

**DETERMINANTS OF THE FAILURE AND DELAY OF
THE DIVISION OF INHERITANCE AMONG THE
COMMUNITY**

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**DEGREE OF BACHELOR OF BUSINESS ADMINISTRATION
(ISLAMIC BANKING AND FINANCE) WITH HONOUR**

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Inheritance Among the Community

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Bachelor of Business Administration (Islamic Banking and Finance) with
Honours

Faculty of Entrepreneurship and Business
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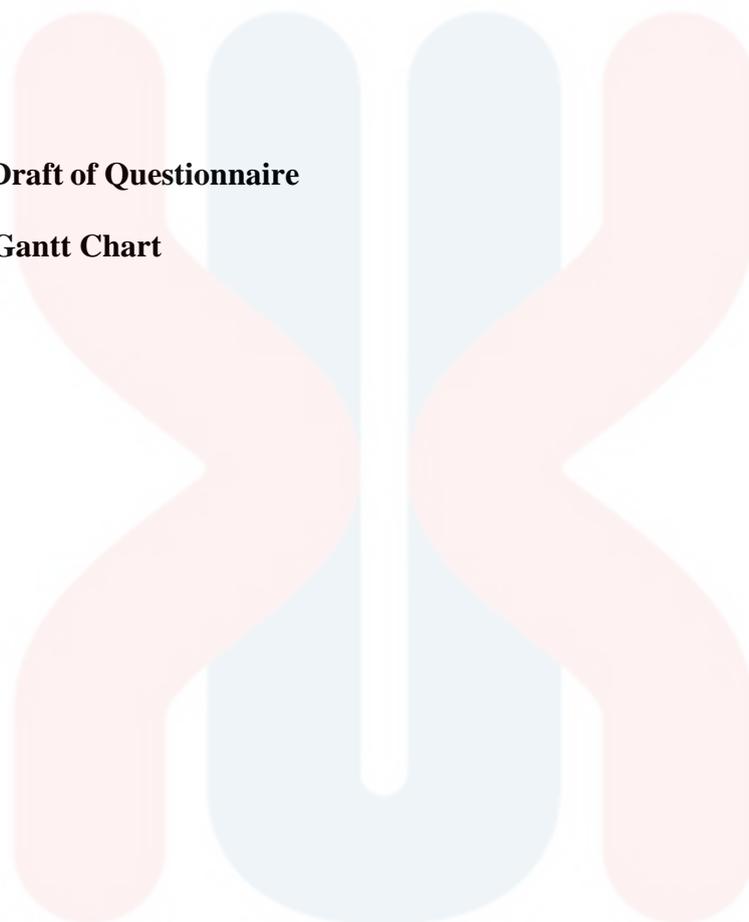
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LIST OF ABBREVIATIONS

AAOIFI	Accounting and Auditing Organization for Islamic Financial Institutions	1
ARB	Amanah Raya Berhad	8
COVID 19	Coronavirus Disease 2019	19,22
EPF	Employee Provident Fund	22
PhD	Doctor of Philosophy	34, 35
PMCC	Product Moment Correlation Coefficient	26
RAA	Reasoned Action Method	10
RO	Research Objectives	4
RQ	Research Questions	3
SOPs	Standard Operating Systems	19,22
SPM	Sijil Pelajaran Malaysia	34,35
SPSS	Statistical Package for Social Science	24,25,28,43,53
STPM	Sijil Tinggi Pelajaran Malaysia	34,35
TPB	The Theory of Planned Behaviour	10
TRA	The Theory of Reason Action	9,10

ABSTRAK

Dewasa ini, kelewatan yang ketara dalam menuntut hak pewarisan di kalangan majoriti umat Islam Malaysia telah menjadi punca kebimbangan utama. Akibatnya, harta pusaka yang tidak dituntut dan aset beku menjadi terakru serta tidak boleh diagihkan kepada waris yang layak. Dari masa ke masa, proses tuntutan menjadi lebih mahal dan memakan masa. Jumlah harta yang tidak dituntut telah meningkat secara berterusan sepanjang tahun. Salah satu kesukaran terbesar yang menjejaskan penduduk Islam Malaysia ialah peningkatan jumlah aset beku. Terdapat banyak faktor yang telah dikenal pasti sebagai penyumbang kepada kelewatan. Walaupun fakta bahawa banyak inisiatif telah diambil untuk menangani isu ini, prosesnya masih panjang. Akibatnya, adalah perlu untuk mengenal pasti penentu yang menyebabkan kegagalan dan kelewatan dalam pembahagian harta pusaka yang ditinggalkan oleh pertikaian si mati. Oleh itu, tujuan kajian ini adalah untuk mengkaji faktor penentu kegagalan dan kelewatan pembahagian harta pusaka dalam kalangan masyarakat. Beberapa faktor dikenal pasti: pengetahuan tentang harta pusaka, sikap bertanggungjawab dalam kalangan waris yang sah, kepelbagaian budaya dan agama serta kekangan perundangan dalam pentadbiran harta. 388 responden telah diberikan soal selidik. Kaedah sampel yang digunakan ialah persampelan mudah. Maklumat telah diperiksa menggunakan ujian kebolehpercayaan, deskriptif, dan regresi. Penemuan menunjukkan bahawa kepelbagaian dalam budaya dan agama, serta kekangan perundangan dalam pentadbiran harta, adalah pemacu utama yang membawa kepada kegagalan dan kelewatan pembahagian harta pusaka. Tambahan pula, kekangan perundangan dalam pentadbiran harta didedahkan sebagai peramal terkuat kegagalan dan kelewatan pembahagian pusaka.

Kata kunci: *Ilmu, Sikap, Budaya, Agama, Perundangan, Pewarisan, Pembahagian*

ABSTRACT

The majority of Malaysian Muslims are encountering significant delays in claiming their Islamic inheritance rights, which has become a major source of anxiety. As a result, unclaimed inheritance and frozen assets accrue and cannot be distributed to deserving heirs. Over time, claim processes have gotten more expensive and time-consuming. The volume of unclaimed property has steadily increased throughout the years. One of the greatest difficulties affecting Malaysia's Muslim population is the rising number of frozen assets. There are numerous factors that have been identified as contributing to the delay. Despite the fact that many initiatives have been taken to address this issue, the process remains lengthy. As a result, it is necessary to identify the determinant causing failure and delay in the division of inheritance property left by deceased disputes. Therefore, the purpose of this study is to study the determinant of the failure and delay of the division of inheritance among the community. Few factors are identified: knowledge of inheritance, the responsible attitude among legal heirs, diversity in culture and religion and legislation constraint in the administration of property. 388 respondents were given questionnaires. The sample method used was convenience sampling. The information was examined using reliability, descriptive, and regression tests. The findings reveal that diversity in culture and religion, as well as legislation constraint in the administration of property, are major drivers that lead to the failure and delay of the division of inheritance. Furthermore, legislation constraint in the administration of property is revealed to be the strongest predictor of failure and delay in inheritance division.

Keywords: *Knowledge, Attitude, Culture, Religion, Legislation, Inheritance, Distribution*

CHAPTER 1:

INTRODUCTION

1.1 BACKGROUND OF STUDY

This research aims to study the determinants of the failure and delay of the division of inheritance among the community. Inheritance is the transfer of property left by the deceased to his heirs after legacies and obligations are settled. When someone dies in Islam, the entirety of his fortune is divided among heirs following the complete payment of legacies and obligations, as required by Shariah. According to Abd Wahab et al. (2019), it provides for the distribution of estate assets to legal heirs such as the wife, husband, daughter, son, mother, and father. It also becomes one of the techniques of wealth transfer in an Islamic economy. It is classified as shirkat al-milk ghayr ikhtiyari, a form of Musharrakah (Islamic partnership) (compulsory partnership) (Arshad & Ismail, 2010; Farooq & Ahmed; 2013; AAOIFI, 2015).

Property is regarded as a resource in the pursuit of prosperity in this life and the hereafter in Islam. The importance of financial planning includes a variety of vital issues such as property development, accumulation, protection, and distribution. One of the key topics covered in the Quran and Hadith is Islamic estate planning. Estate planning regulations are being developed in order to protect heirs' interests against money mismanagement and abuse. Evidence of the significance of estate planning can be found in Surah Yusuf, Verse 47–49. The Quran (12:47) states: “You will plant for seven years consecutively; and what you harvest leaves in its spikes, except a little from which you will eat”. The verse shows that Islam advises its followers to plan for the sustenance that God has given for the sake of well-being in this world and as a preparation for eternal life in the hereafter.

According to the Basah and Tahir (2019), Islamic-based financial advisers are responsible with creating a holistic financial strategy for each customer, encompassing both worldly and eternal actions while assuring corporate sustainability and societal good. The failure and delay in the division of inheritance is one of the worst Muslims' economy issues. Due to this failure and delay, properties are frozen and negatively impact the economy of the individual, community and country.

To avoid problems and delays in the division of inheritance when the property owner dies, real estate planning is the effort that must be made to divide the property owned by the property owner to the heirs. Therefore, it is important to study the factors of the failure and delay of the division of inheritance. There are various factors that determine the failure and delay of the division of inheritance among the community.

1.2 PROBLEM STATEMENT

Unclaimed property in the year 2020 almost amounted to RM70 billion, with a majority of cases involving Malays. According to an article from Utusan Malaysia (2018) reported that frozen assets back in 2004 stood at RM15 billion but have snowballed over the years. In 2014, the amount came to RM66.6 billion and in 2020, the latest estimate of assets in the country have been frozen, was between RM 70 billion and RM90 billion. In addition, Ahmad Baharul Ulum et al. (2017), who studied awareness of unclaimed assets, asserted that these unclaimed assets would deplete the nation as they become counterproductive. This increasing trend in unclaimed property is due to common factors such as conflicts among heirs, lack of awareness, and carelessness.

The process of distribution inheritance usually takes time because it involves processes in certain bodies and requires a high commitment for the heirs to manage it. Consequently, the management of inheritance has often encountered difficulties and caused failure and delay in the division of inheritance. Therefore, this study attempts to determine the other factors such as knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, and legislation constraints in the administration of property that influence the determinants of the failure and delay of the division of inheritance among the community in Malaysia.

1.3 RESEARCH QUESTIONS

This research seeks to provide deep insight and understanding into the link between the knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, legislation constraints in the administration of property and the failure and delay in the division of inheritance among the community. The following are the research questions for this study:

RQ1: Is there any significant relationship between the knowledge of inheritance distribution and the failure and delay in the division of inheritance among the community?

RQ2: Is there any significant relationship between the responsible attitude among legal heirs and the failure and delay in the division of inheritance among the community?

RQ3: Is there any significant relationship between the diversity in culture and religion and the failure and delay in the division of inheritance among the community?

RQ4: Is there any significant relationship between the legislation constraints in the administration of property and the failure and delay in the division of inheritance among the community?

1.4 RESEARCH OBJECTIVES

In fact, the goal of this research was to understand the determinants of the failure and delay of the division of inheritance among the community by accomplish the objectives below:

RO1: To determine the relationship between the knowledge of inheritance distribution and the failure and delay in the division of inheritance among the community.

RO2: To determine the relationship between the responsible attitude among legal heirs and the failure and delay in the division of inheritance among the community.

RO3: To determine the relationship between the diversity in culture and religion and the failure and delay in the division of inheritance among the community.

RO4: To determine the relationship between the legislation constraints in the administration of property and the failure and delay in the division of inheritance among the community.

1.5 SCOPE OF THE STUDY

Most of the community, especially the Muslim community in Malaysia, has already experienced the issue of failure and delay in the division of inheritance. It is a significant concern when the estate division cannot be carried out and the heirs of his estate cannot claim the estate of the deceased. Therefore, this study focuses on identifying the factors that cause the failure and delay of the division of inheritance among the community. At the same time, the researcher wants to outline solutions to solve the problem effectively. The researcher has identified four factors contributing to the failure and delays in the division of inheritance, such as knowledge on inheritance distribution, the responsible attitude of legal heirs, diversity in culture and religion, and legislation constraints in the administration of property.

The research sample will be drawn conventionally from about 388 respondents aged between 20 to 61 years and above. The distribution of an online survey is not biased towards any family background, culture, religion, or gender, as this research aims to understand the community as a general group. All confidential information provided in an online survey and face-to-face questionnaires is the researchers' responsibility.

1.6 SIGNIFICANCE OF STUDY

An estate is the estate of a deceased person left to a surviving heir to assist in the survival of his heirs. For example, if the deceased leaves a wife and two children, then the estate will be given to his heirs to continue survival after the death of the deceased, who is also the breadwinner for the family. However, many heirs still cannot claim the estate of the dead due to certain factors. As such, the researchers expect that the findings of this study will help resolve the issue of unclaimed inheritance. It benefits society and the efficiency of the legal and administrative system, especially in inheritance division. This study aims to identify the general public awareness of the failures and delays of inheritance division. The results obtained from this study will illustrate the determinants of failure and delay of inheritance distribution among the community.

The biggest reason why researchers would like to propose this research project is that researchers are concerned about many Muslim communities that still do not understand the practice or method of division of inheritance and knowledge of Fara'id. The issue of determinants of the failure and delay in the division of inheritance among the communities is really alarming nowadays. Statistics data from Keertan Ayamany (2021), he states that the latest statistic of unclaimed property is between RM70 Billion and RM90 Billion in assets in the country have been frozen as of 2020.

To solve this problem, researchers have come up with this research project. This research project is suitable for students like us that are still pursuing studies at the degree level. This research project will be well-managed by the four of us because researchers will do it as well as researchers can as researchers would like to accomplish our biggest goal which is researchers want every Muslim to manage their inheritance distribution successfully without any issues. Researchers are confident that can spread awareness about inheritance distribution among the community by completing this research project.

