiced among the Muslims in order to avoid frozen asset to continuously happen. Islamic estate planning holds the keys inchanging the issues and problems of unclaimed asset in Malaysia. This paper is suggested to determine the factors influencing choices among the Muslims to planning their estate. This study was executed in Alor Setar, Kedah.

1.1 Background of the Study

Estate planning composed of two words which are estate and planning. Planning is actually one of the management function in the organization Jaseviciute *et al.* (2014). According to the book of *Shariah Estate Planning,* estate planning actually consist of accumulation, allocation, protection and distribution of wealth (Lahsasna, 2016). Previous studies in abroad concerning to estate planning commonly will use the term of estate planning in order to refer the estate planning (Daud, Rosland, & Hasbullah, 2015). He mentioned that planning in property is the process of preparing and providing the accommodation of your family by using the property in achieving the objectives during lifetime and after death.

In other study by J. Prestopino (2014), property planning is actually about the concept of use and the transferable of the property ownership of the individual. Previous research by Kapoor (2003) and Clifford (2007) indicated that property planning is a plan for determining and administering the management of an estate owned by a person and deciding who will acquired the property after his death and make an election how the property will be transferred. This includes the problem regarding the property will be divided and what will be done to the property after the death of a person. To sum up, estate planning involves both handling your property while owner still alive and also after the owner death.

Estate planning is actually one part of retirement and financial planning (Ismail *et al.,* 2013). From the estate planning, the owner already can be well prepared not only for his future but also to his beneficiaries. Estate planning purposely to protect and help their loves one in the unexpected event in the future after the death of owners (Horkey, 2009). Islam really encourages us as a Muslim to practice planning and it teaches us clearly in the story of Prophet Yusuf in Surah Yusuf verse 47 to 49, on how the Prophet Yusuf made a well preparation and planning in handling the economy crisis in the Egypt during his era. In related with the planning in Islam,the magnificent story of the prophet Muhammad during his migration to Madinah also proved to us that planning is very important in order to achieve goals. So, as a Muslim, it is encourage too be well prepared and planning in managing daily activities of mankind.

1.2 Research Problem

Wealth distribution is an important part of management after the death of an individual. Mujani *et al.* (2011) pointed out that Islam permits its followers to plan his wealth during his lifetime. Estate planning has been debated among academician and practitioners to encourage the Muslims to use several tools or instruments in managing their wealth during their lifetime (Kamarudin and Nor Muhamad, 2018). Furthermore, Islam already provide guideline to His servants for not spending their wealth in excessively as recorded in Surah Al-Baqarah verse 261 and 274. Based on the understanding by the Lawgiver on His books in Surah Al-Isra verse 26, Allah forbids Muslims to waste his wealth and harm themselves.

Meanwhile the reality in Malaysia, the issues of frozen asset has become the main issue and widely concerned by the authority due to improper management of the estate. Dr. Nuradli Ridwan Shah Mohd Dali, the Director of Islamic Financial Wealth and Management of Inheritance (IFWMI) said more than RM 60 billion of total Muslims asset are remain unclaimed and failed to distribute to the right heirs based on the statistic in year 2016 (Berita Harian, 2016). This figure triggered the economy growth and should be worried. Thus, it is important for the responsible bodies to take action in order to resolve the issues. Several causes that lead to the unwanted delay have been identified and clustered in the form of legal, economics, religious and social (Rashid, Hassan, & Yaakub, 2013). This worrying phenomenon may resulted from the improper planning during lifetime of the Muslims themselves.

Majority of Muslims tend to let *faraid* to manage their estate in the future. This is due to their ignorant in practicing planning, according to the religiosity. Utusan Online (2016) reported that lack of knowledge and awareness about rules and regulations in estate has led to the reason on why Muslims not practice planning. In addition, Muslims also seem not fully understand and aware about the importance and benefits of planning during lifetime. This was stated by Norisah Ibrahim Islamic Estate Planning Expert from As-Salihin Trustee Berhad where she said the level of knowledge and awareness towards benefits and advantages of estate planning during lifetime is still low (Utusan Online, 2016).

Aside from that, the admistration and management problem also contribute to why people do not plan for their asset. This issues may due to inefficiency in administering the estate (Kamaruddin and Almaʿamun, 2013). Abdullah Muhamad (2007) agreed by saying that dealing in different bodies in managing testate and intestate has contributed to why people do not plan. Those inefficient and unsystematic way of estate administration in Malaysia contributed to the problem people not plan and directly contributed to increased in abundance of asset (Mstar, 2010).

In terms of knowledge, Abdullah Muhamad (2007) said majority of Muslims still confused with the functions between the authorities that handling the property. This is due to lack of knowledge concerning to the functions of these authorities. Berita Harian (2017) reported that, lack of knowledge along with confusion in managing the property by following the correct procedures from those authorities has led them to ignore the estate planning. Thus, these different authorities had contributed and caused difficulty in planning and managing assets among the Muslims itself. Those responsible authorities should come out with some proper solutions to handle this awful phenomenon.

The ignorance among Muslims in practising Islamic estate planning may contributed to these issues. They do not realized that estate planning is very crucial in handling the issues on managing an asset. Based on the researcher‟s knowledge, studies concerning to Islamic estate planning is still scarce. Thus, this loophole has eager the researcher to dig more into this topic.

1.3 Research Questions

Based on the research problem stated above, three research questions have been developed. The research questions will guide the researcher in this study. The research questions on this study are as follows:

a. Do Muslims make estate management planning during their lifetime?
b. What are the choices of Islamic estate planning tools among Muslims?
c. What are the characteristics of Muslims who choose to do Islamic estate planning?
d. What are the significant influencing factors that lead to Islamic estate planning tools adoption among Muslims in Alor Setar, Kedah?

1.4 Research Objectives

On this paper, research objectives were developed as a direction and guideline for the researcher. The research objectives were developed as follow:

a. To identify whether Muslims make estate management planning during their lifetime.
b. To identify choices of Islamic estate planning tools among Muslims.
c. To determine the characteristics of Muslims who choose Islamic estate planning.
e. To determine the significant influencing factors that lead to Islamic estate planning tools adoption among Muslims in Alor Setar, Kedah.

1.6 Significance of the Study

Purposely, this paper was conducted to deeply know the result which are demographic factors (age, gender, education level, monthly income, total number of dependent, total number of heir) knowledge, religiosity, services and advantage that are most influence Muslims in planning their inheritance. There are several benefit when perform this research.

Firstly, this research is worthy to perform due to lack of research related to Islamic estate planning. Thus, this research will be referenced and sources for future researcher to study islamic estate planning. Secondly, from the finding of this research, it will enhance the knowledge pertaining to islamic estate planning among future researchers and muslims itself. Besides, this study will give awareness and encourage Muslims to planning their asset during lifetime. Lastly, this research also will be referenced and guideline towards responsible body that managing estate planning in improving their management and solving the issues of frozen asset.

1.7 Scope and Limitation of the Study

For this part, the researcher will tell the reader what will be included and focusing in this paper about the study. This research paper was trying to find out what are the most influencing factors; demographic factors (age, gender, education level, monthly income, total number of dependent, total number of heir), knowledge, religiosity, services and advantage towards Islamic estate planning among Muslims in Alor Setar, Kedah. This study was conducted around Alor Setar, Kedah and the focused was among Muslims. The researcher also faced difficulties while carried out this study. The limitation sources of journals related to this study and time has burden the researcher in order to complete this research.

1.8 Organization of the Study

This research was structurally divided into five chapters in order to attain the objectives of this research paper. First chapter discussed about the introduction of Islamic estate planning, background of study, research problem, research questions, research objectives, significant of the study, scope and limitation of study. Next, chapter two briefly explained the fundamental or principles of Islamic estate planning and the previous studies related to islamic estate planning. Beneath this part, the overall conceptual of the Islamic estate planning was briefly explained. There are three instruments of Islamic estate planning which are *faraid*, *wasiyyah*, *hibah* and were discussed deeply under this chapter. The legislation from the noble book al-Quran and practice of Prophet Muhammad concerning to Islamic estate planning also will be pictured in this chapter.

Chapter three presented the overall picture of the research methodology that will be put into practice in the study. This chapter discussed about research design, the population and sample of the study, sampling methods, measurement variables and as well as the techniques of data analysis used to adopt for the study.

Chapter four revealed the finding and results of the data analysis from data collected. It started with descriptive analysis of the respondents and ended with the results of hypothesis testing will exist. To conclude, chapter five highlighted the overall summary of the study of the findings and contribution of the study. The final chapter also suggested a few recommendations and limitations for improvements of other research in future. The brief picture of organization for this study will be explained in figure 1.8.1.

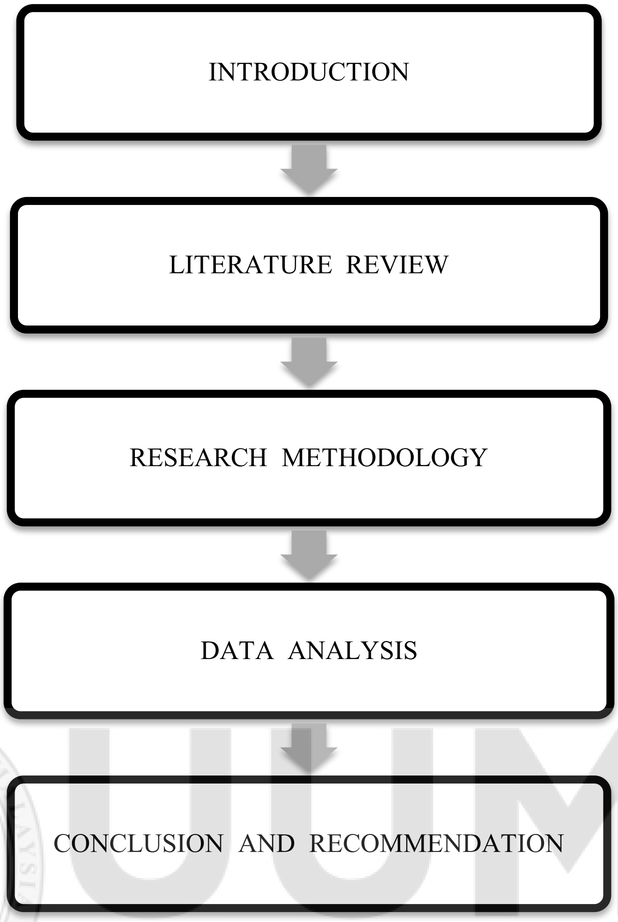

Figure 1.8.1
Flows of the Study

1.9 Summary

This section has covered the introduction, background of the study, research problem, research questions, research objectives, significant of the study and scope of the study. The next chapter will discuss the overall picture about islamic estate planning and the previous studies pertaining to islamic estate planning.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

Under this chapter, the researcher will briefly explained about the concept and previous studies of Islamic estate planning. Overall concept of Islamic estate planning will be explained in details under this chapter. Legislation and evidence from Lawmaker for each instrument will be highlighted in each aspect of the instrument. Involvement of *Maqasid shariah* in related to Islamic planning will be cover on this chapter. This chapter will pointed out the previous studies from previous authors pertaining to islamic estate planning.

2.1 Islamic Estate Planning

Planning is part of the management function; planning, organizing, leading and controlling (POLC) (Kinicki and Williams, 2003). Kess and Mendlowitz (2015) defined estate planning as a set of the objective to achieve the goals and arrange the family asset to provide among family members, friends, and charities at death. Yaacob (2006) added that estate planning is actually planning from an individual during lifetime to arrange and allocate his property to the beneficiaries. From Islamic perspective, estate planning is a planning an activity of individual to transfer his property to love one based on *shariah* compliant (Sadali, 2006). Islamic estate planning is a preparation an asset during lifetime in order to secure the family right after the owners passed away. Estate planning from the conventional perspective can be defined as accumulate, protection and allocation of asset (Alma'amun, 2010).

There are four functions of management which is Planning, Organizing, Leading and Controlling. These four functions of management (POLC) are correlate between each other in management. Thus, planning is very crucial for the first stage in management of the property. Islamic estate planning compulsory to make sure all the assets will circulate and fully utilize to all sector of economy (Daud *et al.,* 2015). The guideline from Islamic law will ensure the asset will allocate properly to the right heirs Puad *et al.* (2018).

Recent research by (Abdul Samad and Ahmad, 2013) stated that there are two types of planning in Islamic estate which are planning during alive and after the death of the owner. Muda and Awang (2006) also comprised two elements of time in preparation of estate planning which is during lifetime and after death *wasiyyah*, *hibah*, *waqf*, bequest, charity and vows will include in planning during lifetime. *Faraid* will include under planning after life said them again on his paper.

There are four instrument (*faraid, wasiyyah, hibah* and *waqf*) concerning to Islamic estate planning. Islam has acknowledge possession or acquire of wealth using this four instrument (*faraid*, *wasiyya*, *hibah* and *waqf*) (Muda and Awang, 2006). Research by Samori *et al.* (2016) have the same opinion that Islamic inheritance system consist of instrument *faraid, wasiyyah* and *hibah*. A variety of instruments shows an unique features in Islamic estate planning (Alma‟amun, 2013).

The beauty of Islam itself has covered all the aspect of human life. Islamic estate planning is crucial element in financial planning. One of the function estate planning is to avoid unclaimed and frozen asset continuously happen (Ab Aziz *et al*., 2013). Shafie *et al.* (2017) claimed that property or estate should be taken care and not misused by the owners because property is part of basic need of human life. Hence, estate planning will be subjected to the economic life of mankind.

2.1.1 Legislation of Estate Planning

Planning will play main important in order to achieve a certain goals. In Islamic view stated by (Shafie *et al.,* 2017), the glory of al-Quran criticize the stingy, wasteful, selfish and illegal spending towards property. Besides, the beauty of Islam itself encourages Muslim to planning their wealth. In Surah Al-Hasysr verse 18 in noble book Quran has prove the important of planning in order to achieveobjective:

> *O you who have believed, fear Allah . And let every soul look to what it has put forth for tomorrow - and fear Allah . Indeed, Allah is Acquainted with what you do.*
> (Surah A-Hashr 59 :18)

From the recorded verse, we can see that Allah s.w.t already command us as a caliphate to follow *shariah* in planning for the future. Planning is actually unlimited and covers both worldly and hereafter. In addition to relate with planning, in Surah Al-Isra verse 12 and Surah Al-Furqan verse 47, it shows to us that the Lawgiver already showered us with abundance of sources and we as Muslim should seek for it. Concurrently, as stated in the Surah Al-Baqarah verse 261 and 274, the unlimited sources that have been given by the creator should be spent in the way of Allah. Indeed, we are prohibit for wasting or use the wealth excessively based on Surah Al-Isra verse 17: 26 and Surah Al-Furqan, verse 25: 67.

Furthermore, it is compulsory for us as a Muslim to make a preparation and be well prepared to manage the sources that has been given. In addition, the happiness on the world and the hereafter can be achieved by taking care of the five essentials of life; life before death, healthy before sick, free before hectic, young before old and rich before poor. This is based on the practices by prophet Muhammad s.a.w in which means.

> *"Take benefit of five before five : your youth before old age, your health before your sickness, your wealth before your poverty , your free time before your are preoccupied, and your life before your death"*
>
> (Narrated by Ibn Abbas and reported by Al Hakim)

From the practices by noble man Prophet Muhammad s.a.w above, it shows that the prophet Muhammad itself personally making preparation in His daily life. So, as a good Muslim it is encourage to prepare before this five important life coming. Admittedly, it is very crucial to start planning and makes preparation in daily activities.

2.2 Instruments of Islamic Estate Planning

2.2.1 Concept of *Faraid*

Al-faraid is deriving from the word *al-fard* which means the determination or duty. In a study by (Aziz & Nordin, 2015) *faraid* means method of distribution to right heirs using *Islamic* law after death was coming. Kamarudin and Abdullah (2016) defined *faraid* as the process of distribution of inheritance where the portion already determine by the lawgiver to their beneficiaries.

Alma‟amun (2012) pointed out that in *faraid* system the property will automatically transfer to the heirs based on portion that already recorded in noble book (al-Quran). The Islamic heritage (*faraid*) law has been enacted by Allah s.w.t in wisdom and stages to suit the legal philosophy and natural human habits which is quite difficult to alter their customs respectively (Awang, 2018) Allah s.w.t has compiled the group of heirs who deserve the inheritance of the deceased to *Ashab Al-Furud, Asabah* and *Dhawi Al-Arham* along with the provision of their respective division.

