THE DETERMINANTS THAT INFLUENCE HIBAH APPLICATION IN KELANTAN

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DEGREE OF BUSINESS ADMINISTRATION (ISLAMIC BANKING AND FINANCE) WITH HONORS

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by

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A thesis submitted in fulfillment of the requirements for the degree of business administration (Islamic banking and finance) with honors

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2021

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		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	____ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)	
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)	
						TOTAL (50 MARKS)	

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i.

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TPB - Theory of Planned Behaviour

IT - information technology

SPSS - Statistical Package for the Social Sciences

α - Alpha

Ho - the null hypothesis
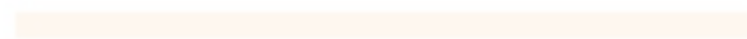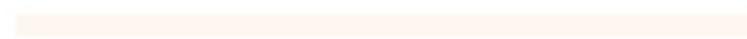
Abstrak

Hibah merupakan instrumen penting dalam perancangan harta pusaka mengikut undang-undang Islam. Hibah ialah pemberian harta yang berlaku semasa hayat pemberi hibah. Hibah adalah amalan yang disunatkan dan digalakkan dalam Islam terutamanya kepada keluarga terdekat. Amalan ini berlandaskan Al-Quran, Sunnah dan ijmak. Instrumen ini digalakkan dalam Islam, di mana jika ia dilakukan dengan betul dan mengikut kehendak syarak maka ia dapat mengelakkan pertikaian dan perebutan harta yang menjadi isu yang sering berlaku dalam kalangan umat Islam. Ini secara langsung menunjukkan kepentingan Hibah dalam penerapan Hibah dalam kehidupan seharian. Tujuan kajian ini adalah untuk mengkaji penentuan yang mempengaruhi penerapan Hibah di Kelantan. Di samping itu, pengkaji mempunyai objektif kajian tertentu yang bertujuan agar kajian ini tertumpu kepada kesedaran, pengetahuan dan sikap terhadap penerapan Hibah yang memfokuskan dalam kalangan masyarakat di Kelantan. Keputusan analisis mengesahkan bahawa terdapat korelasi positif yang signifikan antara kesedaran, pengetahuan dan sikap. Kajian ini menggunakan beberapa teknik statistik untuk menganalisis data, dan data dikumpul dengan mengedarkan soal selidik menggunakan Borang Google kepada 400 orang di Kelantan.

Abstract

Hibah is an important instrument in estate planning according to Islamic law. A hibah is a gift of property that occurs during the life of the giver of the hibah. Hibah is a practice that is circumcised and encouraged in Islam especially to the immediate family. This practice is based on the Quran, Sunnah and consensus. This instrument is encouraged in Islam, where if it is done correctly and in accordance with the requirements of sharia then it can avoid disputes and property disputes which are an issue that often occurs among Muslims. This directly shows the importance of Hibah in the application of Hibah in daily life. The purpose of this study is to examine the determinants that influence the application of Hibah in Kelantan. In addition, the researcher has a specific research objective which aims to make this study focus on awareness, knowledge and attitude towards the application of Hibah that focuses among the community in Kelantan. The results of the analysis confirmed that there was a significant positive correlation between awareness, knowledge and attitude. The study used several statistical techniques to analyze the data, and the data was collected by distributing a questionnaire using Google Forms to 400 people in Kelantan.

CHAPTER 1 INTRODUCTION

1.1 BACKGROUND OF STUDY

Hibah have been utilized since before the freedom of Malaya in 1957. In the monetary turn of events and expectations for everyday comforts of the Muslim people group, Hibah is vital to be utilized as an arrangement in property the board for a family to guarantee a superior future. Hibah is characterized in language that implies giving as pain or something different, and hibah is a blessing from the benefactor (giver) to a beneficiary (contributor) made based on friendship (Ibn Rush, 2003). Hibah may incorporate blessings or sedekah. These three terms have a similar importance. The distinction that recognizes these three terms is that, as far as the motivation behind giving, for instance, sedekah is a blessing proposed to get the prize of life following death, and frequently the rich provide for poor people. While a blessing is a blessing that respects an individual, it for the most part has something to do with something like an illustration of offering property to somebody like a kid, a spouse, and others. In Hibah terms, the mean an agreement in which one individual intentionally gives up his property to another during his lifetime without pay (iwad). Or on the other hand more explicitly, Hibah implies a deal of offering in return and forward without remuneration (iwad) while living willfully without trusting that the prize will come from him, however to respect or reward somebody who utilizes the endowment of commitment and qabul or something so such. (al-Nawawi, 1985 and al-Ramli, 1967).

In Malaysia, the hibah application has no specific provision for the provision on Hibah that is legislated. So far, we have only applied the provisions regarding the jurisdiction of the Syariah Court enshrined in Item 1, List II, Ninth Schedule, Federal Constitution. The provision refers to the term 'gift'. The provision indicates that Hibah is a part of matters

placed under the administration of Islam in each state and directly involves the jurisdiction of the Syariah Court. Referring to the provisions contained in the Islamic Religious Administration Law of the states, there are three different terms used to refer to Hibah. The terms 'alang' during marad al-maut or during life and 'settlement made without return' apply in the states of Selangor, Melaka, Penang, Johor, Perak, Kedah, Terengganu, Sabah and Sarawak. While Negeri Sembilan uses the specific term 'Hibah' and Pahang and Perlis use the term 'giving', while Kelantan uses the term 'alang hayat'. Accordingly, the application of Hibah has become more systematic and commercial in nature nowadays. There are agencies that are actively involved in the implementation of Hibah. The Hibah alternative is done to avoid crises and disputes after the death of the Hibah giver. Hibah Trust is one of the methods of Hibah which is characterized by integration between Hibah and trust. The gifted property will be held by the trustee and will be handed over to the recipient upon the death of the giver. In addition, it is to preserve the rights of the giver if the recipient neglects the giver, then a separate contract is made to allow the giver to use and manage the property until he dies.

Another than that, the importance of Hibah is as a gift of life that can be addressed to anyone who is desired because the gift of Hibah is not limited to a certain group of people only as found in the faraid system which gives rights only to the heirs. Hibah also does not exclude a group of other people to obtain their rights as in a will that excludes heirs as testators. Furthermore, the benefit of Hibah is that there is no limit imposed on the share rate or amount of grant. It can be seen that unlike the bequeathed property which cannot exceed one-third (1/3) of the net inheritance, and faraid according to certain rates as revealed in the Qur'an, Hibah shows its difference because there is no limit on the amount that a person must comply with in the granting of grants in the division of property. Other than that, Hibah can be used as an alternative to solving the problem of faraid distribution. Given the changing

currents of the times and the increasingly different life patterns of society, the process of faraid

property division administration becomes somewhat less effective as each is so busy with

their own duties and interests that they forget the instruction to expedite the division of

property after one's death. Ignorance in the field of faraid as well as the attitude of the

community that does not care and cares about the efforts to divide the inheritance left behind

is becoming more widespread. The string of these attitudes has given rise to various problems

that are difficult to overcome from a religious, economic and social point of viewpoint.

Besides that, the importance of Hibah is to make each division of property divided in a

more beneficial manner. The main purpose of the implementation of Hibah is to solve

problems that arise when the division of property by inheritance fails to be properly

administered or gives a bad effect. This is because the division of the estate cannot actually

be considered complete if the share earned by each heir cannot be utilized or give any benefit

to the beneficiary. Property that is divided conventionally by placing the names of all heirs

on each piece of land inherited so as not to bring any benefit from an economic point of view

and complicate the next transaction, in fact only to the detriment of the heirs. To overcome

this problem, Hibah is seen as an effective means for more beneficial distribution. Granting

Hibah is seen to help reduce the problem of delays in settling the claims of the deceased's

estate. Grants are seen as an alternative to property management that can foster love and

prevent hostility. This opinion is supported by the Director of the Heritage Development

Section, Abdullah Muhammad who suggested that the community that is too stagnant with

the division of conventional property instead use the Hibah method (Rusnadewi & Nor

Hisyam 2013).

Hibah also seen to be able to be an alternative to the distribution of inheritance as a

measure to reduce problems arising due to the failure and delay of distribution of property

through faraid without disregarding the importance of faraid law in the aspect of property

distribution. This is to ensure that the division of property is made easier and can provide maximum benefits not only to the heirs but also to the person who has died. The implementation of Hibah is seen as very suitable to be practiced in line with the passage of time as well as changes in lifestyle and habits of society. This is because the distribution of property by Hibah does not need to go through the administrative process as required in the application and settlement of estate by faraid. Therefore, there is no problem in terms of delays and arrears of property distribution cases. Apart from that, the problem of neglect of the division of property will also not arise as the gift was made during the life of the deceased to the heirs.

Looking at the study by Khairy and Suhaili (2013) entitled "*Analyzing the Knowledge and Practice of Hibah (Inter Vivos Gift) Within the Contextual Form of Islamic Estate Planning in Malaysia: Variations Across Control Variables*" related to the topic we chose to be few references and observations to conduct this study. In addition, other relevant studies are studies by Sarip, M.M., Adnan, A., & Jusoh, M.M. (2017) entitled "*Knowledge Level of Real Estate Hibah In The Islamic Estate Planning*" which examines the level of knowledge of real estate Hibah among the Muslim community is also a reference in conducting this study. Therefore, based on previous studies, there are some weaknesses in the application of low Hibah among Muslims has raised the question of what are the factors that determine the community to use Hibah as one of the best applications to solve problems in their property management.

1.2 PROBLEM STATEMENT

Nowadays, Muslims are not prepared for their inheritance for their families or related families. Additionally, there are still many concerns about doing Hibah that perceive Hibah as less important than other financial planning documents. However, it could become a conflict of good properties during life or after death if this tool is not applied during life. Hibah's lack of awareness and importance is reflected in the proportion of the population owning Hibah in Malaysia. Nowadays, giving Hibah among the inheritance are still low and not be applied among them. According to Rashid et al. (2013); Rasyid and Yaakub (2010), Muslim community in Malaysia are still be less interested in planning their properties during their lifetime. Hibah lack be a questioner to the heirs or family after death when the wealth distribution triggers dissatisfaction. This raises many conflicts in the courts over the issue of real estate while living due to the almost people still being indifferent to make Hibah during life to their relatives. Furthermore, many people have triggered a dispute in the large group family because the distribution among offspring is not even equal to the distribution of the Faraid system. Thus, according to (Shahanaz, 2010) in the Star Article, Muslims are advised to Hibah (give) to those who are not entitled to a share under the faraid system such as a niece, an adopted brother or a non-Muslim member of the family if you want them to get something from you.

On the other hand, giving Hibah to heirs actually not tend to do when parents or inheritance lack of knowledge in the distribution of this estate during life. Thus, the conflict of property disputes arises when the rights of the heirs in life are not relinquished or transferred. The lack of knowledge of the process of claiming the estate and the high costs of claiming the estate (Noordin, Shuib, Zainol, Azam and Fair, 2012) have led to the difficulties of beneficiaries in developing real estate for economic purposes. As a result, there are researchers proposing current property planning living like grant giving is necessary (e.g.,

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Abdul Rashid and Ahmad, 2013; Hasbullah and David, 2015; Nor Muhamad and Mat Hussain, 2014). Thus, the low level of Hibah giving concept among Muslim has caused a question of what factors contribute to the Hibah giving awareness primarily in Kelantan. Therefore, this study will explore what are the determinants of the factors that influence the application of Hibah in the community.

1.3 RESEARCH QUESTION

Research questions are some of the questions that want to be focused or sought by research researchers in order to get secure answers. With this it will guide and organize the process of collecting and analysing information which is helps the researcher to achieve the purpose of his study. The purpose of this study is to investigate the determination that influence Hibah application in Kelantan. For this study, the research questions are:

1. Does the awareness and the Hibah application have a relationship among community in Kelantan?

2. Does the knowledge and the Hibah application have a relationship among community in Kelantan?

3. Does the attitude and the Hibah application have a relationship among community in Kelantan?

1.4 RESEARCH OBJECTIVE

Research objectives are the purpose or objective of the study thus explains why the study is being done (Uma, 2013). The purpose of this study was to investigate the determination that influence Hibah application in Kelantan. In addition to that, the researchers have certain research objectives aimed at this study which are:

1.   To study on the relationship between awareness and Hibah application among community in Kelantan.

2.   To investigate the relationship between the knowledge and Hibah application among community in Kelantan.

3.   To determine the relationship between attitude and Hibah applications among community in Kelantan.

1.5 SCOPE OF THE STUDY

This study is limited to Hibah in Kelantan, Malaysia on the factors influencing Hibah in the Muslim community in Kelantan, Malaysia. While there are various other aspects that can be covered in Hibah such as the level of awareness in the Muslim community, the role of Muslim leaders in the development of Hibah and other matters. However, this study only focuses on the factors that influence Hibah, if the Muslim community knows the importance of Hibah in the community, can cause the community will support this practice in their lives. Given that the feedback obtained from the respondents is not the total population in Kelantan, this study cannot cover the entire Islamic community in Kelantan. This is due to the community in urban areas are familiar with queries and inability to access information of respondents in rural areas due to weak internet network in rural areas and difficult for respondents to access questionnaires produced by researchers.

1.6 SIGNIFICANCE OF STUDY

This study explicitly relates to the Determinants that influence the use of Hibah in the Muslim community in Kelantan that respond to the understanding, knowledge, awareness and perception of Hibah. Researchers have limited resources due to the lack of research on Hibah conducted in this locality as well as the information available only provides an overview instead of giving a special focus on the community.

This study provides an overview of the importance and impact that can help in the life of the Muslim community. Among others, if Hibah is accepted and practiced in the Islamic community, it will prevent fights in the division of inheritance. This is because Hibah can only be given the grant of Rights or Property voluntarily, without being forced or compelled between both parties (giver and receiver) with good intentions and intentions, without any conditions, rewards or rewards and the grant of Hibah is only done when a person is alive and well regardless of the giver or the recipient of the Hibah.