1.7 DEFINITION OF TERMS

1.7.1 Knowledge on Inheritance Distribution.

According to the Cambridge Dictionary (n.d) knowledge carries the meaning of understanding of or information about a subject that you get by experience or study. The experience of study is generally either known by one person or by people. The other meaning is the state of a person of knowing and being familiar about with something or awareness, understanding, or information that has been obtained by experience or study, and that is either in a person's mind or possessed by people generally.

According to the Corporate Finance Institute (n.d), during the estate planning process, the asset distribution to the descendants of a dead estate owner is determined. During this procedure, the estate owner names all of their heirs who are entitled to a share of the inheritance. The owner mentions all of his or her assets. Real estate, stock certificates, cash, and other assets may be included. In the list of assets, the will defines who gets what. The religion or culture of the estate owner may have an impact on the asset distribution technique

1.7.2 Responsible Attitude Among Legal Heirs.

According to the Collins Dictionary (n.d), a responsible attitude carries the meaning that it is your job or obligation to deal with something and make decisions about it if you are accountable for it. Responsible individuals behave appropriately and rationally without

needing to be watched. The Collins Dictionary (n.d) also mentioned that responsible professions entail making significant judgements or carrying out crucial responsibilities. Based on Investopedia (2022), when a deceased individual does not leave a final will and testament, an heir is a person who is legally entitled to claim an inheritance. In most cases, the heirs who inherit the property are the decedent's children, descendants, or other close relatives. In law, heirs are distinct from beneficiaries, who are named in a will or other written papers as the intended beneficiary of a decedent's possessions. An inheritance is a piece of a deceased person's estate bequeathed to an heir. When a person dies without a will, he or she is said to have died intestate, and a probate court decides how the assets are dispersed.

1.7.3 Diversity in Culture and Religion.

According to the Cambridge Dictionary (n.d), culture refers to a way of life, particularly the basic practices and beliefs of a certain group of people at a specific period, or the attitudes, conduct, ideas, and so on of a specific group of individuals within public workers. According to the Cambridge Dictionary, culture is a people's way of life, particularly as manifested in their everyday behavior and routines, attitudes toward one another, and moral and religious beliefs.

Based on Wikipedia (2022), in religious studies, the concept of religion is a contentious and intricate issue, with researchers unable to agree on a single term. Religion is defined by Oxford Dictionaries (n.d) as "belief in and/or worship of a superhuman ruling authority, particularly a personal God or gods.". Others, such as Wilfred Cantwell Smith, have attempted to address a perceived Judeo-Christian and Western bias in religion definition and research. Thinkers such as Daniel Dubuisson have questioned whether the term religion has any meaning outside of Western cultures, while others, such as Ernst Feil, have questioned whether it even has a definite, universal meaning within Western cultures.

1.7.4 Legislation Constraint in The Administration of Property.

According to the Cambridge Dictionary (n.d), legislation means a rule or law relating to a particular activity held by the government. The Cambridge Dictionary (n.d) also mentions that constraint controls what researchers do by keeping us within certain limits. Merriam Webster defines constraint as a control limiting or restricting a committee that refuses to act under restraint.

Based on Wikipedia (2022), the concept of legislation is the process or product of enrolling, enacting, or promulgating law by a legislature, parliament, or analogous governing body. Legislation can have many purposes to regulate, authorize, outlaw, provide (funds), sanction, grant, declare, or restrict. In Malaysia, Islamic estate administration begins with gathering a deceased person's property, debt settlement, and distribution to the legal heirs (Muhammad Mu'izz et. al.; 2020). Obtaining a grant of representation from the High Civil Court, Small Estate Distribution Unit or Amanah Raya Berhad (ARB) is the first step in the procedure.

1.8 ORGANIZATION OF PROPOSAL

This report will have three chapters. The first chapter will cover the introduction of the topic in study. In Chapter One, researchers include background of the study, problem statement, research question, research objective, scope of the study, significance of study, definition of term and organization of the proposal. The next chapter, Chapter 2, will cover the literature review and research hypotheses development. In Chapter Two, researchers include introduction for chapter two, underpinning theory, previous studies, hypothesis statement. conceptual framework and conclusion for chapter two. Following will be Chapter Three which will cover the methodology used in this study. In Chapter Three researchers include introduction for chapter three, research design, data collection method, study population, sample size, sampling technique, research instrument development, measurement of the variables, procedure for data analysis and conclusion for chapter 3.

CHAPTER 2:

LITERATURE RIVIEW

2.1 INTRODUCTION

The researcher would like to structure the literature review in this chapter to learn more about the issue to be examined from prior studies. The failure and delay of the division of inheritance is one of the problems, which is widely concerned by the authorities and has become an important issue faced by the majority of Muslims. This delay contributes to the increase in unclaimed properties over the past few years, which is alarming, hence an immediate need for a proper solution. The failure and delay of the division of inheritance causes a lot of unclaimed properties at various entities and has a big impact on the economic development of the country.

2.2 UNDERPINNING THEORY

In this study, underpinning ideas are referred to as theories for comprehending the social situation, according to Gregor (2002). The ideas are intended to explain "how" and "why" things occur in the manner that they do. The idea that underpins a study is frequently seen as a lens. The Theory of Reasoned Action (TRA), introduced by Fishbein and Ajzen in 1975, has been modified in this work. According to the Theory of Reasoned Action (TRA), a person's intention determines their behavior to perform the behavior. This purpose is determined by their attitude toward the behavior and subjective norms (Fishbein & Ajzen, 1975).

The theory of reasoned action (TRA) seeks to explain how attitudes and behaviors interact in human activity. Attitudes, which refer to how people feel about a certain behavior, are one of the primary determinants of behavioral intention, according to this theory. It is mostly used to forecast how people will behave based on their prior opinions and behavioral intentions.

The decision to engage in a certain activity is based on the consequences that the individual anticipates would result from executing the behavior. Previous research in social psychology, persuasion models, and attitude theories informed this idea.

Fishbein's theories proposed a link between attitude and behavior (the A-B relationship). However, detractors said that attitude theories were not excellent predictors of human behavior. The two theorists later amended and developed the theory of reasoned action (TRA) in the following decades to address any contradictions in the A-B relationship with the theory of planned behavior (TPB) and the reasoned action method (RAA). The theory is also employed as a theory of understanding in communication discourse. According to the theory of reasoned action (TRA), stronger intentions result in increased effort to do the behavior, which raises the possibility that the behavior will be performed.

The community's attitude caused the failure and delay in the division of inheritance, and this problem will make it difficult for the deceased's heirs to disperse the deceased's property. Another issue arises when the heir is in severe need of a fortune in order to continue their life. Society must intend to deepen its understanding of inheritance distribution in order for a knowing society to direct the community toward a better and more prosperous future.

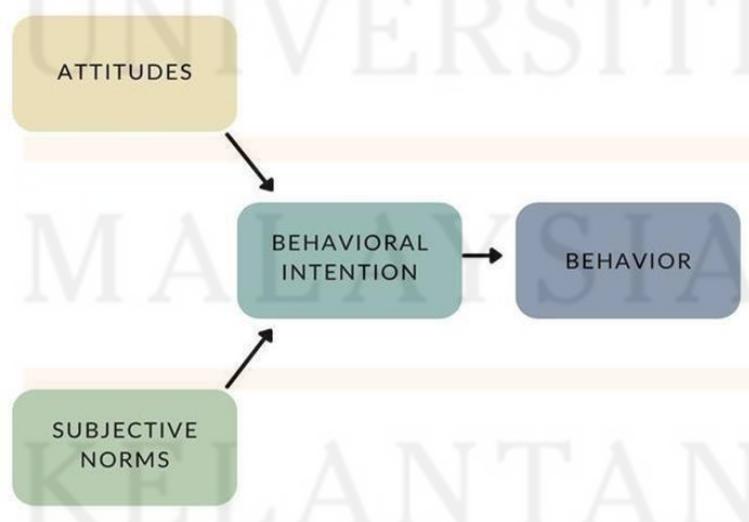


Figure 2.2.1: Theory of Reasoned Action

2.3 PREVIOUS STUDIES

2.3.1 Failure and Delay in The Division of Inheritance.

The failure and delay in the division of inheritance is the cause of many unclaimed properties in Malaysia. According Norisah Ibrahim (2019) as Islamic Property Planner Specialist As-Salihin Trustee Berhad, she states that there are RM66 billion in Muslim property not claimed by the heirs of the deceased, even the specific heirs of the house and land are not touched for many years. Due to that, their inheritance is frozen and also given to the Baitulmal. According to the Shafie madhab (school of law), inherited property of the deceased is vested in Baitulmal under the appropriate State Islamic Religious Council if there are no rightful heirs or there is a surplus after distribution to rightful heirs (Md. Yazid et. al, 2020).

According to Utusan Malaysia, which used As-Salihin Trustee data, frozen assets peaked at RM15 billion in 2004 and have since grown to RM50 billion. The figure was RM66.6 billion in 2014, and the most recent projection for 2020 was between RM70 and RM90 billion. It is clearly seen that society is less concerned and knowledgeable about the division of inheritance. Moreover, the division of inheritance is not a straightforward process (Nasrul et al., 2018). It requires several steps and conditions that must be complied with throughout dealing with the administration and negotiating in court.

2.3.2 Relationship between Knowledge on Inheritance Distribution with Failure and Delay in The Division of Inheritance.

Nowadays, even though researchers are in the era of advanced technology, society still lacks knowledge and awareness about financial management, which is the cause of unclaimed estate. Knowledge of the division of inheritance is essential for the community to know so that there are no misunderstandings, fights, lack of information about the deceased and heirs, and wrong submission of proper forms. Nasrul et al.; (2018), postulates that if the application is made to the wrong body or for the wrong type of letter of representation, then the process of

estate administration and distribution might be delayed. Therefore, if an heir is armed with knowledge, the problem of delay in the estate division will not occur.

According to Abd Aziz et al., (2017), he states that some Muslims have a wealth management strategy in place, but the plan does not adhere to Islamic wealth distribution principles. Knowledge about the procedure or process of division of the estate in court will cause difficulties and even complicate the process with the legislature. In turn, it will slow down the process of division of the estate. For example, cases related to a nomination in the Employees Provident Fund (EPF) account of the deceased require a lengthy process to change the nominee to the name of the deceased's heir. Asman (2020), states that they still have to lack understanding of the distribution of inheritance in the Malay Sambas community, specifically in accordance with Islamic law that has been regulated in the Quran.

2.3.3 Relationship between Responsible Attitude Among Legal Heirs with Failure and Delay in The Division of Inheritance.

According to an article by Siti et al., (2021), most people take for granted wealth planning in estate distribution. This is due to a lack of responsible attitude among the legal heirs. Managing the estate distribution is one of the most important responsibilities that need to be fulfilled by legal heirs. A responsible attitude will cause the failure and delay of the distribution of the inheritance. Based on an article by Nasrul et al., (2018), the irresponsibility attitude can be seen in cases that involved a late application for estate administration to the administrative bodies. Most responsible legal heirs tend to get the inheritance more than others and that will cause the failure of the inheritance distribution according to the estate distribution system by law.

Based on a previous study made by Siti et al., (2021), the relationship between delaying distribution of Faraid and the attitude of legal heirs shows the value has a moderate association. A quantitative approach was used in this study by Siti et al., (2021), which consists of the Muslim community in Kota Bharu with the majority of the age group, which was between 41 and 56. Due to that, researchers considered that the respondents in the previous study were to be of mature age and they were considered able to make wise decisions. From the previous study, researchers can conclude that the attitude among legal heirs gives a moderate effect on the failure and delay in the division of inheritance.

2.3.4 Relationship between Diversity in Culture and Religion with Failure and Delay in The Division of Inheritance.

Based on a journal by Institut Agama Islam Sultan Muhammad Syafiuddin Sambas, a study has been made on the Malay people in Sambas Indonesia in the result turns out to be there is a shift in culture and habits in the social fabric that highlights gender equality. Therefore, the estate distribution must be equally distributed to both male and female heirs.

This is due to the fact that many females are able to generate income just the same as males. This is different from the teachings of Islam which are Fara'id which was mentioned in al- Quran, in surah an-Nisa, where the percentage of males receiving an inheritance is larger than the percentage of the females receiving an inheritance. This factor led to the delay in distributing inheritance among the legal heirs.

Based on a previous study made by Institut Agama Islam Sultan Muhammad Syafiuddin Sambas, there is a fundamental difference between inheritance conceptions in Islamic law with the practices of inheritance in the Sambas Malay community. From the analysis made by Institut Agama Islam Sultan Muhammad Syafiuddin Sambas, they focus on a very significant difference in the division of inheritance between male and female heirs, wherein each part, both heirs are generalized in the distribution of inheritance. The practice of inheritance distribution

among the Sambas Malay community is very contrary to the teachings of Islamic law contained in the Quran, surah an -Nisa verses 11, 12, and 176.

2.3.5 Relationship between Legislation Constraint in The Administration of Property with Failure and Delay in The Division of Inheritance.

The problem of legal constraints arises when two different jurisdictions manage the estates of Muslims. Therefore, multiple institutions exercise administrative jurisdiction over Muslim inheritance at the Federal and State levels in Malaysia. Interference with various parties will further slowdown the process of distributing the deceased's estate to the heirs. It also confuses the general public, especially the heirs, in determining which institution has the authority to manage the estate. Controversy has arisen where the property administration system in Malaysia is said to be ineffective, causing the property arrears to amount to billions of ringgits. This is because of the complicated process and too many jurisdictions. The complicated process poses a problem for the community and the occurrence of unclaimed property.

