FACTORS INFLUENCING HIBAH GIVING BEHAVIOR AMONG SOCIETY AT PENGKALAN CHEPA IN KELANTAN

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Factors Influencing Hibah Giving Behavior Among Society at
Pengkalan Chepa in Kelantan

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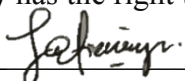# Faculty of Entrepreneurship and Business

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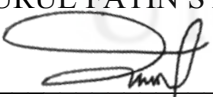
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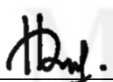I acknowledge that Universiti Malaysia Kelantan reserves the right as follows:

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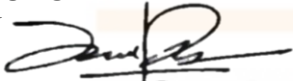
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Abstrak

Bilangan ladang beku di Malaysia semakin meningkat dari tahun ke tahun, dan hibah telah dikenal pasti sebagai salah satu penyelesaian untuk mengurangkan bilangan ladang beku di Malaysia. Peningkatan tingkah laku hibah dalam kalangan orang Islam atau masyarakat menimbulkan kebimbangan tentang punca yang menyumbang kepada tingkah laku pemberian hibah dalam kalangan rakyat Malaysia. Matlamat kertas kerja ini untuk mengenal pasti faktor-faktor yang mempengaruhi tingkah laku pemberian hibah. Kajian ini dibangunkan berdasarkan kajian literatur terdahulu untuk menyiasat sama ada sikap, nilai agama dan kualiti perkhidmatan adalah faktor mempengaruhi tingkah laku pemberian hibah. Bagi metodologi, pengkaji menggunakan kaedah kuantitatif dan mengedarkan borang soal selidik kepada 400 responden secara rawak di kalangan masyarakat kawasan Pengkalan Chepa. Data kemudiannya dianalisis dengan menggunakan analisis-analisis deskriptif, kebolehpercayaan, normaliti, spearman dan regresi linear berganda. Dapatan diperoleh menyatakan hanya sikap dan kualiti perkhidmatan sahaja yang mempengaruhi tingkah laku pemberian Hibah. Analisis korelasi menunjukkan bahawa nilai agama, sikap dan kualiti perkhidmatan mempunyai hubungan yang positif dengan tingkah laku pemberian Hibah, manakala pekali dalam analisis Regresi Linear Berganda menyatakan bahawa hanya sikap dan kualiti perkhidmatan yang mempengaruhi tingkah laku pemberian Hibah. Penyelidik percaya bahawa penyelidikan ini akan memberi sumbangan praktikal bukan sahaja kepada institusi Hibah, tetapi juga semua bank dan institusi kewangan. Disebabkan kajian mengenai tingkah laku pemberian Hibah masih terhad, institusi kewangan tidak dapat memahami faktor-faktor yang menyumbang kepada masalah harta pusaka beku. Oleh itu, kajian ini cuba menyelesaikan masalah dengan mengenal pasti faktor-faktor yang mempengaruhi tingkah laku pemberian Hibah dan menyumbang kepada kesedaran masyarakat Islam tentang perancangan harta sepanjang hayat.

Kata kunci: Hibah; Nilai agama; Sikap; Kualiti servis; Tingkah Laku Pemberian Hibah.

Abstract

The number of frozen estates in Malaysia is increasing year after year, and hibah has been identified as one solution for reducing the number of frozen estates in Malaysia. The increased behaviour of Hibah among Muslims or society created a concern about the cause contributing to the hibah giving behaviour among Malaysians. The goal of this paper is to identify the factors that influence hibah giving behaviour. The proposed model was developed based on review of previous literatures to investigate whether attitude, religious value, and service quality are factors that influence hibah giving behaviour. For methodology, the researchers use quantitative method. The researchers distribute the questionnaire among the 400 respondents through online randomly among the society at Pengkalan Chepa area. The data was then analysed by using descriptive analysis, reliability analysis, normality analysis, spearman analysis and multiple linear regression analysis. The findings obtained stated that only attitude and service quality significant influence on Hibah giving behaviour. The correlation analysis indicated that religious values, attitude and service quality have positive relationship with the Hibah giving behavior, while coefficient in Multiple Linear Regression analysis stated that only attitude and service quality significantly influence the Hibah giving behavior. The researchers believe that this research will also makes a practical contribution which not only focusing on Hibah institutions, but also all the banks and financial institutions in overall by identifying the factors that influence the Muslim community to perform Hibah. Due to research on Hibah giving behaviour is still limited, financial institutions have been unable to comprehend the factors that contribute to the frozen estate problem. Hereby, this research is attempting to solve the problem by identifying the factors influencing Hibah giving behaviour. This study also contributes to the Muslim community`s awareness of property planning during lifetime.

Keywords: Hibah; Religious value; Attitude; Service Quality; Hibah Giving Behaviour

CHAPTER 1: INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Hibah is an instrument of property distribution that can be used other than property distribution through the faraid method. The hibah concept may be described as a contract containing the voluntary transfer of possession to another person throughout life without return by a person of his property. Hibah is a method of Islamic property administration that occurs in the Quran and the Sunnah and is followed by Muslims worldwide, including Malaysia. It is not meant to evade the faraid distribution system, but to enhance Islam's property system (Rashid & Ahmad, 2013a).

In this concept of hibah, there are various types of hibah that can be donated either any kind of properties or any valuable assets which can be owned and transferred including cash (savings). The property also can come in the form of wealth or good possessions, such as income (wages and fees), cars and housing (Kamarudin & Hisyam, 2018). Any kind of properties to be given as hibah should fulfil the determined conditions by the Syariah Law which are including the assets must be lawful and belong to the real owner, the ownership of assets is transferable, and any other conditions (Yusof & Ahmad, 2013). In Malaysia, in the context of current practise, the application of hibah as a kind of supporting financial instrument has been expanded among the main Islamic financial institutions (Hassan & Zaizi, 2020).

Although there is a distribution of property by faraid, but the community is more likely to use the hibah instrument as their division of inheritance. This is because the benefits of property distribution by Hibah are more than the distribution of property by faraid. Statistics show that in Malaysia the backlog of property claims is anticipated to exceed RM 42 billion (Ghazali, 2011, as cited in, Rashid & Ahmad, 2013a). Also, there are too many problems with faraid wealth management. Some of the heirs of the deceased fail to cooperate because of their

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daily commitment or discontent, owing to the amount distributed for each of them. The problem becomes more serious when the court procedures must be delayed until each children exhibits themselves on the day of the court hearing. This might prolong the distribution of wealth to children who may live in difficulty and require the wealth to continue living and also violate the rights that each heir should get (Bakar et al., 2020).

Hence, hibah is seen to be a method of reducing the issues caused by the failure and delay of property distribution through faraid. The application of hibah is considered extremely appropriate for the practise, along with changes in the lifestyle and customs of society. This is in view of the distribution of wealth in the hibah does not have to go through the administrative process as required in the application and settlement of the estate for inheritance is.

Nowadays, more communities, especially Muslims aware about Hibah and keen to use hibah as the best instrument in the distribution of property (Hirdan, 2018). This situation makes the researchers wonder what the factors are influencing hibah giving behavior. Through this study, the researchers will be examined and highlighting the factors influencing the Hibah practices among the local society particularly at Pengkalan Chepa in Kelantan.

Apart from that, this study is not focusing on any specific category of Hibah instruments or institutions but to identify the culture and awareness about the Hibah practices among the targeted society. Among the main factors that might influencing the Hibah giving behaviour of the society which the researchers could highlighted in this paper are included religious values, attitudes, and the service quality offered. Hereby, this study identifies and relate the influenced factors for Hibah giving behaviour along with the acceptance and practices from the local society.

1.2 THE PROBLEM STATEMENT

One of the problems that are not foreign and increasingly contagious among the Muslim community in Malaysia is the issue involving inheritance claims. Looking at today's reality, the problems related to the estate continues unabated in many forms such as the seizure of property and other, where the search on the internet shows over 400,000 exposures ranging disputes over inheritance (Saifullah & Mahamood, 2020). In addition, the division of property by inheritance is to undergo a lengthy process and may also cause fights among heirs. The fighting among the heirs become a factor of almost RM70 billion worth of property with the majority belonging to Bumiputera in this country not claimed since independence until now (Haque', 2020).

A very large value of money is embedded just like that. If liquidated, it will give more benefits to the heirs and indirectly develop the Bumiputera economy itself. There are also heirs who consider the process of applying for the division of the estate to be time consuming, expensive, and inconvenient legal costs causing the deceased's property to be frozen, the land to be idle and unmanaged and most importantly the informal ownership status can result in the issue of non-rights or orphan property. Thus, the division of property by faraid instrument is less to be chosen by the society and they tend to prefer hibah as an instrument in the division of property.