2.2.1.1 Legislation of Faraid

The Lawgiver related to Islamic planning has been recorded in on his noble book (Al-Quran). The authority related of this property is stated in the known verses of the Quran in Surah An-Nisa 4:11:

Allah instructs you concerning your children: for the male, what is equal to the share of two females. But if there are [only] daughters, two or more, for them is two thirds of one's estate. And if there is only one, for her is half. And for one's parents, to each one of them is a sixth of his estate if he left children. But if he had no children and the parents [alone] inherit from him, then for his mother is one third. And if he had brothers [or sisters], for his mother is a sixth, after any bequest he [may have] made or debt. Your parents or your children - you know not which of them are nearest to you in benefit. [These shares are] an obligation [imposed] by Allah . Indeed, Allah is ever Knowing and Wise. (Surah An-Nisa 4:11)

From the surah above, we can see that the merciful Allah s.w.t is very detail concerning to the wealth. This is because Allah s.w.t wants to protect the heirs from being treated unjust. Those verses actually reveal the portion of the wealth to the heir. The portion for each heir was divided as stated by table below:

Table 2.2.1.1.1
Portion of Beneficiaries

Heirs	**Portion**	**Condition(s)**
Husband	1/2	Deceased has no children
	¼	Deceased has children
Wife	1/4	Deceased has no children
	1/8	Deceased has children
Mother	1/6	Deceased has children or Deceased has two or more brothers or sisters (full, consanguine or uterine)
	1/3	Deceased has no children or Deceased only has one brother or sister
Father	1/6	Deceased has son(s) (one or more)
	1/6 + Asabah (balance)	Deceased only has daughter(s) (one or more)
Daughter	1/2	Deceased only has one daughter and no son.
	2/3	Deceased only has two or more daughters and no son.
	Asabah bi al-ghayr. Ratio 1:2 (Daughter(s) =1, Son(s) = 2)	Deceased has son(s) (together with daughter(s).

Sources: Ismail *et al.* (2013), Mahad Musa & Hasbullah, (2015) dan Harun, (2013) From the table above, it summarized the portion for each heirs based on Surah An-Nisa verse 11. The Lawgiver already mentioned the portion of each heirs in protecting the rights of the beneficiaries after the death of the owners. In another verse Surah An-Nisa verse 12 and 176 also mentioned the portion of the heirs:

> *And for you is half of what your wives leave if they have no child. But if they have a child, for you is one fourth of what they leave, after any bequest they [may have] made or debt. And for the wives is one fourth if you leave no child. But if you leave a child, then for them is an eighth of what you leave, after any bequest you [may have] made or debt. And if a man or woman leaves neither ascendants nor descendants but has a brother or a sister, then for each one of them is a sixth. But if they are more than two, they share a third, after any bequest which was made or debt, as long as there is no detriment [caused]. [This is] an ordinance from Allah, and Allah is Knowing and Forbearing.* (Surah An-Nisa 4:12)

Surah An-Nisa 4:176 recorded:

> *They request from you a [legal] ruling. Say, " Allah gives you a ruling concerning one having neither descendants nor ascendants [as heirs]." If a man dies, leaving no child but [only] a sister, she will have half of what he left. And he inherits from her if she [dies and] has no child. But if there are two sisters [or more], they will have two-thirds of what he left. If there are both brothers and sisters, the male will have the share of two females. Allah makes clear to you [His law], lest you go astray. And Allah is Knowing of all things.*
>
> (Surah An-Nisa 4:176)

The both recorded verse showing that, almighty Allah s.w.t really care about the distribution of the inheritance. Undoubtedly, the commanded by Allah s.w.t concerning to the portion of *faraid* is repeated many times in His noble book (Al-Quran).

2.2.1.2 Hadith Related to Faraid

Practicing of Prophet Muhammad concerning to *faraid* has been showed in some narration. Prophet Muhammad s.a.w said that:

Usama b. Zaid reported Allah's Messenger (may peace be upon him) as saying:

> *A Muslim is not entitled to inherit from a non-Muslim, and a non-Muslim is not entitled to inherit from a Muslim.* (Book 11, Number 3928)

From the sentence, it is proven that Muslim only entitled to inherit the property only among of his people and vice versa. In other practices by Prophet Muhammad show the in Book 11, Number 3929 and Number 3931:

Ibn Abbas (Allah be pleased with them) reported Allah's Messenger (may peace be upon him) as saying:

> *Give the shares to those who are entitled to them, and what remains over goes to the nearest male heir.* (Book 11, Number 3929)

Tawus reported on the authority of his father Ibn Abbas (Allah be pleased with them) narrating that Allah's Messenger (may peace be upon him) said:

> *Distribute the property amongst Ahl al-Fara'id, according to the Book of Allah, and what is left out of them goes to the nearest male heir.*
> (Book 11, Number 3931)

Narrated by Abu Huraira (Allah be pleased with him) reported that:

when the body of a dead person having burden of debt upon him was brought to Allah's Messenger (may peace be upon him) he would ask whether he had left property enough to clear off his debt, and if the property left had been sufficient for that (purpose), he observed funeral prayer for him, otherwise he said (to his companions): You observe prayer for your companion.But when Allah opened the gateways of victory for him, he said: I am nearer to the believers than themselves, so if anyone dies leaving a debt, its payment is my responsibility, and if anyone leaves a property, it goes to his heirs. (Book 11 ,Number 3944)

2.2.2 Concept of *Wasiyyah*

Wasiyyah is actually one of the four dimension or tools in Islamic estate planning. The word *wasiyyah* is derived from the root word " *wassa*" which means connote advice, promise or give away property to someone after death Samori *et al*. (2016). Shafie school of thought derived "*wassa"* as connecting or delivered to someone. Meanwhile, Muda and Awang (2006) had the same thought that *wasiyyah* is a given property to someone. *Wasiyyah* basically means will or bequest stated in the book *Shariah Estate Planning* (Lahsasna, 2016). While, Lane (1968) stated that *wassiyah* will be describe as a command, order an advice with an effort to persuade someone.

Technically, *wasiyyah* means a declaration form of possessor of what he wishes and only effective after his death. *Wasiyyah* is a statement of the intention by possessor of what he wishes and only affect after his death (Muda R., 2016). *Wasiyyah* is a legal document that on how the property will be distributes indicates by Samori *et al.* (2016). To conclude, *wasiyyah* is actually a legal document prepared by the owner to distribute his property after his death. In *wassiyah,* ownership of the property will be effective after the owner‟s death. In addition, *wassiyah* limit only 1/3 only of the property will distributed to the heirs.

2.2.2.1 Legislation of *Wassiyah*

Islam encourages its followers to prepare a *wasiyyah* during lifetime. The evidence related to *wasiyyah* has been recorded in noble Al-Quran and the practice of prophet Muhammad s.a.w. Bakir (2014) said that *wasiyyah* was repeatedly in noble Quran 32 times in 13 surah. There are 4 phases in disclosure of *wasiyyah* that already divided by Ammar (2015). Figure 2.2.2.1 reveals the movement phase of revelation in *wasiyyah*.

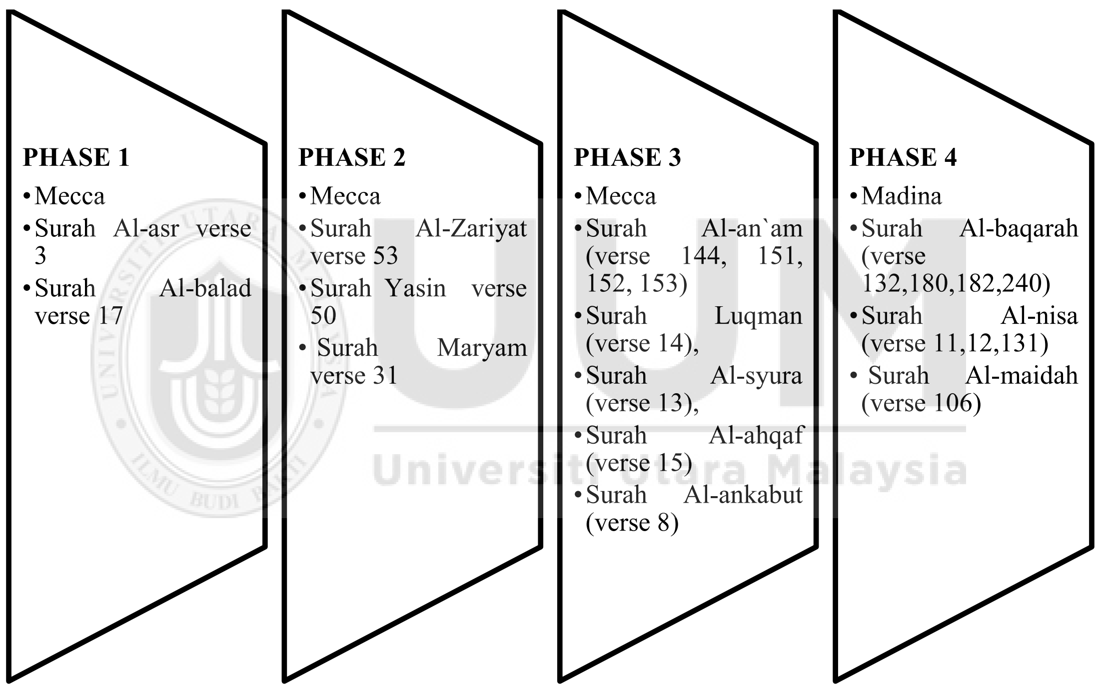

Figure 2.2.2.1
Four Phase of Revelation of Wasiyyah
Sources: Ammar (2015)

For the first three phases, it was revealed in the noble city which is Mecca Al-Mukarramah. For the first revelation of *wasiyyah* it was revealed in Mecca Al-Mukarramah, which is Surah Al-Asr verse 3 and Surah Al-Balad verse 17. The surah describes about Muslim advice between each other on truth, patience and love.

Next stage was revealed in Surah al-Zariyat (verse 53), Surah Yasin (verse 50) and Surah Maryam (verse 31) about over the limit of *musyrik* and orders to prophet Isa a.s about prayer and *zakat*. Third stage, Surah al-An`am (verse 144, 151, 152, 153), Surah Luqman (verse 14), Surah al-Syura (verse 13), Surah al-Ahqaf (verse 15) and Surah al-Ankabut (verse 8) about orders and prohibitions of Allah.

Last stage, was disclose in Medina Surah Al-Baqarah (verse 132,180,182,240), Surah al-Nisa (verse 11,12,131) and Surah Al-Maidah (verse 106) about someone deliver a message before his death.When there no ruling concerning to inheritance the Lawgiver was revealed the Surah-Al-Baqarah verse 180 to be a guideline and give advice for pious people to bequest his wealth to those who deserve stated Abd Al-Rahman (1984).

> *It is prescribed, when death approaches any of you, if he leave any goods that he make a bequest to parents and next of kin, according to reasonable usage; this is due from the Allah-fearing.* (Surah Al Baqarah 2:180)

In related to *wasiyyah*, Surah Al-Maidah verse 106 mentioned in merciful Quran:

> *O ye who believe! When death approaches any of you, (take) witnesses among yourselves when making bequests,- two just men of your own (brotherhood) or others from outside if ye are journeying through the earth, and the chance of death befalls you (thus). If ye doubt (their truth), detain them both after prayer, and let them both swear by Allah: "We wish not in this for any worldly gain, even though the (beneficiary) be our near relation: we shall hide not the evidence before Allah: if we do, then behold! the sin be upon us!"* (Surah Al-Maidah 5:106)

Origination to that verse, the Lawgiver asks us to hire two witnesses either from among of us or from non-Muslim when making a will to inherit to the beneficiary when death is coming to us. To sum up, Islam encourages its followers to prepare a will as a preparation before death.

2.2.2.2 Hadith regarding to *Wasiyyah*

It is a right of one Muslim to another Muslim to give the *wasiyyah* before death. There are some hadith of the prophet on the law of *wasiyyah*:

> *Ibn Umar (Allah be pleased with them) reported Allah's Messenger (صلى الله عليه وسلم) as saying: It is the duty of a Muslim who has something which is to be given as a bequest not to have it for two nights without having his will written down regarding it.* (Reported by Imam Muslim, No 1627)

The prophet p.b.u.h has said:

> *Talha b. Musarrif reported: I asked 'Abdullah b. Abu Aufa whether Allah's Messenger (صلى الله عليه وسلم) had made any will (in regard to his property). He said: NO. I said: Then why has making of will been made necessary for the Muslims, or why were they commanded to make will? Thereupon he said: He made the will according to the Book of Allah, the Exalted and Majestic.*
> (Reported by Imam Muslim, No 1634 a)

When we work, we begin with the wealth management process by wealth creation, following wealth accumulation, wealth perseverance and the last stage is wealth distribution. We may have the wealth built up over a lifetime but have yet to complete the last process by distributing the assets in the proper manner. In *shariah* law, Muslims can only will away up to one over third of their property to non entitled heir such as adopted child, non Muslim heirs, friends, family (not entitled under *faraid*) and charities. It can be done by orally, in writing or understanding gesture. Narrated by Sa`ad bin Abi Waqas:

He (the Holy Prophet) said: What makes you weep? He said: I am afraid I may die in the land from where I migrated as Sa'd b. Khaula had died. Thereupon Allah's Apostle (صلى الله عليه وسلم) said: O Allah, grant health to Sa'd. O Allah, grant health to Sad. He repeated it three times. He (Sa'd) said: Allah's Messenger, I own a large property and I have only one daughter as my inheritor. Should I not will away the whole of my property? He (the Holy Prophet) said: No. He said: (Should I not will away,) two-thirds of the property? he (the Holy Prophet) said: No. He (Sa'd) (again) said: (Should I not will away) half (of my property)? He said: No. He (Sa'd) said: Then one-third? There upon he (the Holy Prophet) said: (Yes), one-third, and one-third is quite substanial. And what you spend as charity from your property is Sadaqa and flour spending on your family is also Sadaqa, and what your wife eats from your property is also Sadaqa, and that you leave your heirs well off (or he said: prospreous) is better than to leave them (poor and) begging from people. He (the Holy Prophet) pointed this with his hands.

(Reported by Imam Muslim, No 1628)

Practice in *wasiyyah* (Islamic Will) assist in the wealth distribution for proper asset planning. It is important and recommended that for each Muslim to write a will prior to his or her death because a will allows one to decide on what happens to his or her money, property and possessions after death (Harbi, 2013).

2.2.3 Concept of Hibah

Hibah can be defined as an aqad which contains the granting of a property by a person to his property to another person during his lifetime without consideration (Muda R., 2016). *Hibah* is actually the root word from *wahaba* which means gives as stated by Wehr (1976). In clear word, *hibah* is a gift to from someone to someone without limited. Said and Saad (2016) had the same mind by mentioning *hibah* is a donation from somebody to others without consideration. Kamarudin and Alma‟amun (2013) mentioned that there a same concept in term of unlimited amount to be given for both Muslim and non Muslim in *hibah*. Besides, there will be no restriction imposed for beneficiaries in related to *hibah*.

The practice of *hibah* is actually giving during owners lifetime to those who have or no relationship with him (Said and Saad, 2016). *Hibah* is one of the tools in Islamic estate planning besides *faraid*, *wasiyyah* and *waqf*.

2.2.3.1 Legislation of Hibah

In the respect of the Quran in Surah Maryam verse 53 and Al-Ankabut verse 27:

> *And, out of Our Mercy, We gave him his brother Aaron, (also) a prophet.*
> (Surah Maryam 19:53)

> *And We gave to Him Isaac and Jacob and placed in his descendants prophethood and scripture. And We gave him his reward in this world, and indeed, he is in the Hereafter among the righteous.* (Surah Al-Ankabut 29:27)

From the both verse above, the word that we gave can actually be refer to the *hibah*. Wehr (1976) define *hibah* as a gift, present and donation to someone. The execution of the *hibah* was promoted since the early of Islam. This is based on the following arguments: The word of Allah SWT related to *hibah* mentioned in Surah Ali Imran verse 92 which means:

> *Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.*
> (Surah Ali Imran 3: 92)

In addition, the purity of *hibah* was also recorded in Surah al-Baqarah 2:271 in which means:

> *If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, with what you do, is [fully] acquainted.*
> (Surah al-Baqarah 2: 271)

The merciful Quran above mentioned that Islam recommends us as a Muslim to give more to the needy. Indeed Allah will bless those people who do good deeds.

2.2.3.2 Hadith in Hibah

The implementation of *hibah* also was verbally said by prophet Muhammad s.a.w which means:

> *"O muslim women! None of you should look down upon the gift sent by her neighbor even if it were the hoof of the sheep.* (Sahih Al-Bukhari 2566)

Based on the hadith, it can be discussed that prophet Muhammad very reproof to those who insolence on the gift by someone. Saidatina Aisyah was reported the excellence practice of Prophet Muhammad in reciprocate directly to the gift after receive.

> *From Aishah (r.a) who said: " the prophet (s.a.w) used to accept a gift and make return for it.* (Sahih, Sunan Abi Dawud 3536)

From the ruling by the lawgiver, it can be said that *hibah* is acknowledged by Islam from the practicing of Prophet Muhammad. Muda (2008) summed up by saying that *hibah* will become one of the alternative in managing of wealth when the *faraid* system is failed to be used.

2.3 Islamic Estate Planning from Perspective Maqasid Shariah

According to Al-Raysuni (1992), *Maqasid Shariah* is actually an objective that already set out by rule and law of *shariah*. The objective of *shariah* is actually to take care and protect the human being in *duniya* and *akhirah* (Daud *et al.,* 2015). *Maqasid Shariah* is purposely to facilitate the hardship of the Muslims facing. In related to the Islamic estate planning, property or wealth is one of the basic needs of mankind in the form of *daruriyyah*, *hajiyyat* and *kamaliyyat* (Jusoh & Muhammad, 2005).