In addition, the procedures of the legislature and administration are also unsatisfactory such as the heirs having to go from one place to another to resolve the problem of estate claims. This can be proven based on a survey conducted by Suhaimi Abd Rahman (2018), who stated that most respondents see the existing system or law of management and administration of Islamic heritage as less transparent and ineffective. There are also problems such as non - uniformity of procedures between institutions. For example, the Syariah court does not oblige all heirs to be present in the determination of heirs, while the Small Estate Office will call all heirs to be present. This can not only confuse the heirs but also slow down the process of inheritance division between the heirs (Suhaimi, 2018).

2.4 HYPOTHESES STATEMENT

A hypothesis is an explanation provided for an observation. Observations and experiments can help validate a theory, but they cannot entirely validate it. The suggested hypothesis is to construct an experiment to see if there is a cause-and-effect relationship between the independent and dependent variables. Statistically, it is easier to demonstrate a lack of association between two variables than it is to support their relationship. The focus of this study is to see if there is a link between failure and delay in inheritance division of inheritance among the community on knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, and legislation constraints in the administration of property. As a result, the following hypotheses are being tested in this study:

H0: There is no relationship between a knowledge of inheritance distribution and the failure and delay of the division of inheritance among the community.

H1: There is a significant relationship between a knowledge of inheritance distribution and the failure and delay of the division of inheritance among the community.

H0: There is no relationship between the responsible attitude among legal heirs and the failure and delay of the division of inheritance among the community.

H2: There is a significant relationship between the responsible attitude among legal heirs and the failure and delay of the division of inheritance among the community.

H0: There is no relationship between diversity in culture and religion and the failure and delay of the division of inheritance among the community.

H3: There is a significant relationship between diversity in culture and religion and the failure and delay of the division of inheritance among the community.

H0: There is no relationship between legislation constraints in the administration of property and the failure and delay of the division of inheritance among the community.

H4: There is a significant relationship between legislation constraints in the administration of property and the failure and delay of the division of inheritance among the community.

2.5 CONCEPTUAL FRAMEWORK

A theoretical framework based on two types of variables, Independent Variables, and Dependent Variables, is depicted in Figure 2.5.1 below. The Independent Variables were knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, and legislation constraints in the administration of property. The failures and delays in the division of inheritance among the community are represented as dependent variables.

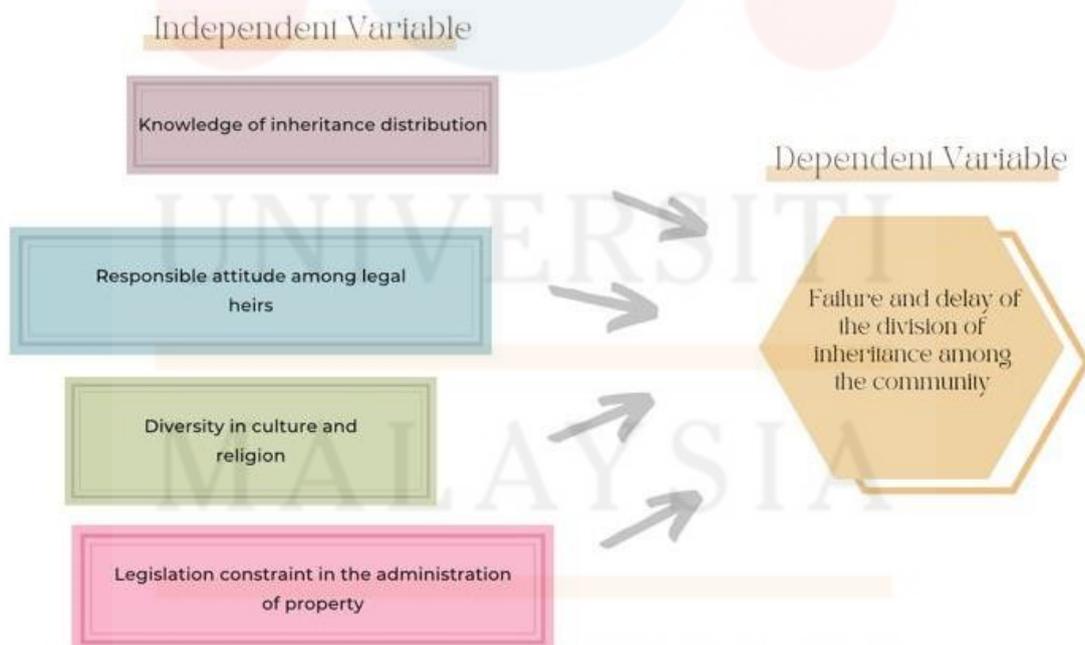


Figure 2.5.1: A Theoretical Framework

2.6 CHAPTER SUMMARY

In conclusion, estate management among Muslims is a method that all stakeholders, particularly the Muslim community, must understand. Researchers frequently hear about inheritance issues leading to property conflicts, arguments that persist and require legal settlement, familial enmity, and even worse if criminal matters such as intimidation and threats of life including murder are involved. This chapter addressed a review of the literature on each of the variables in this research. It discusses the study's introduction, underpinning theory, previous studies on the variables, hypothesis statement, and conceptual framework. This chapter is essential for the researcher to understand the factors that contribute to the failure and delay in the division of inheritance within the community.

The goal of this research paper is to identify the factors that contribute to the failure and delay of inheritance distribution among the community, such as a knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, legislation constraints in the administration of property towards the failure and delay of the division of inheritance among the community. The outcomes of this study will disclose the primary elements that influence the determinants of the failure and delay of inheritance division in the community.

CHAPTER 3:

RESEARCH METHODS

3.1 INTRODUCTION

The research approach employed in the study is presented in this chapter. This research addresses several components, including study design, data collection methods, study population, sample size, sampling techniques, development of study instruments, measurement of variables, and procedures for data analysis.

A research design is a data processing approach based on detailed and systematic planning of forming a network of interactions between the variables included in the research (Kerlinger 1970). The data collection method is the act of gathering and measuring information based on certain variables in an existing system, allowing pertinent questions to be answered as well as probable outcomes to be evaluated. Identifying the study population is critical in research since it determines how and how many samples researchers will pick as well as the cost of the study, whereas the sample size is the number of observations required to compute a specific population estimate.

Sampling refers to the selection of a group for investigation by the researcher. The goal of sampling is to gather data about a population. A decent sample selection is one that is reflective of the relevant variables in the target population. Research instruments are measuring tools used by researchers to gather data in a study, such as tests, questionnaires, interview guidelines, and observation guidelines. Data analysis is a way of controlling and presenting data, as well as statistical methods. The analysis's goal is to display the data in a more intelligible way, and the researcher should be able to do something with the data.

3.2 RESEARCH DESIGN

To evaluate the failure and delay in the division of inheritance among the community, researchers will employ correlational design under the quantitative research technique. Correlational research, according to Simon and Goes (2011), studies one or more characteristics of a group to determine the extent to which the quantities fluctuate together. The research design was chosen because it provides a relationship between the independent and dependent variables: knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, and legislation constraints in the administration of property regarding the failure and delay of inheritance division among the community, respectively. This was chosen to suit the study's goals, which are determinants of the failure and delay in the division of inheritance among the community.

3.3 DATA COLLECTION METHODS

Methods of data collection included observations, surveys, interviews, and focus group discussions. For this study, questionnaires and online surveys will use response to the COVID 19 pandemic crisis for the transition phase from pandemic to endemic and the precautionary measures are taken in addressing the symptoms of COVID 19 by adhering to the mandatory Standard Operating Procedures (SOPs). This questionnaire method is only used to be distributed to any sector that allows outsiders to enter the place. Nevertheless, the online survey method also will be used in this study.

This is because there are some sectors that still do not allow outsiders to enter their premises without permission for precautions against the spread of the COVID 19 outbreak. This approach is widely used, where a series of survey questions are exposed to the target sample, and sample members answer the questions through the internet. These questions, which can be closed or open, assist the researcher in gathering observations about the needs, expectations,

preferences, or experiences of the target audience. Respondents received online surveys through various places, including email, embedded web pages, social media, and others.

3.4 STUDY POPULATION

The population for this study is open to all communities from the age of 20 years old and below until the age of 61 years old and above as the study is relevant to the contemporary challenges that are the determinants of failures and delays in the distribution of inheritance among the community. As a result, because the internet is a daily necessity in everyone's life nowadays, this study used questionnaires and online surveys to collect data. With the advancement of more powerful technology, social media has attracted interest among community. This makes it easier to obtain information from respondents in a concise and timely manner. In fact, face-to-face questionnaires were also conducted so that researchers could communicate with the respondents. The cost of building the questionnaire is cheap and the time allotted is short. Researchers can obtain data or information from a larger number of respondents quickly.

3.5 SAMPLE SIZE

According to Krejcie and Morgan (1970), researchers distribute an online survey (Google Form) of about 388 respondents for our community survey.

Table 3.5.1: Table for Determining Sample Size of a Known Population

Table 3.1									
<i>Table for Determining Sample Size of a Known Population</i>									
N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: N is Population Size; S is Sample Size Source: Krejcie & Morgan, 1970

3.6 SAMPLING TECHNIQUES

To analyze this study, researchers use probability sampling as our sampling method. The type of probability sampling researchers use is choosing to take samples from a large population. Researchers use simple random sampling as one of the easiest ways to obtain data for analysis and lack bias. Researchers also use this type of sampling to ensure that the data can represent the population, which is the community. There are various benefits of simple random sampling as this sampling method is not complicated compared to other methods and produces reliable results. In addition, it is also easier to form a representative group from the entire population and the probability of data error is lower. Therefore, it is the easiest way to gain data on a population.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

For the purpose of this study, researchers used the most suitable research instrument for this research proposal which is the quantitative method. The objective of using quantitative methods is to get a better understanding of the social environment. Quantitative approaches are used by the researchers to observe conditions or events that influence people. Quantitative research generates objective facts that may be expressed concisely using statistics and figures. In order to collect data from our respondents, researchers use the questionnaire technique. Questionnaire techniques really help us in order to gain data from the respondents by using quantitative methods.

A questionnaire technique is one of the methods to collect data from respondents consisting of a series of questions and responses written or typed in a precise order on a form intended to collect specific information from respondents. More often than not, questionnaires are distributed to the individuals concerned through WhatsApp or mail, with the request that they answer the questions and return them. Informants are expected to read and comprehend the questions before responding in the area provided in the questionnaire. The questionnaire is designed in such a manner that the needed information is translated into a sequence of questions that informants can and will answer.

By using the questionnaire technique, the researchers need to distribute the questionnaire online to the respondents. This is in response to the COVID 19 pandemic crisis, and the cautious steps taken in dealing with COVID 19 symptoms by sticking to the mandated Standard Operating Procedures (SOPs). This approach is widely used, in which a series of survey questions are distributed to a target sample, and members of that sample respond to the questions over the internet. For this research proposal, the target population is open to everyone from the community. The researchers had made this research proposal by focusing on the community only.

The researchers have provided questionnaires to the respondents which consist of two segments. The first segment represents the demographic analysis segment. According to Investopedia, demographic analysis is the examination of a population's characteristics such as age, ethnicity, and gender. Demographic data is a statistical representation of socioeconomic information such as employment, education, income, marriage rates, birth and death rates, and so on. For this study, the questionnaire for the demographic analysis segment consists of gender, age, race, marital status, religion, and employment. The information that is needed in the demographic analysis is suitable for this study entitled the determinants of failure and delay in division of inheritance among the community.

The second segment in the questionnaire for this study that was proposed by the researchers was divided into four parts. The four parts are for each of the independent variables of the research project which are knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity in culture and religion, and legislation constraints in the administration of property. The researchers have distributed the questionnaires to the respondents in accordance with each of the dependent variables to the independent variable. Each question was provided with response options on five points Likert scale. Likert scale is a type of psychometric response scale in which responders specify their level of agreement to a statement typically in five points: (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree.

3.8 MEASUREMENT OF THE VARIABLES

A variable is anything, event, thought, sentiment, time, or category being measured. It is anything that varies or changes in value depending on circumstances or how it is treated (Nwankwo & Emunemu, 2014). A variable is not just something that can be measured; it is what a researcher can also manipulate and control. In this research, two important variables are used, which are the independent and dependent variables. In general, its value depends on

changes in the independent variable termed the dependent variable, whereas the variable that influences the dependent variable is known as the independent variable.

The dependent variable that is being used in this research is the failure and delay of the division of inheritance and the independent variables that influence the dependent variables are a knowledge of inheritance distribution, the responsible attitude of legal heirs, diversity in culture and religion, and legislation constraints in the administration of property.

3.9 PROCEDURE FOR DATA ANALYSIS

Data analysis is a process of finding, collecting, cleaning, and modeling data with the goal of exploring the required data and information. The data is analyzed using SPSS (Statistical Package for the social sciences), which is a set of software programs that are combined together into a single package. The basic application of this program is to analyze scientific data related to social science. This data can be used for market research, surveys, and data mining. The use of computer software is to the help of the obtained statistical information, researchers can easily understand the data information. There are a handful of analysis methods that can be used in SPSS, which are reliability, descriptive statistics, regression analysis, and Pearson correlation coefficient.

Reliability analysis is a method of determining the accuracy of the data collection process employed in a study or thesis. According to Blumberg et al., (2015), the outcome of dependability analysis is usually a consistent result of equal worth. The reliability test can be assessed by using Cronbach's alpha coefficient. The more reliable a set of scale items is, the more confidence the scores obtained. The table below shows the Rules of Thumb of Cronbach's Alpha adopted for this research.

Table 3.9.1: The Overall Consistency for the Dependent Variable and Independent Variables.