This study will contribute to the literature on Hibah and the field of governance of institutions. This can be done by expressing some views on contemporary advertising methods such as creating a Hibah platform through social media that can attract Muslims to participate in making Hibah. Using digital Hibah registration for people who want to make Hibah and get Hibah related information. This will indirectly make it easier for the party/individual who wants to make a Hibah and make it easier for the government to assess the property owned by a person.

This study was able to test the level of knowledge of respondents living in Kelantan about this Hibah based on questions from the questionnaire. The higher the knowledge, the higher the awareness to make a grant. Therefore, this study focuses on answering the question of this study that is what the influence of the use of Hibah among Muslims in Kelantan.

1.7 DEFINITION OF KEY TERMS

1.7.1 Hibah

Hibah is one of the planning in Islam which is not widely practiced by Muslims in this country. Hibah is defined as a form of a grant either in its physical form („ain) or otherwise. It covers gifts and alms. All three terms have similar meanings. The difference is in the purpose of the gift. Alms are grants intended for reward in the hereafter, and usually given by the rich to the poor. A gift is a contribution to honour someone and is usually related to a specific matter. It can be concluded here that all alms and gifts are Hibah, but not all hibahs are alms and gifts. Hibah according to Islamic term is a contract (akad) that entails granting ownership of a property to someone else during his lifetime without any reprisal (iwad). More specifically, Hibah is a contract of granting the physical form („ain) of owned property from one party to another party without reprisal (iwad) during the person's lifetime on a voluntary basis, not expecting a reward in the hereafter and honouring a person, with the pronouncement of ijab and qabul or the likes. (Muda, 2008)

1.7.2 Attitude

In Cambridge Dictionary (2020) attitude is a feeling or opinion about something or someone, or a way of behaving. Attitude also the way you feel about something or someone, or a particular feeling or opinion. Besides religious value, attitude is one factor that influence a person's behavior.

1.7.3 Awareness

Awareness is connected with realization in the circumstance this thought represents an essential involvement such as a sensation or instinct that complements the experience of phenomena. Precisely, this is mentioned to as awareness of experience (Kokoszka, 2006). In

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Cambridge Dictionary (2020) awareness is knowing that something happens or knowing a situation or topic based on the information or experience current moment. In this context, awareness is referring to how community in Kelantan aware about Hibah.

Hibah awareness is a thoughtful of an appliance to succeed and accomplish the needs of Islamic wealth distribution. Hibah awareness makes high prospective knowledge of a people to be alert regarding the implements of Islamic wealth distribution. (Ahmad, Kamaruddin, Yaacob, Ali, & Azudin, 2019).

1.7.4 Knowledge

Knowledge is a basic of human survival and a key to success since it may defend a person from difficulty and doubts. Furthermore, based on Cambridge Dictionary (2020), knowledge is a matter that we acquire through familiarity or research, whether they know to one person or another generally known to individuals. In this context of this study, knowledge refers to what effect's knowledge about Hibah among community in Kelantan towards Hibah. In general, knowledge on Hibah is understood as way of transferring ownership of an asset to a person without any consideration. By having knowledge, it helps an individual to have an appropriate wealth management planning. (Ahmad et al., 2019)

1.8 ORGANIZATION OF THE STUDY

It is allocated into five chapters in this study. The study will partially base on the area of research followed by the chapters:

i.   Chapter 1 (Introduction)

The first chapter discusses the community's knowledge, perception, and awareness of the Hibah application in Kelantan. This chapter also covers the following topics: overview, study

background, declaration of issues, research questions, research objectives, scope of the study, significant of study, key term in this chapter and organization of the proposal.

ii. Chapter 2 (Literature Review)

The second chapter explains how to analyse literature. This chapter covers the following topics: introduction, determinants of Hibah application and associated studies conducted by previous researchers through publications, theory, research framework, and chapter summary.

iii. Chapter 3 (Research Methodology)

This chapter provides a full summary of the study's procedures, beginning with the introduction and continuing through the research design, data collection methods, demographic study, sample size, research methodology, research instrument development, variable measurement, data analysis, and chapter conclusion.

iv. Chapter 4 (Data Analysis and Findings)

This chapter explain about the collected data and research methodology adopted. Every section will focus on different thing. This section will be discussed the demographic of respondent and the data analysis that have mentioned in chapter 3 by using software Statistical Package for the Social Sciences (SPSS).

v. Chapter 5

This chapter will discuss all the finding from Chapter 4. It will be the endorsements in this chapter to solve the issue that has arisen from this study. In addition, the recommendation for future research and lastly, the study's conclusion to conclude the research.

CHAPTER 2 LITERATURE REVIEW

2.1 INTRODUCTION

This chapter discussed about few of past studied which associated with the determinants that influence Hibah application among community in Kelantan. Some of the evaluation of the factors to determinants that influence Hibah application, awareness, knowledge and attitude among community in Kelantan. In this chapter, focus mainly on the explanation about the dependent and the independent variables for this study and includes underpinning theory of the study, reviews previous research on the dependent variable and independent variables, research framework, research hypothesis and conclusion. This chapter will also review with the supporting literature which related to observe the determinants that influence Hibah application to support the purpose of the study. At that point in view of this literature view, the hypothetical structure of the factors determinants that influence Hibah application will be established, together with theory improvement. The hypothetical system is then created to demonstrate the general view in relationships.

2.2 UNDERPINNING THEORY

Theory is functions as explanations, descriptions or predictions about phenomenon particular to a conceptual model. Theory acts as a bridge between or amongst variables. The Theory of Planned Behaviour (TPB) will be the primary theories used to identify and understand the relationship in this study. The theory of planned behaviour has three main elements of behavioural intentions: attitude, subjective norms and perceived control of behaviour. Theory of Planned Behaviour (TPB) was created to describe human behaviour in general. Behavioural intentions are influenced by behavioural attitude, subjective norm, and

perceived behavioural control, according to this theory, while behavioural intent is determined by behavioural attitude, subjective norm, and perceived behavioural control.

According to Ajzen (1991), attitude toward behaviour is one's appraisal of behaviour. Moreover, the most important factor or key variable in predicting behavioural intention, according to the theory of planned behaviour, is attitude (Ajzen, 1991). According to TPB, attitude becomes one of the important determinants because it has a significant influence on intention and behaviour. An individual's attitude can be influenced by two factors: the perceived outcome of a behaviour and the result of that behaviour. Individuals' decision-making processes, according to Mueller (1986), are influenced by their attitudes toward objects, events, or organisations. In this study, attitude towards Hibah means how a Muslim in Kelantan determinate Hibah as a good or bad and it will impact their decision to do Hibah.

In past research, it is clear that attitude is an important determinant of the intention of encouraging the giving Hibah to the public if the individual feels that the Hibah is a good practice that may benefit the future. Previous study also identified the intent for Hibah giving by TPB theory among Malaysian Muslim communities.
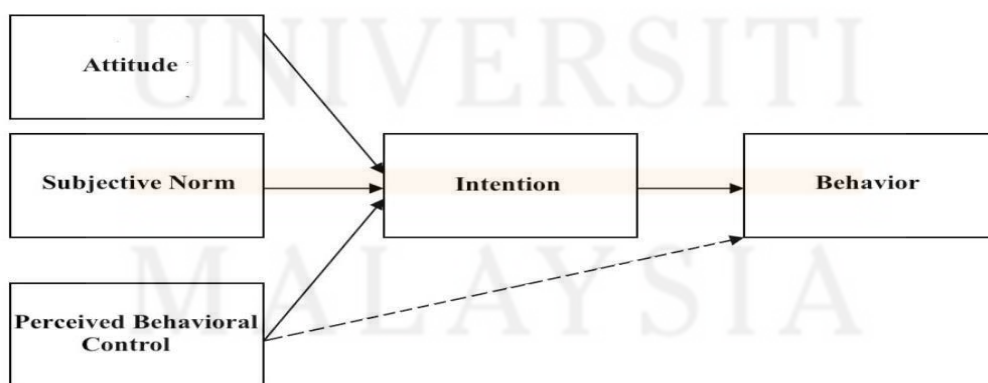
Figure 2.1 Framework Theory of Planned Behaviour (TPB)

This study is linked to TPB since attitudes are seen to be the most relevant aspects in describing a person's intention to do something. Attitude is always directed to something

meaning there is no attitude without an object. Furthermore, matter is determined by their intention. Attitudes are directed towards objects, people, events, views, institutions, norms and so on. In this study, attitude toward Hibah refers to how a Muslim in Kelantan determines whether Hibah is good or bad, and how this influences their decision to perform Hibah. Furthermore, TPB are used to determine a person's attitudes toward Hibah.

2.3 PREVIOUS STUDIES

2.3.1 Hibah Application

According to the Kamus Dewan Fourth Edition, Hibah is the action of giving off rights voluntarily to another person with a good intention; to give them at the time the donor is still alive. Hibah also can be defined as a transfer of a certain amount of property without any exchanges in return from one individual to another individual and accepted by or on behalf of the beneficiaries (Alma'amun, 2013). In this context of study, Hibah is referring to the determination that influence Hibah application in Kelantan.

The term of Hibah has many numbers of definitions. Based on the definition of Shariah, Hibah as a contract that delivers the consequences of ownership transfer of an asset from the original owner to other people during his lifetime without the need for any consideration (Wahbah al-Zuhayli). The implication of a Hibah application is that it is considered a gift or voluntarily dividing something. Meanwhile, Hibah also means the transfer of ownership of an asset without consideration. Muslim communities have one fundamental principle to manage and plan their assets based on Syariah law during their lifetime which is known as Hibah (Said & Saad, 2006).

According to Kamarudin and Alma'num (2013), and Rasyid and Ahmad (2013) indicated Malaysian Muslim communities need to understand the importance and functional of Hibah as well as implant it due to the beneficiates of Hibah. This is because Hibah is consider as one of the most indispensable tools in managing Islamic estate in Malaysia (Abdul Rahman et al, 2020). The main purpose of the study is to determine the influence of Hibah application among Muslims in Kelantan.

Based on the previous study held, the scholars had agreed about the determination that influence Hibah application is a crucial thing which is to be studied. Islamic Wealth Management is concerned with providing solutions to Islamic Wealth Management including Islamic property management. According to Lim, M.W. (2008), Malaysia has an availability of products for multiple customer segments. Generally, in Islamic wealth management, there are many ways to manage their wealth such as faraid, wasiyya, sadaqah and Hibah.

Islamic wealth management is one of the most needed fields and should be known by everyone, especially among Muslims in Malaysia. This is because the field of Islamic wealth management's goals is to create, protect, and distribute the wealth management of Muslims. This field is important to know by each Muslims because the number of Muslim mountainous areas is increasing from year to year. To overcome and provide the best solution to solve this problem is with Hibah application. This is because by using a Hibah application, a person's property can be transferred to their family members with a select number of time periods decided by the donor.

Based on the study of Zainol et al (2019) addressed the issue of undistributed properties among the Muslims and they suggest that Hibah or inter gift can be a good tool in mitigating the disputes and problems in distributing the wealth to the heirs. In this perspective, whilst the purpose of transfer of property by way of Hibah is aimed to benefit the beneficiary

(Mohd Zamro Muda et.al. 2006), the donor in certain situation quite hesitate to surrender all or part of their property during their lifetime for fear or worry about being neglect after all the property being distributed Hibah. This means that Muslim communities doing Hibah not only fulfil great insights for sunat, but they also improve the country economically as stated by Rasyid and Ahmad (2013).

The aim of this study is to know in depth the Hibah application that influence among Muslim and also the determination of influence of Hibah application in Kelantan. In this study, Also Muda (2008) stressed that Hibah is important tool and should be implemented in order to avoid disputation over inheritance that can lead to the frozen estate problems. The transfer of property by way of Hibah enables the property owners to decide for themselves as to who the property is to be given (Sheikh Burhanuddin Abi Al Hasan Ali Marghinani. 2005; al-Nawawi. 1977). Said and Saad (2006) explained that Muslim communities will gain great sunat if they are able to give. However, the determination of influence of Hibah application can affect by awareness, knowledge, perception and attitude.

2.3.2 Awareness

Awareness is an understanding of the activities of others, which provides a context for your own activity (Dourish P. A, 1992). According to Cambridge Dictionary (2011), awareness is a knowledge that something exists, or understanding of a situation or subject at the present time based on information or experience. In general, awareness arises when a person knows or understands a situation. Awareness reflects an explanation of thoughts that arise independently of sensory experience, feeling or 20 the context of the current environment. Awareness can also arise from attention directed toward momentary

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experiences such as the processing of thoughts, feelings or sensation arising from immediate environmental, mental or bodily states (Saunders, 2015)

From the research conducted by Al-aidaros 2018 and Muda, 2008, the Hibah awareness is an absenteeism in Malaysia, the Hibah law is not endorsed in Shari'ah courts. Awareness of Hibah is a tool that enables Muslims to think well and allows to know about the need for distribution of Islamic wealth through Hibah. At the same time, the awareness of Hibah also creates a high prospective knowledge in the community, especially among Muslims so that they are more vigilant on the implementation of the distribution of Islamic wealth. In the context of Hibah, most Muslims are aware of the existence of the concept of Hibah which is introduced by Islam. Furthermore, there are many Muslims who are aware of the use of Hibah and use it in their daily lives.

A number of studies have proven that society knows about Hibah application. In the awareness of Muslims about Hibah application, promotion also plays a dizzying role in spreading awareness about Hibah through it. Promotions promote Hibah in a number of ways such as through insurance agents. Insurance's agents will promote about Hibah with awareness of Hibah to their clients. This study supported by (Al-aidaros et al., 2018), to ensure success in sales and to spread the awareness, promotion will be greater helpful for the insurance agent. In the industry, promotion is essential for the customer in understanding the product that being offered. Moreover, the opinion of N. Kanagal, 2013 and Al-aidaros et al., 2018, stated that, through marketing and promotion can help public to realize and identify something clearly. By this, it gives more information about Hibah to the peoples.