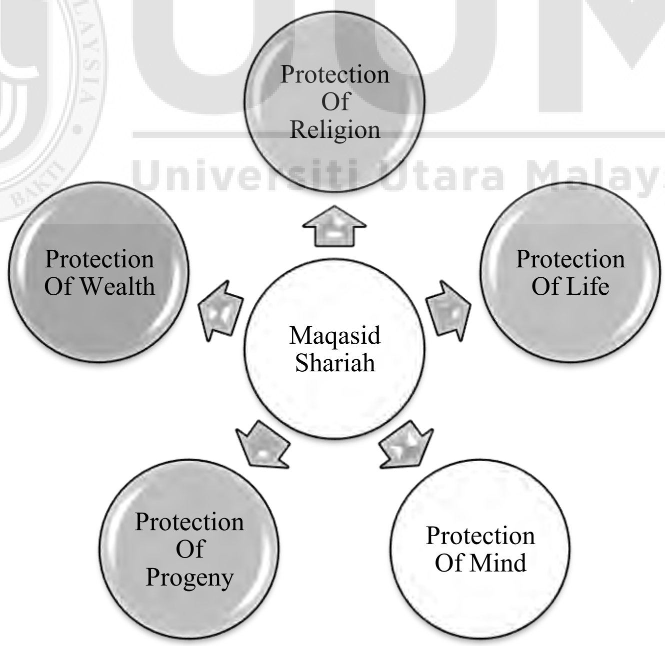

Figure 2.3.1
Five Protection of Maqasid Shariah

Figure 2.3.1 illustrate the five protection of *Maqasid Syariah*. There are five purpose of *Maqasid Shariah*; protection of religion (*hifz al-din*), protection of life (*hifz al-nafs)*, protection of mind (*hifz al-aql)*, protection of progeny (*hifz al-nasab)* and protection of wealth (*hifz al-mal)*. *Maqasid Shariah* play main role in Islamic estate planning. Among this five protection, four protection (religion, life, progeny and wealth) are highlighted in this research.

In general, this four protection (religion, life, progeny and wealth) are correlated between each other. For instance, the last aspect of *Maqasid Shariah* which is protection of wealth more closely related with the islamic estate planning. Islam not forbids his followers to accumulate wealth. The glory of Islam itself encourage his followers to fully utilize the resources that has been given by the creator. The accumulate wealth should properly planning and manage to avoid wastage. Disregard attitude by owners itself in planning and managing estate will affect the *maslahah*. Daud *et al*. (2015) support the absence and failure of planning property during lifetime can bring loss and harmful the *maslahah*. Hence, it"s against the principle of wealth protection in *Maqasid Shariah* itself.

Islamic estate planning is important to be implemented and it can lead to protection of religion. Islam highlighted estate planning is very important during lifetime. For example, the implementation of instruments in islamic estate planning (*waqf*) can contributed to the development of mosque which then can display the glorious of islam itself (Kamaruzaman, n.d). From the context of life protection, the role of *waqf* can build the health centre which can be contributed to maslahah benefit (Kamaruzaman, n.d). In addition, the ignorance attitude in estate planning among Muslims actually will effect the Muslims life. For example, the unsolved issues of frozen asset actually will harm the Muslims life due to improper management.

In term of the progeny protection, there are many issues can be avoided if estate planning are execute. For example, the dispute and quarrel among family members in futures can be avoided (Hasbullah and Daud, 2015). Thus, this avoidance issues actually contributed to protection of progeny. From the estate planning, the heirs can use the property or wealth continuously and avoid the problem of frozen asset. In response to this problem, planning during lifetime should be stress among Muslim people to meet the objective of *shariah*.

2.4 Previous Studies

2.4.1 Islamic Estate Planning

Islamic estate planning is defined as the preparation by possessor in property during lifetime. Hasbullah (2015) said that planning is very important for each Muslim in lifetime since all the action that we do will be asked at hereafter. In Malaysia, the studies related to estate planning is still lacking. Based on the library search, the number of studies concerning to estate planning still in the dearth. Majority of the studies in Malaysia focus on the issues of distribution, management and administration of the estate instead of estate planning.

Recent research by Daud *et al.* (2015) discussed about the importance of Islamic estate planning among Muslims. The major finding of his research indicated that an individual should planning their estate or property during lifetime for the benefit of *maslahah*. Similar to the research by Hasbullah and Daud (2015) that explained the concept and the important of Islamic estate planning. Both researches indicated that planning during lifetime will reduce the issues of frozen asset and unclaimed asset among Muslims property. Ab Aziz *et al.* (2013) on his studies supported the point that Muslims people should realize the benefit of the estate planning during lifetime in avoiding future circumstances.

The study concerning to Islamic estate planning are still limited (Ab Aziz *et al.,* 2013). Ismail *et al.* (2013) had the same opinion that research in Malaysia concerning to Islamic estate planning is still lacking. Malaysians perceive that planning an estate is only for wealthy people (Hassan, 2005a). The result of study by (Horkey, 2009) also found that Americans also belief that estate planning is only for well-off people. Thus, it becomes the main reason Islamic estate planning is not widely practices.

The study related to the attitude towards estate planning in Malaysia has been done by Ismail *et al.* (2013). The result from his gracious research indicated that knowledge factor has strongly affect the attitude of Malaysian to practice estate planning. The other factors that influence the attitude of Islamic estate planning were media awareness, perceptions, family influence and religiosity. While the study by (Alma'amun, 2010) found that knowledge of Muslim in Malaysia are still left behind in implementing the estate planning on his recent research (*Islamic Estate Planning: Malaysia Experience*). Disregard attitude among Muslims towards estate planning will lead to increase amount of total unclaimed asset (Rahmat, 2009)

The other studies by Kamarudin and Nor Muhamad (2018) focused on the instruments of the Islamic estate planning practiced in Malaysia. From the result of the study, it indicated that *hibah* is the first instrument followed by *wasiyyah* and *faraid* that widely practice in Malaysia. Below are the summarization of the journals related to Islamic estate planning from the previous studies.

Table 2.4.1.1
Summarization of Previous Studies In Islamic Estate Planning

Author	**Years**	**Title**	**Research discussion**
Suhaili Alma‟amun	(2010)	*Islamic Estate Planning: Malaysian Experience*	Practical of islamic estate planning in malaysia
Muhammad Ridhwan Ab. Aziz‟ Khairil Faizal Khairi Fuadah Johari Azrul Azlan Iskandar Mirza Nurul Izzati Nordin	(2013)	*A review on literatures in planning and managing of islamic wealth distribution*	Examine the related literatures in planning and managing islamic wealth.
Syafinar Ismail	(2013)	*Determinants of Attitude towards Estate Planning in Malaysia: An Empirical Investigation*	To investigate the determinants that contribute to attitude towards estate planning. Five determinants are identified which are as follows: knowledge about estate planning, media awareness, perceptions toward estate planning, family influence and religious/ethic belief.
Mohd Zaidi Daud Anitha Rosland Muhamad Husni Hasbulah	(2015)	*Kepentingan Dan Keperluan Perancangan Harta Dalam Islam: Penilaian Menurut Perspektif Maqasid Syariah*	Importance of estate planning and explaining the position of estate planning from maqasid syariah.
Muhamad Husni Hasbullah Mohd Zaidi Daud	(2015)	*Planning On Wealth Distribution During Lifetime In Islam: Concept And Its Importance*	Explore the concept of estate planning, its value and importance in the islamic point of view
Mohd Khairy Kamarudin Nasrul Hisyam Nor Muhamad	(2018)	*Islamic Estate Planning And Management : Malaysian Experience*	Explains islamic estate planning and management for muslim particular in Malaysia

Sources: Researchers Own Review

According to the summary of the previous studies pertaining to Islamic estate planning, it can be concluded that study related to estate planning is still lacking in Malaysia. Islam has provide several guidelines in managing and acquiring the wealth among people. Islam is in view that Islamic estate planning will improve the country economy and human life (Abd Wahab *et al.,* 2017). Planning in estate will reduce the value of unclaimed asset and properly manage the wealth with systematically. Most of the cases of unclaimed asset involving Muslims people related to failure in planning asset (Rahmat, 2009). Some researchers view that estate planning during lifetime is very essential in overcoming unclaimed asset problem (Puad *et al*., 2018).

2.4.2 Instruments in Islamic Estate Planning

2.4.2.1 *Faraid*

Faraid can be described as a method to distribute Muslim property based on the Islamic law system (Aziz and Nordin, 2015). Most of Muslims people tend to use *faraid* as a medium to distribute wealth instead of other tools. This is because *faraid* system is from the Almighty order from Him to his follower as recorded in His merciful book (Al-Quran) (Carroll, 2001). Abundance of studies about distribution, issues and legislation concerning of *faraid* has been performed by many researchers but when related to Islamic estate planning, there is still few of it.

In terms of distribution studies, Khalid (2014) found that majority of Muslims in Malaysia are likely to practice *faraid* in distribute the wealth to those who entitled. This one proved by Kamarudin *et al.* (2015) that *faraid* is the most chosen method instead of other methods among 65 of the respondents in his study.Undoubtedly, Muslims tend to use *faraid* as their medium to manage their property instead of using other instrument that provided by Islam. Mohamad (2018) mentioned that some people are not encouraged to prepare estate planning as it is against the principle of Islamic inheritance law (*faraid*). Khalid (2014) on his paper said, majority of Muslims people in Malaysia practice *faraid* as in distribute the property, not in planning. Aziz and Nordin (2015) in investigating the perception towards *waqf*, *wasiyyah* and *faraid* in islamic wealth distribution found out that majority of Malaysian Muslims have perception towards planning in *waqf*, *wasiyyah* and *faraid* distribution.

Regarding to the studies about issues and problem in *faraid,* Ahmad Razimi (2016) reveal the lack of effectiveness of the system and the attitude of the heirs contributed to problem in *faraid* system. Md Yazid *et al.*(2017) highlighted *faraid* order will be important in order to minimize the issue of distribution by using *faraid* system. Hence, by using *faraid* order the issue regarding to fraud and manipulation of right among heirs will be reduce.

In other context, many studies had been done related to *faraid* law and legislation. Kamarudin and Abdullah (2016) come out that knowledge in *faraid* should be blast to facilitate them ease in clamming an asset on his study related to understanding in *faraid* law and legislation. Buang (2008) on his paper mentioned that majority Muslims believe there is no need to plan an estate when it is sufficient in *faraid* system. The objective of estate planning is not to avoid a *faraid* system but to facilitate the beneficiaries in endeavors (Puad *et al.,* 2018). Moreover, majority Muslims believe that *faraid* will handle the asset.

2.4.2.2 *Wasiyyah*

Wasiyyah is one of the tools in Islamic estate planning besides *faraid*, *hibah* and *waqf* (Ghul *et al.,* 2015). This tool has been chosen in estate planning to avoid any circumstances in the future. Will or *wasiyyah* actually one of the instruments that efficiently used in dealing with property (Nor Muhamad, 2017). Ghul *et al.*(2015) have the same opinion that *wasiyyah* actually will smooth the process in managing the estate. An abundance of unclaimed assets of Muslims have been the factor that stress out to make a *wasiyyah* as preparation. Plenty of studies related to practices, knowledge, procedures, issues and services related to *wasiyyah* adoption in Malaysia has been conducted.

The studies related to *wasiyyah* practice are widely conducted by researcher. Recent studies among Muslims people find out that knowledge and awareness about Islamic estate planning has root this Muslims to practice *wasiyyah* in their life (Ghul *et al.,* 2015). Abd Aziz .*et al.* (2017) on his study also discovered that knowledge also has significant impact towards *wasiyyah* practice in Islamic estate planning, followed by perception, *wasiyyah* service provider, financial condition and religiosity. Ahmad and Peyman (2008) also indicated the same things that knowledge will be a main factor in practice *wasiyyah* in estate planning. Alma‟mun (2012) in his study to review the practice of *wasiyyah* in islamic estate planning find out that demographic factor (age, employment status, monthly income, amount of inheritance received, health status, having children, adopted children and grandchildren), knowledge factor, institution factor and inheritance law factor are the factors that influence most to the practice in *wasiyyah*.

In term of application and procedure, Muhamad (2017) came out that administration of *wasiyyah* as an instrument in estate planning should be improve in his study. The misunderstanding regarding to the procedure and legislation become the reason on why *wasiyyah* not widely practice in Islamic estate planning. The outcome of Samori *et al.* (2016) in her study on the concept and condition in writing will procedure find out that, documentation of *wasiyyah* is important for Muslims to protect the family welfare in planning an estate.

While the qualitative study conducted by Alma‟amun (2013) about wasiyyah writing service in Malaysia found three findings; firstly was *wasiyyah* would be an instrument to resolve the issue of estate problem, secondly, *wasiyyah* has been use to avoid *faraid* system and lastly, *wasiyyah* writing service only focus on profit while delivery information become number two on their service. Mohammad (2015) aimed to study the rate of success using *wasiyyah* as a tools in estate planning. Hence, the result reported that application of will documentation among Muslims show the positive rate.

Wasiyyah has become second instrument in distributing an asset, after *faraid*. Thus, there are several issues and problems related to *wasiyyah* that has been studied. Aziz and Nordin (2015) aimed to investigate the coordination of *waqf, wasiyyah* and *faraid* in Islamic wealth distribution among 127 of Muslims respondents in Malaysia and the result shows majority of the respondents agreed that those tools will reduce the issues of frozen asset. Mohamed and Sulong (2016) indicated that arrival of Islam has solve issue in dispute among family members and administration of will in *wasiyyah* practice during that time.

2.4.2.3 ***Hibah***

Hibah can be defined as an unlimited gift from someone to someone without consideration (Said and Saad, 2016). Nor Muhamad (2011) said that *hibah* commonly practices among the family of Muslims in Malaysia. Besides, *hibah* often will be taken for granted for adopted and step child (Nor Muhamad, 2011). Thus, the study relating to the practices, management, issues and attitude towards *hibah* has been conducted by previous research.

In a study related to practicing of *hibah*, *hibah* is one of the alternative tools in managing wealth efficiently (Mohammad Ehsan *et al.,* 2016). Abd Wahab *et al.* (2017) supported that point by expressing that *hibah* is one of the instrument in Islamic estate planning in protecting heir that include in *asabah*. The implementation of *hibah* as preparation in estate planning will develop love and avert enemy among beneficiaries (Abd Wahab *et al.,*2017). Study by Muda (2008) supported that *hibah* is very important to avoid dispute between beneficiaries.

The studies related to management of *hibah* in Islamic estate planning are widely practice. A study related to implementation of *hibah* in estate planning come out that practicing in *hibah* can contribute advantage in estate management for Muslims people in Malaysia (Rashid, Hassan, & Yaakub, 2013). While Mohammad Ehsan *et al.* (2016) in his study about management of *hibah* said that, implementation of *hibah* in estate management can give benefit to the economic growth and also for society development. Rahmat (2009) in his qualitative study also get the same result which is that there are benefits by practicing *hibah* in estate planning compare to others instrument. Abd Wahab *et al.* (2017) met the objective of his study that *hibah*, *wasiyyah* and *waqf* are crucial in planning an estate.

Baharudin (2017) in his study in solving the issue of inheritance problem among *mualaf* indicated that *hibah* tool can become one of the solution in managing issue inheritance. Marziana Malib (2015) expressed employ of *hibah* will limit the time in and avoid delayed in distributing the asset among the right heirs.The implementation of *hibah* in planning an asset will avoid the problem of dividing an asset and fail to detect the right beneficiaries (Mohammad Ehsan *et al*., 2016). Furthermore, there no issue regarding to bureaucracy when allocate an asset using *hibah* (Rashid *et al.,* 2013).

Previous research related to behavior in giving *hibah* in estate planning is still low. Said and Saad (2016) found out that attitude, religiosity and service quality are significantly influence towards *hibah* giving behavior in estate planning. Kamarudin and Alma‟amun (2013) in study related to knowledge and practice of *hibah* in Islamic estate planning concept found out that demographic factors (gender, age and monthly income) seem to be significant influence practicing *hibah*. While the others variable (family characteristic, knowledge) seem not contribute too much to practice *hibah*.

2.4.3 Demographic Factors

Demographic is actually represent the background or characteristic of the respondent (Majid and Daud, 2012). Demographic factors in this study consist of age, gender, education level, total number of dependents, total number of heirs and monthly income. These several factors are important in pertaining to the Islamic estate planning. Lack of research concerning to demographic factor and estate planning leads to difficulty for researcher to study. Regardless of the limitation in sources related to demographic factors, the researcher take this as opportunity to be the first one who study this factor towards Islamic estate planning. Thus, the result concerning to demographic factor will be revealed later.

2.4.3.1 Age

Age can be defined as an important factor in when discussing in the estate planning (Richardson and Kilty, 1989). There are limitation of study concerning to the age factor and estate planning.

Study by Montalto and Hanna (2000) suggested that age will actually effect the planning of individual. Miller and Maine (2013) stated on his study, the range between 20 to 30 years old are look dislike to planning their estate. Kamarudin and Almaʿamun (2013) in his study related to practice of *hibah* and estate planning found out that gender, age and income are significant towards practice this instrument to the estate planning.

From the other study by Findsen (2005), it is being said that age will be a crucial factors when discussing about property. According to Majid *et al.* (2012), the study claimed that different perception of an individual are affected based on the age of the individual. Hence, people are likely to manage their estate when their age is coming over.

2.4.3.2 Gender

Gender is a type of sex of an individual whether male or female Mansor *et al.* (2005). Gender also plays an important role in determining the behavior of an individual in planning. There are only a few studies that use gender as their variable in study the estate planning.