Alpha Coefficient Range	Strength of Association
$0.9 \leq \alpha$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

Descriptive analysis was employed to describe the basic characteristics of the data in research. It helps the researcher to summarize the data that was collected and find patterns. Descriptive statistics are statistics that describe a variable's central tendency (the 'middle' or expected value) and dispersion (the distribution of the variable's responses). It involves mean, which is the set of values' numerical average, namely Median. Be aware that SPSS will calculate statistics even if the measure of central tendency and dispersion are not appropriate. According to Narkhede (2018), descriptive statistics were conducted to summarize and organize the data collected and make them easily understood. For example, gender distribution of respondents is best to show in percentage. Descriptive analysis is the best in a limited sample research and when larger populations are not needed since descriptive analysis is mostly used for analyzing single variables.

To evaluate the associations between a dependent variable and an independent variable, researchers use regression analysis. It can be used to evaluate the strength of the link between variables and to forecast their future relationship. There are various types of regression analysis,

including linear, multiple linear, and nonlinear. Simple linear and multiple linear models are the most frequent. Nonlinear regression analysis is often employed for more complex data sets with a nonlinear connection between the dependent and independent variables.

Pearson correlation analysis was one of the most essential analyses that analyzed the linear relationship between the two variables. The Pearson correlation coefficient is a test statistic used to determine the statistical link, or association, between two continuous variables. Because it is based on the method of covariance, it is known as the best approach of quantifying the relationship between variables of interest. It indicates the size of the association, or correlation, as well as the direction of the relationship. The Pearson correlation is frequently referred to as the "product moment correlation coefficient" (PMCC) or just "correlation." Pearson correlations are only appropriate for numerical variables. The table below depicts the strength of correlation with various correlation coefficient values.

Table 3.9.2: Strength the Interval of Correlation Coefficient.

Values	Explanations
If the value of correlation coefficient = 1	Perfect relationship
If the value of correlation coefficient = 0.70 to 0.90	Strong relationship
If the value of correlation coefficient = 0.40 to 0.60	Moderate relationship
If the value of correlation coefficient = 0.10 to 0.30	Weak relationship
If the value of correlation coefficient = 0	No relationship

3.10 CHAPTER SUMMARY

In this chapter, researchers discuss the research methods and designs of our study. Our discussion includes study design, data collection methods, study population, sample size, sampling techniques, development of study instruments, measurement of variables, and procedures for data analysis. After a thorough discussion, researchers could identify the research methods and designs of our study. Throughout this study, researchers have done many tests and measures in order to ensure the validity and reliability of our research outcomes. Not to forget, in this chapter, researchers have discussed the in- depth study on how the variables influence the failure and delay in the division of inheritance among the community.

CHAPTER 4:

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The data analysis and findings of the study is presented in this chapter. In this chapter, it presents the findings of data collected from 388 respondents in an online survey of questionnaires gathered using Google Form. This data analysis and findings addresses several components, including preliminary analysis, demographic profile of respondents, descriptive analysis, validity and reliability test, normality test, and hypothesis testing. For each of the components, the researchers focus on the determinants of the failure and delay of the division of inheritance among the community which are knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity of culture and religion and the legislation constraint in the administration of property. By using the SPSS system, the researchers could gather the results based on Descriptive Statistics, Pearson Product Correlation, Reliability Statistics and Test of Normality.

4.2 PRELIMINARY ANALYSIS

In order to collect accurate data, a pilot study was done in the research prior to the distribution of the online questionnaire. A pilot test gathers small-scale test runs of a single feature in order to assess the reliability and accuracy of questionnaires. A sample size of 15 to 30 respondents is optimal for the pilot test to confirm the respondents' knowledge. To be more specific, 83 community members were chosen for the pilot test using an online questionnaire given to them during the research.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

Part A discussed the demographic profile of respondents. Part A of the questionnaire generates information about the respondent's demographic. In general, the information of the respondents was summarized in the following tables.

4.3.1 GENDER AND AGE

Table 4.3.1.1: Respondents Gender

Gender		
	Frequency	Percent
Male	158	40.7
Female	230	59.3
Total	388	100.0

Table 4.3.1.2: Respondents Age

Age		
	Frequency	Percent
20 years old and below	52	13.4
21 – 30 years old	200	51.5
31 – 40 years old	94	24.2
41 – 50 years old	24	6.2
51 – 60 years old	14	3.6
61 years old and above	4	1
Total	388	100.0

Figure 4.3.1.1: Bar Chart of Gender

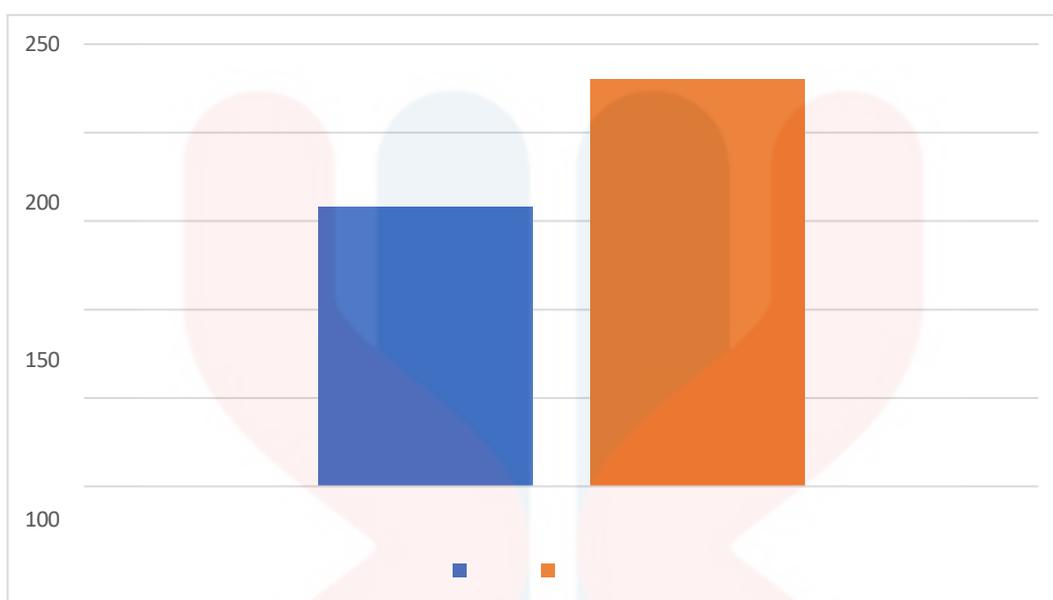
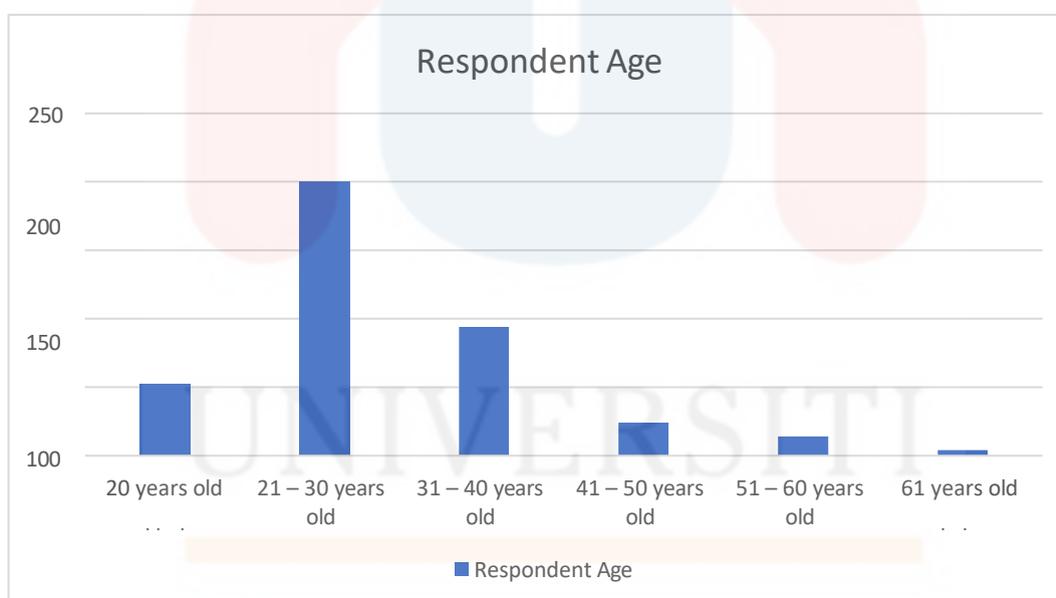


Figure 4.3.1.2: Bar Chart of Age



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Figure 4.3.1.1 and 4.3.1.2 shows the bar chart of gender and age of respondents. The frequency and percentage of respondents' gender and age were out of 388 respondents who were responding to this questionnaire. The total of gender respondents for female were 230 respondents (59.3%). Meanwhile, the number of males were 158 respondents (40.7%). This show the female are the highest respondents in this study. Then, the age 20 years old and below were 52 respondents (13.4%), the age range between 21 to 30 years old were 200 respondents (51.5%). There are 94 respondents (24.2%) were aged 31 to 40 years old and 24 respondents (6.2%) were aged 41 to 50 years old had responded to this question. Next, the age range between 41 to 50 years old were 14 respondents (3.6%) and there are 4 respondents (1.0%) were aged above 61.

4.3.2 RACE AND RELIGION

Table 4.3.2.1: Respondents Race

Race		
	Frequency	Percent
Malay	355	91.5
Chinese	24	6.2
Indian	7	1.8
Others	2	0.5
Total	388	100.0

Table 4.3.2.2: Respondents Religion

Religion		
	Frequency	Percent
Islam	356	91.8
Buddha	20	5.2
Christian	7	1.8
Hindu	4	1
Total	388	100.0

Figure 4.3.2.1: Bar Chart of Respondent Race

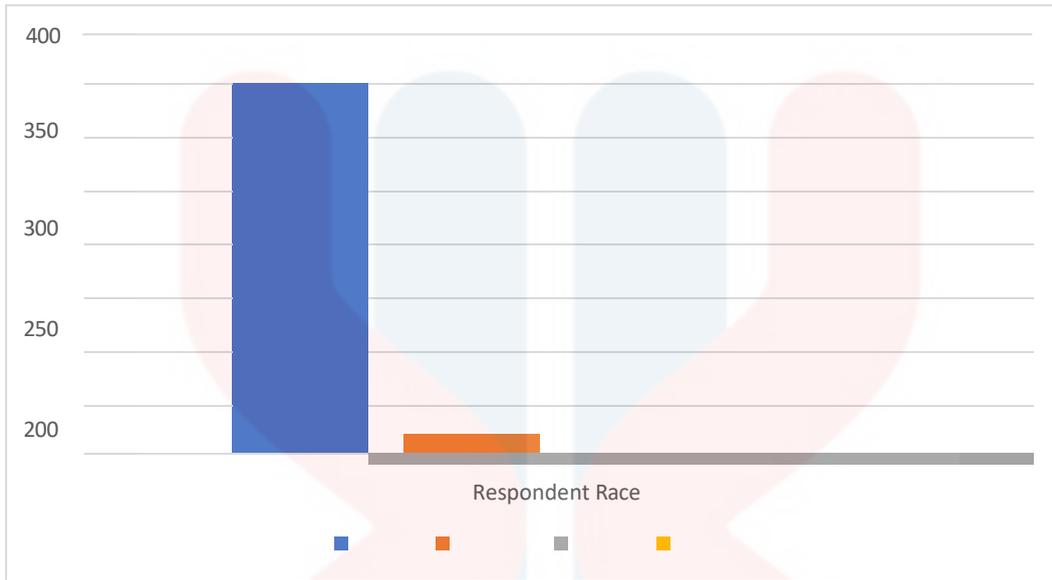
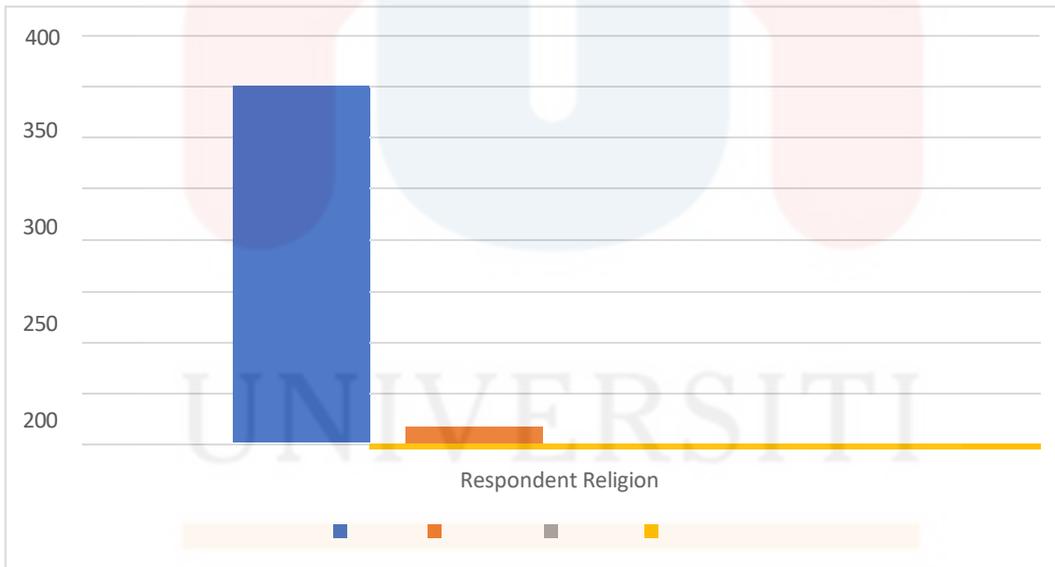


Figure 4.3.2.2: Bar Chart of Respondent Religion



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Figure 4.3.2.1 and 4.3.2.2 shows the bar chart of race and religion of respondents. The frequency and percentage of respondents' race and religion were out of 388 respondents who were responding to this questionnaire. There are 355 respondents (91.5%) are Malay and 24 respondents (6.2%) are Chinese. Next, 7 respondents (1.8%) are Indian and 2 respondents (0.5%) from others. From that, there are 356 respondents (91.8%) are Islam and 20 respondents (5.2%) are Buddha. For Hindu religion, there are 4 respondents (1.0%) and for Christian religion, there are 8 respondents (2.1%).