In the industry, promotion is essential for the customer in understanding the product that being offered (Al-aidaros et al., 2018). However, marketing is elaborate in expressive from the identification of the conception on communication and the promotion is involved

with the communication together with sales of the marketing (N. Kanagal, 2013; Al-aidaros et al., 2018). Based on that, promotion in marketing will create awareness about Hibah and about Hibah application to ensure that more Muslims in Malaysia know and are aware of Hibah

As stated by Uloko (2019) promotion used communication in any or all of the marketing mix elements. By doing promotion, a brand can sum of all emotions, judgements and gratitude that people in the target spectators have about an organization (McNamara 2001; Uloko 2019).

Understanding inter vivos transfer is essential to recognize distribution parents" wealth across generation, household saving, children consumption and effect government expenditure (Benton & Keister, 2017; Hamaaki, Hori, & Murata, 2019; Slavík & Wiseman, 2018). Regarding to the article, it further clarifies that parent have awareness in the distribution of their wealth and property to their children through Hibah. Inter vivos transfer, in the form of nonverbal communication, is found to be one of the mechanisms to express affectionate feelings. For example, psychologists explain that an inter vivos is a significant symbol of communication and affection to another person (Cheal, 1987). With this, parents can distribute their property and have an awareness of Hibah and can avoid difficulties in the distribution of property in the future.

In Malaysian context, inter vivos based on affection have also been identified in previous studies. Inter vivos can be a signal of affection between parents (donor) and children (recipients) that results in the parents will no longer own their wealth, not due to personal advantage (Ali, 2015) but to promote harmonious environment among family members (Baharudin & Mohamed Said, 2017; Othman, Mohamed Said, Muda, & Nor Muhamad, 2017).

Buang, 2009 also stated that, it gives a sense of joy to the parents as the inter vivos gift can support their loved ones. Regarding to that, inter vivos to some extent is made based on affection with the purpose to equalize the inheritance estate distribution between daughter and son (Shafiee, 2015). With this the use of Hibah will increase and the properties can be divided while reducing the case of idle land. Ahmad et al. (2017) stated that, reported in 2015, the number of cases registered in Hibah cases increased from 2013, suggesting that the citizen still has a low understanding of the concept and application of Hibah.

There are also a handful of people who that their misunderstanding of the principles of Islamic wealth planning indicate insufficient information. Another view states that there are still many who consider Hibah to be less important because of the need for Hibah, which requires full ownership of assets by settlers. Awareness arises when people attention directed towards something, the concentration of mind will visualize the rest (Vago, 2016). However, there is a lot of awareness on Hibah by Islamic financial institutions that leads Muslims to better understand and leads towards the acceptance of the practice of Hibah itself.

The marketing of Hibah by Islamic financial institutions will gather understanding on Hibah among communities especially to Muslims where awareness arises. This awareness will be directed to be introduced by Islamic Financial institution influenced by awareness on Hibah. Based on this study is to know the awareness of Hibah influences the determination of Hibah application to consume in life of Kelantan's Muslim. Thus, this hypothesis was developed:

H1: Awareness have a significant influence on Hibah Application.

2.3.3 Knowledge

Regarding to Cambridge dictionary (2011), knowledge means to understanding of or information about a subject that you get by experience or study, either known by one person or by people generally.

According to Ahmad and Peyman (2008), knowledge is one of the factors that influence Muslims to make an Islamic will. This is due to their extensive grasp of Islamic law and its implications. Most Muslims will be willing to write an Islamic will even if they don't know much about it, and they will eventually be able to put one together. As a result, it may be truer to say that a misunderstanding of Islamic standards indicates a lack of knowledge of Islamic standards.

Other than the above, other properties such as plants, livestock, miscellaneous property (e.g., life insurance policy, company shares, unit trust, and the provident fund of employees) also can give as Hibah. Based on the previous study, the most of peoples have knowledge on Hibah. Knowledge of Hibah is a system to achieve and satisfy the needs of the distribution of Islamic resources. The most important aspect of this study is concerned in particular with differentiating Hibah from other frameworks. Likewise, knowledge in Sharia'h, which is about Islamic law that concerns on various parts of Muslims' life and one of it is related to Hibah, will increase awareness of Hibah and support regulation efforts in implementing Hibah as part of the Malaysian Sharia'h court's ruling (Siddiqi, 2006).

On the other hand, the social influence of family members, friends and community will lead to a Malaysian understanding of the Hibah. The prophet Mohammed said: "a person is likely to follow the habits of his friend so be aware of whom you take as a friend" (Abu Dawud, 4833). Some peoples are considered had knowledge which is make them to choose Hibah and organise their wealth. Most Muslims have enough knowledge to make them aware

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of Hibah and choose hibah. There are also a handful of people who think they have enough knowledge to make them choose grants and manage their wealth. But in fact, even though they have knowledge of hibah but, the hardships and brotherhood with others also affect the people around them. Since some of them specialize in Islamic estate planning, experts may share that awareness with their peers. This will give you the advantage of influencing others about the grant. Through this can also solve the problem of division of property as well as with unclaimed property. The management of the estate should be planned for two aspects of time, according to Mohd Zamro Muda et al., (2006): the first for lifetime planning and the second for death planning.

According to popular wisdom, the study conducted by Rowlingson and Mckay (2005) found that some of the respondents lacked understanding about how to make a will. Even while many individuals are familiar with the hibah, others still have a limited understanding of how inheritance should be computed and split.

In Malaysia, the percent of the population who have Islamic will reflects a lack of awareness and relevance of Islamic will. Dahan et al. (2012) found that, despite technological advancements, the level of comprehension and knowledge of Islamic will among the Muslim community is quite low. This point was also raised by Noordin (2012), who stated that while information technology (IT) advancements were made to reduce the challenges associated with the inheritance claims procedure, they had no influence on reducing the amount of unclaimed assets.

The purpose of research is to know the knowledge of Muslim in Kelantan influencer on their acceptance towards hibah application. Hibah is one of importance charitable giving because the rewards will be the hereafter. This study is for people in Kelantan to evaluate the

knowledge of them about hibah. Some of people didn't well knowledgeable about the hibah.

H2: Knowledge have a significant influence on Hibah Application.

2.3.4 Attitude

Attitude is a preparation to act (disposition to respond) positively (well) or negatively (badly) towards certain things, according to Sarnoff (in Sarwono, 2000). In addition, Soetarno (1994) gives the definition of attitude is a view or feeling that is accompanied by a tendency to act on an object. Attitude is always directed to something meaning there is no attitude without an object. Attitudes are directed towards objects, people, events, views, institutions, norms and so on.

La Pierre (in Azwar, 2003) gives the impression that attitude is a pattern of behaviour, tendency or anticipatory readiness, predisposition to adapt to social situations, or simply, attitude is a response to social stimuli that have been conditioned and according to D. Krech and RS Crutchfield (in Sears, 1999) argues that attitudes as an organization are settled from the motivational, emotional, perceptual and cognitive processes of aspects of the individual world.

The purpose of this study was conducted to see whether the attitude can influence the decision in doing hibah in a way that a Muslim can assess whether the hibah is good or bad. Previous studies that have been conducted in these various environments confirm that attitudes can influence a person's actions clearly and distinctly.

According to Mueller (1986), the decision-making process by an individual can be influenced by his attitude towards an object, event or organization. Ajzen (1991) argues that in the theory of planned behaviour, attitude is an important element or the most important factor or key variable in predicting behavioural intentions.

According to Ajzen (1991) has defined that attitude towards behaviour as an assessment of behaviour. But the evaluation is separated into two, namely a good evaluation and a bad evaluation. A good evaluation can give a positive evaluation of the behaviour while a bad evaluation can give a negative perception of the behaviour.

According to Amin et al. (2011) found that attitudes can lead to greater behavioural intentions to use Islamic personal financing in Malaysia. Attitudes are considered to provide the most influential factors for explaining a person's intention to use Islamic banking products, such as the use of Islamic credit cards and Islamic personal financing (Amin et al., 2013).

This can be seen based on the study conducted by Lada et al. (2009), Amin et al. (2009), Md Taib et al. (2008) consistently showed that the significant influence of attitudes towards the use of Islamic banking products on intention to use them through attitudes and intentions to use to use Islamic banking products showed a positive relationship, illustrating those efforts to change or influence consumer attitudes through education and marketing campaigns. This can have consequences for the willingness of Muslims and non-Muslims to choose Islamic banking products.

Attitudes towards Islamic banking are context specific and different from religious concepts even based on one's religious beliefs. Religiosity has measured intrinsic and extrinsic beliefs and attitudes toward religion. Therefore, it is logical to argue that when compared to religious, attitudes towards Islamic banking are more relevant and specific

components that can predict consumer behaviour (M. M. Butt & Aftab, 2013). Based on the study of Amin, Rahman, Jr, & Hwa (2011) that attitude strongly influences behavioural intentions in using Islamic personal financing in Malaysia. In conclusion, the attitude and commitment of bank officials to comply with Islamic law can be believed as an element that can influence the attitudes and beliefs of consumers in supporting the services of bank products.

Another study related to the field of entrepreneurship was conducted by Kautonen et al. (2013); Malebana, (2014) also found that attitudes can significantly influence entrepreneurial behavioural intentions. Moreover, the information technology angle is based on a study conducted by Mishra (2014); Teo and Lee (2010) have found a similar thing. The field of halal food and halal products (Alam & Sayuti, 2011; Lada, Tanakinjal, & Amin, 2009) and the context of zakat (Saad, Bidin, Idris, & Hussain, 2010) also recognize that positive attitudes can lead to more behavioural intentions good.

In relation to this discussion, it is hoped that Muslims should be positive towards hibah and be more inclined to give hibah or vice versa. Thus, this hypothesis was developed:

H3: Attitude have a significant influence on Hibah Application

2.4 HYPOTHESIS STATEMENT

The literature review revealed that the independent variables as for knowledge, awareness, attitude and perception are the factors influence the hibah application in the Muslim community in Kelantan. Therefore, the study plan to examine the level of effect among these variables. The hypothesis of the research is outlined as follows:

1. H_0: Knowledge has no significant influence on hibah Applications in the Muslim

community in Kelantan

H_1: Knowledge has significant influence on hibah Applications in the Muslim

community in Kelantan

2. H_0: Awareness has no significant influence on hibah Applications in the Muslim

community in Kelantan

H_1: Awareness has significant influence on hibah Applications in the Muslim

community in Kelantan

3. H_0: Attitude has no significant influence on hibah Applications in the Muslim

community in Kelantan

H_1: Attitude has significant influence on hibah Applications in the Muslim community

in Kelantan

2.5 CONCEPTUAL FRAMEWORK

According to the book of Business Research Methods, a theoretical framework is an assortment of interrelated ideas, similar to a hypothesis yet not really so very much worked out. The design can hold or support a hypothesis of research work and aides an exploration. It presents the hypothesis which clarifies why the issue under study exists. Figure 2.2 shows two key components that had developed in order to study the relationship between the dependent variable and independent variables. Independent variables are, attitude, awareness and knowledge. Meanwhile, dependant variable is Hibah application in Kelantan.

INDEPENDENT VARIABLE   **DEPENDENT VARIABLE**
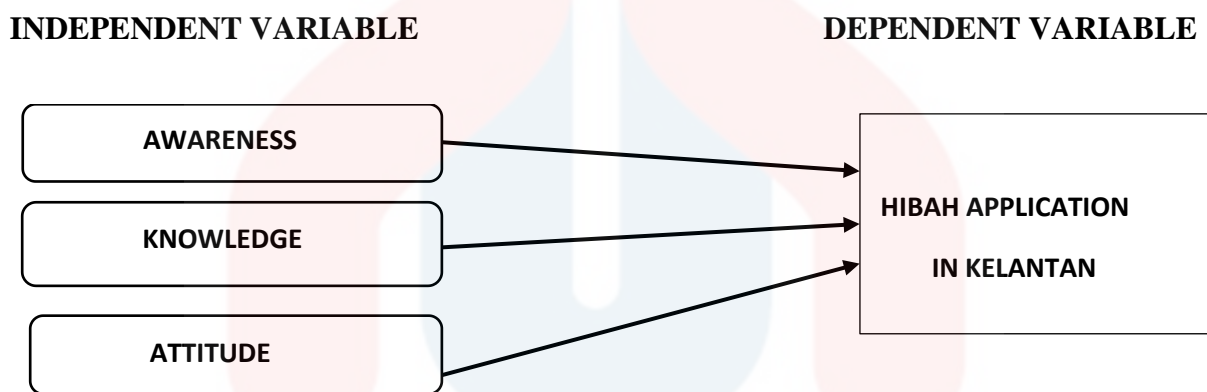
Figure 2.2: A Theoretical Framework on The Determinants That Influence Hibah

Application in Kelantan

2.6 SUMMARY/CONCLUSION

As a conclusion, this section addressed research literature review and focused on the Kelantan community's Hibah analysis. In this chapter, all the related literature has been discussed and reviewed in relation to the research, which is an understanding of Hibah, awareness, perception, and knowledge. The researcher also demonstrated the various factors involved in this study by providing Hibah's understanding of the concept, aspects, and definitions.

CHAPTER 3 RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research Methodology in a systematic way to solve a problem. In other words, a comprises of the procedures that researchers go about in conducting and managing their research. In addition, it guides the researcher to collect data, analyses and interpret the data. (Jason M Pittman, 2018), clarify methodology is just the means by which we gather and analyse data. So how we reach outcomes is almost as relevant as the outcomes alone. The relevance is linked not only with the validity of the research itself, but also with the means by others can imitate what we did in the research. The study's aim is to know what determinants that influence Hibah application in Kelantan. Using the right method in collecting data this study can ascertain of determinants that influence Hibah application among the community in Kelantan.

3.2 RESEARCH DESIGN

The methods and procedures utilised during the research to analyse and collect all necessary data are referred to as study design (Burns & George, 2009). Furthermore, research design is the strategy for a study that specifies the methods that researchers must follow in order to achieve their research objectives or test the hypotheses made for their investigations (McDaniel and Gates, 1999).