In addition, hibah can accelerate property liquidation compared to faraid. In accordance with Malaysian law, every property of a dead person shall be frozen after death until the High Court gives the proof of validity (Shafie et al., 2016). Thus, the ownership of the property can be transferred to the determined recipient right after the property owner's death via hibah as an alternative to an unclaimed property including abandoned inheritance that is valued about billions of Ringgit. Besides, when a person dies, the unlocking of the frozen property of his

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property may be delayed. Longer periods are needed in complicated situations. The solution for the frozen property can take more than 10 years and the worst is that the property can remain eternally in frozen state (Shafie et al., 2016). Thereby, by using Hibah as distribution of property, the rate of unclaimed or frozen property cases can be reduced.

The development and awareness of hibah is evidenced by the increase in applications for confirmation of hibah in the Syariah Court. For example, in Selangor, statistics show a tremendous increase in the applications for hibah confirmation in each year, namely 12 appeal cases in 2010 increased to 130 cases in 2019 (Mokhtar et al., 2020). Furthermore, according to Sanusi (2020) distribution of Hibah Lembaga Tabung Haji (TH) to depositors of up to 3.05 per cent for the financial year 2019 compared to only 1.25 percent in the previous year as well as an indication of an increase of over 100 percent. Thus, these show that the awareness of hibah is increasing day by day.

Besides, the society is the main focused in this study which the people who lived around Pengkalan Chepa, Kelantan. This area is one of the urban and industrial areas where there are many employed people. The employed people tend to give hibah when they have stable economic like monthly income. Employment position, monthly income and total assets are economic factors. Hibah's behavior depends on this aspect when it differs across people. According to Mohd Khairy and Suhaili (2013), the study reveals that Hibah practise improves with monthly income. Furthermore, the income level of the parent significantly affects the chance of inter vivos transfers and transfer amount. Children who have higher-income and higher education parents, are more likely to get inter vivos transfers and a greater amount (Nordblom & Ohlsson, 2011; Cox & Rank, 1992; Halvorsen & Thoresen, 2011 as cited in Alma'amun et al., 2016). Hence, these shows that employed people who have income tend to give and contribute to hibah giving behavior.

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Therefore, the increased behaviour of Hibah among Muslims or society created a concern about the causes contributing to the hibah giving behavior among Malaysians. In addition, this study will identify more about the factors that affect hibah giving behaviour, and researchers may link hibah giving behaviour to the acceptability or practise of hibah among society.

1.3 RESEARCH QUESTION

The following research questions have been established in order to achieve the research objectives:

RQ1: What is the relationship between factor influencing hibah (religious value) and hibah giving behavior among the society at Pengkalan Chepa in Kelantan?

RQ2: What is the relationship between factor influencing hibah (attitude) and hibah giving behavior among the society at Pengkalan Chepa in Kelantan?

RQ3: Is there any relationship between factor influencing hibah (service quality) and hibah giving behavior among the society at Pengkalan Chepa in Kelantan?

1.4 RESEARCH OBJECTIVE

The research is conducted to meet the objectives below:

RO1: To examine the relationship between factor influencing hibah (religious value) and Hibah giving behaviour among the society at Pengkalan Chepa in Kelantan.

RO2: To identify the relationship between factor influencing hibah (attitude) and Hibah giving behaviour among the society at Pengkalan Chepa in Kelantan.

RO3: To study the relationship between factor influencing hibah (service quality) and Hibah giving behaviour among the society at Pengkalan Chepa in Kelantan.

1.5 SCOPE OF THE STUDY

The scope of the discussion study will focus and limit on those who live in Kelantan, and we choose society around Pengkalan Chepa as the respondent.

This research chooses society around Pengkalan Chepa as a respondent because of the increasing of hibah among society. Based on the District Syariah Appeal Court of Kota Bharu, the statistic for the application of Faraid cases show the decreasing from year 2016 to 2017. In year 2016, the registered cases are 191 cases while in 2017 the registered cases are 118 cases. This decreasing of statistic showed that the probability of the use of Hibah as one of the instruments in division of property and the increasing of hibah giving behavior. As according to Rusnadewi et al. (2013), they stated that, with the using of Hibah as the distribution of property is more convenient rather than using Faraid. This is because many process people have to go through by using Faraid to claim the property. Therefore, with the using of Hibah as the distribution of property, it is not only helping the heirs to claim the property as the donor's wishes, but it also helping in reducing the unmanaged property cases in distribution of Muslim's property through Faraid.

Besides that, this research choose society in Pengkalan Chepa because employed people who have income tend to give hibah. Based on online news Mstar that published in 24 Mac 2012, Mustapa, who is the Chairman of Kelantan Umno Relations Board, said that the industrial area is Pengkalan Chepa in Kota Bharu which already full of about 150 companies, most of them are small companies. Thus, this indicates that Pengkalan Chepa is a developing area and the surrounding population most likely have occupational. When society is employed, they definitely have income. According Mohd Khairy and Suhaili (2013), the study reveals that Hibah practise improve with monthly income. Furthermore, according to Pharoah and Tanner (1997) as cited in Arsyianti and Kassim (2016), they explained that there are some ways to

household can give charity such as using the deduction from income, standing order and direct debit. Hibah can be considered as charity because according to Mujani et al. (2011) and Buang (1993) as cited in Khairiah et al. (2017), Hibah donor transfer the ownership of the property to the beneficiary without any consideration.

The result of this study will represent the acceptance and practices of Hibah giving behavior that limit for society in Pengkalan Chepa only. The result show whether the factors which are religious value, attitude and services quality are influence or not in Hibah giving behavior among Pengkalan Chepa society.

1.6 SIGNIFICANCE OF STUDY

This study can give benefit to the government. From this study, government can know and analyse the factors that contribute in Hibah giving behaviour especially in Malaysia. As Hibah is one of the instruments that can distribute for educational and economic development of the Muslim community, they can make a movement in assist the community by adding their knowledge on the benefits of Hibah for the process of distribution of estates. The government can do this by educating the community on property planning using Hibah with create an awareness campaign on Islamic property planning. In addition, this matter not only can stabilize Bumiputera economy but also can help in reducing the problem of frozen property in Malaysia.

Other than that, this study also will give benefit to the financial institutions that provide Hibah instrument. As this study will focuses on factors that influence of Hibah giving bahavior, the financial institutions such as Amanah Raya Berhad (ARB), Prudential BSN Takaful Berhad, Lembaga Tabung Haji, Amanah Saham Nasional Berhad (ASNB), as-Salihin Trustee Berhad and so on can identified what the factor that influence people to do Hibah. The data from this study also will help the provider of Hibah instrument to evaluate and improving

especially in term of their service quality to meet the customer demand and need. By doing this, customer will feel more confident to do Hibah through this financial institution. In addition, at the same time it benefits to the financial institutions in term of profit, because they will get profit from the service charge that imposed to the customers.

Besides, this study will give implication to the society. This research focuses specifically on Hibah users. Although there are increasing in term of the using of Hibah in the society but not all of them know clearly about Hibah instrument. From this study, the data or information from factors that influence Hibah giving behavior can help encourage the society to use Hibah as their distribution of property. Therefore, not only the knowledge about Hibah instrument will increase but also the level of awareness regarding the advantages of Hibah by the society will keep increasing.

1.7 DEFINITION OF TERM

Hibah

Hibah is a gift from a giver to a receiver made based on compassion (Ibn Rush, 1996, as cited in Azhar et al., 2014). Furthermore, basically the property owner is allowed or give his property to anyone who wished. This Hibah also can be given to heirs or non-heirs and the transfer of property is immediate upon the giving or present life (Azhar et al., 2014).

Attitude

An attitude is an evaluation of the object, positive, negative, or combined at a certain level of intensity. It is a sign that an individual, location, item, or occurrence is favourably or unfavourably assessed. Allport (1933) also stated that attitude is a state of mental and neural preparedness which is organised through experience that has a direct or complex impact on the person's reaction to all the objects and circumstances in which they are connected.

Religious Value

Religious values illustrate a religious adherent's conviction and practise. Most beliefs come from each religion's holy texts. They can also come from religious members. Members of specific religions, like the rulers or the practitioners of a religion which strictly follows its laws, are regarded as a primary incarnation of the beliefs of that particular religion. The different beliefs of a faith are identical. Religiousness does not show that certain sects condemn or promote such behavior (Davis, 2020).

Service Quality

The service quality usually involves how well the service meets or exceeds customer needs. Service quality presents a general perception from the customer that the company and

its services are comparatively inferior/superior, and it is a fundamental to the survival of both service providers. Preserving quality of service at a certain degree and growing quality of service must be a lifetime effort of those businesses that want consumer prosperity in their heart (Angelova & Zekiri, 2011).