4.3.3 MARITAL STATUS AND EDUCATION LEVEL

Table 4.3.3.1: Respondents Marital status

Marital Status		
	Frequency	Percent
Single	246	63.4
Married	137	35.3
Divorce	5	1.3
Total	388	100.0

Table 4.3.3.2: Respondents Education level

Education Level		
	Frequency	Percent
SPM	48	12.4
STPM/Diploma/ Foundation/Matriculation	75	19.3
Degree	249	64.2

Master	15	3.9
PhD	1	0.3
Total	388	100.0

Figure 4.3.3.1: Bar Chart of Marital Status

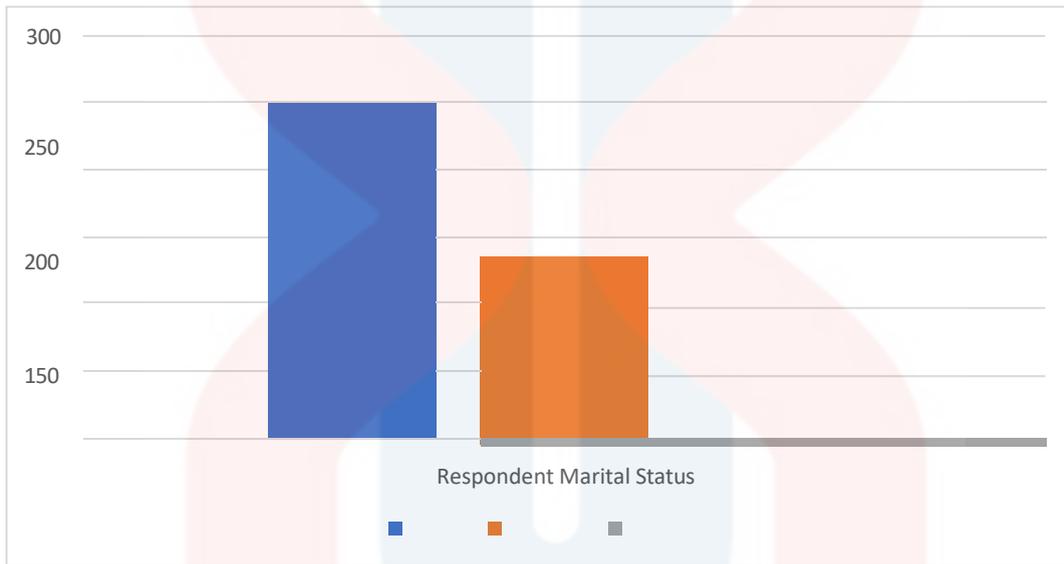


Figure 4.3.3.2: Bar Chart of Education Level

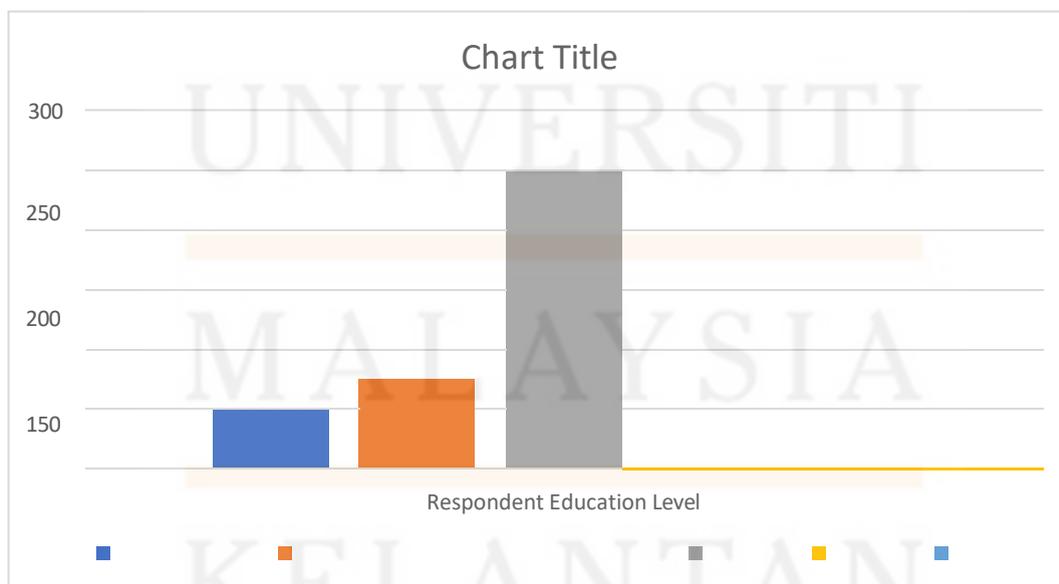


Figure 4.3.3.1 and 4.3.3.2 shows the marital status and education level of respondents. The frequency and percentage of respondents' marital status and education level were out of 388 respondents who were responding to this questionnaire. There are 246 respondents (63.4%) are single, 138 respondents (35.6%) are married and 4 respondents (1.0) are divorce. Next, for education level, 48 respondents (12.4%) are SPM / a-level and 75 respondents (19.3%) are STPM / Diploma / Foundation / Matriculation. There are 249 respondents (64.2%) are Degree and there are 15 respondents (3.9%) are Master. For PhD level, only 1 respondent (0.3%).

4.4 DESCRIPTIVE ANALYSIS

The researcher used descriptive analysis to measure the tendency by using the mean on each dependent and independent variable statement. Descriptive analysis can describe the data to determine the factors of failure and delay in the distribution of inheritance among the community. Furthermore, the researcher compared the mean to examine each dependent and independent variable statement with the most strongly agree and strongly disagree answers from 388 respondents. The responses are scaled using the Likert Scale; 1= Strongly Disagree, 2= Disagree, 3= Neither agree nor disagree, 4= Agree and 5= Strongly Agree.

Table 4.4: The level of Means

Likert Scale Description	Range of Means
Strongly Agree	4.21 - 5.00
Agree	3.41 - 4.20
Nether agree nor disagree	2.61 - 3.40
Disagree	1.81 - 2.60
Strongly Disagree	1.00 - 1.80

4.4.1 Knowledge on Inheritance Distribution.

Table 4.4.1.1: Descriptive Statistics for Independent Variable 1

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
B1 - I don't have knowledge of inheritance.	388	1.00	5.00	3.52	1.50691
B2 - I don't know the importance of learning about the inheritance distribution.	388	1.00	5.00	3.50	1.51734
B3 - I have never learnt before about knowledge of inheritance distribution.	388	1.00	5.00	3.49	1.50188
B4 - If someone asks me about inheritance distribution, I cannot explain it.	388	1.00	5.00	3.67	1.41003
Valid N (listwise)	388				

The table 4.4.1.1 shows the mean value in every statement of an independent variable, The Knowledge of Inheritance. The result indicates that the respondents are agree with the statement "If someone asks me about inheritance distribution, I cannot explain it" and the statement shows the highest mean (3.67) compared to other statements. This proves that the majority of respondents are unable to explain to the closest people, such as family and friends, due to a knowledge about the division of inheritance. Meanwhile, the lowest mean (3.49) with the statement "I have never learnt before about knowledge of inheritance distribution" and the respondents agree about the statement. This is because they lack of exposure to learning about inheritance division. The respondents also agree with other statements, such as "I don't have

knowledge of inheritance" and "I don't know the importance of learning about the inheritance distribution", with the mean level shown in the table being (3.52) and (3.50), respectively.

4.4.2 Responsible Attitude Among Legal Heirs.

Table 4.4.2.1: Descriptive Statistics for Independent Variable 2

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
C1 – I am not able to be responsible to handle the inheritance distribution if one of my family members die.	388	1.00	5.00	3.69	1.46702
C2 – I will pass the inheritance distribution responsibility to my other family members if one of my family members die.	388	1.00	5.00	3.72	1.47010
C3 – I don't know how to be responsible for handling the inheritance distribution if one of my family members die.	388	1.00	5.00	3.64	1.49546
C4 – I have a responsible attitude to handle the inheritance distribution in case of death among my family members.	388	1.00	5.00	3.42	1.57543
Valid N (listwise)	388				

The table 4.4.2.1 shows the mean value in every statement of an independent variable, The Responsible Attitude Among Legal Heirs. The result indicates that the respondents are agree with the statement " I will pass the inheritance distribution responsibility to my other family members if

one of my family members dies" and the statement shows the highest mean (3.72) compared to other statements. This proves that the most respondents don't want to care about inheritance distribution because they want to avoid following the complicated inheritance distribution procedure and they will think that inheritance distribution will cause conflicts and fights among family members. Meanwhile, the lowest mean (3.42) with the statement "I have a responsible attitude to handle the inheritance distribution in case of death among my family members" and the respondents agree about the statement. This is because they have an arrogant attitude and do not want to work together to resolve the issue of dividing the inheritance. The respondents also agree with other statements, such as " I don't know how to be responsible for handling the inheritance distribution if one of my family members dies" and " I am not able to be responsible to handle the inheritance distribution if one of my family members die", with the mean level shown in the table being 3.64 and 3.69, respectively.

4.4.3 Diversity in Culture and Religion.

Table 4.4.3.1: Descriptive Statistics for Independent Variable 3

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
D1 – I have a different concept of inheritance distribution between my culture and my religion.	388	1.00	5.00	4.12	1.22820
D2 – I practice more the concept of inheritance distribution according to my religion beliefs than my cultural beliefs.	388	1.00	5.00	3.98	1.38824

D3 – The inheritance distribution belief of my religion with the inheritance distribution belief of my culture is totally different.	388	1.00	5.00	4.18	1.16584
D4 – The division of inheritance according to my religion is distributed equally and not as same as the division of inheritance according to my culture.	388	1.00	5.00	4.13	1.19678
Valid N (listwise)	388				

The table 4.4.3.1 shows the mean value in every statement of an independent variable, The Diversity in Culture and Religion. The result indicates that the respondents are agree with the statement "The inheritance distribution belief of my religion with the inheritance distribution belief of my culture is totally different" and the statement shows the highest mean (4.18). This is because respondents believe there is a difference between religious beliefs and cultural beliefs in the division of inheritance. It depends on the beliefs and inclinations of each. For example, Muslims use faraid for the division of inheritance in Islam while the public is free to divide inheritance according to cultural beliefs. Meanwhile, the lowest mean (3.98) with the statement "I practice more the concept of inheritance distribution according to my religion beliefs than my cultural beliefs." and the respondents still agree about the statement. Some people may think that the division of inheritance according to religious beliefs is unfair compared to cultural beliefs that can be distributed equally between heirs. The respondents also agree with other statements, such as "I have a different concept of inheritance distribution between my culture and my religion" and "The division of inheritance according to my religion is distributed equally and not as same as the division of inheritance according to my culture", with the mean level shown in the table being 4.12 and 4.13, respectively.

4.4.4 Legislation Constraint in The Administration of Property.

Table 4.4.4.1: Descriptive Statistics for Independent Variable 4

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
E1 – I believe that the existing system or law of management and administration of property causes the delay of inheritance distribution.	388	1.00	5.00	4.30	1.00658
E2 – I agree that the existing system or law of management and administration of property is complicated.	388	1.00	5.00	4.26	.98661
E3 – I agree that the existing system or law of management and administration of property is less clear and ineffective.	388	1.00	5.00	4.23	1.02431
E4 – I agree that the existing system or law of management and administration of property should be modified.	388	1.00	5.00	4.31	.96248
Valid N (listwise)	388				

The table 4.4.4.1 shows the mean value in every statement of an independent variable, The Legislation Constraint in The Administration of Property. The result indicates that the respondents are strongly agree with the statement that has the highest mean (4.31) “I agree that the existing system or law of management and administration of property should be modified”. This proves that the respondents strongly support the statement that the existing property management and administration system or law is weak and needs more attention from the responsible party to improve it. Meanwhile, the lowest mean (4.23) with the statement "I agree that the existing system or law of management and administration of property is less clear and ineffective" and the respondents strongly agree with the statement. It is unclear and ineffective because there are too many procedures to follow and it often takes a long time to complete a matter, such as too many documents, court hearings and confidential processes. The respondents also agree with other statements, such as " I agree that the existing system or law of management and administration of property is complicated" and " I believe that the existing system or law of management and administration of property causes the delay of inheritance distribution", with the mean level shown in the table being 4.26 and 4.30, respectively.

4.4.5 Failure and Delay of the Division of Inheritance Among the Community.

Table 4.4.5.1: Descriptive Statistics for Dependent Variable

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
F1 - I believe that among my community, there are people that failed to do the division of inheritance.	388	1.00	5.00	4.54	.73709

F2 - I agree that among my community, there are people that delaying the process of division of inheritance.	388	1.00	5.00	4.57	.64094
F3 - In my community, the failure and delay of the division of inheritance has become an issue.	388	1.00	5.00	4.51	.69860
F4 - In my community, the failure and delay of the division of inheritance still occur.	388	1.00	5.00	4.55	.70063
Valid N (listwise)	388				

Table 4.4.5.1 shows the mean value in every statement of the dependent variable, The Failure and Delay of the Division of Inheritance Among the Community. The result indicates that the respondents strongly agree with the statement which the mean level is the highest mean. (4.57) "I agree that among my community, there are people that are delaying the process of division of inheritance". This proves that the respondents strongly support that a majority of people like to delay the process of dividing their inheritance, which may be due to interrelated factors. Meanwhile, the lowest mean (4.51) with the statement "In my community, the failure and delay of the division of inheritance has become an issue" and the respondents strongly agree with the statement. Of course, the failure and delay in the division of inheritance become an issue if it is not completely improved in terms of various aspects. The respondents also agree with other statements, such as "I believe that among my community, there are people that failed to do the division of inheritance" and "In my community, the failure and delay of the division of inheritance still occur", with the mean level shown in the table being 4.54 and 4.55, respectively.