The finding study relating to the property purchasing by (Majid, Said, & Daud, 2012) indicated that factor employment, marital status and gender significantly affect the property purchasing. While (Tsai, 2018) came out with the result that different gender behavior noticeable contribute to the real estate trading. Related to the ownership property study, men tend to be intended to conquered the ownership instead of women (Gaddis, Lahoti, & Li, 2018). While study by Kamarudin and Alma'amun (2013) found female are tend to choose hibah instead of male.

Study by Mansor *et al.* (2005) indicated that differences in gender also significant in planning studies. Joo and Grable (2001) claimed that differences in gender did not give effect to the decision making of individual in planning. On the other hand, Sunden and Surette (1998) claimed that gender and marital status have significantly when deciding to the retirement and estate planning.

The study related to perception between gender found out that different perception between gender of an individual will influence the factor of an individual for doing early preparation in daily life (Yokoboshi and Dickemper, 1997). This is due to the different sight and act between male and female. Grace *et al.* (2010) in his study agreed that men and female did not think and act with the same way. Mansor *et al.* (2005) in his study found that female are dislike to planning compare to male. In addition, study by Lusardi and Mitchell (2008) claimed that majority of women did not have any idea concerning to planning in property.

2.4.3.3 Education level

Education level seems to be important when relating to the Islamic estate planning. Previous study by Hogarth (1985) stated that factors of education level are seems highly correlated with preparation in planning. Devaney *et al.* (1995) mentioned education level got reflect with the retirement and estate planning. Mansor *et al.* (2005) found that age and educational level will motivated an individual motivated to prepare a planning.

Study by Joo and Pauwels (2002) claimed that the higher the level of education contributed to the confidence of an individual in making a planning. Mansor *et* *al.* (2005) indicated again that men who are highly educated are more confidence to plan compared to the others in lower education. Thus, the education level seems highly reflected to the planning in daily life (Mansor *et al.,* 2005). Based on the study by Bernheim (1996), high education will boost an individual knowledge and information pertaining to the estate planning.

2.4.3.4 Total number of dependents

Hurtubia *et al.* (2010) said that the total number of dependent will be measured based on the total number of people in that particular house. It is also stated that, family will play important role in managing their estate.

The obligation toward his dependents has lead to the parent to prepare his estate indicates by Goetting (2012). Indeed, result by Kamarudin and Alma‟amun (2013), it is proved that obligation towards dependents is one of the factor that lead people to practice *hibah*. In study by (Muda & Awang, 2006) stated that the acquired property not only for personal use but also necessary to spent for family members.

2.4.3.5 Total number of heirs

Estate planning will actually secure the financial beneficiaries future. Ismail *et al.* (2013) supported it is a right decision by the guardians to planning their estate as this will secure the beneficiaries endeavors. Chiniara and De La Rosa (2009) stated that early preparation for distributing to the loves one is very important to sustain the future generations. Planning in estate will shun the conflict among family members said Muda and Awang

(2006). Ab Aziz *et al.*(2013) mentioned that planning an estate using these four tools will avoid family conflict in the future. Venter *et al.* (2005) found that family harmony, otherwise stated as lack of family conflict, and sustainability of the succession process were positively correlated. Other study by Daud *et al*. (2017) also found hormanization among family members also contributed to choose hibah than the other tools.

Additionally, preparation an estate during life time will ease the heirs and avoiding the high fee in administer an asset after the owners death (Kamarudin and Almaʿamun, 2014). Without the presence of an estate plan, the heirs of a business were likely to receive minimal amounts of what their deceased relatives left to them due to taxes (Bowman-Upton, 1991).

2.4.3.6 Monthly Income

Income is very important when related to Islamic estate planning. According to Hicks (1939) income is defined as an amount of an individual earn from their best effort in working. Income seems very important to acknowledge that an individual has enough money to planning for their property. There are two types of income use which are financial planning and for purposely expense for acquired property (Muhammad *et al.,*2017). While the second type of income use are not widely practices and study in Malaysia. So, the researcher takes it for granted to put this variable in this study. Xiao and Landerson (1995) on his paper found out that age of the respondents will give impact to the perception and income of this study.

According to Muhammad *et al.* (2017), previous study was tend to study income that related to financial planning instead of estate planning. The first study about monthly income and expenses in financial management was from Masud (1982) among Chinese and Malay family. From her study, the outcome show majority Chinese family have more income and saving than Malay family. On the other part, study by Mohidin *et al.* (2013) about financial knowledge in affecting income spending to the preparation in retirement planning indicated that individuals that have financial knowledge will make a few preparation in various financial plans such as real estate, investment and savings.

According to Kim and Anderson (2005), attitude of an individual towards managing in property are based on income respectively. Previous study, Garman *et al*. (1998) claimed that income will give an impact to the financial education program. Mansor *et al.* (2005) said that those who are from the higher income group are more intended to estate planning instead of those who come from the lower income. Kamarudin and Almaʿamum (2013) found that employement status and monthly income have significant different in choosing hibah. While Daud *et al.* (2017) in his study found finance is important matter in choosing *hibah* and planning the property.

According to Deaton and Thomas (1980), household expenses will give impact to economic development and policy planning. Grossman (1972) indicated that the vital of education and household income with decision planning. Previous studies by Muurinen (1982) indicated that household age will give impact to the household expenses. Varlamova and Lorionova (2015) stated that household expenses and income are highly correlated with the wealth.

Household income, liquid assets holdings, value of non liquid asset holdings, amount of inheritance and self- employment status can be considered as importance predictor towards intention to writing a wassiyah (Kao, 1997). In his study, he found that income is positively related to the household income and has a positive effect to writting bequest. In a study on the adoption of wasiyyah, they determined that an individual‟s financial status either income or wealth has no effect on the probability of making bequests while the children‟s income is positively and significantly associated with the probability of intending unequal transfers (Ghul *et al*., 2014) . Finding from Vilanueva (2005) indicated that expected bequests vary with cumulated parental earnings in the United States, West Germany and the United Kingdom.

2.4.4 Knowledge

Knowledge refers to an experience of individual that acquire from theoretical and experience of a certain things (Radzi *et al*., 2011; Sinclair, 2010). There are many studies concerning to knowledge and Islamic estate planning tools instead of directly to concept of Islamic estate planning.

Knowledge is crucial when related to the property management. Najib Rozdi and Juanil (2011) in study found that knowledge is very important in his study related to the property management. In the study by Hayati (2012) related to property distribution indicates that advancement in technology did not too much in making Muslims more understanding to property distribution.

Previous study concerning to the attitude towards estate planning among 150 respondents by Ismail *et al.* (2013) proved that knowledge has strongly effects the attitude towards estate planning. Same with the study by Bang *et al.* (2000), it showed that increasingly in knowledge will significantly influence the intention to attitude.

There are abundance of studies about knowledge towards estate planning that has been studied by previous researchers. In a study related knowledge with *wasiyyah*, Alma‟ amun (2013) showed the contra that knowledge has no relationship with estate planning. (Azmi & Mohammad, 2011) specified that majority of Muslims in Malaysia still insensitive and unconsciousness about estate planning. Lack of awareness and knowledge are one of the factors that lead to the reason on why Islamic estate planning not widely practices noted by (Omar : 2009 and Mohyin : 2004). ZAR Perunding Pusaka (2004) indicated that those who are leaving will are whom are acknowledge about the importance of Islamic estate planning. Muhammad (2012) found majority of Muslims has little knowledge on *wasiyyah* tool due to lack of promotion from authorities. Alma‟amun (2010) to perception on *wasiyyah* indicated that Muslims that have more knowledge are favorable to practice a *wassiyah* vice versa with those who lack of knowledge concerning to *wasiyyah*. Ismail and Peyman (2008) found that majority of Muslims are still lacking in knowledge and awareness about Islamic will.

2.4.5 Religiosity

Religiosity is an act of individual towards Islamic matters (Said and Saad, 2016). Shukor and Jamal (2013) connotes that religiosity is refer to the values, belief and practices of an individual of the Muslim that he implement on his daily life. It includes all the obligatory *ibadah* in pillars of Islam. Islamic estate planning should be in line with the *shariah* compliant. There are fewer studies concerning to religiosity towards tools and attitude in islamic estate planning.

In term of attitude there are several study concerning to this study. According to the study did by Krauss *et al*. (2005), it stated that religiosity as one of the factor that influence Malaysia Muslims behavior. Religiosity denote to belief that reflect daily life of Muslim. To added with that point, Bidi and Saad (2012) highlighted that religious factor should be tested in order to know the Muslim behavior. In the study done by Harun, Rashid and Hamed (2015) concur religiosity as a belief that influence Muslim attitude. Osman *et al*. (2015) came out with the result that religious factor has significant influence to giving behavior in the case of *waqf*. Religious, legal, economics and social are several cause that has been identify by previous studies that lead to asset delayed (Rashid , Hassan & Yaakub, 2013).

In related with the study about instruments in estate planning, Said and Saad (2016) said religious value has high tendency for Muslims people to perform *hibah*. Study in religiosity towards *wassiyah* have been done by many researchers. Although, *wasiyyah* is one of the tools that is encouraged by islam, but Almaʽamun (2010) on his study found that religiosity is not become a main factor in influence muslim to practice *wasiyyah*. In a study by McGranahan (2000), the result found that religiosity is an important indicator of charitable giving, in which it gives significant impact to the probability of making a charity bequest. This shows some positive and significant relationship between religiosity and *wasiyyah* practices.

2.4.6 Services

Service efficiently will contribute to planning and estate management. On the study of Alma‟amun (2013) aiming to solve the problem of frozen asset, the service in writing *wasiyyah* has become part of the Islamic management of wealth. Thus, there are several studies about satisfaction, issues, procedure and management towards services.

In term of satisfaction studies, Said and Saad (2016) stated that better service will play important role to ensure Muslim customers perform a *hibah*. Thus this means that better service can influence customer satisfaction and practice an estate planning. Bitner (1990) indicated that customers will feel satisfied if the service meet their expectation. Study by Mittal & Gera (2013) indicated that service quality has positive influence the customer intention towards public sector in India.

The frozen asset remains unclaimed due to the inefficiency system from responsible body. Alma‟amun (2013) indicated inefficiency system arise because of human and cost factor. Shafie *et al.* (2014) claimed that impact of inefficiency in the management and administration will affect the real estate development process and economics activities.

High fees charged by certain parties lead frozen asset cannot be claimed by heirs (Yaacob, 2006).

Recent studies by Alma‟amun (2013) concerned with the issues of cost transparency. Said her again that the service provider should disclose the details of the cost involve after death of the testator that need to be bear if making a *wasiyyah*. This is because there seem to has some issues of hidden charges that needs to be pay without the concerned by testator. On his paper (Alma‟amun, 2013) indicated that increasing awareness and deliver the knowledge from services provider towards Muslims people should be implement. This should be the main priority among the responsible parties in promoting Muslims people to practice Islamic estate planning.

Delaying in estate distribution also related in complexity of procedures and involvement of more than one body in estate administration said Nor Muhamad (2017). Azmi and Mohammad (2011) supported previous points and indicated that complexity of law is one of the factor contributed to delayed in distribution. This complexity has led some people fail to plan their estate. There three responsible parties which have authorities in managing estate which is civil high court, Amanah Raya Berhad (ARB) and estate distribution division (Azmi and Mohammad, 2011). Shafie *et al.* (2014) on his point, efficient estate planning and management will ensure the smooth in Islamic inheritance process. Complexity of law and procedure by authorities has affect Muslims to claim their estate (Azmi & Mohammad, 2011). Thus, this problem has contribute to frozen asset and unclaimed asset keep risen.

2.4.7 Advantages

Advantage can be described as benefit that beneficiaries will get from the estate planning. From the library research, the study concerning advantage and estate planning is still limited. Many researcher tend to focus on distribution in estate not towards estate planning.

In term of benefits towards estate planning, Hasbullah and Daud (2015) on his paper mentioned that from Islamic estate planning will give positive impact towards Muslims people practices. Ab Aziz *et al*. (2013) come out with the a variety of advantages (quickly in distributing, low cost, facilitate to the family, financial security to the family) in Islamic estate planning. According to the Street (2006), the holistic of planning an estate will avoid future family conflicts, cost litigation but build family bonding.

In connected to the advantage to the *maslahah,* Puad *et al.* (2018) claimed that planning is a crucial element for benefits of heirs as well as *ummah*. The implementation of estate among Muslims will give benefit to *maslahah*. Efficiently in estate planning will circulate the wealth for *maslahah* use. Hasbullah and Daud (2015) indicated that Islam has provides instruments (*hibah,waqf* and *faraid*) in planning estate to help needy people. From the instrument of *waqf*, most of people will get benefit in terms of facilities.

Ab Aziz *et. al* (2013) stress out the importance of preparing an estate planning in order to avoid frozen asset before demise. Muslims itself will avoid unnecessary hassle when planning during lifetime. Daud *et al.* (2015) indicated that planning an estate, the wealth will fully utilize continuously use by the both owners and beneficiaries. Continuously planning an estate will ease the possessor achieve a goal (Waterson, 1965).

2.5 Summary

To sum up, the study on Islamic estate planning is limited. Previous studies showed that they focused more to estate management instead of Islamic estate planning and studied qualitatively. From the previous study, the knowledge gap has been identified based on the limited study of quantitative method pertaining to Islamic estate planning. Thus, the researcher uses this opportunity to come out with this topic in order to know more on the real phenomenon regarding to the Islamic estate planning. From the previous study, the researcher has employed demographic factors (age, gender, education level, total number of dependent, total number of heir, monthly income), knowledge, religiosity, service and advantage as independent variable to be test with the Islamic estate planning. Next part, the methodology of this research is discussed in details in the next chapter.

CHAPTER 3

RESEARCH METHODOLOGY

3.0 Introduction

This chapter will discuss on the overall process of methodology in this study. The overall picture about this research paper will be display in this study. The discussion process of this study will lead by research design, by using the deductive approch in order to test the hypothesis. This followed by the population and sample of the study, measurement of variables, questionnaire development, pilot study and reliability of the instrument. The final section of this chapter will elaborate the statistical techniques used to analyze the data, followed by a brief summary of the chapter. All the overall process of this research will be explained in detailed through on this chapter.

3.1 Research Design

Research design can be defined as an action plan for data collection, measurement and analysis based on a research questions of the study conducted (Sekaran, 2013). Cavana (2013) highlighted that there are two methods under research methodology which are qualitative method and quantitative method. Under quantitative method, there are two approaches that can be highlighted which are inductive and deductive method. In this study, deductive approach under quantitative method is used in order to test the hypothesis. This study tends to use descriptive study by using questionaire in order to obtain the data from the repondents. Sekaran (2013) stated that descriptive studies are often used in order to collect data in quantitative method. This descriptive studies are more suitable to associates both variable between independent and dependent variables.

3.2 Research Framework

The research framework is created to expand the area of study and it is easier to make it as the main focus in the study. The research framework on this research has highlighted both the independent and dependent variables in this study. The dependent variable of this researcher is Islamic estate while independent variable of this study are demographic factors (age, gender, education level, monthly income, total number of dependents, total number of heirs) knowledge, religiosity, services and advantages.

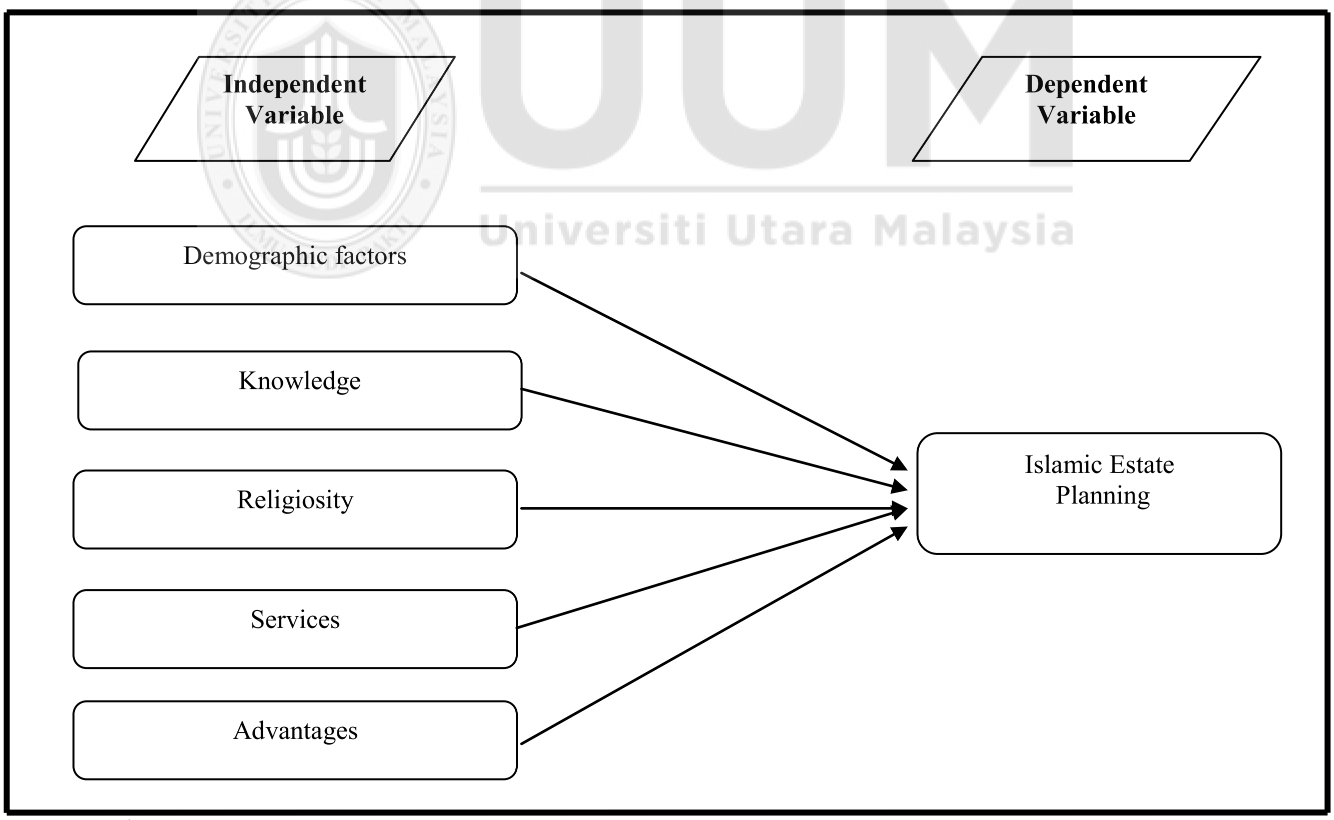

Figure 3.2.1
Research Framework
Sources: Self-Created

Figure 3.2.1 displays the framework of this study. The objective of this research is to determine the factor influencing choices of Muslims in Islamic estate planning. Thus, the main focus on this research was Islamic estate planning. The factors that influence the choices of Muslims are demographic factors (age, gender, education level, monthly income, total number of dependents, total number of heirs) knowledge, religiosity, services and advantage will act as independent variable. The independent variable of this research was taken out from the previous studies on Islamic estate planning.