1.8 ORGANIZATION OF THE PROPOSAL

This proposal is organized into three chapters. Chapter 1 begins with an introduction to the background of the study, followed with problem statement, research questions and research objectives. Then, it also includes scope of study, significance of study and definition of terms that had use in this research.

Next, Chapter 2 presents a literature review that includes introduction, underpinning theory, previous studies, hypotheses statement and conceptual framework. The research framework which also serves as the conceptual framework of this study that illustrates the relationship between factor influencing hibah giving behavior and society in Pengkalan Chepa, Kelantan.

In Chapter 3 describes the research methods which used to investigate the research hypotheses. It will discuss about research design, data collection methods and study population. This chapter also discuss about sample size, the sampling techniques, research instrument development in this study, measurement of the variables and procedure for data analysis.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter 2, this study will discuss on the theory and literature relating to this topic is factors influencing hibah giving behavior among society at Pengkalan Chepa, Kelantan. Section 2.2 begins with the underpinning theory. In Section 2.3 discuss about previous study. The hypothesis statements are included in the Section 2.4. Next is Section 2.5 and Section 2.6 followed by the conceptual framework and the conclusion of the chapter.

2.2 UNDERPINNING THEORY

2.2.1 THE THEORY OF PLANNED BEHAVIOR (TPB)

TPB is a psychological theory that connects beliefs to behaviour. The theory of reasoned action developed into the Theory of Planned Behaviour in 1980 in order for a person to predict his or her intention of conducting himself or herself. The theory was intended to explain all of these behaviours people have control over. The key component of this model is behavioural intent; the attitude that the behaviour will lead to the expected outcome and a subjective evaluation of the risks and benefits of this result influence behavioural intentions. Individuals are not positive or negative about their behaviour, which they approach an attitude Mishra, Sankar and Datta, 2014, as cited in Ajzen (1991).

As a result, based on Theory Planning Behaviour, attitude has a significant influence on intent and behaviour. Attitude is a major determinant (TPB theory). The theory states that human social behaviour will be guided by three different considerations: belief in probable positive and negative outcomes of behaviour; belief on the normative expectation of other people; belief in factors that facilitate or hinder behavioural performance known as control beliefs; and belief in the existence of factors known as normative belief. Two factors can

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influence the attitude of an individual: the perception of the result and the final outcome of the behaviour of an individual. His attitude is defined by this study as a critical and important determinant of Hibah if the person sees Hibah as a positive practise.

2.3 PREVIOUS STUDY

2.3.1 HIBAH GIVING BEHAVIOUR

The Arabic word "wahaba," meaning "gift without consideration," derives from the Hibah. Hibah is defined as a gift to anybody else throughout the lifetime of the donor under the Islamic asset management system. The scope of property presented in Hibah in this study covers cars and buildings like land and homes. Hibah, gift and sadaqah are three independent and almost equivalent concepts. The difference is the incentive to provide. When someone provides anything out of gratitude and affection to another, it is called a gift, however when he provides something for Allah, it is called sadaqah (Zuhaili, 1999). To sum up, every gift and sadaqah is a hibah, but not each hibah is a gift or a sadaqah (Muda, 2008). Hibah was used from the time of Prophet Mohammed, and he gave and received Hibah himself (Zuhaili, 1999). In Malaysia, Muslims have been doing hibah for a long time, although mostly verbally and without record (Muhamad, 2011). Hibah is granted to a family member like the husband to his wife or the grandmother to their grandkids, or to a family member to their children.

2.3.2 RELIGIOUS VALUE

Individual practise in Islamic matters is referred to as religious value. It comprises compulsory ibadah (worship acts) such as compulsory prayers, payment of zakat, fasting during Ramadan, and going to Hajj if possible. Aside from that, activities such as reading the Quran and religious books are encouraged in Islam. Even though measuring religious value is difficult (Ghazali, 1989), the factor of religious value should be tested because the influence of Muslim behaviour is believed to be an important factor (Idris et al., 2012). Religion, according

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to Weaver and Agle (2002), a variety of conduct including ethical conduct influences. In influencing various behaviours, especially in Islamic environments, religious factors had been identified as important. Bakar and Rashid (2010) discovered a link between religious value and zakat compliance behaviour. Osman et al. (2016) reported that religious factors have a positive effect on the behaviour of waqf in the case of environment and also reported that they influence this conduct positively. In a different case, Tang and Tang (2010) discovered that religious values have a significant influence on unethical behaviour. This survey anticipates that Hibah will be practised by Muslims with a high level of religious value, as all previous arguments are consistent.

2.3.3 ATTITUDE

According to Ajzen (1991), attitude toward behaviour is one's appraisal of behaviour. The assessment is split into two parts. The first is a good evaluation, which gives a positive evaluation of behaviour, and the second is a bad assessment that gives an adverse behavioural perception. This study refers to the Muslim's assessment of Hibah as being good or bad, which influences his decision to perform hibah. According to Amin et al. (2011), attitude has a significant impact on behavioural Intention in Malaysia to use Islamic personal finance. Additional entrepreneurial research (Kautonen et al., 2013; Malebana, 2014) information technologies (Teo & Lee, 2010) halal food and halal products (Alam & Sayuti, 2011; Lada et al., 2009) and the context of zakat (Kautonen et al., 2013; Saad et al., 2010). It was likewise that a positive attitude leads to increased behavioural intention. According to the discussion, Muslims who have a favourable attitude toward hibah are more likely to provide hibah, and vice versa.

2.3.4 SERVICE QUALITY

The quality of services provided by an organisation is vital to provide satisfaction for customers and to encourage Muslims to perform hibah. Service quality is the comparison of customer consideration and their impression about service of the company, according to Parasuraman et al. (1985). This study therefore defines service quality as a Muslim perspective of service rendered by Hibah institutions encompassing facility, communication, and validity of information.

According to Venetis and Ghauri (2004), as cited in Said and Saad (2016a), the service quality affects consumer intentions and keeps a service provider in contact. The service quality also displays high standards of service quality and client satisfaction, leading to extremely strong buying intentions (Zeithhamls et al, 1990, as cited in Said & Saad, 2016a). According to Mittal and Gera (2013), as cited in Said and Saad (2016a), Service quality has a significant influence in India's public banking industry on the intention of customers. Chou et al. (2014) Discovered a major impact on customer attitude in chain restaurants on quality of the service. This study suggests that the quality of service provided by Hibah institutions will help to improve hibah performance.

2.4 HYPOTHESES STATEMENT

In this study, religious value, attitude, service quality and Hibah giving behavior are a significant variable. From the above discussion in the previous study sections, there are three hypotheses statements that can be developed. All of the hypotheses statements are expected the independent variables are to be direct positive significance relationship with the dependent variable.

H1: Religious value has a significant positive influence on Hibah giving behavior.

H2: Attitude has a significant positive influence on Hibah giving behavior.

H3: Service quality has a significant positive influence on Hibah giving behavior.

2.4 CONCEPTUAL FRAMEWORK

This research conceptual framework was suggested based on the previous study and hypotheses statements. The model of conceptual framework is illustrated in Figure 2.1 adopted from previous journal, "Determinants of Hibah Giving Behavior" by Said and Saad (2016b)

Based on the previous study, in this model, all the independent variables are expected to be influenced in Hibah giving behavior. The religious value and attitude are the internal factors while the service quality is the external factor.

In this study, there are three independent variables where include both external and internal factors while the dependent variable is one. Religious value, attitude and service quality represent as the independent variables. The Hibah giving behavior will represent as dependent variable.
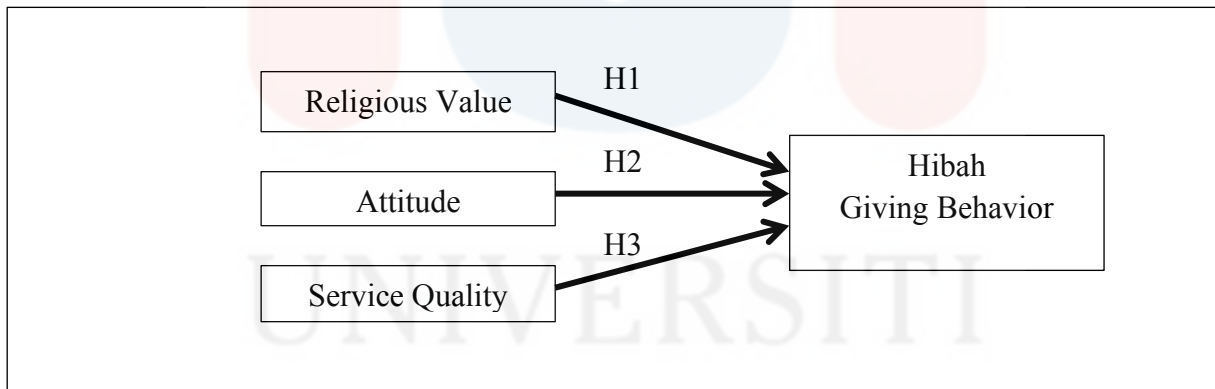
Adopted from Said and Saad (2016b)

Figure 2.1: The Conceptual Framework of Factors Influencing Hibah Giving Behavior among Society at Pengkalan Chepa in Kelantan

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2.5 SUMMARY/CONCLUSION

The literature review serves a purpose by situating each work in the context of its contribution to understanding the research problem under consideration. A literature review was used in this case to investigate the factors influencing Hibah giving behaviour among the community in Pengkalan Chepa, Kelantan. Three factors were identified based on the literature on the study of behaviour in various circles, namely religious values, attitudes, and service quality. This study incorporates previous literature, particularly in the behaviour of the Islamic environment, to explain the behaviour of Muslims in giving Hibah. This study also makes a practical contribution to the institution of Hibah by identifying the factors that influence the Muslim community's willingness to perform Hibah.