The research design refers to the general framework of the study as it relates to the proposal, as it will identify the sort of study and the findings. The purpose of this research is to understand more about the elements that influence hibah application in Kelantan, as well as to help the Kelantan community learn more about hibah.

In terms of socioeconomics, this study using a quantitative methodology is more suitable for this study because it will be the primary data. Furthermore, this work employs quantitative approaches to evaluate the theory and seek to generalise a conclusion or conclusions (Wright, O'Brien, Nimmon, Law, & Mylopoulus, 2016). The questionnaire approach was utilised for respondents in Kelantan in this proposal to determine the level of awareness of the people of Kelantan regarding hibah.

As a dependent variable, the hibah application. The questionnaire measures knowledge, attitude, and awareness as the independent variable. According to the research design, the data collected showed a correlation between the independent and dependent variables. The survey will be the primary tool for collecting factor data from respondents. From the survey, any information obtained from the respondents will be used as the main data in this research. (Echchabi, Houssem Eddine, Ayedh, & Management, 2015)

3.3 DATA COLLECTION

The primary data is information gathered particularly for further analysis in order to obtain results once the problem has been solved (Uma & Roger, 2003). Primary data are brand fresh pieces of information that will be acquired and analysed for a specific research project. From Bowling (2005) mentioned that one of the techniques of collection is survey questionnaire which it will interview a large target of population.

This includes a set of standardised questions, with response categories that will be applied to all respondents. For the purpose of the survey, data on awareness, attitude, and knowledge of the hibah was collected from a targeted audience. Data for this study will be gathered through a questionnaire. A total of 400 people will receive the questionnaire if they

match the criteria and objective of this study. The questionnaire will be distributed to people in Kelantan residents. The goal of the study, and the confidentiality of the information submitted by respondents are all emphasised in the questionnaire.

3.4 STUDY POPULATION

The population is the entire pool from which a sample of data can be extracted. A population can refer to an entire group of individuals, as well as an object, an event, or a measurement. A population can be defined as a collection of topic groups linked by a common attribute. (Kenton, 2020). This study's population focuses on a community in Kelantan. The reason for focusing on the community in Kelantan is that hibah awareness among the inheritance is still low and is not being applied among them. Hibah's lack of knowledge and awareness is reflected in the proportion of Malaysia people. There is variety aspect that focused on this study. They are attitude, awareness and knowledge of Hibah.

3.5 SAMPLE SIZE

Sampling is the selection of parts of a population based on an assessment or conclusion about the entire population. The two main advantages of sampling are faster data collection, lower cost and time saving. Sample refers to a mini version practicable for a wider group. It is a subgroup which accommodates a greater population attribute. Samples are used in data analysis when another size of the population becomes too wide for the sample to include those achievable members or supervision. A sample must cover the overall population and must not show any predilection towards a particular attribute. By researching the sample, the researcher

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should be in a position to make conclusions that is generally applicable to the target population.

The sample size in this study is focused on the people living in Kelantan. This researchers on hibah are more focused on working people, bank account holders and retiree. Below is the table that helps in to determine the sample size based on the population collected. Based on the table Krejci & Morgan, 1970, we take about 400 respondents for our study.

Table 3.1: Krejci & Morgan Table

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Note.—N is population size.   S is sample size.
Source: Krejcie & Morgan, 1970

3.6 SAMPLING TECHNIQUE

Non-probability Sampling

Non-probability sampling is a system used to choose sampling, when subjects in the population don't have a similar chance of being chosen as respondents. Utilising this strategy, the analyst chooses an example dependent on explicit qualities and subjects and without these attributes it won't be chosen by the population. Moreover, in a wide range of non-probability sampling methods, the testing blunder can't be assessed while choosing an example. This is on the grounds that when the subjects are not picked aimlessly, it is difficult to decide the inspecting sampling important to appraise the testing blunder (Yan Piaw, 2012). Besides, non-probability sampling gives a scope of elective strategies for choosing tests dependent on the emotional judgment of the respondent. Considering this, during the exploratory period of some sampling projects, for example, non-probability sampling inspecting, it could be the most functional, despite the fact that it won't permit the extent of the new issue to be recognised.

Convenience Sampling

This exploration utilises non-probability sampling. The non-probability sampling is a utilisation wherein the population may not be obvious or the population is enormous. The most well-known justification utilising this non-probability sampling method is that it is more affordable than the probability inspecting technique and can regularly be contracted all the more rapidly (Micheal 2011). Considering this, comfort testing is one of the fundamental sorts of non-probability sampling techniques as indicated by Sekaran and Bougie (2014). Convenience sampling is made for effectively available respondents. Convenience sampling may likewise be depicted by individuals from the population who are advantageously accessible for information assortment. The benefits of this kind of testing are most

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importantly, the accessibility and speed with which data can be assembled. Convenience sampling is most normally utilised during the research project's exploratory phase, and it may be the most ideal approach to rapidly and productively gather essential information

3.7 RESEARCH INSTRUMENT DEVELOPMENT

Research instruments are tools created by researchers for the purpose of helping them achieve their overall research objectives. In addition, research instruments are the main instruments used by researchers to collect data for analysis in their research. Furthermore, the research instrument is also a tool for measurement purposes such as questionnaires or scales designed by researchers, this allows researchers to obtain data on research topics. The purpose of the measurement tool is to obtain statistically and personally useful information from respondents.

There are two types of data collection methods, namely qualitative and quantitative. Qualitative data are descriptive, written words about human behaviour can be observed (Taylor & Bogdan, 1984). Qualitative data obtained in this study are data obtained from the questions in the questionnaire.

Researchers have chosen to use quantitative data collection methods such as questionnaires. Questionnaires are known as written interviews that can be done by letter, computer, telephone or in person. Questionnaires are an economical, fast and efficient method of collecting large data from many people, this allows data to be obtained quickly in a short time. This is very useful in obtaining information in large numbers.

The questionnaires will be designed and distributed by the researcher to the respondents in two languages, namely English and Bahasa Melayu. This is done to avoid any difficulties

if using only one language and to make it easier for the respondent to understand all the questions and then the researcher will get the correct and sincere answer from the respondent. Researchers have divided the questionnaire into two parts.

Likert scale questions were selected by the researcher. The questionnaire consisted of two parts; the first part consists of 8 questions related to getting individual information through demography-based questions. The second part is focused on the dependent variable and independent variable.

Part A: Demography

This part analysed the respondent's individual details based on their demographic questions such as gender, age, education background, race, marital status, monthly income and occupation.

Part B: Dependent variable and independent variable

This part of the questionnaire contained questions that investigated the hibah application among Muslim in Kelantan. They are two section it is section A is dependent variable is about hibah application while section B is about independent variable, that use three it is awareness, knowledge and attitude.

3.8 MEASUREMENT OF VARIABLES

In the measurement of the variable, there are several scales including nominal scale, ordinal scale, interval scale and ratio scale. The ratio scale is the highest level of measurement that allow the researcher to identify the objective, while at the same time ranking them and comparing their differences. For this study we use the interval scale level of measurement whereas the nominal scale allows us only to qualitatively distinguish groups by categorizing

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them into mutually exclusive and collectively exhaustive sets, and the ordinal scale to rank order the preferences, the interval scale lets us measure the distance between any two points on the scale. For section B, a 5-point Likert Scale were used. The table below was example for Likert scale:

Table 3.2: Level of Likert Scale

Level	Likert Scale
Strongly Disagree	1
Disagree	2
Uncertain or not applicable	3
Agree	4
Strongly Agree	5

3.9 PROCEDURE FOR DATA ANALYSIS

In this section will describe the scientific tools used by researchers to transfer/convert raw data into important numbers. In interpreting the primary data, researchers will use software, the Statistical Package for the Social Sciences (SPSS) or better known as IBM SPSS Statistics 23 software to collect, classify, modify, classify and record data from the questions in the questionnaire. This computer software will help researchers to reduce the time required for computational information as well as be able to provide impact in quantitative research so that it is faster, and the data obtained is accurate. This analysis allows the researcher to investigate the dependent variable (grant application) with the independent variable (awareness, knowledge and attitude). Data will be shown based on statistical diagrams and tables.

Descriptive Statistic, Reliability Test and Spearman Correlation Coefficient are tools used for data interpretation. Descriptive Statistics are used to analyse factors and determine the details of respondents' biographies. Reliability Test was used to find out the meaningful relationship between the study variables. Spearman Correlation Coefficient is used to examine dependent variables and independent variables by analysing data by means of frequency analysis.

3.9.1 Descriptive Statistic

Descriptive Statistics are used to convey quantitative descriptions in a controlled manner. Briefly, samples and measurements will be given in the quantitative description, a simple illustrative study will form the premise of each specific quantitative examination of information. In research studies, researchers can obtain many measurements or researchers are able to measure many people. Descriptive Statistic allows researchers to measure intelligently by simplifying large amounts of data simply and easily.

Frequency analysis is part of descriptive statistics. Frequency is the number of times an event occurs. Frequency analysis of demographic profiles can be interpreted using SPSS software and is able to include all the data in a table that includes frequency and percentage. The average analysis was done to identify the level of acceptance of each variable in the study. This allows the researcher to identify the variables whether accepted or rejected in the study by the target respondents of the average value range.

3.9.2 Reliability Test

Reliability Test refers to the detail that the ladder should always mimic the construction you are measuring. There are positive moments and situations where he can help. Reliability Test is a test that is often used in the research literature that is Cronbach's Alpha. It is used to access reliability consistently in different elements or scores that the researcher wants to add to obtain a summary or scale summary score.

Alpha is based on a correlation matrix and is interpreted similarly to other reliability measures. Alpha should show a positive value and generally be greater than 0.70 to provide good support for internal consistency reliability. The measured reliability can be determined by consistency and stability tests. Cronbach's Alpha is a reliability coefficient used to indicate how well an object is positively related to each other. The closer to Cronbach's Alpha, the higher the reliability of the internal consistency.

3.9.3 Spearman Correlation Coefficient

Spearman Correlation Coefficient is a statistical test analysis to determine the strength of the statistic and the direction of the relationship between two variables. The correlation coefficient formula used is to know the relationship between the data. The formula returns a value between -1 and 1 i.e., where 1 represents a strong positive relationship while -1 represents a strong negative relationship. If the result shows zero, this means there is no relationship at all between the two variables. Correlation Coefficient whose value is -1 means that for every positive increase in one variable there is a negative decrease in the fixed ratio in the other variable while the value of 1 means the opposite. Blank means for each increase there is no positive or negative increase in the two variables because they have no correlation with each other.

Table 3.3: Rule of thumb for Interpreting the Size of a Correlation Coefficient

Size of correlation	Interpretation
0.90 to 1.00/ -0.90 to -1.00	Very high positive/ negative correlation
0.70 to 0.90/ -0.70 to -0.90	High positive/ negative correlation
0.50 to 0.70/ -0.50 to -0.70	Moderate positive/ negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.00 to .30/ 0.00 to -0.30	Little of any correlation

3.10 SUMMARY

In this chapter are discuss the research methodology on how this study will be implemented and how to obtain data. This chapter covers the research design, data collection method, study population, sample size, sampling techniques, research instrument, variable measurement, and data analysis procedure. This chapter assists researchers in better understanding how to gather and analyses data in order to continue research and meet the study's objectives.

CHAPTER 4 DATA ANALYSIS AND FINDINGS

4.1   INTRODUCTION

This part will emphasise on the collected data and research methodology embraced. Each segment will focus in on various thing. This segment will be examined on the demographic segment of respondent and the data analysis that have referenced in Chapter 3.

4.2   PRELIMINARY ANALYSIS

The preliminary analysis was conducted to determine whether the concept and variable were viable and reliable. Reliability test has been taken by using pilot test results. According to Junyong (2017), a pilot study is performed reflecting all the procedures of the main study and validates the feasibility of the study by assessing the inclusion and exclusion criteria of the participants, preparation of the drugs and intervention, storage and testing of the instruments used for measurements in the study, as well as training of researchers and research assistants. For this research, the result be assessed using Cronbach's Alpha (α) and a value less than 0.60 is considered as lower acceptance limits. Table 4.1 show the rules of thumb about Cronbach's Alpha coefficient size.

Table 4.1: The Rules of Thumb about Cronbach's Alpha Coefficient Size

Cronbach's Alpha Coefficient Range	Strength of Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Very Good
$0.8 > \alpha \geq 0.7$	Good
$0.7 > \alpha \geq 0.6$	Moderate
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Very Poor

For a pilot test on this study, the researchers have run the questions among 25 respondents randomly. This questionnaire was allocated to survey participants to check the reliability of the instrument. There are two (2) part in the questionnaire labelled as Part A and B with Section A and B. Part A consists of seven (7) questions focusing on the demographic profiles of the respondents. Besides that, Part A: section A consists of five (5) questions focusing on the dependent variable which is Hibah application while Part A: section B focuses on the independent variables. It is divided into three types of variables. First independent variable is awareness of Hibah application that consist six (6) questions, second is attitude of Hibah application, consist five (5) questions and third is knowledge of Hibah application, consist of six (6) questions. Table 4.2 shows the results of the pilot test for all variable by reliability test analysed from SPSS.

Table 4.2: The Results of Pilot Test for All Variable by Reliability Test

Cronbach's Alpha	Variable
0.822	Hibah Application
0.870	Awareness
0.818	Attitude
0.827	Knowledge

Source: SPSS Data Analysis

Based on the table 4.2, the results indicate that Cronbach's Alpha for all variables is more than 0.6. For instance, the result for the dependent variable which is Hibah application is 0.822. Meanwhile, the results for the independent variables that are awareness of hibah, attitude of hibah and knowledge of hibah are 0.870, 0.818 and 0.827 respectively. In addition, the value considered as good and reliable to be used. Therefore, the results show that the study has the high internal consistency of the item in measuring concepts.