4.5 VALIDITY AND RELIABILITY TEST

The researchers propose a validity test to identify whether the method that the researchers use to collect data for this study is valid or invalid. As mentioned in Chapter 3, questionnaires and online surveys methods have been used by the researchers to collect data for the study of the determinants of the failure and delay of the division of inheritance among the community. The questionnaire is a technique of data collection done by giving a set of questions or a written statement to the respondent to answer.

To test the validity of the questionnaire, the researchers have conducted a Pearson Product Correlations by using SPSS software. The validity test of Pearson Correlations is done by correlating each item questionnaire scores with the totally score. The items are knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity of culture and religion and the legislation constraint in the administration of property. The elements in the questionnaire that significantly correlated with total score indicates that the items are valid.

Table 4.5.1: Result of Pearson Correlation Analysis

Correlations						
		DV	Knowledge	Responsible Attitude	Diversity	Legislation Constraint
DV	Pearson Correlation	1	.205**	.201**	.423**	.533**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
	N	388	388	388	388	388
Knowledge	Pearson Correlation	.205**	1	.898**	.459**	.382**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000
	N	388	388	388	388	388

Responsible Attitude	Pearson Correlation	.201**	.898**	1	.429**	.381**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000
	N	388	388	388	388	388
Diversity	Pearson Correlation	.423**	.459**	.429**	1	.724**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000
	N	388	388	388	388	388
Legislation Constraint	Pearson Correlation	.533**	.382**	.381**	.724**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	388	388	388	388	388
**. Correlation is significant at the 0.01 level (2-tailed).						

Pearson correlation or correlation value between the item or the item with a total score, also known as r_{xy} . Sig. (2-tailed) was a significant level of 5%, while N is the total number of survey respondents is 388. Therefore, the value will be r table product moment equal to 0.105. Based on the significant value for IV 1 that the Sig obtained. (2-tailed) of $0.000 < 0.05$, it can be concluded that IV 1 is valid and based on the count value obtained for IV 1, which is $r_{xy} 0.205 > r$ table product moment 0.105, it can be concluded that IV 1 is valid.

Based on the significant value for IV 2 that the Sig obtained. (2-tailed) of $0.000 < 0.05$, it can be concluded that IV 2 is also valid and based on the count value obtained for IV 2, which is $r_{xy} 0.201 > r$ table product moment 0.105, it can be concluded that IV 2 is valid. Based on the significant value for IV 3 that the Sig obtained. (2-tailed) of $0.000 < 0.05$, it can be concluded that IV 3 was also valid and based on the count value obtained for IV 3, which is $r_{xy} 0.423 > r$ table product moment 0.105, it can be concluded that IV 3 is valid.

Based on the significant value for IV 4 that the Sig obtained. (2-tailed) of $0.000 < 0.05$, it can be concluded that IV 4 is also valid and based on the count value obtained for IV 4, which is $r_{xy} 0.533 > r$ table product moment 0.105 , it can be concluded that IV 4 is valid. The researchers can conclude that all the items (IV 1; knowledge of inheritance distribution, IV 2; the responsible attitude among legal heirs, IV 3; diversity of culture and religion, and IV 4; the legislation constraint in the administration of property) are significantly correlated with total score and they are valid.

After validity test, the researchers propose reliability test to study in terms of the stability of scores in general, group, and specific aspects among the items from trial to trial. The indication for reliability analysis result is referred to Table 3.9.1 in the previous chapter. The table shows the overall consistency for the Dependent Variable and Independent Variable of Cronbach's Alpha. When the value is 0.9 or above with a maximum value of 1, the internal consistency is regarded as outstanding. On the other hand, a value of less than 0.5 for Cronbach's alpha is regarded as unsatisfactory.

Table 4.5.2: Reliability Analysis Cronbach's Alpha

Reliability Statistics	
Cronbach's Alpha	N of Items
0.945	20

Table 4.5.2 above shows that the result for Cronbach's Alpha for N of items 5 is 0.945. It is demonstrated that the variables' Cronbach's alpha coefficient value falls within the outstanding range for internal consistency. As a result, the study's questionnaire is valid, and the information gathered is applicable.

Table 4.5.3: Results for Reliability Analysis of The Items

Items Description	N. of items	Cronbach's Alpha
Knowledge	4	0.969
The responsible attitude	4	0.952
Diversity	4	0.935
Legislation constraint	4	0.933
ailure and delay of the division of inheritance	4	0.896

Table 4.5.3 displays the findings of the Cronbach's Alpha reliability test for each independent and dependent variable. Knowledge of inheritance distribution is the first of a total of four independent variables. Cronbach's Alpha value of 0.969 meets the criteria for excellent consistency ($0.9 \leq a$). The second, third and fourth independent variable which are the responsible attitude among legal heirs, diversity of culture and religion and the legislation constraint in the administration of property have the Cronbach's Alpha value of 0.952, 0.935 and 0.933 respectively also meets the criteria for excellent consistency ($0.9 \leq a$). The Cronbach's Alpha value for dependent variable which is the failure and delay of the division of inheritance is 0.896 shows that it meets the criteria of good consistency ($0.8 \leq a < 0.9$). Therefore, the researchers found out that the results of the questionnaire for the items are reliable and acceptable.

4.6 NORMALITY TEST

The table 4.6.1 below shows the findings of two well-known normality tests employed in this study, the Kolmogorov-Smirnov Test and the Shapiro-Wilk Test. The Shapiro-Wilk Test is best suited for small sample sizes of fewer than 50, although it can also handle sample sizes as big as 2000. As a result, researchers will apply the Shapiro-Wilk test to determine normality numerically.

Table 4.6.1: Results for the Tests of Normality

Tests of Normality						
	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	Df	Sig.
Knowledge	.236	388	.000	.845	388	.000
Responsible Attitude	.231	388	.000	.834	388	.000
Diversity	.237	388	.000	.768	388	.000
Legislation Constraints	.212	388	.000	.782	388	.000

The Shapiro-Wilk test is a statistical test that determines if the data distribution as a whole deviates from a similar normal distribution. If the test is non-significant, which is $p > .05$, it means that the sample's distribution is not statistically different from a normal distribution. If the test is significant when $p < .05$, the distribution in question is considerably different from a normal distribution.

Researchers can see from table 4.6.1 that the Sig. value of the Shapiro-Wilk Test is 0.000 for all independent variables such as knowledge of inheritance, responsible attitude among legal heirs, diversity of culture and religion, legislation constraint in the administration of property are the distribution in question is significantly different from a normal distribution.

4.7 HYPOTHESES TESTING

4.7.1 Knowledge of Inheritance Distribution.

H0: There is no relationship between knowledge of inheritance distribution and the failure and delay of the division of inheritance among the community.

H1: There is a relationship between knowledge of inheritance distribution and the failure and delay of the division of inheritance among the community.

Table 4.7.1.1 Pearson Correlation between The Knowledge of Inheritance Distribution and The Failure and Delay of the Division of Inheritance

Correlations			
		Knowledge	Failure and delay of the division of inheritance
Knowledge	Pearson Correlation	1	.205**
	Sig. (2-tailed)		.000
	N	388	388
Failure and delay of the division of inheritance	Pearson Correlation	.205**	1
	Sig. (2-tailed)	.000	
	N	388	388

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

Table 4.7.1.1 shows Pearson's Correlation Coefficient to examine the relationship between the knowledge of inheritance distribution with the failure and delay of the division of inheritance. There was a positive correlation between the two variables, $r = 0.205$, $n = 388$, $p = 0.000$. The value of the correlation coefficient is .205, which indicates that there is a weak relationship between both variables. Based on table 3.9.2, there is a weak relationship if the value of the correlation coefficient is between 0.10 to 0.30. The Sig. (2-Tailed) value is 0.000, where this

value is less than 0.05. Because of this, the researchers can conclude that there is a statistically significant correlation between the knowledge of inheritance with the failure and delay of the division of inheritance. Therefore, increases in knowledge were correlated with increases in the failure and delay of the division of inheritance in the community.

4.7.2 Responsible Attitude Among Legal Heirs

H0: There is no relationship between the responsible attitude among legal heirs and the failure and delay of the division of inheritance among the community.

H2: There is a significant relationship between the responsible attitude among legal heirs and the failure and delay of the division of inheritance among the community.

Table 4.7.2.1 Pearson Correlation between The Responsible Attitude Among Legal Heirs and The Failure and Delay of The Division of Inheritance

Correlations			
		Responsible Attitude	The failure and delay of the division of inheritance
Responsible Attitude	Pearson Correlation	1	.201**
	Sig. (2-tailed)		.000
	N	388	388
The failure and delay of the division of inheritance	Pearson Correlation	.201**	1
	Sig. (2-tailed)	.000	
	N	388	388
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.7.2.1 illustrates Pearson's Correlation Coefficient to examine the relationship between the responsible attitude among legal heirs with the failure and delay of the division of inheritance. There was a positive correlation between the two variables, $r = 0.201$, $n = 388$, $p = <0.000$. The value of the correlation coefficient is .201, which indicates that there is a weak relationship between both variables. Based on table 3.9.2, there is a weak relationship if the value of the correlation coefficient is between 0.10 to 0.30. The Sig. (2-Tailed) value is <0.001 , where this significant value is less than 0.05. Due to that, the researchers can conclude that there is a statistically significant correlation between the responsible attitude among legal heirs with the failure and delay of the division of inheritance in the community. Therefore, increases in the responsible attitude among legal heirs were correlated with increases in the failure and delay of the division of inheritance.

4.7.3 Diversity in Culture and Religion

H0: There is a significant relationship between diversity in culture and religion and the failure and delay of the division of inheritance among the community.

H3: There is no relationship between diversity in culture and religion and the failure and delay of the division of inheritance among the community.

Table 4.7.3.1 Pearson Correlation between the Diversity of Culture and Religion and The Failure and Delay of The Division of Inheritance.

Correlations			
		Diversity	The failure and delay of the division of inheritance
Diversity	Pearson Correlation	1	.423**
	Sig. (2-tailed)		.000
	N	388	388

The failure and delay of the division of inheritance	Pearson Correlation	.423**	1
	Sig. (2-tailed)	.000	
	N	388	388
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.7.3.1 represents the Pearson's Correlation Coefficient of analyzing the relationship between diversity of culture and religion with the failure and delay of the division of inheritance. There was a positive correlation between the two variables, $r = 0.423$, $n = 388$, $p = 0.000$. The Sig. (2-Tailed) value is 0.000 where this value is less than 0.05. Due to that, the researchers can conclude that there is a statistically significant correlation between diversity of culture and religion with the failure and delay of the division of inheritance in the community. Therefore, increases in diversity of culture and religion were correlated with increases in the failure and delay of the division of inheritance.

4.7.4 Legislation Constraint in The Administration of Property

H0: There is no relationship between legislation constraints in the administration of property and the failure and delay of the division of inheritance among the community.

H4: There is a significant relationship between legislation constraints in the administration of property and the failure and delay of the division of inheritance among the community.

Table 4.7.4.1 Pearson Correlation between the Legislation Constraints in The Administration of Property and The Failure and Delay of The Division of Inheritance

Correlations			
		Legislation Constraints	The failure and delay of the division of inheritance
Legislation Constraints	Pearson Correlation	1	.533**
	Sig. (2-tailed)		.000
	N	388	388
The failure and delay of the division of inheritance	Pearson Correlation	.533**	1
	Sig. (2-tailed)	.000	
	N	388	388
**. Correlation is significant at the 0.01 level (2-tailed).			

Table 4.7.4.1 shows Pearson's Correlation Coefficient was computed to assess the relationship between the legislation constraint in the administration of property and the failure and delay of the division of inheritance. There was a positive correlation between the two variables, $r = 0.533$, $n = 388$, $p = 0.000$. The Sig. (2-Tailed) value is 0.000 where this value is less than 0.05. Because of this, researchers can conclude that there is a statistically significant correlation between the legislation constraint in the administration of property and the failure and delay of the division of inheritance. Therefore, increases in the legislation constraint in the administration of property were correlated with increases in the failure and delay of the division of inheritance.

4.8 CHAPTER SUMMARY

In chapter 4, the researchers presented the details of the data analysis of the study including the background of the respondents. Then, the researchers used some tests to discuss how to conduct analytical data that is relevant, acceptable, understandable, and evaluated correctly. All tests in this study have been conducted by using the SPSS software to get the results of data analysis. The collected data are used for the descriptive analysis, reliability test, Pearson's Correlation, and multiple linear regression analysis to determine the relationship between the independent variable with the dependent variable and to identify the determinants of the failure and delay of inheritance among the community. Each test and analysis performed was to test the level of effectiveness of the data obtained by 388 respondents. The findings of the results for the relationship between independent variable with dependent variable and the determinants of the failure and delay of inheritance will be further discussed and explained in Chapter 5.

CHAPTER 5:

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In this chapter, the researchers have discussed the results of the study which was presented in chapter four. The summary of the result was constructed according to the issues presented in chapter two. From the data collected, the researchers have analyzed whether the hypotheses are accepted or rejected. Besides that, in this chapter the researchers also discussed the key findings of this study. The hypothesis for each Independent Variable of this study also were discussed. Not only that, but the researchers also discussed the implications of the study, limitations of the study and in addition, the researchers have suggested several recommendations for future research.