3.3 Hypothesis development

Hypothesis is used to test the relationship between dependent and independent variable according to Sekaran and Bougie (2013). Under this study, the researcher has developed hypothesis based on the research objective four to test the both relationship between variable.

Demographic factors

<u>Age</u>

Ho_1 - There is no significant relationship between age and Islamic estate planning among Muslim in Alor Setar, Kedah.

Ha_1 - There is significant relationship between age and Islamic estate planning among Muslim in Alor Setar, Kedah.

Gender

Ho_2 - There is no significant relationship between gender and Islamic estate planning among Muslim in Alor Setar, Kedah.

Ha_2 - There is significant relationship between gender and Islamic estate planning among Muslim in Alor Setar, Kedah.

Education level

Ho_3 **-** There is no significant relationship between education level and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_3 - There is significant relationship between education level and Islamic estate planning among Muslims in Alor Setar, Kedah

Monthly income

Ho_4 **-** There is no significant relationship between monthly income and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_4 - There is significant relationship between monthly income and Islamic estate planning among Muslims in Alor Setar, Kedah

Total Number of Dependents

Ho_5 **-** There is no significant relationship between total number of dependents and Islamic estate planning among Muslims in Alor Setar, Kedah.

Ha_5 - There is significant relationship between total number of dependents and Islamic estate planning among Muslims in Alor Setar, Kedah

Total Number of Heirs

Ho_6 **-** There is no significant relationship between total number of heirs and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_6 - There is significant relationship between total number of heirs and Islamic estate planning among Muslims in Alor Setar, Kedah

Knowledge

Ho_7**-** There is no significant relationship between knowledge and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_7- There is significant relationship between knowledge andIslamic estate planning among Muslims in Alor Setar, Kedah

Religiosity

Ho_8 - There is no significant relationship between religiosity and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_8 - There is significant relationship between religiosity and Islamic estate planning among Muslims in Alor Setar, Kedah

Services

H_{O9} - There is no significant relationship between service and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_9- There is significant relationship between service and Islamic estate planning among Muslims in Alor Setar, Kedah

Advantages

H_{O10} - There is no significant relationship between advantage and Islamic estate planning among Muslims in Alor Setar, Kedah

Ha_{10}- There is significant relationship between advantage and Islamic estate planning among Muslims in Alor Setar, Kedah

3.4 Operational definition

Sekaran (2013) stated that operationalization involved two steps which are, come out the definition of the concept that want to measure and proceed to think the content of instrument that actually want to measure the concept. The operational definition of this studies will be explain below:

Islamic Estate Planning:

In this study, islamic estate planning can be defned as a plan of asset or property by possessor during his lifetime for his heirs. Thus, there are three types of instruments (*faraid, wasiyyah* and *hibah*) in islamic estate planning that can be choose by Muslims in this study. The categorical question „Yes‟ for respondents that have intention to plan while and „No‟ for those who do not have any intention to plan,has been employed for dependent variable question.

Age:

In this study, age can be defined as life span of human being. In this study, the age group is crucial to know which age group are preferable in planning their estate.

Gender:

Gender can be refer to type of sex; male or female that affect the action of that gender. In this study, gender seems to be important to measure the perception or action towards estate planning.

Education level:

Education level can be described as a level of qualification of each individual. The categorical question was employ for this type of question to know which level of education are planning their estate.

Monthly income:

Monthly income directly meaning as an earnings of individual based on effort during particular month. Based on the level of monthly income, the intention towards planning in estate would be measure.

Total number of dependents:

Dependents can be refered to a person who depends his life to someone in terms of welfare, support and aid. Total number of dependents is very crucial when related to property. Based on the total number of dependent in this study, the tendency towards estate planning can be measured.

Total number of heirs:

Heir can be referred to the beneficiaries that will get benefit after owners of property death. Based on the total number of heir in each family, the intention towards estate planning can be know. Thus, this study will measure the total number of heir in influencing estate planning.

Knowledge:

Knowledge can be described as the level of information of individual concerning to the Islamic estate planning. Variable of knowledge in this studies are crucial to be measured in order to know the level of knowledge of the respondent in relating to estate planning. The knowledge on this study was divided into two types which is basic knowledge and technical knowledge.

Religiosity:

Religiosity can be described as the belief of the Muslims people towards his creator. In this study, the variable of religiosity will be measured according to the level of perception in religiosity towards Islamic estate planning. The likert scale question from 1 to 5 was employed to know the level of religiosity perception towards islamic estate planning.

Services:

Services connote as assistance by responsible parties in managing the property of the death person. The responsible parties in Malaysia can be include Amanah Raya Berhad, Pejabat Pusaka Kecil, Makamah Tinggi And Pejabat Tanah & Daerah. The services satisfaction providing by those parties will be measure to planning an estate based on likert scale question from 1 to 5.

Advantages :

Advantages can be explained as the benefit that an individual will get when planning their estate during lifetime. From planning an estate the beneficiaries will continuously get benefit from the estate distribution. Thus, this variable is very important to be included in measuring the respondent intention towards estate planning based on the benefit that they will get.

3.5 Measurement of variables / Instrumentation

This part will discuss on the measurement of independent and dependent variables, questionnaire development and scale. The hearten variable of this research was Islamic estate planning. While independent variable in this study demographic factors (age, gender, education level, monthly income, total number of dependents, total number of heirs) knowledge, religiosity, services and advantages. Under this study, the questionnaire was self- constructed by the researcher itself. It is comprised into five main section. For the first section for demoraphic factors, the categorical question was constructed for this research. Section B comprised of categorical question for dependent variables. Dummy question was created for 1 „plan the estate management planning‟ and 0 „not plan the estate management planning‟ for dependent variable. Hence, categorical question is needed to for this questionnaire. To measure the level of knowldege of the muslim respondent in section C, nominal question was develop using „True‟, „False‟ and „Not Sure‟ for this study. Section D comprise of the likert scale question range from 1 to 5 scale for the rest independent variable. Last section comprise of open ended question related to research studies.

Table 3.5.1
Measurement of the Instrument

Variables	Scale	Number of question	Total of item	Sources
		Dependent variable		
Islamic Estate Planning	Dummy 1= Yes 0 = No	B1	1 items	Self-developed
		Independent Variables		
Age **Gender** **Education level** **Monthly income** **Total number of dependents** **Total number of heir**	Categorical	A2, A4, A6, A7, A11	5 items	Self-developed
Knowledge	Nominal	C1 to C10	10 items	
Religiosity	Likert	D1 to D6	6 items	
Services	Likert	D7 to D10	4 items	
Advantages	Likert	D11 to D13	2 items	

From Table 3.5.1, the summarization of variable and measurement for each variable are pictured in that table. The researcher employed three types of questions which are categorical, nominal and likert scale to meet the objective of this paper. All the questions were self-created by the researcher itself since the quantitative study related to Islamic planning still limited.

3.6 Questionnaire Development

Questionnaire has been selected by the researcher to be used as a method to collect the data. Accoding to Sekaran (2013) on his book, questionnaire can be defned as a set of written question for respondents to record their answer. Questionnaire is the best tools on this research as the researcher using descriptive study on this paper. To be added to this point, questionnaire also less expensive and will save more time compared to observation and interviews method stated by Sekaran (2013). Due to the large samples that need to be used for this research, using questionnaire will cut the cost and involve less time for the researcher to manage the questionnaire rather than other methods.

The researcher determined the question in the questionnaire based on the both dependent and independent variables. The questionnaire developed by the reseacher from literature review concerning to islamic estate planning. The reseacher has used easier word and language to construct the questionnaire to make it easier for the respondents to understand it. This is because to avoid the respondents to interpret and answer the questions differently and cause the data that collected did not meet the objective of the research.

This study comprised of five sections of questionnaire. For first section, itis constructed for demographic factors of the respondent. The second section is constructed in categorical for the dependent variable (Islamic estate planning). Section C was developed to know the level of knowledge related to islamic estate planning. This nominal question used " True, " False" and "Not Sure" in order to know the level of knowledge of the respondent. The question for section D will employed five point of likert scale format for the others variables, where:

a) 1 = „strongly disagree‟
b) 2 = „disagree‟
c) 3 = „neutral‟
d) 4 = „agree‟
e) 5 = „strongly agree‟.

While section E was developed as open ended question in order to know the opinion and recommendation of respondents toward estate planning.

3.7 Validity of Instruments

Zikmund (2003) indicated that the validity test is very crucial to confirm the measurement of the item in related with hypothesis. There are two tests in validity which are content validity and construct validity. As the researcher has developed the questionnaire itself, validity test is compulsory for this research. For the first test , content validity is needed to test the content of the questionnaire. For this study, researcher refered her research supervisor Dr. Norazlina Abd Wahab as the expert person to validate the developed questionnaire. The next stage will proceed to executed pilot study after questionnaire has approved.

3.7.1 Pilot Study

Pilot study, is one of the tools under pre – test the questionnaire. Before distributing the questionnaire to the real sample, the researcher has conducted pilot study to test the understanding of the questionnaire. The pilot test was carried out by the researcher purposedly to test the respondents understanding and adequacy of the item before carried out the real sample. The pilot study involved around 30 respondents that have similar and closely resamble to the real population. The reasonable reason to conduct the pilot study stated by Sekaran (2013) was actually to accurate the insufficiency of the items and also to recognize the complexity of the language and wording in the questionnaire stated by Sekaran (2013). A total of 30 sets of questionnaire has been distributed among the

Muslims staff in University Utara Malaysia by the researcher itself for pilot study of this research.

3.7.2 Factor Analysis

Factor analysis is used to test the construct validity for this study. After pilot study, the factor analysis is used in analyzing the data received from the questionnaire distributed. Factor analysis commonly will be used to validate the developed questionnaire. Undoubtedly, the factor analysis is used to confirm the instrument or item in the questionnaire.

Kaiser Meyer Olkin (KMO) and Barlett‟s Test Of Sphericity will be used in performing factor analysis. This test will measure the correlation and presence of correlation between variables said (Hair *et al.,* 1998). Result factor analysis for this study only apply for likert scale variable (religiosity, services and advantages) and the result are interpret as below:

Table 3.7.2.1
Result KMO And Barlett's Test Of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		**.763**
Bartlett's Test of Sphericity	Approx. Chi-Square	1790.705
	df	78
	Sig.	.000

From the result of pilot test above, it will verify if the data set is suitable or not to be used. From the result about the KMO value it is 0.763 above so it suits to the rule of thumbs of factor analysis which is 0.60 and above (Tabachnick & Fidell, 2013). The significant value for Bartlett's Test of Sphericity should be 0.05 or smaller than that. The results of the pilot study for this research show 0.000 which is suit for the factor analysis.

3.8 Reliability Test

To measure the goodness of the data, the reliability test will be executed. The main issues of this test are to known the internal consistency. Cronbach"s alpha are widely used in order to test the internal consistency. Sekaran (2013) stress out the closer the value of cronbach"s alpha to 1 the higher the reliability of the internal consistency. Based on the rule of thumb, the cronbach alpha value should < 0.60 (weak), 0.60 to 0.80 (acceptable) and > 0.80 (good) said Sekaran and Bougie (2013). For this research, only three independent variables (religiosity, service and advantages) use likert scale question.

Table 3.8.1
Result Realibilty Test Using Cronbach Alpha

Variable	Cronbach Alpha	Description
Religiosity	0.785	Acceptable
Services	0.757	Acceptable
Advantages	0.788	Acceptable

From the result of the study, it shows that the value of cronbach alpha met the rule of thumbs for reliability test. The result on table 3.8.1 shows the value of cronbach alpha which is considered acceptable as for religiosity (0.785), services (0.757) and advantages (0.788). From the test above, it shows that the value of cronbach"s alpha of this study meet the requirement of the reliability test (above 0.7). Hence, this data has a very good internal consistency.

3.9 Data Collection

This study has divided the questionnaire into five sections. It consists of section A, Section B, Section C, Section D and Section E. Section A will cover the demographic of the respondent (gender, age, health status, education level, income level, household expenses, total number of dependent, total number of beneficiaries and total number of household). Section B will represent dependent variable and the rest section will represent independent variables. Section E comprise of open ended question. Instrument of estate planning will represent dependent variable in this study and independent variables on this study.

3.10 Sampling

Population can be described as a target of people that researcher already interested to investigate eloquent by Cavana (2013). On this study, the targeted population will be Muslims people around Kedah area. From the data given by Pejabat Daerah Kota Setar , the total population of Muslims people in Kota Setar is 262 637. For this study, the researcher only focusing in Alor Setar area. This area is selected because it has large volume of Muslims people and also all the economy activities is based on that area. Thus, it suits with the studies in order to directly reacheable and focusing directly to Muslims people in Alor Setar as the respondents.

The researcher has failed to get the exact data for the total number of Muslims respondent that is 18 years old and above, out of 262 637 people. Thus, Gpower software is used for this paper in order to determine the sample size. Based on the test by Gpower, the result showed the minimum number of sample size is 172. Thus, the researcher 300 respondents are selected and used for this study. From the minimum number of sample size, the total number of 300 are more than enough for this study.The purposive sampling techniques was employed in order to meet the objective of the studies. To meet with the objective of the study, the sample of this should be:

i. Sample should 18 and above
ii. Sample should be Muslim (working and not working)
iii. Sample should be a resident in Alor Setar, Kedah

3.11 Data Collection Procedure

Data can actually be obtained either from primary or secondary. But in related to this research, primary data is more suitable in order for the researcher to gather the information needed from the respondents. Primary data can be defined as first hand information that being gathered from the researcher, as stated by Sekaran (2013). On this research, the researcher used self-administer questionaire as a method on collecting the data. Hence, the selected respondents will read and answer independently without getting any help from other people.

The semi-structured questionnaire has been developed by the researcher to meet the objective of this studies. The question that include in the questionnaire will be determined from each variable of this study. The questionnaire is divided into five sections which are section A, B, C, D and E. Section A includes the demographic information from the selected respondents. The questionnaire is about the dependent and independent variablesis included in section B, C and D. Last section, the researcher asked about the opinion and recommendation from the respondents about islamic estate planning. The researcher has distributed a well prepared questionnaire among Muslims around Alor Setar area in order to get fast response and precise answer from the respondents.

The researcher took two weeks in order to collect the data from the respondents. The questionnaire was conducted starting from 1st February to 7th February 2019. The questionnaire was distributed during office hour 9.00 am to 5.30 pm since it is easier for the researcher to reach to the respondents.

3.12 Techniques Of Data Analysis

Data analysis can be considered as the main heart of the research. From the analysis, the researcher will know either the research has meet the objective or not. Under this research, the researcher chose IBM STATISTIC SPSS version 21 as a tool to analyze the data that has been collected from the respondents. This software tests the relationship between each dependent and independent variable. Table 3.12.1 explains the statistical tools technique for this study.

Table 3.12.1
Statistical Technique For Data Analysis

Objective	Test
To identify either Muslim people make estate management planning during their lifetime.	Descriptive Analysis
To determine what are the choices of estate planning tools among Muslim.	Descriptive Analysis
To determine the characteristic of Muslim people who chose estate planning.	Crosstab Analysis
To determine the significant influencing factors that affect Islamic estate planning tools adoption among Muslims at Alor Setar, Kedah.	Multiple Regression

In this study, the researcher used descriptive analysis to analyze the demographic section of the respondent. To answer the research questions one and two, the researcher also employed descriptive analysis to analyze. For research question three, the crosstab analysis seems suitable for this research question as to know the details of each respondent characteristic in estate planning. Then proceed, with multiple regression as approach in order to test the relationship between variable.