CHAPTER 3: RESEARCH METHODS

3.1 INTRODUCTION

This chapter contains ten (10) sections, beginning with the introduction followed by the research design in the second section. Section 3.2 begins with data collection method and followed by the Section 3.4 which is discusses the study population. In Section 3.5 starts with sample size. The sampling techniques and instruments are included in the Section 3.6 and Section 3.7, respectively. While Section 3.8 consists of the measurement of the variables. Next is Section 3.9 and 3.10 followed by the plan for data analysis and the conclusion of the chapter.

3.2 RESEARCH DESIGN

The design of the research study is based on the quantitative method developed by the conceptual framework. In this research study, descriptive and explanatory analysis are also will be used. Descriptive analysis is about explaining phenomena that is how we think something. In determining the norm, it attempts to examine the situations. Descriptive analyses show what is happening and assist pave the path for the discovery of fresh evidence. The results of data related to the products, persons, individuals, circumstances, and events should be stored, organised, tabulated, explained, and described. This form of research design is often guided by one or more research questions, and a formal research hypothesis is often not followed (Travers R., 1978). Meanwhile, to clarify the relationship between variables, explanatory analysis is used to create correlation between variables and study a situation.

3.3 DATA COLLECTION METHODS

Data collection is the process of collecting and measuring data on variables of interest, in a systemic manner that allows one to answer research questions, to test hypotheses and to assess outcomes.

Before the researchers start the data collection, firstly the researchers identify the aim of the research and exactly what researchers want to achieve in this research which is starting from the problem statements. Then formulate the research questions, the researchers might need to collect quantitative or qualitative data. After identifying the aim of the research, the researchers choose the data collection method. As for data collection method, interviews, or online surveys by questionnaire through Google Form were being made. Then distribute the questionnaire among the targeted respondents via online which is randomly among the society of Pengkalan Chepa area. In conducting the online surveys, researchers decide what form the questions will take. The researchers are also separating the stages of the questions. The last procedure is generating the collected data from the Google Form. Then implementing the chosen methods to measure or observes the variables that are interested in.

3.4 STUDY POPULATION

According to Sekaran and Bougie (2016), populations refer to a respondent from a group of people that relates to the study. The purpose of this study is to investigate the factors influencing hibah giving behavior among society at Pengkalan Chepa, Kelantan. The population of interest for this study will be all people or society who aged 20-year-olds, and above which are 56,900 of people in Pengkalan Chepa, Kelantan. This data is collected from Department of Statistics Kelantan.

3.5 SAMPLE SIZE

Sample size is the number of subjects that is included in a study. The sample size that is selected plays an important role. The use of accurate sampling methods and adequate responses are required to obtain a sample that is representative of a population. In this study, the researchers got the sample size from the number of respondents which is among the society in Pengkalan Chepa, Kelantan.

Table 3.1: Table for Determining Sample from a Given Population

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

Based on Krejcie and Morgan (1970) that shown in table 3.1 above, the sample size for population size for 50,000 people is 381 people. Therefore, the sample size for this study is 381 people who represent the 56,900 population in Pengkalan Chepa, Kelantan

3.6 SAMPLING TECHNIQUES

Sampling technique is the procedure of taking sample from a population. The sample was carefully selected for the study to provide accurate information about the population.

This study is a quantitative research. Therefore, the researchers have chosen a simple random sampling technique that will be used in this study. The simple random sampling technique shows that each member of the population has an equal chance of being chosen as a sample. This method is best for obtaining samples from large population sizes.

In this study, researchers want to see the factors influences hibah giving behavior student by taking the society in Pengkalan Chepa as the study population. Therefore, each member of the population in Pengkalan Chepa has the same probability of being picked as a sample in a simple random sampling.

3.7 RESEARCH INSTRUMENT DEVELOPMENT

The questionnaire is the research tool employed for this investigation. Self-administered questionnaire is the most common instrument for this study. Questionnaire is a series of questions that address critical analysis and explanation references. The design of the questionnaire is a critical procedure and must guarantee that exact data are obtained from the respondents in order to answer research questions and fulfil research goals. The reason is that the design of the questionnaire affects data response rate, reliability, and validity.

In this study, the researchers will distribute questionnaire to the respondents to be answered. This questionnaire is divided into three sections which is section A, B and C. Section A is about the demographic profile of the respondent. While section B is the question about the independent variables and section C is the section related to dependent variable. The instrument will be based on five-point or Likert scale with numerical values of 1 (strongly disagree), 2 (disagree), 3 (slightly agree), 4 (agree) and 5 (strongly agree) respectively.

3.7.1 Design of Questionnaire

In this study, three types of questions will be used. There are close-ended and Likert scale. For close ended question, respondents only need to apply in Demographic section. Likert scale will be used, the instrument will be based on what the respondents need to answer using five-point Likert scale with numerical values which are 1 (strongly disagree), 2 (disagree), 3 (slightly agree), 4 (agree) and 5 (strongly agree). The design of questionnaire is adopted from study, "Factors That Influence Hibah Giving Behavior Among Malaysian" by Shamsudin et al. (2020).

Table 3.2: Instrument of Questionnaire composition

Sections	Items	Supporting References
Sections A	Demographic data	(Shamsudin et al., 2020)
Sections B	Independent Variables (Three factors that influencing hibah giving behavior) 1. Religious value 2. Attitude 3. Service quality	(Shamsudin et al., 2020)
Sections C	Dependent Variable 1. Hibah giving behavior	(Shamsudin et al., 2020)

3.8 MEASUREMENT OF VARIABLES

According to Cohen, Manion, Marrison (2000), as cited in IvyPanda (2020) explained that, in determining the nature of the analysis that to be made, researchers will use the type of measurement critically. There are four types of measurement level, which are nominal, ordinal, interval and ratio. As the research design of this study is quantitative, this study will be provided questionnaires to collect data. The types of measurement of variables that will be used for the questionnaires are nominal and interval level.

3.8.1 Nominal Level

In this study nominal level will be used in the section A. In nominal is like categorical variable and values cannot be ranked. Nominal level measures the identity and differences whether the group of people belong to some group or not. For example, in this study questionnaires will provide the questions about demographic profile such as the respondent gender, age, religion, race, education level and type of employment.

3.8.2 Interval Level

The interval level will be used in section B and section C. Interval level defines as the values of variable can be ranked, and the differences of the values show the distances between the values. According to the Shuib et al. (2011), they stated that, the differences between the values in interval level is allows the calculation of means and standard deviation on the variables of the responses given. The respondents will be asked to answer a question given based on five-point Likert-scale.

3.9 PROCEDURE FOR DATA ANALYSIS

The data obtained will be analyze by using reliability analysis, descriptive analysis, and the Pearson's correlation analysis. All the data will then analyze by using specific software which is the Statistical Package for Social Science (SPSS) of the latest version. It would help in producing accurate evaluation needed in this study. Also, it would obtain the frequency and percentage of the data.

3.9.1 Descriptive Analysis

The main qualities of data in a research are described via descriptive statistics. The sample and measurements are summarised concisely. Almost all quantitative analysis and graphical analysis are based on them. In order to give quantitative descriptions in an accessible way, descriptive statistics are utilised. In a research study, the researcher might have several measures. Alternatively, a significant number of individuals using a measure might be evaluated by researchers. In rationally simplifying vast volumes of data, descriptive statistics help the researchers. Each descriptive statistical is a concise overview of the enormous amount of information (Baksi, 2021).