4.3   DEMOGRAPHIC PROFILE OF RESPONDENTS

The respondents of this study consisted of people in Kelantan, Malaysia residents. The total of 400 person were selected as respondents and 400 sets of google forms were distributed equally to each respondent through the WhatsApp application. In addition, these 400 respondents were divided into 227 female respondents and 173 male respondents. This section will discuss further about the findings of this study based on the questionnaires that have been given to the respondents.

The researcher discusses in detail about the background of the respondents 'profiles for this research. The data collected from Part A is about the demographic profile of the

respondents which consists of age, gender, race, marital status, education background, monthly income, and occupation. Hence, the demographic profiles of the respondents for this research are shown in all tables and figures as below.

4.3.1 Age

Table 4.3: Frequency Output of Age

Age					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Below 20 years	33	8.3	8.3	8.3
	21 – 30 years	236	59.0	59.0	67.3
	31-40 years	31	7.8	7.8	75.0
	41-50 years	30	7.5	7.5	82.5
	51 years and above	70	17.5	17.5	100.0
	Total	**400**	**100.0**	**100.0**	

Source: SPSS Data Analysis
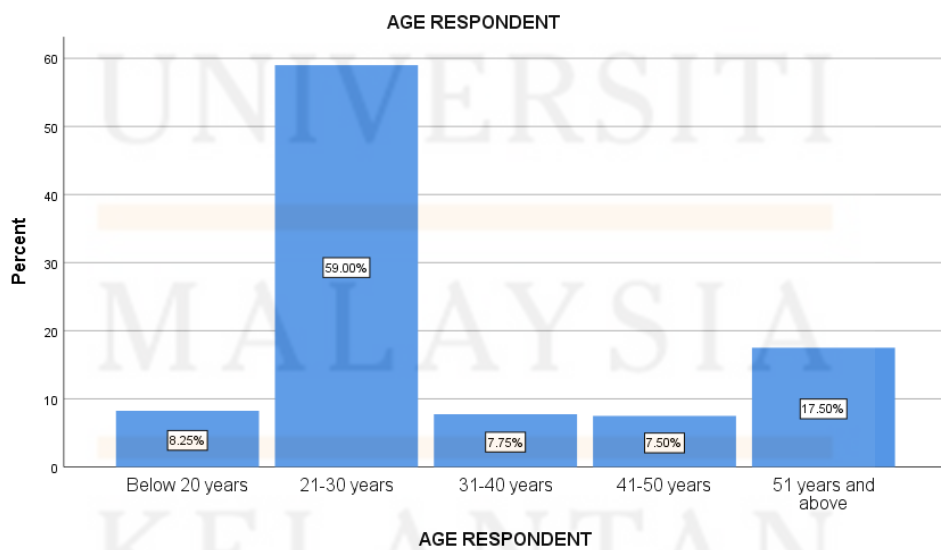
Figure 4.1: Chart for the Age of Respondents

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Table 4.3 show the result of frequency and percentages of the respondents based on the segmentation of ages. The table indicate that majority of the respondents are between the ages of 21 to 30 years old which is 236 respondents and has a percentage of 59%. Meanwhile, the percent for the age below 20 years is 8.3% and frequency of 33 respondents, and 31 to 40 years is 7.75% and frequency of 31 respondents. Subsequently, percent value for 41 to 50 years is 7.50% with frequency of 30 respondents and lastly 51 years above is 17.50% and frequency of 70 respondents involved in this research.

4.3.2 Gender

Table 4.4: Frequency Output of Gender

Gender					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Male	173	43.25	43.25	43.25
	Female	227	56.75	56.75	100.0
	Total	**400**	**100.0**	**100.0**	

Source: SPSS Data Analysis
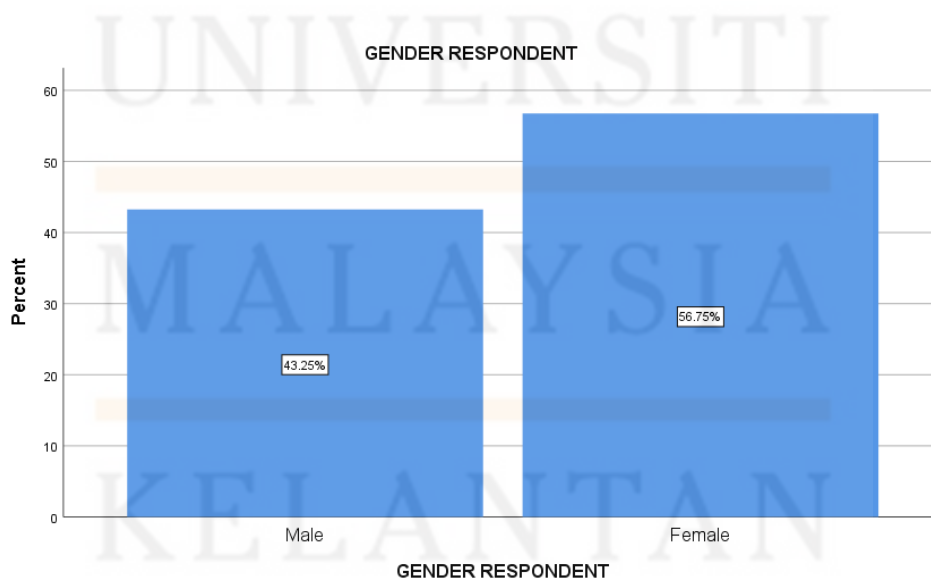
Figure 4.2: Chart for the Gender of Respondents

Table 4.4 show the result of frequency and percentages of the respondents based on the segmentation of gender. The result indicate that the female respondents had the highest percentage value of 56.75% and a frequency of 227 respondents. Meanwhile, for the male respondents is 43.25% and a frequency of 173 respondents involved in this research.

4.3.3 Race

Table 4.5: Frequency Output of Race

| Race					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Malay	368	92.0	92.0	92.0
	Chinese	7	1.8	1.8	93.8
	Indian	15	3.8	3.8	97.5
	Others	10	2.5	2.5	100.0
	Total	**400**	**100.0**	**100.0**	

Source: SPSS Data Analysis

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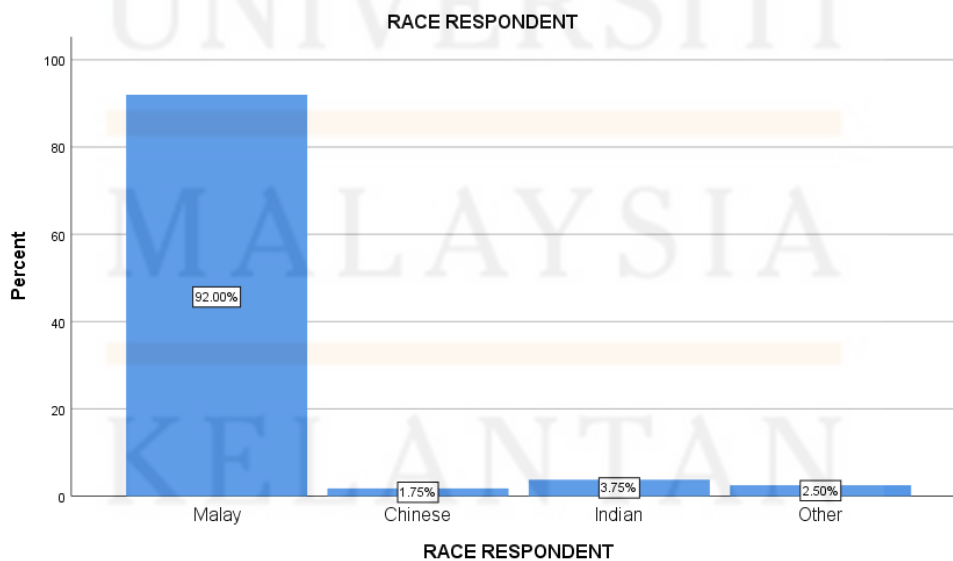
Figure 4.3: Chart for the Race of Respondents

Table 4.5 show the result of frequency and percentages of the respondents based on the segmentation of race. The result indicates that the majority of respondents who answered this survey are Malays because it has the highest percentage value of 92.0% and a frequency of 368 respondents. Meanwhile, the respondents of Chinese have a percentage value of 1.75% and a frequency of 7 respondents. Besides that, the respondents for Indian are 3.75% and frequency is 15 and others is the lowest which 2.50% and frequency is 10 respondents in this research.

4.3.4 Marital Status

Table 4.6: Frequency Output of Marital Status

| Marital Status					
		Frequency	**Percent**	**Valid Percent**	**Cumulative Percent**
Valid	Married	139	34.8	34.8	34.8
	Single	248	62.0	62.0	96.8
	Other	13	3.3	3.3	100.0
	Total	**400**	**100.0**	**100.0**	

Source: SPSS Data Analysis

Figure 4.4: Chart for the Marital Status of Respondents

Table 4.6 show the result of frequency and percentages of the respondents based on the segmentation of marital status. The table indicates that the single respondents have the highest percentage value of 62% and a frequency of 248 respondents. Meanwhile, the married respondents are 34.75% and frequency of 139 respondents and the lowest is others which percentage value 3.25% and a frequency of 13 respondents involved in this research.

4.3.5 Education Background

Table 4.7: Frequency Output of Education Background

| Education Background				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM/STPM	60	15.0	15.0	15.0
	DIPLOMA	64	16.0	16.0	31.0
	DEGREE	255	63.7	63.7	94.8
	PHD and above	21	5.3	5.3	100.0
	Total	**400**	**100.0**	**100.0**	

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Source: SPSS Data Analysis

Figure 4.5: Chart for the Previous Education Level of Respondents

Table 4.7 show the result of frequency and percentages of the respondents based on the segmentation of education background of respondents. The table indicates that the majority who answered this survey are degree graduates because it has the highest percentage value of 63.75% and a frequency of 255 respondents. Besides that, the respondents for Diploma graduates have the second highest percentage value of 16% and a frequency of 64 respondents. Additionally, the percentage value for SPM/STPM graduates was 15% and a frequency of 60 respondents. Lastly, the respondents for PHD and above graduates had the lowest percentage value of 5.25% and a frequency of 21 respondents involved in this research.

4.3.6 Monthly Income

Table 4.8: Frequency Output of Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
	Monthly Income				
Valid	Below RM1000	173	43.3	43.4	43.4
	RM1001-RM3000	95	23.8	23.8	67.2
	RM3001-RM6000	56	14.0	14.0	81.2
	More than RM6001	76	18.9	18.9	100.0
	Total	**400**	**100.0**	**100.0**	

Source: SPSS Data Analysis
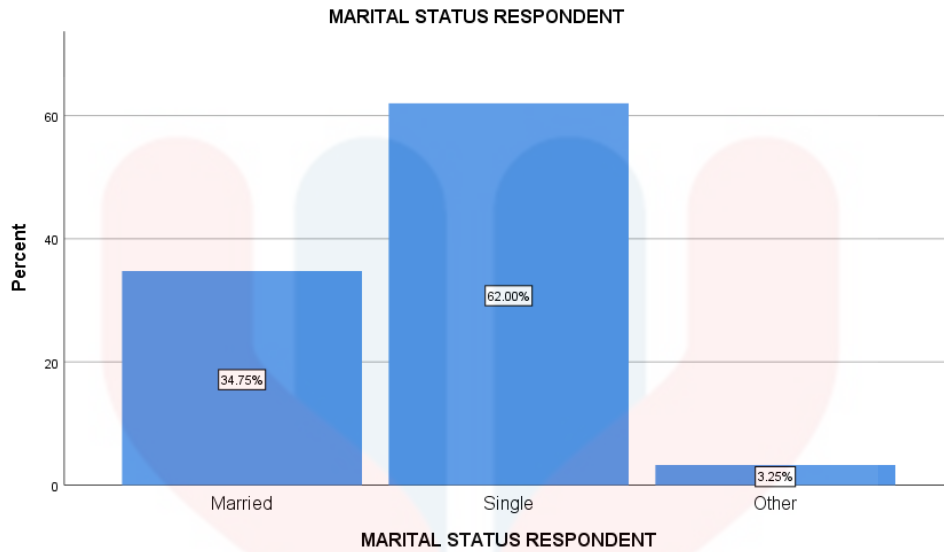

Figure 4.6: Chart for the Monthly Income

Table 4.8 show the result of frequency and percentages of the respondents based on the segmentation of monthly income of respondents. The table indicates that the majority who answered this survey are monthly income below RM1000 because it has the highest percentage value of 43.36% and a frequency of 173 respondents. Besides that, the respondents for monthly income RM1001 to RM3000 have the second highest percentage value of 23.81% and a frequency of 95 respondents. Additionally, the percentage value for more than RM 6001 was 18.80% and a frequency of 76 respondents. Lastly, the respondents for RM 3001 to RM 6000 had the lowest percentage value of 14.04% and a frequency of 56 respondents involved in this research.