3.12.1 Descriptive Analysis

Descriptive statistic is used to describe about characteristics of sample in a study and providing variety of information (Pallant, 2013). Other than that, descriptive statistic is also commonly used to check variables in a study for any violations of the assumption which underlying the statistical technique that will be used to answer specific research questions later.

According to Pallant (2013), in any study that involved human as a sample, it is crucial to get information on the number of people, frequency of male and female in the sample, the means of the ages, educational level and any related information that will best described the sample in the study. Moreover, in analyzing the assumptions, it will involve gaining descriptive statistics of variables in this research. These descriptive statistics includes means, standard deviation, and range of scores and distribution of scores on continuous variable. Hair *et al.* (1998) mentioned that kurtosis is the “peakedness” or “flatness” of the distribution compared with the normal distribution. Thus, skewness can be used to explain the balance of the distribution of the data. Hence, for the purpose of this research, all the data obtained from section A of the questionnaire is used in order to investigate the descriptive statistics.

3.12.2 Crosstab Analysis

Cross tabulation under IBM SPSS version 21 is being used to know the characteristic of each respondent in relating to the Islamic estate planning. Cross tabulation displayed the entire result of respondents and sub group of respondent in simpler data. This analysis seems suit to answer the research question three in order to know the details characteristic of the respondents. This test analyzed each of the demographic question in related to the Islamic estate planning.

3.12.3 Multiple Regression

Pallant (2016) indicated that multiple regression will be used to test the relation both independent and dependent variable. This analysis will figure out which factor are most influencing to the dependent variable. From multiple regression, the overall objective of this study can be predicted from the outcomes of the result. Coakes and Steed (2007) indicated that the outcomes of the result of regression will display the most significant relationship from independent variable to dependent the result of regressions was a statement that represented the best prediction for the dependent variable by the independent variables.

3.13 Summary

To sum up, the researcher has explained in details the approaches that are used on this study under this chapter. Researcher has explained one by one, starting from the research design followed by method and the statistical software that are being used to analyze this data. On the next chapter, the researcher will proceed and discuss on the result and the finding from the data analysis.

CHAPTER 4

DATA ANALYSIS

4.0 Introduction

This chapter will present the outcomes and findings of this research. The response questionnaire will be analyzed using IBM STATISTIC SPSS version 21. For the first stage, descriptive analysis will be used to analyze the background of the respondents. Next, in order to analyze first and research question, researcher again using frequency analysis to get the result. The crosstab method will be used to answer the research question three. Next, Multiple Regression Analysis is employed to examine on which factors that contribute the most towards islamic estate planning.

4.1 Overview of Data Collected

Due to the respondents are among public people, there is no need to get the permission and approval for this research paper. The printed questionnaire was distributed around target place among Muslims people. To ensure the high return of the questionnaire, the researcher directly collected the questionnaire from the selected respondents. Greatly, the total of 300 questionnaires distributed were collected are valid and usable for this paper.

4.2 Response Rate

The researcher employed purposive sampling techniques in order to meet the objective of this research. The total number of the respondents are 300 and the response rate also the same in which contributed 100% to this research. Indeed, all 300 questionnaire are valid to be tested.

4.3 Demographic profile (n=300)

In this study, 300 respondents among Muslims in Alor Setar, Kedah has take part to answer the questionnaire. The distribution of the 300 respondents is indicated in Table 4.3.1.

Table 4.3.1
Demographic Profile of the Respondents

Category	Total	Percentage / %
Gender		
Male	198	66.0
Female	102	34.0
Total	300	100
Race		
Malay	300	100
Chinese		
India		
Others		
Total	300	100
Marital status		
Married	203	67.7
Single	81	27.0
Widow	12	4.0
Widower	4	1.3
Total	300	100
Age		
Less than 30 years	85	28.3
31 - 40 years	83	27.7
41- 50 years	78	26.0
51 and above	54	18.0
Total	300	100

Education Level		
Not School	10	3.3
Primary School	14	4.7
SRP / PMR	16	5.3
SPM	67	22.3
Diploma	78	26.0
Bachelor	106	35.3
Master	6	2.0
Phd	3	1.0
Total	300	100
Working Sector		
Government	151	50.3
Private sector	89	29.7
Self-employed	57	19.9
Not working	3	1.0
Total	300	100
Total Number Of Dependents		
Less than 5 people	264	88.0
6 to 10 people	35	11.7
11 and above	1	0.3
Total	300	100
Total Number Of Household		
Less than 5 people	204	68.0
6 to 10 people	96	32.0
11 and above	0	0
Total	300	100
Working Experience		
Less than 5 years	91	30.3
6 to 10 years	66	22.0
11 to 15 years	49	16.3
16 to 20 years	28	9.3
21 years and above	66	22.0
Total	300	100
Total Number Of Heirs		
Less than 5 people	229	76.3
6 to 10 people	70	23.3
11 and above	1	0.3
Total	300	100
Monthly Income		
Less than RM 2,000	145	48.3
RM2,001 to RM 4,000	107	35.7
RM 4,001 to RM 6, 000	29	9.7
RM 6, 001 and above	19	6.3
Total	300	100

Total Number of Household Expenses		
Less than RM 2,000	218	72.7
RM2,001 to RM 4,000	65	21.7
RM 4,001 to RM 6, 000	13	4.3
RM 6, 001 and above	4	1.3
Total	300	100

Table 4.3.1 above indicated the background of 300 respondents in Alor setar, Kedah. Out of the 300 respondents, majority of them with the total of 198 (66.0 %) are male and only 102 (34.0%) are female. All of the 300 respondents are Malay. Majority of the 67.7 percent of the married respondents contributed the most to this study. The data also indicated that majority 106 (35.3%) of the respondents are holding bachelor degree, followed by diploma 78 (26.0%), SPM 67 (22.3%), SRP /PMR 16 (5.3%), primary school 14 (4.7%), not school 10 (3.3%), Master 6 (2%) and lastly Phd 3(1.0%).

Consequently, half of the respondents of the total 151 (50.3 %) are government servants and the rest are working in private sector, self employed and also not working. Next, majority 91 of the respondents have less than 5 years in working experience, followed by the others. The result shows around 264 (88.0%) of the respondents lead in the total number of dependent have less than 5 and only 1 (0.3%) of the respondent who has 11 and above of total number of dependent.

For the total number of household, the table proved that majority of the respondents have less than 5 people in the household (204: 68.0%) and only around 96 (32.0) respondents have 6 to 10 people of total number of household. To relate with the main topic of Islamic estate planning, the total number of the heirs need to be included in demographic background. So from the response by the respondents, it shows that more than half of the respondents (229) have less than 5 heirs and 70 of the respondents have 6 to 10 heirs and only 1 of the respondent has more than 11 heirs.

Lastly, for the monthly income, majority of the respondents with the total of 145 out of 300 have income less than RM2000 and followed by 107 respondents with income between RM2001 to RM4000, 29 respondents with income RM4001 to RM6000 and only 19 respondents with income RM6001 and above. For the monthly expenses, the data shows majority 215 of the respondents spend less than RM2000 per month and the lowest point which is only 4 respondents spend their money more than RM6000 monthly.

4.4 Descriptive Analysis

4.4.1 Descriptive Analysis For Knowledge

To know the means, standard deviation, minimum and maximum value for each variable the descriptive analysis will be conducted. The table below indicates the descriptive analysis for knowledge of the respondent of this research.

Table 4.4.1.1
Descriptive Analysis for knowledge (n= 300)

Item	Category	Frequency	Percent
Wills are only allowed for 2/3 of the total property. *Wasiat dibenarkan keatas 2/3 dari jumlah harta.*	True	289	96.3
	False	0	0
	Not sure	11	3.7
An adopted child can receive property through a gift and will. *Seorang anak angkat boleh menerima harta melalui hibah dan wasiat.*	True	224	74.7
	False	26	8.7
	Not sure	50	16.7
An application for the settlement of an estate for more than RM2 million can be made at Unit Pusaka Kecil di Pejabat Tanah & Daerah. *Permohonan penyelesaian pusaka bagi harta lebih dari RM2 juta boleh dibuat di Unit Pusaka Kecil di Pejabat Tanah & Daerah.*	True	86	28.7
	False	100	33.3
	Not sure	114	38.0
Distribution of inheritance according to faraid does not need to be agreed upon by all heirs. *Pembahagian harta pusaka mengikut faraid tidak perlu persetujuan semua waris.*	True	122	40.7
	False	177	39.0
	Not sure	61	20.3
The deceased's siblings can receive property distribution if the deceased has a son. *Adik beradik si mati boleh menerima agihan harta jika si mati mempunyai anak lelaki.*	True	86	28.7
	False	145	48.3
	Not sure	69	23.0
Widower can only claim the property of a jury in the High Court only. *Balu Si Mati hanya boleh menuntut harta sepencarian di Mahkamah Tinggi sahaja.*	True	69	23.0
	False	67	22.3
	Not sure	164	54.7
The nominee for the bank account of deceased is as trustee and has full rights to the property. *Penama bagi akaun bank Si Mati adalah sebagai pemegang amanah dan mempunyai hak sepenuhnya kepada harta tersebut.*	True	89	29.7
	False	117	39.0
	Not sure	94	31.3
Documents of deceased will not be accepted at the unit pusaka kecil *Dokumen wasiat Si Mati tidak diterima di Unit Pusaka Kecil.*	True	46	15.3
	False	66	22.0
	Not sure	188	62.7
Claims of jointly asset must be claimed and confirmed by shariah courts. *Tuntutan harta sepencarian perlu dituntut dan disahkan oleh mahkamah syariah.*	True	188	62.7
	False	5	1.7
	Not sure	107	35.7

Table 4.4.1.1 shows the descriptive analysis for knowledge of 300 respondents in related to Islamic estate planning. From the result question one, it shows that majority 289 out of 300 respondents ticked „true‟ for the question related to *wasiyyah.* So it shows that, majority of the respondents know that *wasiyyah* is actually only allowed 2/3 of the

property to be distributed while we can see that another 11 respondents are not sure about this question. Next, the result shows around 117 of the respondents ticked „false‟ which is the right answer for this question „*The nominee for the bank account of deceased is as trustee and has full rights to the property'* while the rest of respondents ticked „not sure‟ and „true‟ which are wrong for this question. Next, for the question related to „*Documents of deceased will not be accepted at the Unit Pusaka Kecil'*, 118 of the respondents ticked „not sure‟ for this question while the right answer supposed to be false. Thus, it shows that majority of the respondents are lack of knowledge about this question and only 66 respondents ticked the right answer.

4.4.2 Respondent Perception Towards Estate Planning

This part is intended to know the level of perception about estate planning by using variable religiosity, service and advantage questions. To know the level for each variable for this research, the value of mean will be confirmed based on descriptive analysis. To know the value of mean of this research, the likert scale question is more suit to know the value of mean. So, the researcher only employed religiosity, service and advantage variables to analyze the value of mean due to these questions are likert scale.

4.4.2.1 Respondent Perception Toward Religiosity

Table 4.4.2.1.1
Result Of Means Score For Religiosity

Code	Item	Mean
D1	When in my distress I will pray to Allah SWT. *Apabila dalam kesusahan saya akan segera berdoa kepada Allah s.w.t*	*4.7033*
D2	I am always be careful because the Angels will record every practice I‟m doing. *Saya sentiasa berhati-hati kerana malaikat akan mencatat setiap amalan saya.*	*4.7133*
D3	I always perform prayers at the beginning of time. *Saya sentiasa mengejarkan solat fardu di awal waktu.*	*4.000*
D4	I always do recommended things that can reward me (Example: Prayer and fast, Sadaqah, zikir, Reading the Quran etc.) *Saya sentiasa melakukan perkara-perkara sunat yang boleh memberi pahala kepada saya (Contoh: solat dan puasa sunat, sedekah, zikir, membaca al-quran dll.)*	*4.1500*
D5	I'm not easily upset when faced with an unpleasant situation. *Saya tidak mudah marah apabila berhadapan dengan situasi yang tidak menyenangkan.*	*3.6567*
D6	I would immediately apologize if I made a mistake. *Saya akan segera meminta maaf sekiranya saya melakukan kesalahan.*	*4.0700*

The table 4.4.2.1.1 indicated the result of mean for each item of religiosity. The result indicated the value of mean are 4.7133, 4.7033, 4.1500, 4.0700, 4.000 and 3.6567. From the table, the range of mean are between 3.6567 to 4.7133. The value of mean for this variable are considered good. From the descriptive result, it indicated that majority 80.3 percent of the respondents will go back to Allah when face a problem. This shows that the level of spiritual and religiosity of them are high when problem happened. Approximately 231 of the respondents will be careful inrelated to their attitude because they believe that everything they do will be recorded. Besides, among 112 out of 300 respondents agreed that they will perform prayer earlier. Afterward, most of the respondents (130 out of 300) agreed to do recommended things in their daily life. Other than that, around 100 of the respondents able to control their emotion when dealing with circumstances. Lastly, 115 of the respondents easily ask for forgiveness when they did something wrong to someone.

4.4.2.2 Respondent Perception towards Service in Estate Planning

Table 4.4.2.2.1
Result of Means Score For Service

Code	***Item***	***Mean***
D6	I think I need to plan my asset to avoid the more expensive costs borne by my heirs in futures. *Saya rasa perlu membuat perancangan pusaka bagi mengelakkan kos yang lebih mahal ditanggung oleh ahli waris saya kelak.*	*4.4167*
D7	I think the charge to prepare estate planning document is reasonable. *Saya rasa caj bagi menyediakan dokumen perancangan harta adalah berpatutan.*	*3.3667*
D8	I think the preparation of estate planning documents is quite easy. *Saya rasa urusan penyediaan dokumen perancangan harta agak mudah.*	*3.2733*
D9	I think the way the preparation of estate planning documents is more systematic. *Saya rasa cara penyediaan dokumen perancangan harta adalah lebih sistematik.*	*3.5833*

Table 4.4.2.2.1 shows the result of means score for service variable. From the mean column, it shows that average of mean score for variable service is from 3.3667 to 4.4167. Thus, the values of mean display from the table are considered good. To discuss, half of the respondents which is around 59.7 percent think that estate planning is very important for their heirs from bear high cost in managing an estate. Next, around 116 of the respondents are neutral in planning their estate because of the reasonable charge. The question that relate to the easiness to prepare an estate documentation, around 125 of the respondents are neutral regarding to this question. Same with the next question that ask about whether the system are systematic when prepare an estate documentation, most of them which is 111 respondents are neutral concerning to the service factor.

4.4.2.3 Respondent Perception Toward advantage In Estate Planning

Table 4.4 2.3.1
Result of Means Score for Advantages

Code	Item	Mean
D11	I think estate planning documents can be used in the legal system in Malaysia. *Saya rasa dokumen perancangan harta boleh diterima pakai dalam sistem perundangan di Malaysia.*	*3.9100*
D12	I think by planning estate management, I'm free to choose the person who will inherit my property. *Saya rasa dengan merancang pengurusan harta, saya bebas memilih orang yang bakal mewarisi harta saya.*	*3.7100*
D13	I think by planning estate management, I am free to determine the amount of property I want to give to the beneficiaries. *Saya rasa dengan merancang pengurusan harta, saya bebas menentukan amaun harta yang ingin saya berikan kepada ahli waris.*	*3.7633*

The results of mean for advantage factor is explained from the table 4.4.2.3.1. The value of mean score are 3.7633 to 3.9100, the value are in average score for this variable. The total of 113 respondents agreed that estate planning documentation are acceptable in Malaysia legislation. Next, around 96 of the respondents are strongly agreed that they freely to allocate their asset to whom they like in estate planning. While 101 out of 300 respondents feel free to decide the amount of the asset to allocate to their loved ones.

4.4.3 Frequency Result In Choosing Estate Planning

To answer the first research objective, frequency analysis is used to determine whether Muslims in Alor Setar, Kedah plan for their estate. Table 4.4.3.1 indicates the result of estate planning among Muslims in Alor Setar, Kedah.

Table 4.4.3.1

Total of Respondents that make Choice to Plan

Category	Frequency	Percent
Yes	219	73.0
No	81	27.0
Total	300	100

From the table 4.4.3.1, the data indicates that majority 219 (73.0%) of the respondents in Alor Setar, Kedah planned their estate during lifetime while the other 81 (27.0) respondents do not plan their estate. Majority those who do not plan will leave their wealth to be managed by Islamic inheritance law (*faraid*) after their death. This is proven from the data that shows the 81 respondents ticked *faraid* instrument in the questionnaire. So, from the result it shows that majority Muslims in Alor setar are intended to plan their property or estate during lifetime.

4.4.4 Choices of Islamic estate planning

To answer the second research question which is the mostly chosen tool by the Muslims in Alor Setar, Kedah, frequency analysis has been used to analyze the result. Table 4.4.4.1 shows the instrument chose by Muslims in Alor Setar, Kedah.