The distribution of scores will be described by which measures of central tendency (mean and median) and measures of variability (range, standard deviation, variance, quartile splits), and measures of shape (kurtosis and skewness). The percentage and frequency distribution will be calculated. Prior to this, the statistical procedure will include the following data manipulation steps. The raw scores, average scores, and relative scores for each of the scales will be calculated for each respondent. These data will serve as the foundation for the subsequent analysis. The mean, standard deviation, and skewness across all observations (participant scores) for each variable will be calculated, as will other statistical manipulations. After that, the data will be transformed. Cronbach alphas to verify internal consistency will be carried out.

3.9.2 Reliability Analysis

Reliability is considered as the scientific criteria to determine the quality of a measurement (Shuib et al., 2011). The measurement procedure must be reliable for the results from a study to be considered valid. As this study using questionnaire for the measuring instrument that be developed by five-point Likert-scale, therefore the Cronbach's alpha has been used to test the internal consistency. According to Tavakol and Dennick (2011), as cited in How et al. (2018), to considered acceptable, the value must exceed than 0.7.

Table 3.3: Rule of Thumb Cronbach's Alpha

Cronbach's Alpha	Internal Consistency
$0.9 \leq \alpha$	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

Source: Stephanie (2014)

3.9.3 Spearman Correlation

According to M.A.Yulianto (2013), he stated that, the Spearman correlation coefficient is a nonparametric statistic. This statistic is a measure of association or relationship that can be used when one or both variables are measured on an ordinal scale (in the form of ranking) or both variables are quantitative, but the normal conditions are not met. The symbol for the population size is ρ and the sample size is *rs*. The *rs* formula for the Spearman correlation is as follows:

Table 3.4: Spearman's rank correlation coefficient formula

Spearman's rank correlation coefficient formula	Explanation
$$r_s = 1 - \frac{6\Sigma d_i^2}{(n^3 - n)}$$	• r_s = strength of the rank correlation between variables • d_i = the difference between the x-variable rank and the y-variable rank for each pair of data • Σd_i^2 = sum of the squared differences between x- and y-variable ranks • n = sample size

Source: Bhandari (2021)

3.9.4 Multiple Linear Regression (MLR)

This Multiple linear regression (MLR), which also known as multiple regression. It is a statistical technique which uses several explanatory variables in predicting the outcomes of a response variable. The aim of this multiple regression is to model the linear relationship in between the explanatory, which independent variables and response which refers to dependent variable. The formula and calculation of Multiple Linear Regression (MLR) as shown below:

Formula and Calculation of Multiple Linear Regression

$$y_i = \beta_0 + \beta_1 x_{i1} + \beta_2 x_{i2} + ... + \beta_p x_{ip} + \epsilon$$

where, for $i = n$ observations:

y_i = dependent variable

x_i = explanatory variables

β_0 = y-intercept (constant term)

β_p = slope coefficients for each explanatory variable

ϵ = the model's error term (also known as the residuals)

Adopted from Hayes (2021)

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3.9.5 Plan for Data Analysis

Table 3.5: Plan for Data Analysis

RESEARCH OBJECTIVES	VARIABLES	MEASUREMENT	SCALE	STATISTICS
To determine factor influencing Hibah among the society at Pengkalan Chepa, Kelantan. .	Independent variables evaluated in terms factor influencing Hibah among the society at Pengkalan Chepa	Measurement of predicting variables of factor influencing Hibah to solve the problem issue in Hibah and the acceptance and practices of hibah Giving behavior among the society at Pengkalan Chepa	Interval	Multiple Linear Regression (MLR)
To examine the relationship between factor influencing Hibah and giving behaviour among the society at Pengkalan Chepa, Kelantan	Both variables evaluated to seek how much variance in both variables	Measurement on relationship between two variables which is factor influencing Hibah and giving behaviour among the society at Pengkalan Chepa	Interval	Multiple Linear Regression (MLR)

3.10 SUMMARY/CONCLUSION

In conclusion, this chapter begins with an introduction and describes the study's research design. Before presenting the research methodology used to conduct the research, the population and sample size are also mentioned. In this chapter also discuss the method of quantitative analysis approach that is used in this study. As the research design of this study is quantitative, this study will be provided questionnaires to collect data. The types of measurement of variables that will be used for the questionnaires are nominal and interval level. Methods of analysis used to conduct analysis of the data of this study are Statistical Package for Social Science (SPSS), descriptive analysis, reliability analysis, Spearman correlation coefficient and multiple linear regression. In expressing the data collected, this study also took reliability as a preference for not biased to any participants in the survey. The questionnaires will be applied to collect the data from the respondents which are the society at Pengkalan Chepa, Kelantan.

CHAPTER 4: DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

This chapter contains ten (10) sections, beginning with the introduction followed by the preliminary analysis in the second section. Section 4.2 begins with demographic profile of respondents and followed by the Section 4.4 which is discusses the descriptive analysis. In Section 4.5 starts with reliability test. The normality test and Spearman's correlation coefficient are included in the Section 4.6 and Section 4.7, respectively. While Section 4.8 consists of the hypothesis testing. Next is Section 3.9 and 3.10 followed by the multiple linear regression and the conclusion of the chapter.

4.2 PRELIMINARY ANALYSIS

The pilot test was limited to 30 respondents before being distributed to 400 respondents through online survey method.

4.2.1 Reliability test

Table 4.1: Results of Reliability Cronbach's Alpha

Variables	Cronbach's Alpha	N of Items
Religious Value	0.756	5
Attitude	0.979	9
Service Quality	0.965	4
Hibah Giving Behavior	0.968	5

Table 4.1 shows the Cronbach's Alpha values of the questionnaire were in between the value of 0.756 acceptance level and 0.979 very high acceptance level in this study. A total number of three independence variable has been tested using reliability Cronbach's Alpha. The first independence variable which is religious value found to be acceptable (5 items: $\alpha = 0.756$). Furthermore, attitude and service quality both are found to be excellent variable (9 items; $\alpha =$

0.979 and 4 items; α= 0.965). As well as last the dependent variable, hibah giving behavior found to be excellent reliability (5 items: α = 0.968). Consequently, the result shows the reliability is acceptable because the respondent has understood the questions provided well. Hence, the questionnaire has been considered suitable for further analysis.

4.2.2 Normality test

Table 4.2: Results of Normality Test

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Religious value	.458	30	.000	.468	30	.000
Attitude	.436	30	.000	.506	30	.000
Service quality	.481	30	.000	.530	30	.000
Hibah giving behavior	.483	30	.000	.447	30	.000
a. Lilliefors Significance Correction						

From the table above, it shows that the significant value of the Kolmogorov-Smirnova test shows the value (p=0.00) for variables is abnormal data since the p-value is smaller than the significance level α (α=0.05). Thus, it can be concluded the normality test with 30 respondents for all the variables is not normally distributed.

4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS

Through online, the questionnaire was distributed to the 400 among society at Pengkalan Chepa in Kelantan. A total of 400 useable questionnaires were collected and there was no missing data. The main objective for descriptive analysis is to understand the profile of the respondent and showed as below:

Table 4.3: Demographic Profile of Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	233	58.3	58.3	58.3
	Female	167	41.8	41.8	100.0
	Total	400	100.0	100.0	

Table 4.3 above present the frequency analysis of demographic for 400 respondents involve in this survey. From analysis, we can see most of the respondent are female with female constituting 58.3% (233 respondents) of all respondents, while the male constituting 41.8% (167 respondents).

Table 4.4: Demographic Profile of Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 years old and below	10	2.5	2.5	2.5
	21 - 30 years old	151	37.8	37.8	40.3
	31 - 40 years old	145	36.3	36.3	76.5
	41 - 50 years old	71	17.8	17.8	94.3
	51 years old and above	23	5.8	5.8	100.0
	Total	400	100.0	100.0	

Next, table 4.4 related with demographic profile of age on respondent that indicate the most respondents age range between 21 - 30 with 37.8% (151 respondents), the age 20 years old and below is 2.5% (10 respondents), the range of age 31-40 respondents is 36.3% (145 respondents), and the range of age 41 - 50 is 17.8% (71 respondents). While the range of age 51 years old and above is 5.8% (23 respondents).

Table 4.5: Demographic Profile of Race

		Frequency	Percent	Valid Percent	Cumulative Percent
	Race				
Valid	Malay	372	93.0	93.0	93.0
	Chinese	12	3.0	3.0	96.0
	Indian	8	2.0	2.0	98.0
	Others	8	2.0	2.0	100.0
	Total	400	100.0	100.0	

From the 400 respondents, the race shown high on Malay which get 93.0% (372 respondents). Chinese 3.0% (12 respondents), followed by Indian 2.0% (8 respondents) and others also 2.0% (8 respondents).