4.3.7 Occupation

Table 4.9: Frequency Output of Occupation

Occupation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	173	43.3	43.3	43.3
	Private Sector	77	19.3	19.3	62.5
	Government Sector	94	23.5	23.5	86.0
	Retiree	17	4.3	4.3	90.3
	Other	39	9.8	9.8	100.0
	Total	**400**	**100.0**	**100.0**	

Source: SPSS Data Analysis

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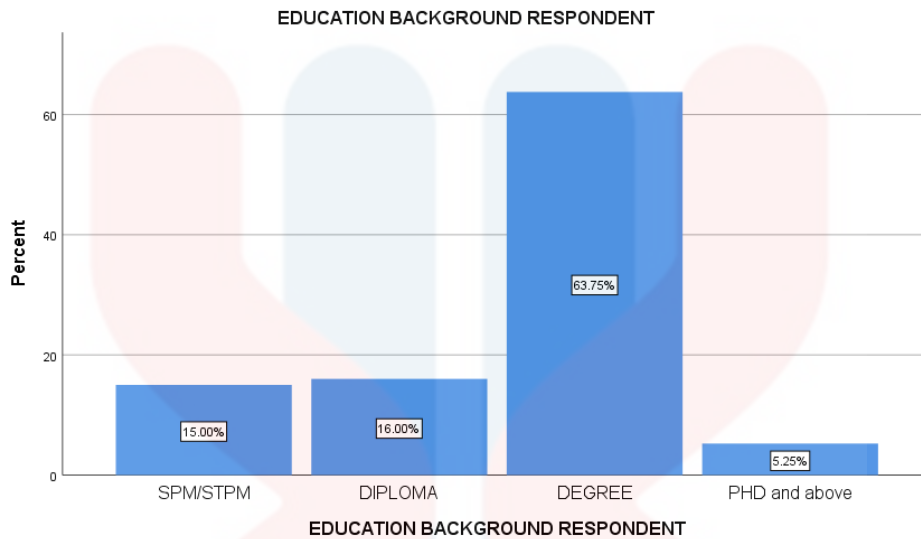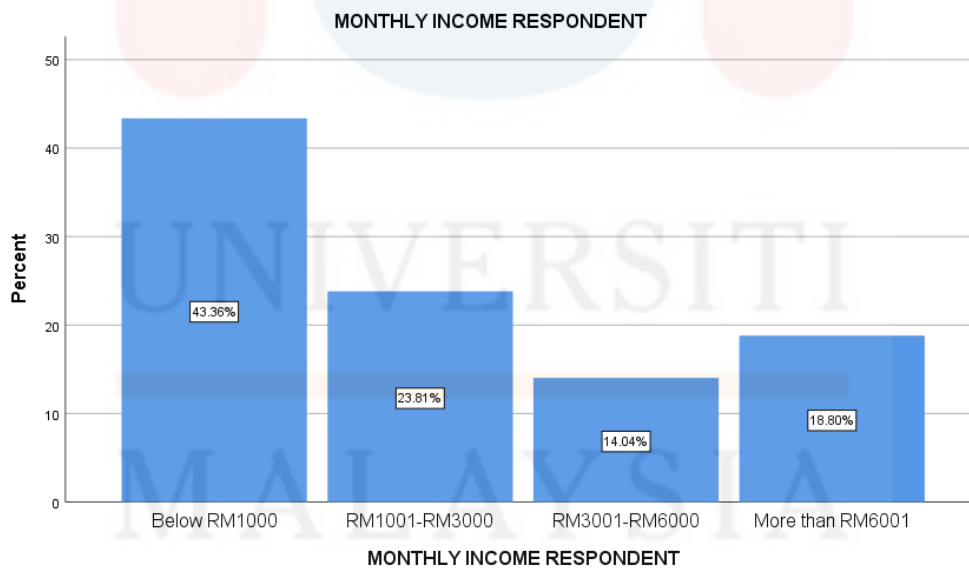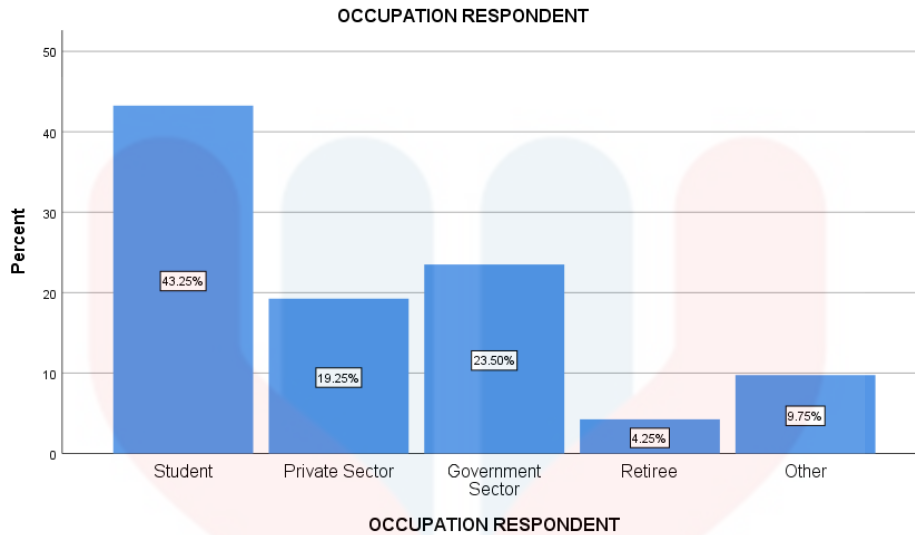
Figure 4.7: Chart for the Occupation

Table 4.7 show the result of frequency and percentages of the respondents based on the segmentation of occupation of respondents. The table indicates that the majority who answered this survey are student because it has the highest percentage value of 43.3% and a frequency of 173 respondents. Besides that, the respondents for government sector have the second highest percentage value of 23.5% and a frequency of 94 respondents. Additionally, the percentage value for private sector was 19.3% and a frequency of 77 respondents. Subsequently, the respondents for retiree graduates had the lowest percentage value of 4.3% and a frequency of 17 respondents. Lastly, the respondents for other occupation were 9.8% and frequency of 39 respondents involved in this research.

4.4   DESCRIPTIVE ANALYSIS

The descriptive analysis comes out from independent variable and dependent variable to find the mean of each variable. The response as was by using 5 points of likes the skills to measure respondents about how much they agree or disagree with the statement which is 1- Strongly disagree, 2- Disagree, 3- Uncertain or not applicable, 4- Agree and 5- Strongly agree.

4.4.1 Descriptive Analysis of Hibah application

Table 4.10 Descriptive Analysis of Hibah application

Descriptive statistic						
No.		N	Minimum	Maximum	Mean	Std. deviation
1.	I know about hibah application/ Saya tahu mengenai penerapan hibah	400	1	5	4.20	0.848
2.	The hibah application's helps to divide the wealth easier. / Hibah membantu urusan pembahagian harta dengan mudah.	400	1	5	4.28	0.795
3.	The application of hibah give more benefits to public in the future. / Penggunaan hibah memberi lebih banyak faedah kepada orang	400	1	5	4.38	0.767

	ramai pada masa hadapan		51			
4.	Hibah management is more organized and accepted by the public / Pengurusan hibah lebih teratur dan diterima ramai orang.	400	1	5	4.24	0.832
5.	In my opinion, hibah can be applied in my life. / Pada pendapat saya, hibah boleh diterapkan dalam kehidupan saya	400	1	5	4.35	0.781
	Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.9 show the dependent variable of hibah application. There are five (5) items for these dependent variables. The highest mean is DV1Q3 which is 4.38. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is DV1Q1 which is 4.20. Besides that, the highest standard deviation is DV1Q1 which is 0.848. Meanwhile, the lowest standard deviation for this variable is DV1Q3 which is 0.767.

Therefore, it indicates that respondents agree that the variable is important for hibah application.

4.4.2 Descriptive Analysis of Awareness

Table 4.11: Descriptive Analysis of Awareness

Descriptive statistic						
No.		N	Minimum	Maximum	Mean	Std. deviation
1.	I will use the Hibah to bequeath the estate. / Saya akan menggunakan kaedah Hibah bagi tujuan harta pusaka.	400	1	5	4.26	0.847
2.	In my opinion, Islamic banking products such as Hibah help me in managing my finances/ Pada pendapat saya, produk perbankan Islam seperti Hibah membantu saya dalam menguruskan harta.	400	1	5	4.35	0.750

3.	I agree that with awareness from forums and the internet can improve the understanding about Hibah/ Saya bersetuju bahawa dengan kesedaran dari forum dan internet dapat meningkatkan pemahaman mengenai Hibah.	400	1	5	4.31	0.762
4.	The level of awareness in Hibah will assure safe to use it/ Tahap kesedaran dalam hibah akan membuatkan rasa selamat untuk menggunakannya.	400	1	5	4.33	0.789
5.	Awareness of Hibah determines an individual's ability to manage their assets well / Kesedaran terhadap	400	1	5	4.32	0.785

	Hibah menentukan ssseorang individu berjaya menguruskan hartanya dengan baik.		54			
6.	I'm aware Hibah can help my family members after I die / Saya menyedari Hibah dapat membantu ahli keluarga saya menguruskan harta dengan baik setelah saya meninggal dunia	400	1	5	4.36	0.762
	Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.11 show the independent variable of awareness of hibah. There are six (6) items for these independent variables. The highest mean is IV1Q6 which is 4.36. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is IV1Q1 which is 4.20. Besides that, the highest standard deviation is IV1Q1 which is 0.847. Meanwhile, the lowest standard deviation for this variable is IV1Q2 which is 0.750. Therefore, it indicates that respondents agree that the variable is important for hibah application.

4.4.3 Descriptive Analysis of Attitude

Table 4.12: Descriptive Analysis of Attitude

Descriptive statistic						
No.		N	Minimum	Maximum	Mean	Std. deviation
1.	I feel that attitude of the individual is important in the use of the Hibah/ Saya berasa bahawa sikap individu penting dalam pelaksanaan Hibah.	400	1	5	4.27	0.828
2.	I prefer Hibah method over Wasiat method for estate management/ Saya lebih mengutamakan kaedah Hibah berbanding kaedah Wasiat untuk pengurusan harta pusaka.	400	1	5	4.14	0.900

3.	Hibah can avoid the fights between families by ensuring divide the properties fairly/ Hibah boleh mengelakkan pergaduhan antara keluarga dengan memastikan pembahagian harta secara adil.	400	1	5	4.24	0.827
4.	I give preferences to Hibah because I like to share my wealth to anyone other than my family/ Saya lebih mengutamakan Hibah kerana saya suka berkongsi keuntungan saya kepada sesiapa selain ahli keluarga saya.	400	1	5	4.10	0.932
5.	I think that Hibah can facilitate all my affairs in managing the	400	1	5	4.23	0.773

	property I own/ Saya beranggapan bahawa Hibah boleh memudahkan segala urusan saya dalam menguruskan harta yang dimiliki.		57				
	Valid N (listwise)	400					

Table 4.12 show the second independent variable which is attidue of hibah application. There are five (5) items for these independent variables. The highest mean is IV2Q5 which is 4.23. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is IV2Q4 which is 4.10. Besides that, the highest standard deviation is IV2Q4 which is 0.932. Meanwhile, the lowest standard deviation for this variable is IV2Q5 which is 0.773. Therefore, it indicates that respondents agree that the variable is important for hibah application.

4.4.4 Descriptive Analysis of Knowledge

Table 4.13: Descriptive Analysis of Knowledge

Descriptive statistic						
No.		N	Minimum	Maximum	Mean	Std. deviation
1.	I need to improve my level of understanding about Hibah because it is very important to use in the future. / Saya perlu meningkatkan tahap pemahaman saya mengenai Hibah kerana sangat penting untuk digunakan pada masa akan datang.	400	1	5	4.23	0.857
2.	I am sure that having a good of knowledge about Hibah can influence me to use Hibah. / Saya yakin bahawa mempunyai	400	1	5	4.39	0.747

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	pengetahuan yang baik mengenai Hibah dapat mempengaruhi saya untuk menggunakan Hibah.		59			
3.	Based on my understanding of Hibah, Hibah is a knowledge related to the system of inheritance distribution for Muslims. / Berdasarkan pemahaman saya tentang Hibah, Hibah adalah pengetahuan yang berkaitan dengan sistem pembahagian harta pusaka bagi orang Islam	400	1	5	4.35	0.751
4.	Knowledge in Hibah management allows me to know more	400	1	5	4.36	0.763

	about how to use it in real life / Pengetahuan dalam pengurusan Hibah membolehkan saya lebih mengetahui cara untuk menggunakannya dalam kehidupan sebenar.		60			
5.	Knowledge in Hibah is able to influence the Hibah application in the community/ Pengetahuan dalam Hibah mampu mempengaruhi penerapan hibah dalam kalangan masyarakat.	400	1	5	4.34	0.762
6.	Religious knowledge can influence individuals to perform Hibah. / Ilmu agama boleh mempengaruhi	400	1	5	4.39	0.783

individu untuk melaksanaan Hibah					
Valid N (listwise)	400				

Source: SPSS Data Analysis

Table 4.12 show the third independent variable which is knowledge of hibah. There are six (6) items for these independent variables. The highest mean is IV3Q2 and IV3Q6 which is 4.39. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is IV3Q1 which is 4.23. Besides that, the highest standard deviation is IV3Q1 which is 0.857. Meanwhile, the lowest standard deviation for this variable is IV3Q2 which is 0.747. Therefore, it indicates that respondents agree that the variable is important for hibah application.

4.5 RELIABILITY TEST

In this paper, the analysis enables the research to determine whether these sets of items have a strong level of stability in measuring variable. The table below shows the reliability tests for all the variables.

Table 4.14: Reliability Test of Hibah application

Reliability Statistics	
Cronbach's Alpha	N of items
.822	5

Source: SPSS Data Analysis

Based on the table 4.13, Cronbach's Alpha for five (5) items in the hibah application measure is 0.822. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Hibah application's among muslim.

Table 4.15: Reliability Test of Awareness of Hibah

Reliability Statistics	
Cronbach's Alpha	N of items
.885	6

Source: SPSS Data Analysis

Based on the table 4.15, Cronbach's Alpha for six (6) items in the awareness of hibah measure is 0.885. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Hibah's awareness.

Table 4.16: Reliability Test of Attitude of Hibah

Reliability Statistics	
Cronbach's Alpha	N of items
.839	5

Source: SPSS Data Analysis

Based on the table 4.16, Cronbach's Alpha for five (5) items in the attitude of hibah measure is 0.839. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has

a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Hibah's attitude.

Table 4.17: Reliability Test of Knowledge of Hibah

Reliability Statistics	
Cronbach's Alpha	N of items
.861	6

Source: SPSS Data Analysis

Based on the table 4.17, Cronbach's Alpha for six (6) items in the knowledge of hibah measure is 0.861. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Hibah's knowledge.