Table 4.4.4.1

Choices of Estate Planning

Category	Frequency	Percent
Hibah	92	30.7
Wasiat	127	42.3
Faraid	81	27.0
Total	**300**	**100**

From the data above, we can see that 127 which is 42.3 percent of the respondents chose „wasiat" as their tool in planning for their estate. For the other tools, it shows only 92 (30.7%) and 81 (27.0%) of respondents chose *hibah* and *faraid* as their instrument in planning their estate. In reality, *wasiyyah* is the second popular instrument known by Muslims. This is evidence by Omar (2006) in his study who supported that 90% of Muslims people applied *wasiyyah* at Amanah Raya Berhad (ARB) as their tool in managing their estate planning. This statement proved that Muslims chose *wasiyyah* as their main tool in planning their estate. *Hibah* becomes the second highest tool to be choosen after *wasiyyah* among Muslims respondents. The lack of knowledge regarding the *hibah* maybe become a reason why some of the respondents did not chose this tool.

4.5 Crosstab Analysis

Crosstab analysis is employed in this study to know the characteristic of each of the 300 Muslim respondents in planning the estate. So, indirectly this analysis will answer the research question number three. Table 4.5.1 indicates the result of the cross tabulation analysis for characteristic of each Muslim respondent in planning their estate.

Table 4.5.1
Characteristic Of Respondent that Chose Estate Planning (n=300)

Category	Planning		Total
	Yes	No	
Gender			
Female	146	52	198
Male	73	29	102
Age			
Less than 30 years old	69	16	85
31 to 40 years old	51	32	83
41 to 50 years old	63	15	78
51 years old and above	36	18	54
Marital status			
Married	149	54	203
Single	60	21	81
Widow	8	4	11
Widower	8	2	4
Working Sector			
Government	109	42	151
Private sector	67	22	89
Self-employed	41	16	57
Not working	2	1	3
Total Number Of Dependents			
Less than 5 people	191	73	264
6 to 10 people	28	7	35
11 and above	0	1	1
Total Number Of Household			
Less than 5 people	142	62	204
6 to 10 people	77	19	96
11 and above	0	0	0
Working Experience			
Less than 5 years	67	24	91
6 to 10 years	48	18	66
11 to 15 years	35	14	49
16 to 20 years	18	10	28
21 years and above	51	15	66
Total Number Of Heirs			
Less than 5 people	167	62	229
6 to 10 people	51	19	70
11 and above	1	0	1
Monthly Income			
Less than RM 2,000	98	47	145
RM2,001 to RM 4,000	81	26	107
RM 4,001 to RM 6, 000	25	4	29
RM 6, 001 and above	15	4	19
Number Of Total Household Expenses			
Less than RM 2,000	147	71	218
RM2,001 to RM 4,000	56	9	65
RM 4,001 to RM 6, 000	12	1	13
RM 6, 001 and above	4	0	4

From the data given by crosstab analysis by using the statistical techniques SPSS, it shows that actually 146 of female respondents likely prefer to planning in estate instead of 73 male respondents. Unexpectedly, average of 69 respondents less than 30 years old prefer to planning. The most surprise thing from this result is that the older respondents on this study are not likely to plan their estate. This facts, triggered the researcher when it is expected that the older people will actually prefer to planning but this vice versa from the outcome of the result.

In term of marital status, it shows that majority 149 of the respondents who plan to start planning an estate is among married people due to the responsibility or obligation as parents in protecting their future legacy. As expected, 83 respondents who have degree holder decided to prepare their estate planning for family future due to the higher level of knowledge and awareness among them about estate planning. Among of the respondents who care about estate planning are those working in government sector, with less than 10 years working experience.

The shocking thing from this analysis is the respondents preferred to planning when they have less number of dependent (191 of the respondent), household (141 of the respondent) and heirs (167 of the respondent). This is because they care about the cost that they need to bear when managing this things. This is really an unexpected result, where it is supposed to be, the higher the total number of dependent the more that will encourage the parents to start preparing their estate but this result vice versa from the expectedresult. Last but not least, the less of monthly income and monthly expenses is more preferable to chose to planning their estate. This is because the owners itself want to protect his beneficiaries from burden high cost of expenses in managing his property after his death instead of other respondents who have more income.

4.6 Regression Analysis

In order to achieve the last research objective which concerned about a significant influence among the demographic factors (age, gender, education level, total number of dependents, total number of heirs, monthly income) religiosity, knowledge, obligation, service, and advantage with Islamic estate planning tools, the regression analysis is applied. The multiple regression analysis aim to test which variables are significantly influence the dependent variable.

4.6.1 Result of Regression Analysis

Table 4.6.1.1
The Result For Coefficients For Regression Analysis

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Age	-.026	.028	-.063	-.915	.361
Gender	-.057	.055	-.061	-1.033	.302
Education level	.016	.020	.048	.800	.424
Monthly income	.075	.035	.148	2.154	.032
Total number of dependent	.030	.098	.023	.311	.756
Total number of heir	.046	.074	.045	.619	.536
Religiosity	-.072	.042	-.112	-1.728	.085
Knowledge	-.031	.013	-.153	-2.485	.014
Service	.022	.041	.038	.542	.588
Advantage	.097	.034	.161	2.331	.020

F:2.099, Sig: .025, R Square: 0.068

From table 4.6.1.1, it shows that monthly income is found to be significantly influence Islamic estate management planning at 96 % (0.032) of the confidence level. Thus, it indicates that monthly income relationship towards Islamic estate planning. This result implies to the respondents with more income and are planning their estate.

Next variable that has significant value is religiosity. The result of religiosity is found to be significantly and negatively influence Islamic estate planning at 91.5 % (0.85) of the confidence level. Thus, it means that those who not adhering to the religion will chose *wasiyyah* instead of those who adhere to religion that tend to stick with Islamic inheritance law (*faraid*).

Third variable that has significant value is knowledge variable. The result found that knowledge has significant and negatively influence towards estate planning at 98.6 %

(0.014). This means that level of knowledge is not the main reason for the respondents to planning in estate. This result implies to people that lack of knowledge but has the intention to perform estate planning compared to those that have knowledge in estate planning.

In addition, the result shows advantages has significantly influenced estate planning at 98 % (0.020) of confidence level. Thus, the result shows that Muslims realized on the benefit and advantage of planning their estate.

Last but not least, the table 4.6.1 shows the result of R Square value. The R Square value shows 0.068 which represents 6.8 percent while the value of F is 2.099 at ($p = 0.025$). The R Square above mean 6.8% are explained by demographic factors (age, gender, education level, monthly income, total number of dependent, total number of heirs), religiosity, knowledge, service and advantage. While the other 0.932 (93.2%) will be explained by the other variable.

4.7 Summary of the Hypotheses Results

From the result of analysis, the result for hypothesis can already be predicted. There are ten developed hypotheses need to be analyzed from this study. Thus, from the multiple regression analysis, the result of the ten hypothesis can be concluded. Table 4.7.1 shows the summary of results for the hypotheses.

Table 4.7.1
Hypotheses Result

Hypothesis	Result
Hypothesis 1 There is no significant relationship between age and Islamic estate planning among Muslims in Alor Setar, Kedah	Failed to reject
Hypothesis 2 There is no significant relationship between gender and Islamic estate planning among Muslims in Alor Setar, Kedah	Failed to reject
Hypothesis 3 There is no significant relationship between education level and Islamic estate planning among Muslims in Alor Setar, Kedah	Failed to reject
Hypothesis 4 There is no significant relationship between total number of heirs and Islamic estate planning among Muslims in Alor Setar, Kedah	Failed to reject
Hypothesis 5 There is no significant relationship between total number of heirs and Islamic estate planning among Muslims in Alor Setar, Kedah	Failed to reject
Hypothesis 6 There is no significant relationship between monthly income and Islamic estate planning among Muslims in Alor Setar, Kedah	Reject
Hypothesis 7 There is no significant positive relationship between knowledge and Islamic estate planning among Muslims in Alor Setar, Kedah.	Reject
Hypothesis 8 There is no significant relationship between religiosity and islamic estate planning among Muslims in Alor Setar, Kedah.	Reject
Hypothesis 9 There is no significant relationship between service and Islamic estate planning among Muslims in Alor Setar, Kedah.	Failed to reject
Hypothesis 10 There is no significant relationship between advantage and Islamic estate planning among Muslims in Alor Setar, Kedah.	Reject

From the table above, it indicates that only six hypotheses are failed to reject Islamic estate planning while another four hypotheses are rejected. The several hypotheses that are rejected are monthly income, religiosity, knowledge and advantages. While the other six hypotheses that failed to reject are age, gender, education level, total number of dependents, total number of heirs and service.

4.8 Summary

To sum up, this chapter has explained the objective of this study. This research has employed 300 respondents among Muslims around Alor Setar, Kedah. To meet the objective of this research, there are several factors consist of demographic factors (age, gender, education level, monthly income, total number of dependent, total number of heirs) religiosity, knowledge, service and advantage act as independent variable while Islamic estate planning act as dependent variable. The data collected has been analyzed by using statistical software IBM SPSS version 21 to generate the result. This statistical software has been used to analyze a few methods which are descriptive analysis, crosstab and multiple regression respectively. Based on the outcome of the result, the employed variable highly correlated with Islamic estate planning. In fact, monthly income, religiosity, knowledge, and advantage factor have highly correlated with Islamic estate planning based on the test of multiple regression. Next chapter, the researcher will conclude the overall of the research study and come out with the future recommendation for future researcher.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.0 Introduction

This chapter will briefly conclude the overall of this research study. First, the researcher comes out with the conclusion of this research. Then, proceed with the implication policy and recommendation for future research. Thus, it will give an idea for next researcher to find their research gap. Lastly, the limitation of the study will be concluded on this chapter. This chapter will also give a clear picture on the impact to the Muslims if people start to prepare their property as they should be.

5.1 Conclusion

From the finding of the frequency result, it shows that 219 respondents are planning for their lifetime. Thus, this result indirectly answers the research objective number one. And 127 out of 219 of the respondents that are planning in estate planning decided to choose wasiat as their main instrument while planning their estate. Based on the crosstab analysis, it shows majority of the respondents who are planning their estate are from female, less than 30 years old, are married, working with government sector, have less than 5 people of total number of dependents, household and heirs, have working experience less than 5 years and have less than RM 2000 of monthly income and household expenses.

From the result, it indicates that there are many variables that are contributing to the estate planning and still have many variables that are not study and in need to be study by the next researcher. From the analysis, out of all the factors studied there are only four factors that contributed to the Islamic estate planning based on the significant value. The factors are monthly income, religiosity, knowledge, and also advantage. While the other variables show no relationship with the Islamic estate planning. Previous researches tend to focus on the distribution of estate instead of estate planning more qualitatively. Thus, the aim of this study is to fill in the gap from the previous researches of study.

From the research finding, it is confirmed that for the first factor which is monthly income, it has significantly influenced estate planning and consistent with the previous study by Mansor *et al.* (2005). From the significant value of knowledge variable, supported from the previous research by Ismail *et al.* (2013) that show this variable strongly effect the estate planning. While the other variables which are religiosity and advantage also consistent with the finding from the previous studies by Said and Saad (2016) and Ab. Aziz *et al.* (2013) that shows significant influence towards estate planning. From the findings, these four significant factors are very crucial for the Muslims to practice estate planning. The glory of this research will give benefit to the *Maslahah* in protecting the wealth in *Maqasid Shariah*. Thus, this research will give awareness and admonish the Muslims to start planning their estate.

5.2 Recommendation and Implication Policy

From the finding in this research study, there are several implications of the study that can be contributed to the individual and also the authorities. For instance, in terms of knowledge factor, from the significance value of knowledge factor towards estate planning, an individual should equip themselves with estate planning knowledge. By doing so, it will improve their knowledge and make them aware of their responsibility towards their obligation in planning for their estate.

This research can be useful and give implication toward the ministry, agency and also the authorities. For instance, the Ministry of Education (MOE) can help to include the knowledge about the importance and benefit of estate planning into the school curriculum. Thus, this action will increase the knowledge of the importance in estate planning since childhood. From advantages factors, the agency or aunthorities like ARB, Wasiyyah shoppee and As-salihin Trustee should conduct more events to blast the information and promote more about the advantages and benefits toward the estate planning. In consequence, this action will raise awareness about the benefits of estate planning among the Muslims.

Based on the implication of the research, there are several recommendations that have been highlighted by the researcher. In order to improve an individual knowledge towards estate planning, they should attend to more talk concerning to estate planning. Thus, this action indirectly will enhance their knowledge pertaining to the Islamic estate planning.

In addition, the possessor should also prepare their estate planning earlier in order to avoid future circumstances among beneficiaries.

There are many strategies that should be taken by the ministry and also the aunthorities in order to make sure the Muslims are aware with estate planning. Authorities especially, should take initiative by doing more promotions and give talks towards the Muslims society about the importance and benefits that they will get from estate planning. Thus, they will get more input regarding to the benefit of estate planning from the talks and promotions conducted.

In addition, the researcher also would like to recommend to the future researcher to study this topic by focusing to another state because this study already focus in Alor Setar, Kedah. From the previous study, it can be seen that the study related to the Islamic estate planning using quantitative method is still at the lower point. This study will also fill the loophole from the previous study related to Islamic estate planning. From the result, we can see that there are still many factors related to the Islamic estate planning that need to be studied by the next researcher in their research. So the result of this study will give opportunity for the next researcher to find new variable concerning to the Islamic estate planning. Other than that, we can also see that most of the Muslims are not aware with the Islamic estate planning. Hence, the study relating to the awareness of the Muslims pertaining to estate planning should be conducted.

5.3 Limitation of the Research

The researcher has faced several problems and limitations in completing this study. Firstly, due to the large population at the research area, a large sample of study needs to be prepared in order to occupy the population. This has resulted the researcher to face a few issues in terms of time constrain to distribute and also to get fast responses from the respondents. In addition, lack of cooperation among the respondents to answer the questionnaires also test the patience of the researcher in completing this study. Although all the research questions are usable, the pattern of the answers may not represent the true answers due to lack of interest from the respondents to answer the questionnaires. Furthermore, lacking of library research also became a burden to the researcher in completing this study. This is due to the limitation of the studies concerning to this topic.

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APPENDICES

APPENDICES A **Questionnaire**
APPENDICES B **Reliability Test**
APPENDICES C **Factor Analysis**
APPENDICES D **GPOWER Result**
APPENDICES E **Descriptive Analysis**
APPENDICES F **Cross Tab Analysis**
APPENDICES G **Multiple Regression**

APPENDICES A

QUESTIONNAIRE

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

MENGENAL PASTI FAKTOR-FAKTOR YANG MEMPENGARUHI PILIHAN PERANCANGAN HARTA INTER - GENERASI

Assalamualaikum wbt.

Kepada Tuan/Puan yang dirahmati Allah SWT;

Soal selidik ini bertujuan untuk mendapatkan pandangan tuan/puan untuk Menentukan Faktor-Faktor Yang Mempengaruhi Pilihan Perancangan Harta Inter – Generasi. Kajian ini dilakukan adalah dilakukan sebagai memenuhi sebahagian keperluan untuk pengajian saya dalam Sarjana Pengajian Perniagaan Islam (MIBS) .

Soal selidik ini mengandungi LIMA (5) bahagian.Sila jawab semua soalan di setiap bahagian.

Hasil kajian adalah SULIT dan untuk TUJUAN AKADEMIK sahaja.

Yang benar,

Norsyazwani Abu Hassan
Sarjana Pengajian Perniagaan Islam (MIBS)
Universiti Utara Malaysia

Dr Norazlina Bt Abd. Wahab
Penyelia
Pusat Pengajian Perniagaan Islam (IBS)
Universiti Utara Malaysia

BAHAGIAN A: LATAR BELAKANG RESPONDEN

Nota: Sila tandakan (/) jawapan anda atau isi maklumat yang diperlukan di bahagian Maklumat Responden.

A1. Jantina

	Lelaki
	perempuan

A2. Bangsa

	Melayu
	Cina
	India
	Lain-lain

A3. Status

Perkahwinan

	Berkahwin
	Bujang
	Janda
	Duda

A4. Tahap pendidikan

	Tidak bersekolah
	Sekolah rendah
	SRP / PMR
	SPM
	Diploma / stpm / matrikulasi
	Ijazah sarjana muda
	Sarjana /master
	Phd

A5. Sektor pekerjaan:

	Sektor Awam / Kerajaan
	Sektor Swasta
	Bekerja Sendiri
	Pesara

A6. Umur :_______ tahun

A7. Bilangan tangungan :_______ orang

A8. Bilangan isi rumah : _______ orang

A9. Tempoh pengalaman bekerja : _______ tahun

A10. Anggaran pendapatan bulanan (termasuk gaji dan pendapatan sampingan) RM _________

A11. Anggaran perbelanjaan bulanan ISI RUMAH : RM __________

BAHAGIAN B: PILIHAN KAEDAH PERANCANGAN PUSAKA

B1. Saya merancang untuk menguruskan harta pusaka saya.

Ya		
Tidak		Nyatakan sebab:

B2. Saya memilih KAEDAH berikut untuk merancang harta pusaka saya.

	Hibah
	Wasiat
	Faraid

B3. Jika saya meninggal dunia, AHLI WARIS SAYA pada ketika ini berjumlah _______ orang

BAHAGIAN C: PENGETAHUAN TENTANG PERANCANGAN PUSAKA

Berikut adalah soalan umum berkaitan pengurusan pusaka berdasarkan maklumat yang andaada.Sila jawab sejujurnya dan penuh yakin.Sila tandakan (/) bagi pilihan jawapan anda.