Table 4.6: Demographic Profile of Religion

		Frequency	Percent	Valid Percent	Cumulative Percent
	Religion				
Valid	Islam	376	94.0	94.0	94.0
	Christian	5	1.3	1.3	95.3
	Buddhist	8	2.0	2.0	97.3
	Hindu	11	2.8	2.8	100.0
	Total	400	100.0	100.0	

Thus, the table 4.6 related with demographic profile of religion on respondent that indicate the most respondent religion range are Islam with 94.0% (376 respondents), the religion of Christian is 1.3% (5 respondents), Buddhist 2.0% (8 respondents), and the religion of Hindu is 2.8% (11 respondents)

Table 4.7: Demographic Profile of Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Occupation					
Valid	Student	69	17.3	17.3	17.3
	Government	130	32.5	32.5	49.8
	Private	68	17.0	17.0	66.8
	Self-employee	113	28.2	28.2	95.0
	Retiree	19	4.8	4.8	99.8
	Others	1	.3	.3	100.0
	Total	400	100.0	100.0	

Further, from the analysis of table 4.7 shown the demographic profile of occupation. The occupation shown high on government which get 32.5% (130 respondents), the occupation of student is 17.3% (69 respondents), private is 17.0% (68 respondents), self-employee is 28.2% (113 respondents). While the occupation of retiree is 4.8% (19 respondents) and others id 3% (1 respondents).

Table 4.8: Demographic Profile of Monthly Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Monthly Income					
Valid	RM 0 - RM 4,850	286	71.5	71.5	71.5
	RM 4,851 - RM 10,970	99	24.8	24.8	96.3
	More than RM 10,970	15	3.8	3.8	100.0
	Total	400	100.0	100.0	

Table 4.8 shown the demographic of monthly income which is firstly is range between RM 0 – RM 4,850, getting 71.5% (286 respondents), Secondly the range monthly income between RM 4,851 – RM 10, 970 which is 24.8% (99 respondents). Thirdly involve the range more than RM 10, 970 with 3.8% (15 respondents).

Table 4.9: Demographic Profile by Level of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Level of Education					
Valid	SPM	43	10.8	10.8	10.8
	Diploma	103	25.8	25.8	36.5
	Bachelor's degree	208	52.0	52.0	88.5
	Master	26	6.5	6.5	95.0
	PhD	18	4.5	4.5	99.5
	Others	2	.5	.5	100.0
	Total	400	100.0	100.0	

Lastly, the table above have stated the level of education every respondents which shown the high value is from bachelor's degree 52.0% (208 respondents), SPM 10.8% (43 respondents), Diploma 25.8% (103 respondents), Master 6.5% (26 respondents) followed by PhD 4.5% (18 respondents) and others 5% (2 respondents).

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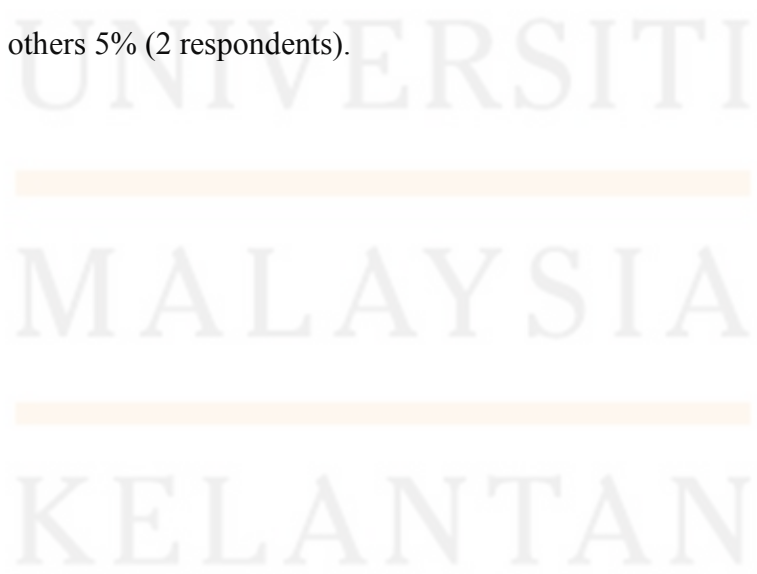
4.4 DESCRIPTIVE ANALYSIS

In this section are about descriptive analysis for independent variables and dependent variable. It consists of means and standard deviations based on a Five Likert scale where, 1 = strongly disagree; 2= disagree; 3 = neither agree nor disagree; 4= agree; 5= strongly agree. All measured item of religious value, attitude, service quality and Hibah giving behavior were calculated and be illustrated in Table 4.10 to Table 4.13

4.4.1 Religious Value

Table 4.10: Descriptive Statistic for Religious Value

No	Items	N	Mean	Standard Deviation
R1	Religious value is the key factor to the influence of Hibah	400	4.76	0.585
R2	Hibah is valid in the presence of consent, qabul and handover of the object	400	4.80	0.497
R3	Islamic practices permit the foster daughter to inherit their parent's property through Hibah	400	4.31	0.731
R4	Hibah give positive relationships between the al-wahib(giver of hibah) and al-mawhub-lahu (recipient of hibah)	400	4.79	0.532
R5	Hibah can decrease the gap between the rich and the poor	400	4.68	0.633

From table 4.10, it shows the number of respondents, mean and standard deviation of independent variable for religious value. There are five questions measured in this independent variable. The highest mean is 4.80 for item R2 on statement "Hibah is valid in the presence of consent, qabul and handover of the object. Meanwhile the lowest mean is 4.31 for item R3 on statement "Islamic practices permit the foster daughter to inherit their parent's property through Hibah". The other means for R1, R4 and R5 are 4.76, 4.79 and 4.68 respectively.

4.4.2 Attitude

Table 4. 11: Descriptive Statistic for Attitude

No	Items	N	Mean	Standard Deviation
A1	I have a positive attitude towards Hibah.	400	4.77	0.516
A2	I adopt Hibah because I prefer profit sharing	400	4.73	0.590
A3	I adopt Hibah because it free from riba (interest), gharar (uncertainty) and maysir (gambling).	400	4.74	0.601
A4	I adopt Hibah because I prefer the service that provides by the Islamic bank.	400	4.65	0.718
A5	I adopt Hibah because the protection coverage of Hibah is same as other insurance.	400	4.54	0.825
A6	Individuals alert in property management lead to the implementation of Hibah.	400	4.73	0.577
A7	Mindset can influence attitude in the implementation of the Hibah.	400	4.73	0.580
A8	The implementation of Hibah can unite Family-ties and justice in the distribution of property.	400	4.72	0.625
A9	The attitude of an individual who prioritizes his responsibilities to his dependents as a guarantee for the future drives the implementation of the Hibah.	400	4.75	0.557

From table 4.11, it shows the number of respondents, mean and standard deviation of independent variable for attitude. There are nine questions measured in this independent variable. The highest mean is 4.77 for item A1 on statement about "I have positive attitude towards Hibah". Meanwhile the lowest mean is 4.54 for item A5 on statement about "I adopt Hibah because the protection coverage of Hibah is same as other insurance". Item for A2, A6

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and A7 have a same mean which is 4.73. Otherwise, the other means for A3, A4, A8 and A9 are 4.74, 4.65, 4.72 and 4.75 respectively.

4.4.3 Service Quality

Table 4.12: Descriptive Statistic for Service Quality

No	Items	N	Mean	Standard Deviation
S1	I think the quality of service regarding Hibah is excellent.	400	4.75	0.556
S2	Hibah process of getting the problem resolved.	400	4.74	0.591
S3	The process of managing Hibah in each institution is able to provide a high understanding in the knowledge of managing Hibah.	400	4.72	0.595
S4	The information from the institution in Malaysia about Hibah make you more understanding and know how to apply in the real-life.	400	4.66	0.678

From table 4.12, it shows the number of respondents, mean and standard deviation of independent variable for service quality. There are four questions measured in this independent variable. The highest mean is 4.75 for item S1 on statement about "I think the quality of service regarding Hibah is excellent". Meanwhile the lowest mean is 4.66 for item S4 on statement about "The information from the institution in Malaysia about Hibah make you more understanding and know how to apply in the real-life". The means for items S2 and S3 are 4.74 and 4.72 respectively.

4.4.4 Hibah Giving Behavior

Table 4.13: Descriptive Statistic for Hibah Giving Behavior

No	Items	N	Mean	Standard Deviation
H1	I chose the Hibah because it is able to provide the best protection than other products	400	4.70	0.628
H2	I think that Hibah can reduce the problem of frozen real estate.	400	4.76	0.560
H3	I think giving Hibah has many benefits to all parties	400	4.75	0.563
H4	I think the service provided by the Hibah institution is very good	400	4.72	0.593
H5	The behavior of individuals who are always alert to current issues has led to individual attitude in implementing Hibah	400	4.75	0.563

From table 4.13 above, it shows the number of respondents, mean and standard deviation of independent variable for service quality. There are five questions measured in this independent variable. The highest mean is 4.76 for item H2 on statement about "I think that Hibah can reduce the problem of frozen real estate". Meanwhile the lowest mean is 4.70 for item H1 on statement about "I chose the Hibah because it is able to provide the best protection than other products". The items for H3 and H5 have the same mean which is 4.75 and the mean for item H4 is 4.72.