4.6 NORMALITY TEST

Table 4.18: Test of Normality

Tests of Normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean of Hibah Factor	.125	400	.000	.903	400	.000
Mean of Awaraness Factor	.139	400	.000	.891	400	.000
Mean of Attitude Factor	.114	400	.000	.921	400	.000
Mean of Knowledge Factor	.136	400	.000	.891	400	.000
a. Lilliefors Significance Correction						

Source: SPSS Data Analysis
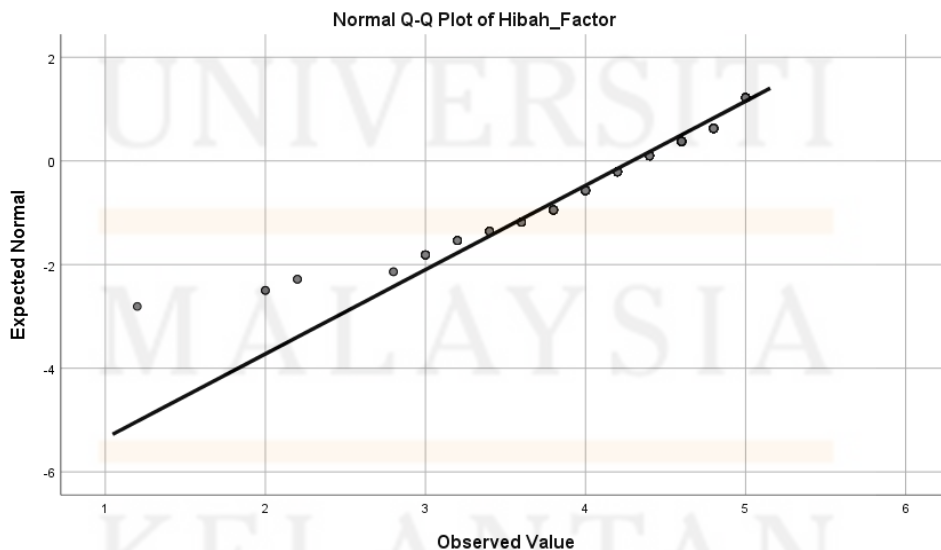
Hibah Factor

Figure 4.8: Normal Q-Q Plot of Hibah Factor

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Awareness Factor
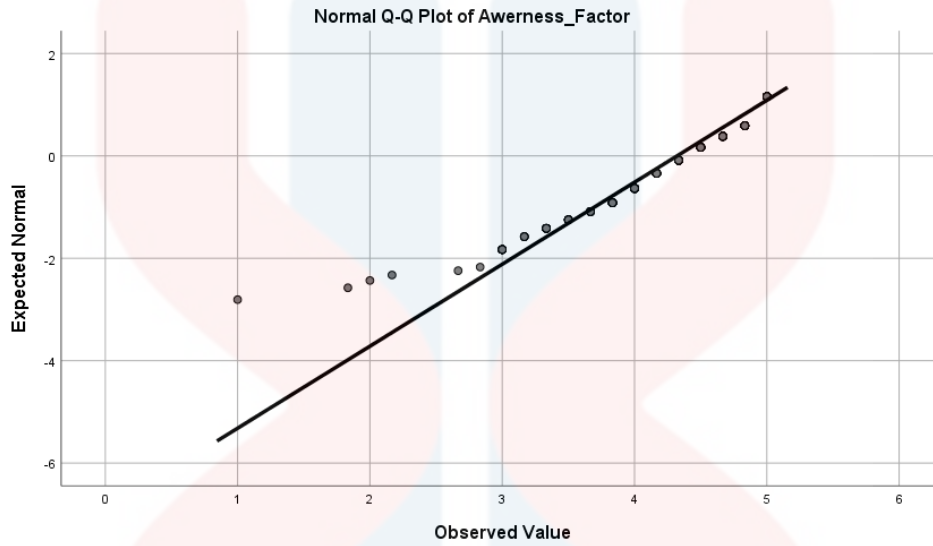

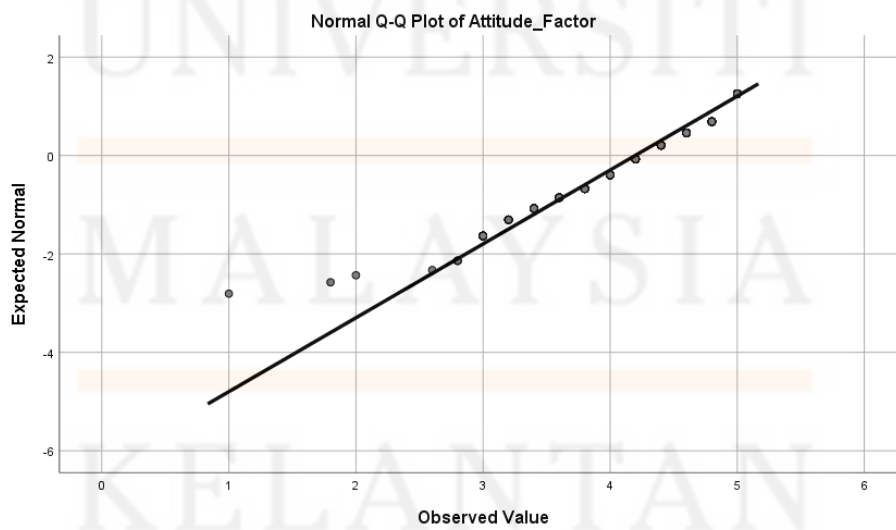Figure 4.9: Normal Q-Q Plot of Awareness Factor

Attitude Factor

Figure 4.10: Normal Q-Q Plot of Attitude Factor

Knowledge Factor

Normal Q-Q Plot of Attitude_Factor
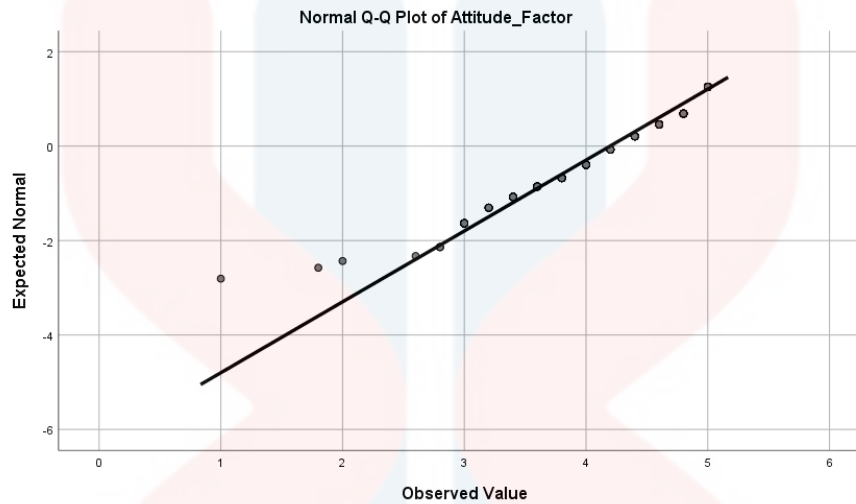
Figure 4.11: Normal Q-Q Plot of Knowledge Factor

In light of the table shows that all the variables have a good $p < 0.05$ so every one of the variables can be thought to be non-typical. Accordingly, the normality of all variables for this examination was met. This research utilizing Kolmogorov-Smirnov normality test rather Shapiro-Wilk normality test. The Shapiro–Wilk normality test is more suitable strategy for little example sizes (<50 tests) despite the fact that it can likewise be taking care of on bigger example size while Kolmogorov–Smirnov normality test is utilized for n ≥50. So, Kolmogorov-Smirnov normality test more appropriate as direction for this research. This is on the grounds that Kolmogorov-Smirnov had no touchy to issue in tails and it was appropriate for informational index more than 50. What's more, Shapiro-Wilk didn't function admirably assuming that few qualities in the informational index were something very similar and its turn out best for informational index informational collection under 50 (Razali and Bee).

4.7 Hypotheses Testing

Table 4.19: Hypotheses Testing

Pearson Correlations		Hibah Application	Awareness	Attitude	Knowledge
Hibah Application	Pearson Correlation	1	.759**	.670**	.674**
	Sig. (2-tailed)		.000	.000	.000
	N	400	400	400	400
Awareness	Pearson Correlation	.759**	1	.762**	.761**
	Sig. (2-tailed)	.000		.000	.000
	N	400	400	400	400
Attitude	Pearson Correlation	.670**	.762**	1	.777**
	Sig. (2-tailed)	.000	.000		.000
	N	400	400	400	400
Knowledge	Pearson Correlation	.674**	.761**	.777**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	400	400	400	400
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: SPSS Data Analysis

4.7.1 Awerness

Table 4.20: The relationship between Hibah application and Awareness

Pearson Correlations		Hibah Application	Awareness
Hibah Application	Pearson Correlation	1	.759[**]
	Sig. (2-tailed)		.000
	N	400	400
Awareness	Pearson Correlation	.759[**]	1
	Sig. (2-tailed)	.000	
	N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS Data Analysis

Based on the table above, it shows the outcome results of Pearson Correlation, which was conducted to determine the relationship between hibah application and awareness among Muslims community in Kelantan. According to the Pearson correlation, the study has accepted H1 and rejected H0. Thus, H1 was acceptable since there has a high positive correlation between the hibah application and awareness, which are r = 0.759, n= 400, p<0.05. The correlation between hibah application and awareness was statistically significant. While H0 is rejected since the value of P is 0.00, which indicates that the value is less than 0.05 and that no significant relationship between the two independent and dependent variables. The increase in hibah applications is associated with increased in awareness.

4.7.2 Attitude

Table 4.21: The relationship between Hibah application and Attitude

Pearson Correlations			Hibah Application	Attitude
Hibah Application	Pearson Correlation		1	.670[**]
	Sig. (2-tailed)			.000
	N		400	400
Attitude	Pearson Correlation		.670[**]	1
	Sig. (2-tailed)		.000	
	N		400	400
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Data Analysis

Based on the table above, it shows the outcome results of Pearson Correlation, which was conducted to determine the relationship between hibah application and attitude among Muslims community in Kelantan. According to the Pearson correlation, the study has accepted H1 and rejected H0. Thus, H1 was acceptable since there has a moderate positive correlation between the hibah application and attitude, which are r = 0.670, n= 400, p<0.05. The correlation between hibah application and attitude was statistically significant. While H0 is rejected since the value of P is 0.00, which indicates that the value is less than 0.05 and that no significant relationship between the two independent and dependent variables. The increase in hibah applications is associated with increased in attitude.

4.7.3 Knowledge

Table 4.22: The relationship between Hibah application and Knowledge

Pearson Correlations			Hibah Application	Knowledge
Hibah Application		Pearson Correlation	1	.674**
		Sig. (2-tailed)		.000
		N	400	400
Knowledge		Pearson Correlation	.674**	1
		Sig. (2-tailed)	.000	
		N	400	400
**. Correlation is significant at the 0.01 level (2-tailed).				

Source: SPSS Data Analysis

Based on the table above, it shows the outcome results of Pearson Correlation, which was conducted to determine the relationship between hibah application and knowledge among Muslims community in Kelantan. According to the Pearson correlation, the study has accepted H1 and rejected H0. Thus, H1 was acceptable since there has a moderate positive correlation between the hibah application and awareness, which are r = 0.674, n= 400, p<0.05. The correlation between hibah application and awareness was statistically significant. While H0 is rejected since the value of P is 0.00, which indicates that the value is less than 0.05 and that no significant relationship between the two independent and dependent variables. The increase in hibah applications is associated with increased in knowledge.

4.8   SUMMARY OF THE CHAPTER

This chapter 4 contains descriptive analysis, reliability test and the test on presumption. The analysis was done to explore whether there is a connection between the dependent variable and independent variable as communicated by the past researchers. E-views were utilised to investigate and evaluate the finding.

CHAPTER 5 DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In this chapter, the researcher will discuss about the findings based on the data that has been analysed in chapter 4. In fact, this part will be included by highlights of the results that support the main objective of the study that related to the topic which is the determinants that influence Hibah application in Kelantan. Subsequently, the next part is to explore the effects of this research and limits for completing this paper. The last part is providing the recommendation for future research. Hence, this chapter concludes the overall of research.

5.2 FINDING AND DISCUSSION

This purpose of this study was to determine the influence of Hibah application in Kelantan. It has related to do with the Theory of Planned Behaviour (TPB). In this study, primary data was gathered from online questionnaires via the Google Form for respondent input and secondary data from journals and articles were used. The dependent variable in this study was important and it was the Hibah application. A set of independent variables such as awareness, knowledge and attitude. The researcher was identified 400 responses to perform data collection by the online questionnaire. The study included Pearson Correlation to describe the relationship between two or more quantitative variables. This research has three objectives which are study on the relationship between awareness and Hibah application among community in Kelantan, to investigate the relationship between the knowledge and Hibah application among community in Kelantan. and: To determine the relationship between attitude and Hibah applications among community in Kelantan.

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5.2.1 Knowledge

H1: Knowledge had significant influence on Hibah Applications in the Muslim community in Kelantan

Aside from that, the researchers have discovered that there are is a strong positive relationship between Hibah application and knowledge among Muslims community in Kelantan. According to the result the index of Pearson Correlation Coefficient, this research accepting significant relationship between Hibah application and knowledge because the result 0.759 with significant value p, 0.05, it means that there is a significant relationship exist between Hibah application and knowledge among Muslims community in Kelantan. Therefore, the null hypothesis (Ho) was rejected because the p-value is 0.00 which is less than 0.05 and that mean there is no significant relationship that exist between both independent and dependent variables.

According to Rashid and Ahmad (2013), Hibah can be viewed as a solution to the problems surrounding the usage of faraid, particularly the issue of transferred assets to a family member based on the selection and choice of the donor (Rasyid and Ahmad, 2013). People's knowledge in Hibah became an advantage which reflects on understanding about having a proper wealth management planning. Those who have better knowledge on Hibah application are likely to adopt it to their wealth management planning. Hence, knowledge plays important role in influencing Islamic Hibah application. Besides knowledge, wealth management plays equal important role in influencing will practice among Muslims.