No.	**Soalan**	**Betul**	**Salah**	**Tidak Pasti**
C1	Wasiat dibenarkan keatas 2/3 dari jumlah harta.			
C2	Seorang anak angkat boleh menerima harta melalui hibah dan wasiat.			
C3	Permohonan penyelesaian pusaka bagi harta lebih dari RM2 juta boleh dibuat di Unit Pusaka Kecil di Pejabat Tanah & Daerah.			
C4	Pembahagian harta pusaka mengikut faraid tidak perlu persetujuan semua waris.			
C5	Adik beradik si mati boleh menerima agihan harta jika si mati mempunyai anak lelaki.			
C6	Balu Si Mati hanya boleh menuntut harta sepencarian di Mahkamah Tinggi sahaja.			
C7	Penama bagi akaun bank Si Mati adalah sebagai pemegang amanah dan mempunyai hak sepenuhnya kepada harta tersebut.			
C8	Penama bagi akaun bank Si Mati adalah sebagai pemegang amanah dan mempunyai hak sepenuhnya kepada harta tersebut.			
C9	Dokumen wasiat Si Mati tidak diterima di Unit Pusaka Kecil.			
C10	Tuntutan harta sepencarian perlu dituntut dan disahkan oleh mahkamah syariah.			

BAHAGIAN D: PERSEPSI DIRI DAN PERANCANGAN PUSAKA

Sila bulatkan persepsi anda terhadap diri anda dan perancangan harta pusaka berdasarkan kenyataan berikut.

Nota Skala Persepsi: **Sangat tidak setuju ....1 2 3 4 5 .... Sangat setuju**

NO	Kenyataan	Skala persepsi				
D1	Apabila dalam kesusahan saya akan segera berdoa kepada Allah SWT.	1	2	3	4	5
D2	Saya sentiasa berhati-hati kerana malaikat akan mencatat setiap amalan saya.	1	2	3	4	5
D3	Saya sentiasa mengerjakan solat fardu di awal waktu.	1	2	3	4	5
D4	Saya selalu melakukan perkara-perkara sunat yang boleh memberi pahala kepada saya (Contoh: Solat dan puasa sunat , Sedekah, Zikir, Membaca Al-Quran dll.)	1	2	3	4	5
D5	Saya tidak mudah marah apabila berhadapan dengan situasi yang tidak menyenangkan.	1	2	3	4	5
D6	Saya akan segera meminta maaf sekiranya saya melakukan kesalahan.	1	2	3	4	5
D7	Saya rasa perlu membuat perancangan pusaka bagi memastikan waris mendapat hak mereka yang sewajarnya.	1	2	3	4	5
D8	Saya rasa perlu membuat perancangan pusaka bagi mengelakkan kos yang lebih mahal ditanggung oleh ahli waris saya kelak.	1	2	3	4	5
D9	Saya rasa caj bagi menyediakan dokumen perancangan pusaka adalah berpatutan.	1	2	3	4	5
D10	Saya rasa urusan penyediaan dokumen perancangan pusaka agak mudah.	1	2	3	4	5
D11	Saya rasa cara penyediaan dokumen perancangan pusaka adalah lebih sistematik.	1	2	3	4	5
D12	Saya rasa dokumen perancangan pusaka boleh diterima pakai dalam sistem perundangan di Malaysia.	1	2	3	4	5

BAHAGIAN E: PANDANGAN DAN CADANGAN BERKAITAN PERANCANGAN HARTA PUSAKA

Berikan pandangan dan cadangan anda berkaitan perancangan pengurusan harta pusaka.

TERIMA KASIH ATAS SEGALA KERJASAMA ANDA.

Semoga Allah menerima usaha kecil kita ini sebagai ibadah.Aamiin.

APPENDICES B

REALIBILITY TEST

ADVANTAGES

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.757	.747	3

SERVICES

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.788	.776	4

RELIGIOSITY

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.785	.793	6

APPENDICES C

FACTOR ANALYSIS

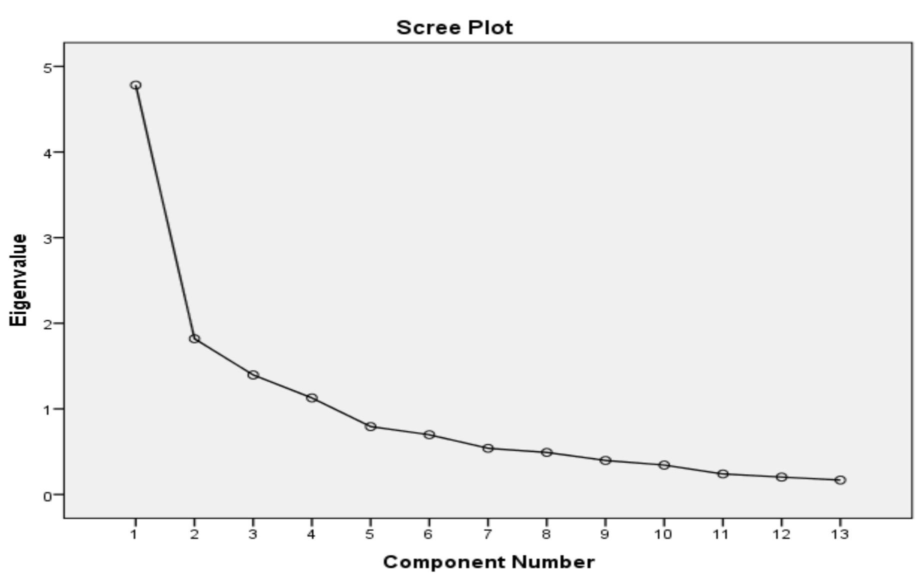
KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.763
Bartlett's Test of Sphericity	Approx. Chi-Square	1790.705
	df	78
	Sig.	.000

Total Variance Explained

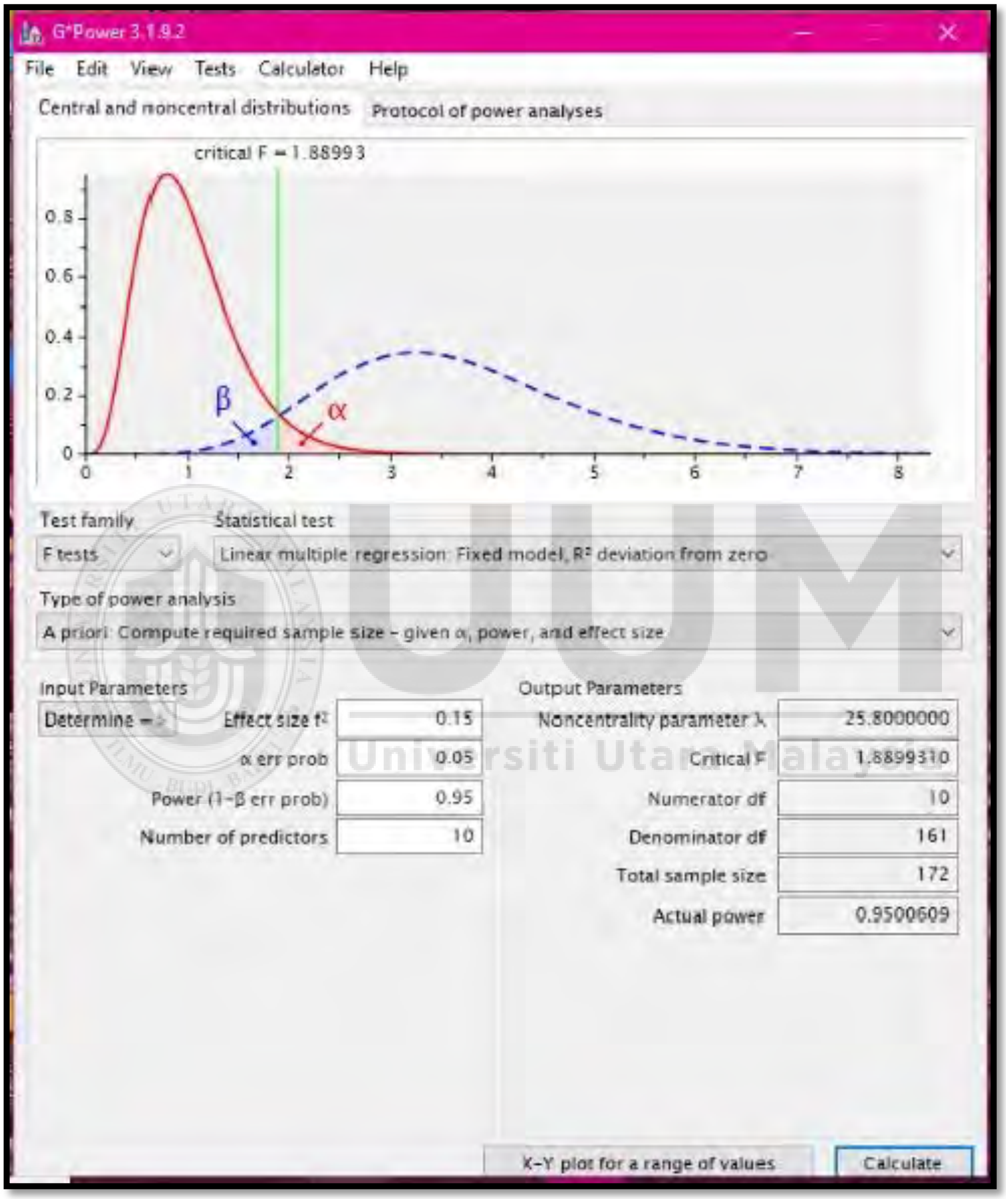
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.782	36.782	36.782	4.782	36.782	36.782
2	1.819	13.994	50.776	1.819	13.994	50.776
3	1.396	10.742	61.518	1.396	10.742	61.518
4	1.128	8.675	70.193	1.128	8.675	70.193
5	.793	6.102	76.295			
6	.698	5.367	81.663			
7	.539	4.149	85.812			
8	.492	3.782	89.594			
9	.398	3.059	92.653			
10	.344	2.644	95.297			
11	.240	1.844	97.141			
12	.203	1.563	98.704			
13	.169	1.296	100.000			

Extraction Method: Principal Component Analysis.



APPENDICES D

GPOWER RESULT


G*Power 3.1.9.2
File Edit View Tests Calculator Help
Central and noncentral distributions
Protocol of power analyses
critical F = 1.88993
Test family
F tests
Statistical test
Linear multiple regression: Fixed model, R² deviation from zero
Type of power analysis
A priori: Compute required sample size – given α, power, and effect size
Input Parameters
Determine =>
Effect size f² 0.15
α err prob 0.05
Power (1-β err prob) 0.95
Number of predictors 10
Output Parameters
Noncentrality parameter λ 25.8000000
Critical F 1.8899310
Numerator df 10
Denominator df 161
Total sample size 172
Actual power 0.9500609
X-Y plot for a range of values
Calculate

APPENDICES E

DESCRIPTIVE ANALYSIS

jantinanew

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	perempuan	198	66.0	66.0	66.0
	Lelaki	102	34.0	34.0	100.0
	Total	300	100.0	100.0	

umurnew

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 30	85	28.3	28.3	28.3
	31 to 40	83	27.7	27.7	56.0
	41 to 50	78	26.0	26.0	82.0
	51 and above	54	18.0	18.0	100.0
	Total	300	100.0	100.0	

tangungannew

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	264	88.0	88.0	88.0
	6 to 10	35	11.7	11.7	99.7
	11 and above	1	.3	.3	100.0
	Total	300	100.0	100.0	

isirumahnew

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	204	68.0	68.0	68.0
	6 to 10	96	32.0	32.0	100.0
	Total	300	100.0	100.0	

perbelanjaannew

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 2000	218	72.7	72.7	72.7
	2001 to 4000	65	21.7	21.7	94.3
	4001 to 6000	13	4.3	4.3	98.7
	6001 and above	4	1.3	1.3	100.0
	Total	300	100.0	100.0	

bilanganwaris

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5	229	76.3	76.3	76.3
	6 to 10	70	23.3	23.3	99.7
	11 and above	1	.3	.3	100.0
	Total	300	100.0	100.0	

merancang

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak	87	29.0	29.0	29.0
	ya	213	71.0	71.0	100.0
	Total	300	100.0	100.0	

Bangsa

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	melayu	300	100.0	100.0	100.0

Status perkahwinan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	berkahwin	203	67.7	67.7	67.7
	bujang	81	27.0	27.0	94.7
	janda	12	4.0	4.0	98.7
	duda	4	1.3	1.3	100.0
	Total	300	100.0	100.0	

Tahap pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	tidak bersekolah	10	3.3	3.3	3.3
	sekolah rendah	14	4.7	4.7	8.0
	SRP/PMR	16	5.3	5.3	13.3
	SPM	67	22.3	22.3	35.7
	Diploma / STPM / Matrikulasi	78	26.0	26.0	61.7
	ijazah sarjana muda	106	35.3	35.3	97.0
	sarjana	6	2.0	2.0	99.0
	phd	3	1.0	1.0	100.0
	Total	300	100.0	100.0	

Sektor pekerjaan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	awam	151	50.3	50.3	50.3
	swasta	89	29.7	29.7	80.0
	bekerja sendiri	57	19.0	19.0	99.0
	tidak bekerja	3	1.0	1.0	100.0
	Total	300	100.0	100.0	

Hibah

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TIDAK	208	69.3	69.3	69.3
	YA	92	30.7	30.7	100.0
	Total	300	100.0	100.0	

Wasiat 1/3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TIDAK	173	57.7	57.7	57.7
	YA	127	42.3	42.3	100.0
	Total	300	100.0	100.0	

Faraid

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TIDAK	219	73.0	73.0	73.0
	YA	81	27.0	27.0	100.0
	Total	300	100.0	100.0	

APPENDICES F

CROSSTAB ANALYSIS

jantinanew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
jantinanew	perempuan	55	143	198
	Lelaki	32	70	102
Total		87	213	300

umurnew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
umurnew	Less than 30	18	67	85
	31 to 40	33	50	83
	41 to 50	18	60	78
	51 and above	18	36	54
Total		87	213	300

tangungannew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
tangungannew	Less than 5	79	185	264
	6 to 10	7	28	35
	11 and above	1	0	1
Total		87	213	300

isirumahnew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
isirumahnew	Less than 5	64	140	204
	6 to 10	23	73	96
Total		87	213	300

Pengalamannew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
Pengalamannew	less than 5	25	66	91
	6 to 10	19	47	66
	11 to 15	16	33	49
	16 to 20	10	18	28
	21 and above	17	49	66
Total		87	213	300

Bangsa * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
Bangsa	melayu	87	213	300
Total		87	213	300

pendapatannew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
pendapatannew	Less than 2000	50	95	145
	2001 to 4000	27	80	107
	4001 to 6000	6	23	29
	6001 and above	4	15	19
Total		87	213	300

perbelanjaannew * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
perbelanjaannew	Less than 2000	75	143	218
	2001 to 4000	11	54	65
	4001 to 6000	1	12	13
	6001 and above	0	4	4
Total		87	213	300

bilanganwaris * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
bilanganwaris	Less than 5	68	161	229
	6 to 10	19	51	70
	11 and above	0	1	1
Total		87	213	300

Status perkahwinan * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
Status perkahwinan	berkahwin	58	145	203
	bujang	23	58	81
	janda	4	8	12
	duda	2	2	4
Total		87	213	300

Tahap pendidikan * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
Tahap pendidikan	tidak bersekolah	4	6	10
	sekolah rendah	4	10	14
	SRP/PMR	6	10	16
	SPM	20	47	67
	Diploma / STPM / Matrikulasi	26	52	78
	ijazah sarjana muda	25	81	106
	sarjana	2	4	6
	phd	0	3	3
Total		87	213	300

Sektor pekerjaan * merancang Crosstabulation

Count

		merancang		Total
		tidak	ya	
Sektor pekerjaan	awam	48	103	151
	swasta	22	67	89
	bekerja sendiri	16	41	57
	tidak bekerja	1	2	3
Total		87	213	300

APPENDICES G

MULTIPLE REGRESSION

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.260[a]	.068	.035	.43675

a. Predictors: (Constant), Jantina, tangungannew, religiosity, Tahap pendidikan, knowledge, Advantage, umurnew, pendapatannew, Service, bilanganwaris

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.003	10	.400	2.099	.025[b]
	Residual	55.127	289	.191		
	Total	59.130	299			

a. Dependent Variable: Merancang
b. Predictors: (Constant), Jantina, tangungannew, religiosity, Tahap pendidikan, knowledge, Advantage, umurnew, pendapatannew, Service, bilanganwaris

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	90.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.555	.253		6.145	.000	1.137	1.972
	Tahap pendidikan	-.016	.020	-.048	-.800	.424	-.048	.017
	umurnew	.026	.028	.063	.915	.361	-.021	.073
	tangungannew	-.030	.098	-.023	-.311	.756	-.191	.131
	pendapatannew	-.075	.035	-.148	-2.154	.032	-.132	-.018
	bilanganwaris	-.046	.074	-.045	-.619	.536	-.168	.077
	religiosity	.072	.042	.112	1.728	.085	.003	.140
	Service	-.022	.041	-.038	-.542	.588	-.090	.045
	Advantage	-.080	.034	-.161	-2.331	.020	-.136	-.023
	knowledge	.031	.013	.153	2.485	.014	.011	.052
	Jantina	-.057	.055	-.061	-1.033	.302	-.148	.034

a. Dependent Variable: Merancang