The main purpose of this research is to examine the relationship between the independent variables (knowledge of inheritance distribution, the responsible attitude among legal heirs, diversity of culture and religion, the legislation constraint in the administration of property) with the dependent variable (the failure and delay) of the division of inheritance. According to the analysis, the researchers concluded that all the independent variables have a relationship on the dependent variable which is the failure and delay of the division of inheritance.

5.2 KEY FINDINGS

For this study, the researchers have four key findings. First, knowledge of inheritance distribution has a positive effect to the failure and delay of the division of inheritance among the community. Second, the responsible attitude among legal heirs might cause the failure and delay of the division of inheritance among the community. Third, diversity in culture and religion has a positive effect to the failure and delay of the division of inheritance among the community and fourth, the legislation constraints in the administration of property can cause huge failure and delay of the division of inheritance among the community. Overall, these findings suggest that all the respondents by many individuals are likely to be facing the issue of failure and delay of the division of inheritance.

The first key finding that the researchers found out is that knowledge of inheritance distribution has a positive effect to the failure and delay of the division of inheritance among the community. According to the Pearson's Correlation Coefficient of examining the relationship between the knowledge of inheritance with the failure and delay of the division of inheritance, there was a positive correlation between the two variables, $r = 0.205$, $n = 388$, $p = 0.000$. The Sig. (2-Tailed) value is 0.000, where this value is less than 0.05.

Because of that, the researchers can conclude that there is a statistically significant correlation between the knowledge of inheritance with the failure and delay of the division of inheritance. The researchers found out that most of the respondents have low knowledge about the inheritance distributions and it gave a big impact to the fail and delay on distributing the inheritance. The researchers also found out that knowledge is important before handling something. The community needs to have a high knowledge of inheritance distribution so that there are no more issues of failure and delay on the inheritance distribution. Therefore, the

researchers conclude that knowledge of inheritance distribution has a positive effect to the failure and delay of the division of inheritance among the community.

The second key finding that the researchers found out is that the responsible attitude among legal heirs might cause the failure and delay of the division of inheritance among the community. Based on the Pearson's Correlation Coefficient of examining the relationship between the responsible attitude among legal heirs with the failure and delay of the division of inheritance, there was a positive correlation between the two variables, $r = 0.201$, $n = 388$, $p = <0.001$. The Sig. (2-Tailed) value is <0.001 , where this significant value is less than 0.05.

Due to that, the researchers can conclude that there is a statistically significant correlation between the responsible attitude among legal heirs with the failure and delay of the division of inheritance in the community. The researchers found out that not all of the respondents have a responsible attitude among legal heirs, but the respondents are still failing to distribute the inheritance. That's why the value of the correlation coefficient is .201, which indicates that there is a weak relationship between responsible attitude among legal heirs and the failure and delay of the division of inheritance. Therefore, the researchers conclude that responsible attitude among legal heirs might cause the failure and delay of the division of inheritance among the community.

The third key finding that the researchers found out is that diversity in culture and religion has a positive effect to the failure and delay of the division of inheritance among the community. According to the Pearson's Correlation Coefficient of analyzing the relationship between diversity of culture and religion with the failure and delay of the division of inheritance, there was a positive correlation between the two variables, $r = 0.423$, $n = 388$, $p = 0.000$. The Sig. (2-Tailed) value is 0.000 where this value is less than 0.05.

Due to that, the researchers can conclude that there is a statistically significant correlation between diversity of culture and religion with the failure and delay of the division of inheritance in the community. Therefore, diversity in culture and religion has a positive effect to the failure and delay of the division of inheritance among the community. The researchers found that if an individual has a difference of understanding about the division of inheritance between culture and religion, they are more likely to delay or fail to divide the inheritance. The higher the gap between culture and religion, the higher the delay or failure in the division of inheritance in the community.

The fourth key finding that the researchers found out is that the legislation constraints in the administration of property can cause huge failure and delay of the division of inheritance among the community. According to the Pearson's Correlation Coefficient that was computed to assess the relationship between the legislation constraint in the administration of property and the failure and delay of the division of inheritance, there was a positive correlation between the two variables, $r = 0.533$, $n = 388$, $p = 0.000$. The Sig. (2-Tailed) value is 0.000 where this value is less than 0.05.

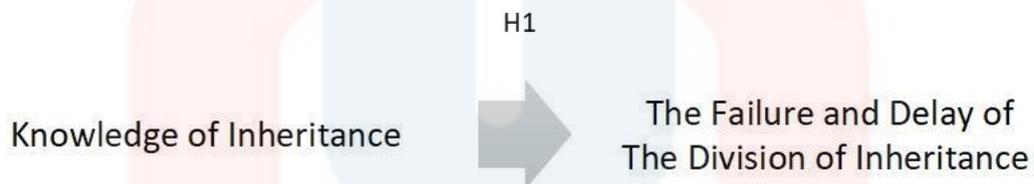
Because of this, the researchers can conclude that there is a statistically significant correlation between the legislation constraint in the administration of property and the failure and delay of the division of inheritance. Therefore, the legislation constraints in the administration of property can cause huge failure and delay of the division of inheritance among the community. The researchers found that if there are lots of legal constraints in property administration, the community is more likely to delay or fail to divide the inheritance. The higher the legal constraints in property administration, the higher the delay or failure in the division of inheritance in the community.

5.3 DISCUSSION

5.3.1 Knowledge of Inheritance Distribution.

The researchers found out that there is a positive and statistically significant correlation between the knowledge of inheritance distribution with the failure and delay of the division of inheritance in the community. In this study, this hypothesis proved that there is a positive and significant relationship between the knowledge of inheritance distribution with the failure and delay of the division of inheritance in the community. From the results of the correlation test, the correlation value for the diversity of culture and religion is 0.205 at the value of P which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H1) is accepted.

Figure 5.3.1.1: Conceptual Framework of Hypothesis 1



The results build on existing evidence of the failure and delay of the division of inheritance as the dependent variable while the independent variable is the knowledge of inheritance distribution. The data contributes a clearer understanding of the relationship where the p-value for the relationship is below 0.01. This shows that there is a relationship between the knowledge of inheritance distribution with the failure and delay of the division of inheritance in the community.

By analyzing the previous study from the Journal of Siti Rohana Mohamad et al. (2021), the research relationship between the knowledge of inheritance with the failure and delay of the division of inheritance can be supported by the authors finding which is most of the Muslims in Malaysia are familiar with inheritance distribution, but they may not fully comprehend it. To address this, Muslims' understanding, and knowledge of Islamic inheritance distribution must be

increased in order to minimize the number of unclaimed properties. Therefore, this is one of the types of evidence of the failure and delay of the division of inheritance as the dependent variable while the independent variable is the knowledge of inheritance distribution.

5.3.2 Responsible Attitude Among Legal Heirs

The researchers found out that there is a positive and statistically significant correlation between the responsible attitude among legal heirs with the failure and delay of the division of inheritance in the community. In this study, this hypothesis proved that there is a positive and significant relationship between the responsible attitude among legal heirs with the failure and delay of the division of inheritance in the community. From the results of the correlation test, the correlation value for the diversity of culture and religion is 0.201 at the value of P which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H2) is accepted.

Figure 5.3.2.1: Conceptual Framework of Hypothesis 2
H2



The results are built on existing evidence of the failure and delay of the division of inheritance as the dependent variable while the independent variable is the responsible attitude among legal heirs. The data contributes a clearer understanding of the relationship where the p-value for the relationship is below 0.01. This shows that there is a relationship between the responsible attitude among legal heirs with the failure and delay of the division of inheritance in the community. This hypothesis is fully supported by Muhammad Ali (2021), one reason for the property's neglect is the other heirs' ignorance and avoidance of responsibilities.

By analyzing the previous study from the Journal of Siti Rohana Mohamad et al. (2021), the research relationship between the attitude of legal heirs to delay in the distribution of Faraid was significant because Malaysian Muslims have a high level of ignorance on the process and procedure of claiming the inheritance. It is common for heirs in today's society to act irresponsibly and avoid complex and time-consuming estate division procedures. Therefore, the finding of this research is significant where most of the respondents are failing in distributing the property due to the responsible attitude among legal heirs.

5.3.3 Diversity in Culture and Religion

The researchers found out that there is a positive and statistically significant correlation between diversity of culture and religion with the failure and delay of the division of inheritance in the community. In this study, this hypothesis proved that there is a positive and significant relationship between diversity of culture and religion with the failure and delay of the division of inheritance in the community. From the results of the correlation test, the correlation value for the diversity of culture and religion is 0.423 at the value of P which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H3) is accepted.

Figure 5.3.3.1: Conceptual Framework of Hypothesis 3

H3



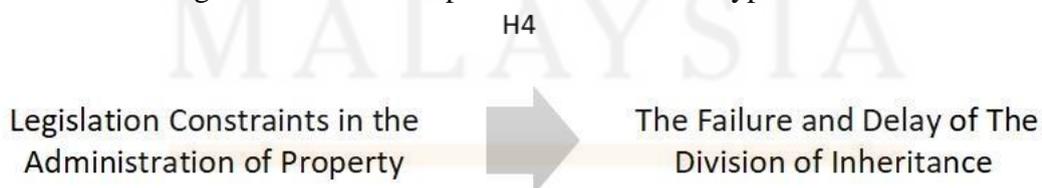
The results build on existing evidence of the failure and delay of the division of inheritance as the dependent variable while the independent variable is diversity of culture and religion. The data contributes a clearer understanding of the relationship where the p-value for the relationship is below than 0.01. This shows that there is a relationship between diversity of culture and religion with the failure and delay of the division of inheritance in the community.

By analyzing from the previous study from the Journal of Sultan Muhammad Syafiuddin Sambas Islamic Religious Institute, the research relationship of diversity of culture and religion related to the failure and delay of the division of inheritance is not significant due to the community are not fail in distributing the property even there is a huge diversity between culture and religion. Meanwhile, the finding of this research is significant where most of the respondents are failing in distributing the property due to the diversity of culture and religion. Subsequently, the result of the diversity between culture and religion indicated that the respondents mostly were Malay and Muslims.

5.3.4 Legislation Constraint in The Administration of Property

The researchers found out that there is a positive and statistically significant correlation between the legislation constraints in the administration of property and the determinants of the failure and delay in division of inheritance among the community. In this study, this hypothesis proved that there is a positive and significant relationship between the legislation constraints in the administration of property and the determinants of the failure and delay in division of inheritance among the community. From the results of the correlation test, the correlation value for the diversity of culture and religion is 0.533 at the value of P which is less than 0.01. Therefore, the results indicate the alternative hypothesis (H4) is accepted.

Figure 5.3.4.1: Conceptual Framework of Hypothesis 4



The results are built on existing evidence towards the determinants of the failure and delay of the division of inheritance as the dependent variable while the independent variable is the legislation constraints in the administration of property. The data contributes a clearer understanding of the relationship where the p-value for the relationship is below 0.01. This shows that there is a relationship between the legislation constraints in the administration of property and the determinants of the failure and delay in division of inheritance among the community. This hypothesis is supported by Rashid and Madya (2015), delayed process in legislation constraint in the administration of property have often caused other problems to occur and legal heirs to feel they are being treated unfairly.

In addition, as mentioned by Alma'amun (2010), the casual attitude of many Malaysian Muslims regarding making wills before death puts their heirs at risk of not inheriting any of their possessions. Furthermore, Asni and Sulong (2016) stated that unstandardized Islamic laws generated confusion in legislative execution and unfairness. Disagreements arise as a result of the existence of conflicting fuqaha' perspectives from a legal standpoint. This sort of hindrance is a significant impediment to the expansion of Islamic estate planning in Malaysia. Because there is no explicit rule addressing hibah, Islamic estate planning institutions or private estate planners must obtain credible views or permissions from fatwa authorities or Syariah experts, according to previous studies (Nor Muhamad et al., 2019).

Currently, hibah is a common estate planning tool. However, for hibah to work as estate planning management, proper legislation controlling the substantive and procedural parts of law must be accessible. Therefore, the finding of this research is significant where most of the respondents are failing in distributing the property due to the legislation constraints in the administration of property.

5.4 IMPLICATIONS OF THE STUDY

Every legislation also seeks to provide justice to the people so that no one is oppressed. To avoid disagreement among recipients, it should provide peace to the community. However, the authorities must play their part for the sake of everybody. It is not feasible to distribute assets without first completing the basic duties in the estate administration since asset distribution may only be done at the conclusion of the administration. Whatever caused the failure and delay in the distribution of the estate, the consequences are severe because it affects the rights of others, including creditors and heirs.

One of the most serious consequences of a delay in completing the estate division is the loss of essential documents used to manage the estate division. For example, missing death certificates, purchase and sale agreements, property awards, wills, marriage certificates, and so on. The loss of vital documents will make it impossible for the next of kin to substantiate any claim. Worse, it may result in a person's rights being revoked since the claim is not in his favor. It is much more tragic if the heirs forget the facts of the family tree, the heirs, or the order of their dead heirs' dates of death. All of the information will have an immediate influence on the inheritance distribution in identifying who the legitimate heirs are and the proportion of each share.

The majority of the heirs lack in-depth understanding about faraid. Some agreed that the older brother should be appointed administrator. However, there is an older brother who utilizes his veto power to install himself as administrator or head of authority. The administrator separates at will because he lacks necessary information. To make matters worse, the administrator proclaimed himself entitled to the whole estate of the dead as long as no partition was made. Ownership or distribution of such property might lead to improper consumption of property. This

is because, as long as the property has not been split in accordance with the law, most of the heirs are unaware of who among them has the right to inherit and how much land they are entitled to.