4.5 RELIABILITY TEST

In this section is to test the reliability of the measuring the instrument where this study use questionnaires as instrument. As the instrument is questionnaire, is commonly used the multiple Likert scale in other to determine whether or not the scale is reliable. According to Petty and Datt (2015), they stated that to measure the internal consistency test, or reliability, the rule of thumb Cronbach's Alpha will be use. The result for the reliability test is shows a Table 4.14 below.

Table 4.14: Reliability Statistics

Variables	Cronbach's Alpha	N of Items
Religious Value	0.759	5
Attitude	0.949	9
Service Quality	0.934	4
Hibah Giving Behavior	0.947	5

From the above table, it shows the Cronbach's Alpha and N of items for each variable. As a result, the Cronbach's Alpha for five-item of religious value is 0.759. It indicates that this independent variable is acceptable internal consistency of the item in measuring. As the minimum value that perceived acceptable for this study is 0.7, the value is deemed acceptable and reliable enough to be applied.

Then, the result of reliability test for attitude, it shows that the Cronbach's Alpha for nine-items of attitude measure is 0.949. As the minimum value that perceived acceptable for this study is 0.7, the value is deemed acceptable and reliable enough to be applied. According to the rule of thumb Cronbach's Alpha, the result indicates that the independent variable, attitude, has the excellent internal consistency of the item in measuring concepts.

Next, the reliability statistics continue to test the reliable for next independent variable which is service quality. The result of Cronbach's Alpha for four-items of this independent

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variable is 0.934. As the minimum value that perceived acceptable for this study is 0.7, the value is deemed acceptable and reliable enough to be applied. Based on rule of thumb Cronbach's Alpha it indicates that service quality has excellent internal consistency of measuring. It can be explained that the questionnaires that being distributed in this study about the factors that influence Hibah giving behavior are acceptable to be applied.

Lastly, the reliability test for dependent variable shows that, Cronbach's Alpha for five-items of Hibah giving behavior is 0.947. According to rule of thumb Cronbach's Alpha, this value represents excellent reliability of the measuring instrument where the range is between 0.80 to < 0.90. It shows that questionnaires were acceptable and reliable to measure all three independent variables.

As summary, the reliability test for independent variable, religious value, has acceptable internal consistency while the other two variables which are attitude and service quality and also the dependent variable, Hibah giving behaviour, have excellent of internal consistency.

4.6 NORMALITY TEST

The normality assumption is an omnipresent assumption in almost every statistical or even statistics-oriented test of significance and models. In essence, this assumption requires that a set of data upon which a statistical test of significance or statistical modelling is to be applied must either exactly, or at least approximately, be normally distributed. The table shows test of normality for all variables (F. Siddiqi, 2014)

Table 4.15: Test of Normality

Tests of Normality						
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Religious value	.273	400	.000	.731	400	.000
Attitude	.374	400	.000	.628	400	.000
Service quality	.428	400	.000	.577	400	.000
Hibah giving behavior	.420	400	.000	.563	400	.000
a. Lilliefors Significance Correction						

From the table above, it shows that the significant value of the Kolmogorov-Smirnova test shows the value (p=0.00) for variables is abnormal data since the p-value is smaller than the significance level α (α=0.05). Thus, it can be concluded for the normality test for all the variables, there is sufficient evidence that the data is not normally distributed.

4.7 SPEARMAN'S CORRELATION COEFFICIENT

As the normality analysis show the p-value is <0.05, therefore non- parametric analysis which is analysis Spearman correlation was used to test the relationship between the factors influencing Hibah giving behavior. The strength of the variables was determined by interpretation table of Spearman rank-order correlation coefficients by Dancey and Reidy (2004) as cited in Leclezio et al. (2015).

Table 4.16: Interpretation table of Spearman Rank-Order Correlation Coefficients

Spearman ρ	Correlation
≥ 0.70	Very strong relationship
0.40 – 0.69	Strong relationship
0.30 – 0.39	Moderate relationship
0.20 – 0.29	Weak relationship
0.01 – 0.19	No or negligible relationship

Source: Leclezio et al. (2015)

Table 4.17 shows the result of the correlation coefficient among independent variables which are religious value, attitude and service quality and the dependent variable, Hibah giving behaviour by using Spearman Correlation Coefficient.

Table 4.17: Results of Spearman Correlation Analysis

	Religious Value	Attitude	Service Quality	Hibah Giving Behavior
Religious Value	1			
Attitude	.587**	1		
Service Quality	.564**	.802**	1	
Hibah Giving Behavior	.471**	.789**	.779**	1

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

Table 4.17 above, shows that the result for the first independent variable, religious value, and Hibah giving behaviour were significantly correlated at (ρ= 0.471, p <0.01). Based on interpretation table of Spearman Rank-Order Correlation Coefficients by Dancey and Reidy

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(2004), the correlation coefficient indicated a strong relationship between religious values towards Hibah giving behavior.

Besides, the result display that the Hibah giving behavior is $\rho= 0.789$, for the second independent variable, there was a significantly correlated between attitude and Hibah giving behavior with ($\rho= 0.789$, $p < 0.01$). It can be interpret that very strong relationship between attitude and Hibah giving behavior. Particularly, the value of Spearman correlation for the Hibah giving behavior with the attitude is the highest than other two independent variables, religious value and service quality. Hence, the factors that influence Hibah giving behavior among society at Pengkalan Chepa in Kelantan is the most closely related with the attitude.

The last correlation is for the third independent variable which is between service quality and Hibah giving behavior. There are significantly correlated between this two variables with ($\rho = 0.779$, $p < 0.01$). According to interpretation table, the result indicated that the value represents the very strong relationship between the variables. It shows that, a good service quality will give affects to the Hibah giving behavior, as this independent variable is the second highest in term of Spearman correlation result. Therefore, the relationship between the variables, Hibah giving behavior and service quality has strongly positive correlation relationship for each one.

As summary, religious value and Hibah giving behaviour has a strong relationship. Meanwhile attitude and service quality have very strong relationship with Hibah giving behavior.

4.8 HYPOTHESES TESTING

Table 4.18: Coefficients

<table>
<tr><th colspan="9">Coefficients^a</th></tr>
<tr><th colspan="2">Model</th><th colspan="2">Unstandardized Coefficients</th><th>Standardized Coefficients</th><th>T</th><th>Sig.</th><th colspan="2">Collinearity Statistics</th></tr>
<tr><th colspan="2"></th><th>B</th><th>Std. Error</th><th>Beta</th><th></th><th></th><th>Tolerance</th><th>VIF</th></tr>
<tr><td>1</td><td>(Constant)</td><td>.447</td><td>.143</td><td></td><td>3.135</td><td>.002</td><td></td><td></td></tr>
<tr><td></td><td>Religious Value</td><td>.067</td><td>.044</td><td>.054</td><td>1.513</td><td>.131</td><td>.467</td><td>2.141</td></tr>
<tr><td></td><td>Attitude</td><td>.485</td><td>.051</td><td>.486</td><td>9.556</td><td>.000</td><td>.231</td><td>4.330</td></tr>
<tr><td></td><td>Service Quality</td><td>.360</td><td>.047</td><td>.378</td><td>7.633</td><td>.000</td><td>.244</td><td>4.098</td></tr>
<tr><td colspan="9">a. Dependent Variable: Hibah Giving Behavior</td></tr>
</table>

4.8.1 Hypothesis 1

H0: Religious value has a negative significant influence on Hibah giving behavior

H1: Religious value has a positive significant influence on Hibah giving behavior

From the table above, the p-value for religious value was 0.131 which is greater than the significance level of 0.05. This study shows that there is not enough evidence to indicate H1 for hypotheses religious value has a positive significant influence on Hibah giving behavior. Thus, H1 is not supported where religious not significantly influence Hibah giving behaviour.

4.8.2 Hypothesis 2

H0: Attitude has a negative significant influence on Hibah giving behavior

H2: Attitude has a positive significant influence on Hibah giving behavior

Regarding from the table above, it can be seen the p-value between Hibah giving behaviour and attitude is 0.000 less than the significance level 0.05. Thus, it indicates this study rejected the null hypothesis, H0 for the hypothesis attitude has a negative significant influence on Hibah giving behaviour. Thus, it indicated that H2 is supported where the factor, attitude influence Hibah giving behaviour.