5.2.2 Attitude

H1: Attitude had significant influence on Hibah Applications in the Muslim community in Kelantan

According to the research, the attitude and Hibah application has a strong positive relationship among Muslim community in Kelantan. From the chapter 4, the Pearson Correlation Coefficient 0.670 at $p<0.05$. There is significant relationship between the attitude and the Hibah Application among Muslim community in Kelantan. Therefore, the null hypothesis (Ho) was rejected because the p-value is 0.00 which is less than 0.05 and that mean there is no significant relationship that exist between both independent and dependent variables.

The target respondents in this study believe that their perceptions of Hibah will be influenced by both environmental and personal variables. A group of social members viewed the Hibah positively, indicating that they will have a positive attitude about property management. According to (Aizen 1991), In the theory of planned behaviour, attitude is the most important factor or key variables in predicting behavioural intention. So, attitude became an important element for the individuals in accepting Hibah application. In relation to this discussion, it is proved that Muslims attitude is positive towards Hibah and they more be more inclined to give Hibah.

5.2.3 Awareness

H1: Awareness had significant influence on Hibah Applications in the Muslim community in Kelantan

From the chapter 4, the result shows the awareness has a strong positive relationship with the Hibah Application. From the data result, Pearson Correlation Coefficient value, it

shows 0.759 where p<0.05. According to the result the index of Pearson Correlation Coefficient, this research accepting significant relationship between Hibah application and awareness. Therefore, the null hypothesis (Ho) was rejected because the p-value is 0.00 which is less than 0.05 and that mean there is no significant relationship that exist between both independent and dependent variables.

Awareness of Hibah makes a component easier in the distribution of a Muslim's wealth. From a legal standpoint, Hibah is a good practice (sunat) or an important instrument in Islamic estate planning, especially for direct family members. Hibah, as defined by Kamarudin and Al-Ma'amun (2013), is a method for Muslims to dispose of their property. Estate management should be prepared for two periods of time: throughout one's lifetime and after one's death. As a result, most communities have enough awareness to use the Hibah application in order to distribute their property. Furthermore, raising awareness can help to minimize or mitigate the problem of frozen estates.

5.3   IMPLICATIONS OF THE STUDY

Research implications, according to William M.K. 2006, is a section in which a researcher discusses or investigates how the findings of a study are important for the future or the repercussions of a research policy, practise, theory, or study. Furthermore, the implications of reference produced at the end of the research study the significance of the final research study (Astuti, Arso, and Wigati 2015). Based on the study's implications, there may be a variety of perspectives on the study's activity. The findings of the study will have a long-term influence. As a result of this research, parties such as the government, a highly significant entity in society, will be encouraged to collaborate.

The consequences of Hibah application among Kelantan citizens, can raise awareness across Malaysia's population as technology advances. Furthermore, the COVID-19 issue, which has shaken the entire world today, has had a significant impact on every country, affecting all sectors, both foreign and domestic. As a result of the availability of technology facilities, the community will be more attentive in dealing with problems that arise. To some extent, the community's facilities help in Hibah application.

Its societal ramifications can raise attitude of Hibah's insight. According to the degree of comprehension of the population in Kelantan, majority of them know and are still perplexed about the concept of Hibah. Those who already know about the Hibah side of the family will need to learn about inheritance. As a result of this research, individuals are more aware of the issue and have a improve their knowledge of it. Those who are familiar with Hibah but are still perplexed or perplexed as to what Hibah is, despite the fact that they are aware that Hibah is an Islamic legacy and that they would employ it in a familial institution.

Furthermore, previous studies in various environments have confirmed that attitude affects behavioural intention significantly. Amin et al. (2011) found that attitude led to greater behavioural intention to use Islamic personal financing in Malaysia. In other Islamic surroundings behaviour such as halal food and halal product (Alam and Sayuti, 2011; Lada et al., 2009) and zakat context (Saad et al., 2010) also recognized that positive attitude significantly influences the behavioural intention. Other studies by Kautonen et al. (2013); Malebana, 2014) also found attitude significantly influence entrepreneurial behavioural intention. In information technology background, Mishra (2014); Teo and Lee (2010) also found same phenomena. Consistent with the discussion, it is expected that Muslim who have positive attitude towards Hibah will be more likely to give Hibah and vice versa.

Last, but not least, according to the data obtained from the questionnaires, the majority of the residents are familiar with Hibah. Today, Hibah are seen as a new phenomenon in the planning and industry property management of Muslims. Various Hibah concept products have been offered either in Islamic financial institutions as well as the estate planning industry as an instrument property management while alive (Noor Lizza Mohamed Said, Wan Amirul Adli Wanayu, 2021). Luckily, during this study, people took good action to get knowledge on Hibah based on the interview session.

5.4 LIMITATION OF THE STUDY

The limitation of this study was researcher had the challenge to make sure the people in Kelantan answer the questionnaire. It is might be disturbing them to answer the questionnaire. Some people might have less understanding of the question. The researcher must struggle to ensure a sufficient amount of data as stated in chapter 3. Thus, that there was the first barrier that the researcher needed to face in this research.

Subsequently, the researcher was faced with a time limit. The time limit refers to the time to collect the data. It is difficult for the researcher because it needs to use the people of Kelantan to answer the questionnaire. The time limit for people to answer the questionnaire makes the researcher know how to interact with people in Kelantan to provide their cooperation. At the same time, some people in Kelantan refuse to answer the questionnaire because they have done the Hibah in their wealth management.

5.5 RECOMMENDATION

Dispersal of data and information on the privilege Hibah can persuade Muslims in Malaysia to more readily comprehend their privileges when confronting debates. By having an appropriate comprehension of this issue, the gatherings included can evade further debates. This research shows the determinants that influence Hibah application among people in Kelantan. The developing number of questions among relatives as a substitute for helpless agreement and consciousness of Hibah practice information has prompted an enormous number of criminal cases. This can at last influence their personal satisfaction and concordance. Endeavour's to lessen questions will assist the public authority with accomplishing the National Key Result Area in decreasing wrongdoing. Each state ought to build up a standard Muslim Hibah Law/Enactment as a source of perspective when matters with respect to Hibah emerge. It will be the guide of the Shariah Court to choose the legitimacy of the Hibah.

Another difficulty is the lack of Hibah law, which we stated happened as a result of conflicting views among Muslim scholars over the basic condition and the execution of Hibah according to the four major schools of thought, namely Hanafi, Maliki, Shafie, and Hanbali. Because of the conflicting viewpoints, separate rulings are issued by the Shariah court and the Civil court, resulting in an increase in the number of cases involving Hibah conflicts. As a result, we agreed that a standard and uniform Hibah law or procedure should be formed by considering various crucial criteria as well as the feasibility of the judgements in Malaysia, as indicated by earlier studies. The number of conflicts and issues can be lessened to reach the best conclusion from the application of Hibah as one of the greatest instruments or approaches in the field of Islamic wealth management, with the uniformity of Hibah law being implemented and adopted by every state across the country. Moreover, brought together checking and oversight should be done to any office that oversees Muslim resources

particularly with respect to the dissemination of abundance through Hibah. Along these lines, further exploration should zero in on deciding the explanations for this Hibah case particularly on the part of disappointment among the beneficiaries or beneficiaries in the dissemination of abundance done through the allowing of Hibah.

5.6 CONCLUSION

All in all, the result of the running data analysis relates to the target indicated by the researcher. The researcher finds the determinants that influence Hibah application in Kelantan are awareness, attitude and knowledge. Research likewise find that the awareness is the most impact variable to Hibah application. From the research that has been done, some appropriate and immediate action needs to be taken by the relevant parties so that its implementation can be expedited and beneficial to many parties; not only to those who need support from an angle economic development, in fact it can also be a major driver of development education. The smooth and creative development of education will give birth to an intellect will drive the development and progress of the country, not only in terms of education, as well covering human capital development.

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APPENDIX A - QUESTIONNAIRES / BORANG KAJI SELIDIK

TOPIC: THE DETERMINANTS THAT INFLUENCE HIBAH APPLICATION IN KELANTAN.

PART A: DEMOGRAOHIC

1. Age

   i. Below 20years
   ii. 21-30 years
   iii. 31-40 years
   iv. 41-50 years
   v. 51 years and above

2. Gender

   i. Male
   ii. Female

3. Race

   i. Malay
   ii. Chinese
   iii. Indian
   iv. Other

4. Marital status

   i. Single
   ii. Married

5. Education background

   i. SPM/STPM
   ii. Diploma
   iii. Degree
   iv. PHD and above

6. Monthly income

i.   Below RM 1000
ii.   RM 1001-RM 3000
iii.   RM 3001-RM 6000
iv.   More than RM 6001

7. Occupation

i.   Student
ii.   Private sector
iii.   Government sector
iv.   Retiree
v.   Other

PART B: SECTION A (DEPENDENT VARIABLE: HIBAH APPLICATION)

1. I know about hibah application/ Saya tahu mengenai penerapan hibah

2. The hibah application's helps to divide the wealth easier. / Hibah membantu urusan

   pembahagian harta dengan mudah.

3. The application of hibah give more benefits to public in the future. / Pemakaian hibah

   memberi lebih banyak faedah kepada orang ramai pada masa hadapan

4. Hibah management is more organized and accepted by the public / Pengurusan hibah lebih

   teratur dan diterima ramai orang.

5. In my opinion, hibah can be applied in my life. / Pada pendapat saya, hibah boleh diterapkan

   dalam kehidupan saya.

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6. In my opinion, Hibah can be used to bequeath an estate to my family members. / Pada

pandangan saya, Hibah boleh digunakan bagi mewasiatkan harta pusaka untuk ahli keluarga

saya.

PART B: SECTION B (INDEPENDEN VARIABLE: i. awareness, ii. Attitude iii.

Knowledge)

i.   **AWARENESS**

1. I will use the Hibah to bequeath the estate. / Saya akan menggunakan kaedah Hibah bagi

tujuan harta pusaka.

2. In my opinion, Islamic banking products such as Hibah help me in managing my finances/

Pada pendapat saya, produk perbankan Islam seperti Hibah membantu saya dalam

menguruskan harta.

3. I agree that with awareness from forums and the internet can improve the understanding

about Hibah/ Saya bersetuju bahawa dengan kesedaran dari forum dan internet dapat

meningkatkan pemahaman mengenai Hibah.

4. The level of awareness in Hibah will assure safe to use it/ Tahap kesedaran dalam hibah

akan membuatkan rasa selamat untuk menggunakannya

5. Awareness of Hibah determines an individual's ability to manage their assets well /

Kesedaran terhadap Hibah menentukan sseseorang individu berjaya menguruskan hartanya

dengan baik.

6. I'm aware Hibah can help my family members after I die / Saya menyedari Hibah dapat

membantu ahli keluarga saya menguruskan harta dengan baik setelah saya meninggal dunia

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ii.   **ATTITUDE**

7. I feel that attitude of the individual is important in the use of the Hibah/ Saya berasa bahawa sikap individu penting dalam pelaksanaan Hibah.

8. I prefer Hibah method over Wasiat method for estate management/ Saya lebih mengutamakan kaedah Hibah berbanding kaedah Wasiat untuk pengurusan harta pusaka.

9. Hibah can avoid the fights between families by ensuring divide the properties fairly/ Hibah boleh mengelakkan pergaduhan antara keluarga dengan memastikan pembahagian harta secara adil

10. I give preferences to Hibah because I like to share my wealth to anyone other than my family/ Saya lebih mengutamakan Hibah kerana saya suka berkongsi keuntungan saya kepada sesiapa selain ahli keluarga saya.

11. I think that Hibah can facilitate all my affairs in managing the property I own/ Saya beranggapan bahawa Hibah boleh memudahkan segala urusan saya dalam menguruskan harta yang dimiliki

iii.   **KNOWLEDGE**

12. I need to improve my level of understanding about Hibah because it is very important to use in the future. / Saya perlu meningkatkan tahap pemahaman saya mengenai Hibah kerana sangat penting untuk digunakan pada masa akan datang.

13. I am sure that having a good of knowledge about Hibah can influence me to use Hibah. / Saya yakin bahawa mempunyai pengetahuan yang baik mengenai Hibah dapat mempengaruhi saya untuk menggunakan Hibah.

14. Based on my understanding of Hibah, Hibah is a knowledge related to the system of inheritance distribution for Muslims. / Berdasarkan pemahaman saya tentang Hibah, Hibah adalah pengetahuan yang berkaitan dengan sistem pembahagian harta pusaka bagi orang Islam

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15. Knowledge in Hibah management allows me to know more about how to use it in real life / Pengetahuan dalam pengurusan Hibah membolehkan saya lebih mengetahui cara untuk menggunakannya dalam kehidupan sebenar.

16. Knowledge in Hibah is able to influence the Hibah application in the community/ Pengetahuan dalam Hibah mampu mempengaruhi penerapan hibah dalam kalangan masyarakat

17. Religious knowledge can influence individuals to perform Hibah. / Ilmu agama boleh mempengaruhi individu untuk melaksanaan Hibah

APPENDIX B- GANTT CHART

GANTT CHART

Stages of the research proposal	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8	Week 9	Week 10	Week 11	Week 12	Week 13	Week 14	Week 15
Guideline for undergraduate academic report	███												
Selection of research topic		███											
WRITING: Research problem			███										
WRITING: Research objective			███										
WRITING: Research scope			███										
Conducting literature review			███										
WRITING: Research design				███									
Creating Research method				███									
Creating Data collection method				███									
Review framework of the study by the supervisor					███								
Correction of the draft research proposal					███								

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Task															
Mid Sem Break						■									
Final revision of the draft research proposal							■	■							
Submission of the proposal draft to the supervisor									■						
Review by Supervisor and correction by student									■	■					
Resubmit Final Proposal draft												■			
Presentation of the proposal draft and evaluation													■		
Final editing of the proposal and final amendment														■	

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