Incomplete wealth distribution might have an impact on the relationship between heirs. As each is disappointed by the extended wait for their portion of the distribution, such constant waiting can cause stress and lead to disagreements. Worse, it shows animosity because each of them had a blood link that was shattered overnight owing to the selfish mentality of some of the heirs. There will be no pilgrimage activities, much alone wedding ceremonies, and so forth. If the relationship was already tainted before the delay in inheritance split, adding to the delay would exacerbate the problem, and they may even blame each other and dissolve the relationship (Mohd Salim, 2002). In this situation, a family feud may lead to a severance of the recipients' relationship.

Delays in inheritance administration and distribution not only damage the heirs, but also destroy the good name of the government's legal system. Reports and news concerning undistributed assets will give the public, both inside and outside Malaysia, the idea that the government, while having a competent legal framework and enforcement mechanism, cannot handle the situation adequately. Immediate action is required to address the challenges of delays that result in abandoned assets worth billions of ringgits.

5.5 LIMITATIONS OF THE STUDY

There are three major limitations in this study that could be addressed in future research. First, the study focused on online data. The data collected by respondents were from online questionnaires which is Google form. The data obtained was inaccurate from the respondents as not all respondents were committed to and supported this study. Some respondents did not respond to the questionnaire at all, which required the researcher to find other respondents to complete the questionnaire. The researchers also required choosing the right respondent to answer the entire questionnaire that had been distributed.

Second, this research only focused on four independent variables which are knowledge of inheritance distribution, responsible attitude among legal heirs, diversity in culture and religion, and legislation constraint in the administration of property. The research was limited in their ability to investigate other aspects of the studies. Also, the occurrence is when this study uses convenience sampling as sample size. Researchers were unable to control representations from the sample. This lack of control may result in biased samples and research results, and thus limit the applicability of the broader study.

Lastly, time management is challenging when the researcher wants to take respondents who are willing to fill out online questionnaire. The time management was important to allocate a task and collect all sample respondents in a certain period. This is because, not all respondents who wanted to answer the question, accept, or open the link of the questionnaire provided by the researcher. Furthermore, there are those who are busy with their work and did not have time to answer the questionnaire provided. Due to their attitude, this will indirectly cause some difficulty or problem for the researcher to complete this assignment or study as soon as possible at the set time because of difficulties in collecting data from respondents. As a result, the researcher had to take a long time to collect the respondent's data.

5.6 RECOMMENDATIONS/ SUGGESTION FOR FUTURE RESEARCH

Based on the whole of this study, there are some suggestions that the researcher can put forward for future researchers who are likely to conduct similar studies. The recommendations presented are expected to help future researchers to make a more comprehensive and detailed study. A suggestion is that future researchers focus on a place or a population to get more detailed research results. For example, future researchers can research in Kota Bharu, Kelantan or among lecturers at Universiti Malaysia Kelantan. This can make it easier for the future researcher to get nearby respondents and save time in collecting all questionnaire from the respondents.

The next suggestion that can be made in the future is closely related to the determining factors of failure and delay in the division of inheritance. Based on research by researchers through past studies, several other factors can be presented apart from the factors above. For example, the long period of the inheritance division process. This factor is supported by previous research from Ghazali Zubair (2021), who states that the process of managing and dividing the inheritance takes a long time, which is around 12 months or more if the inheritance is managed in Amanah Raya.

In addition, the researcher suggested future researchers collect data from respondents using qualitative methods. Qualitative methods are more about the practice of theoretical concepts, where the researcher needs to ask the respondents' opinions and views on the study being conducted. For example, methods that can be done are interviews, observations, and focus groups. This can make it easier for future researchers to get information directly and in more detail.

This proposal is dedicated to future research to help future researchers identify factors that are more related to the determinants of failure and delay in the division of inheritance. In addition, the large number of researchers studying studies like this also can increase the reader's knowledge and help estate management improve and deal with the issue of failure and delay in the division of inheritance.

5.7 OVERALL CONCLUSION OF THE STUDY

As a conclusion for the overall study, this study aims to examine the factors that determine failure and delay in the division of inheritance among the community using the quantitative method, questionnaires. The questionnaires were distributed to 388 respondents in the community. The analysis of results and findings shows that all the independent variables, which are the knowledge of inheritance, the responsible attitude among legal heirs, the diversity in culture and religion, and the legislation constraint in the administration of property used in this research, have positive and significant values.

The researcher collected 388 respondents through the Google form questionnaire method in this research. The data was evaluated using SPSS software and methods of Preliminary Analysis, Demographic analysis, Descriptive analysis, Validity and Reliability test, Normality test and Hypothesis testing were used. In chapter 4, the reliability analysis for the independent variables was excellent because Cronbach's alpha is more than 0.90 and the dependent variable was good.

After all, the number of Cronbach's alpha is in the range between 0.80 to 0.89. It is acceptable for the independent variable and dependent variable. The reliability analysis for the knowledge of inheritance, the responsible attitude among legal heirs, the diversity in culture and religion, and the legislation constraint in the administration of property and the failure and delay in the division of inheritance were 0.969, 0.952, 0.935, 0.933 and 0.896, respectively. All variables have four items for each variable. This shows that the result could be accepted.

Then, through the findings of the study, it was found that all independent variables have a positive effect on the failure and delay in the division of inheritance among the community. According to Pearson's Correlation Coefficient, the legislation constraints in the administration of property is the main factor that influence the failure and delay in the division of inheritance. Because of this, the community is more inclined to delay or fail to divide the inheritance.

In addition, this report has been completed with research limitations and recommendations that can be referred to for future studies. This aims to improve the quality of research on managing and distributing inheritance worldwide, especially in Malaysia.

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APPENDIX A – Draft of Questionnaire



THE DETERMINANTS OF THE FAILURE AND DELAY OF THE DIVISION OF INHERITANCE AMONG THE COMMUNITY

Assalamualaikum and Greetings to all.

We are final year students of the Bachelor of Business Administration (Islamic Banking and Finance) With Honors from the Faculty of Entrepreneurship and Business, University Malaysia Kelantan.

Dear respondents,

This research is conducted as a part of our Final Year Project. We are conducting a survey on “THE DETERMINANTS OF THE FAILURE AND DELAY OF THE DIVISION OF INHERITANCE AMONG THE COMMUNITY”. This research is performed only for study purposes.

We gladly hope to lend about 5 minutes of yours to help us in answering our survey. Thank you for your participation. We would really appreciate it if you kindly give us some feedback on this survey questionnaire. Your personal data will not be disclosed nor used for any other purpose than educational research.

Thank you.

Your sincerely,

1. SYAHIDATUL AKMAL BINTI SAIDIN (A19A0910)
2. SYAHIRA INANIE BINTI MARZUKI (A19A0911)
3. SYAKIRAH ADAWIYAH BINTI AHMAD ZAMANE (A19A0913)
4. SYARIFAH NUR SYAHIRAH BINTI SYED RASID (A19A0914)

**QUESTIONNAIRE FOR THE RESEARCH PURPOSE OF THE
DETERMINANTS OF THE FAILURE AND DELAY OF THE DIVISION OF
INHERITANCE AMONG THE COMMUNITY**

EKFP

Part A: Demographics

1. Gender

- Male
- Female

2. Age

- 20 years old and below
- 21-30 years old
- 31-40 years old
- 41-50 years old
- 51-60 years old
- 61 years old and above

3. Race

- Malay
- Chinese
- Indian
- Others

4. Religion

- Islam
- Buddha
- Hindu
- Christian
- Others

5. Marital status

- Single
- Married
- Divorce

6. Education level

- SPM/a-level
- Diploma/matric
- Degree
- Master
- PhD

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KELANTAN

Part B: Understanding the knowledge of inheritance distribution.

Please choose the appropriate answer.

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neither agree nor disagree
- 4 – Agree
- 5 – Strongly agree

	1	2	3	4	5
I don't have knowledge of inheritance. Saya tidak mempunyai pengetahuan tentang harta pusaka.					
I don't know the importance of learning about the inheritance distribution. Saya tidak tahu kepentingan mendalami ilmu tentang pembahagian harta pusaka.					
I have never learnt before about knowledge of inheritance distribution. Saya tidak pernah belajar sebelum ini tentang ilmu pengetahuan pembahagian harta pusaka.					
If someone asks me about inheritance distribution, I cannot explain it. Jika seseorang bertanya kepada saya tentang pembahagian harta pusaka, saya tidak dapat menjelaskannya.					

Part C: Understanding the responsible attitude among legal heirs.

Please choose the appropriate answer.

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neither agree nor disagree
- 4 – Agree
- 5 – Strongly agree

	1	2	3	4	5
<p>I am not able to be responsible to handle the inheritance distribution if one of my family members dies.</p> <p>Saya tidak boleh bertanggungjawab mengendalikan pembahagian harta pusaka sekiranya salah seorang ahli keluarga saya meninggal dunia.</p>					
<p>I will pass the inheritance distribution responsibility to my other family members if one of my family members dies.</p> <p>Saya akan menyerahkan tanggungjawab pembahagian pusaka kepada ahli keluarga saya yang lain jika salah seorang ahli keluarga saya meninggal dunia.</p>					
<p>I don't know how to be responsible for handling the inheritance distribution if one of my family members dies.</p> <p>Saya tidak tahu bagaimana untuk bertanggungjawab mengendalikan pembahagian harta pusaka jika salah seorang ahli keluarga saya meninggal dunia.</p>					
<p>I have an irresponsible attitude to handle the inheritance distribution in case of death among my family members.</p> <p>Saya mempunyai sikap tidak bertanggungjawab untuk menguruskan pembahagian harta pusaka sekiranya berlaku kematian dalam kalangan ahli keluarga saya.</p>					

Part D: Understanding the diversity in culture and religion.

Please choose the appropriate answer.

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neither agree nor disagree
- 4 – Agree
- 5 – Strongly agree

	1	2	3	4	5
<p>I have a different concept of inheritance distribution between my culture and my religion.</p> <p>Saya mempunyai konsep pembahagian harta pusaka yang berbeza antara budaya dan agama saya.</p>					
<p>I practice more the concept of inheritance distribution according to my religion beliefs than my cultural beliefs.</p> <p>Saya lebih mengamalkan konsep pembahagian harta pusaka mengikut kepercayaan agama berbanding kepercayaan budaya.</p>					
<p>The inheritance distribution belief of my religion with the inheritance distribution belief of my culture is totally different.</p> <p>Kepercayaan pembahagian harta pusaka agama saya dengan kepercayaan pembahagian harta pusaka budaya saya adalah sama sekali berbeza.</p>					
<p>The division of inheritance according to my religion is distributed equally and not as same as the division of inheritance according to my culture.</p> <p>Pembahagian harta pusaka mengikut agama saya diagihkan sama rata dan tidak sama dengan pembahagian pusaka mengikut budaya saya.</p>					

Part E: Understanding the legislation constraint in the administration of property.

Please choose the appropriate answer.

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neither agree nor disagree
- 4 – Agree
- 5 – Strongly agree

	1	2	3	4	5
<p>I believe that the existing system or law of management and administration of property causes the delay of inheritance distribution.</p> <p>Saya percaya sistem atau undang-undang pengurusan dan pentadbiran harta yang sedia ada menyebabkan kelewatan pembahagian pusaka.</p>					
<p>I agree that the existing system or law of management and administration of property is complicated.</p> <p>Saya bersetuju bahawa sistem atau undang-undang pengurusan dan pentadbiran harta yang sedia ada adalah rumit.</p>					
<p>I agree that the existing system or law of management and administration of property is less clear and ineffective.</p> <p>Saya bersetuju bahawa sistem atau undang-undang pengurusan dan pentadbiran harta yang sedia ada adalah kurang jelas dan tidak berkesan.</p>					
<p>I agree that the existing system or law of management and administration of property should be modified.</p> <p>Saya bersetuju bahawa sistem atau undang-undang pengurusan dan pentadbiran harta sedia ada perlu diubah suai.</p>					

Part F: Understanding the failure and delay of the division of inheritance among the community.

Please choose the appropriate answer.

- 1 – Strongly disagree
- 2 – Disagree
- 3 – Neither agree nor disagree
- 4 – Agree
- 5 – Strongly agree

EKPR

	1	2	3	4	5
<p>I believe that among my community, there are people that failed to do the division of inheritance.</p> <p>Saya percaya bahawa di kalangan masyarakat saya, ada orang yang gagal melakukan pembahagian harta pusaka.</p>					
<p>I agree that among my community, there are people that delaying the process of division of inheritance.</p> <p>Saya bersetuju bahawa dalam kalangan masyarakat saya, ada orang yang melambatkan proses pembahagian harta pusaka.</p>					
<p>In my community, the failure and delay of the division of inheritance has become an issue.</p> <p>Dalam masyarakat saya, kegagalan dan kelewatan pembahagian harta pusaka menjadi isu.</p>					
<p>In my community, the failure and delay of the division of inheritance still occur.</p> <p>Dalam komuniti saya, kegagalan dan kelewatan pembahagian harta masih berlaku.</p>					

Thank you for your cooperation. Have a nice day :)

APPENDIX B – GANTT CHART

GANTT CHART OF RESEARCH ACTIVITIES ON PROPOSAL

Discussion on the methods used in research								
Starting up with chapter 3								
Submission of chapter 3 and questionnaire								
Submission first draft of PPTA 1								
Submission second draft of PPTA 1								
PRESENTATION FOR FINAL YEAR PROJECT								
PROJECT 1								
FINAL SUBMISSION OF PPTA 1								
CHAPTER 4: DATA ANALYSIS AND FINDINGS								
Discussion about the data analysis and hypothesis testing (Draft of PPTA 2)								
Laboratory analysis								
Statistical analysis								
Submission of chapter 4								
CHAPTER 5: DISCUSSIONS AND CONCLUSION								
Discussion of key findings								