4.8.3 Hypothesis 3

H0: Service quality has a negative significant influence on Hibah giving behavior

H3: Service quality has a positive significant influence on Hibah giving behavior

As refer to the table above, it can be illustrated that the p-value is 0.000. That is mean less than the significant 0.05. Thus, this study rejected the null hypotheses, H0 for the hypotheses service quality has a negative significant influence on Hibah giving behaviour. Thus, the result from regression analysis indicates that H3 is supported where the independent variable for service quality significantly affect the dependent variable, Hibah giving behavior.

4.9 MULTIPLE LINEAR REGRESSION

Table 4.19: Model Summary

Model Summary[b]				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.874[a]	.764	.762	.25781
a. Predictors: (Constant), Religious Value, Attitude, Service Quality				
b. Dependent Variable: Hibah Giving Behavior				

From the table above, it revealed that R is 0.874. Based on this value, it indicates that there is a high positive connect between the predictors which is independent variables, (Religious Value, Attitude and Service Quality) and dependent variable (Hibah Giving Behavior). Meanwhile, the correlation of determination, R Square value is 0.764, which means 76.4% of the variation in Hibah giving behavior can be explained by the independent variables which are religious value, attitude and service quality while the other percentage (23.6%) of this variation is explained by other factors. The adjusted R Square is 0.762.

Table 4.20: ANOVA

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.023	3	28.341	426.409	.000[b]
	Residual	26.320	396	.066		
	Total	111.342	399			
a. Dependent Variable: Hibah Giving Behavior						
b. Predictors: (Constant), Service Quality, Religious Value, Attitude						

From the table 4.20 above, the p-value is 0.000. It shows that this study significance because the p-value is less than 0.05. Therefore, at least one of the three variables: religious value, attitude and service quality can be used to model Hibah giving behaviour.

Table 4.21: Coefficients in Multiple Linear Regression

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		**B**	**Std. Error**	**Beta**	**t**	**Sig.**	**Tolerance**	**VIF**
1	**(Constant)**	.447	.143		3.135	.002		
	Religious Value	.067	.044	.054	1.513	.131	.467	2.141
	Attitude	.485	.051	.486	9.556	.000	.231	4.330
	Service Quality	.360	.047	.378	7.633	.000	.244	4.098
a. Dependent Variable: Hibah Giving Behavior								

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \textstyle\sum$$

In this study, there are three independent variables that will be point out as **X1, X2** and **X3**. The **β0** is value for y-intercept (constant from coefficients table). The value for **Y** will be depending on the **β1, β2** and **β3.** The result can be positive or negative. Based on the coefficients table above, the equation can be drive as below:

Multiple regression model equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3$$

Y = 0.447 + 0.067X1 + 0.485X2 + 0.360X3

Where: Y = Hibah giving behavior

        X1 = Religious value

        X2 = Attitude

        X3 = Service quality

Hence, the equation of the model for this study is:

Hibah giving behaviour = 0.447 + 0.067 (Religious value) + 0.485 (Attitude) + 0.360 (Service quality)

The result can be acquired from the equation above is a below:

a) **β1 = 0.067**

As refer to the table above, it can be seen that the religious value has positive relationship with the factor that influencing Hibah giving behaviour among society at Pengkalan Chepa in Kelantan. Means, that religious value will give effect to the factor that influence Hibah giving behaviour among the society in Pengkalan Chepa. The coefficient value is 0.067 shows that every percentage change in religious value may result to the changing of 0.067 percent in dependent variable from the Hibah giving behavior. But as refer to the p-value for religious value in coefficients table is 0.131 which is greater than 0.05. Thus, religious value is not significant predictor for Hibah giving behaviour.

b) **β2 = 0.485**

Regarding to the table given, it can be indicating that attitude have positive relationship with the factor that influencing Hibah giving behaviour among society at Pengkalan Chepa in Kelantan. Through that, the attitude will give effect to the factor that influence Hibah giving behavior by the user among society of Pengkalan Chepa. Based on the table, the coefficient value is 0.485. This can be explained that any percentage change in independent variable may result 0.485 percent change in dependent variable, Hibah giving behavior. After that, the p-value for attitude is less than 0.05. Means, that attitude is significant predictor of Hibah giving behaviour. Therefore, with the positive relationship between these two variables, it indicates that the increase of independent variable will increase the factor that influence Hibah giving behaviour among society at Pengkalan Chepa and instead of.

c) **β3 = 0.360**

From the table 4.21 above, it can be illustrated that service quality give positive relationship result to the factors that influence Hibah giving behaviour among society at Pengkalan Chepa in Kelantan. This is because service quality will affect the factors that influence Hibah giving behaviour by the Pengkalan Chepa's society. Then, the coefficients value of 0.360 for this independent variable states that any change in percentage for service quality may result the changing of 0.360 percent in dependent variable, Hibah giving behavior. Based on the table above, the p-value is less than 0.05 which is 0.000. Means, that service quality is significant predictor of Hibah giving behavior. Consequently, any increase of independent variables will encourage the increase of factor that influence Hibah giving behaviour among society in Pengkalan Chepa. Otherwise, if any decrease of independent variables it will also give affects to dependent variable.

4.8 SUMMARY

Finally, this chapter discussed the quantitative analytic approach used throughout this study. The quantitative approach to data collection, which employs a questionnaire, was thoroughly discussed. The steps taken in this study began with the research's purpose, the identification of the sample and population, the questionnaire used, and the mode of data analysis.

CHAPTER 5: DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In this chapter 5, this study will discuss on the discussion and conclusion to this topic is factors influencing hibah giving behavior among society at Pengkalan Chepa, Kelantan. Section 5.2 begins with the key findings. In Section 5.3 discuss about Hypothesis. The implication of the study is included in the Section 5.4. Next is Section 2.5 and Section 2.6 followed by the recommendation / suggestions of the study and overall conclusion of the study.

5.2 KEY FINDINGS

The research conducted in examining the relationship between independent variables, religious value, attitude, and service quality on dependent variable which namely Hibah giving behavior among the society in Pengkalan Chepa, Kelantan. As referred to this research, researchers are able to identify whether all the independent variables can be related to Hibah giving behavior. Through the findings obtained show there are positively significant relationship between all the variables of the study. The result for religious value is captured as moderately positive significant towards Hibah giving behavior. Meanwhile, there is highly positive significant relationship between attitude and Hibah giving behavior. As well as service quality that shows positive significant influence on Hibah giving behavior. Therefore, it can be concluded that all the hypothesis of the study are accepted.

5.3 DISCUSSION

Based on the results obtained, it can be considered that two out of three independent variables namely attitude and service quality are having significant impact on Hibah giving behavior because these two variables captured a value of less than < 0.05. Meanwhile, other one independent variable namely religious value stated with a result of 0.131 which is more than the significant level as > 0.05. This indicates that this religious value does not impact the Hibah giving behavior among the society, particularly at Pengkalan Chepa. The further details regarding the discussion of the results as below:

Table 5.1: Summary of Hypothesis

Hypothesis 1	**Religious value** has a positive significant influence on Hibah giving behaviour.	Not Supported
Hypothesis 2	**Attitude** has a positive significant influence on Hibah giving behaviour.	Supported
Hypothesis 3	**Service quality** has a positive significant influence on Hibah giving behaviour.	Supported

5.3.1 Religious Value

As referred to the Table 4.23 of coefficients for the religious value, the coefficient value is 0.067 which indicates that every percentage change in religious value may result to the changing of 0.067 percent in dependent variable towards the Hibah giving behavior. However, as referred to the p-value for religious value is 0.131 which is greater than 0.05. Therefore, the religious value has insignificant impact on Hibah giving behaviour where its p-value greater than significant level (0.131 > 0.05). Hereby, this independent variable is considered not supported.

This result of religious value seems to contrast with the previous findings as stated in the literature review. From the results obtained, it can be said the religious value might be

differed from one individual to another. Apart from that, the level of religiosity can be assessed from individual's commitment, also it can be seen from individual attitudes as well as behavior (Johnson et al., 2001). Additionally, this result is also supported as according to Lyons and Nivison-Smith (2006) stated that there is some evidence that religion has a favourable effect on charitable giving, but it is a complex relationship. Giving is more common and more generous among religious people than among non-religious people. In contrast, persons who identify as religious but rarely or never attend religious services are less likely to give and give less on average than those who do not identify as religious. Furthermore, hibah giving behavior also can be caused by tradition not because of religious values. According to Sukiati (2018) Hibah and inheritance are combined in the prosperous Javanese family in this pattern of property distribution. It is common for wealthy parents to give their children hibah, especially after they get married.
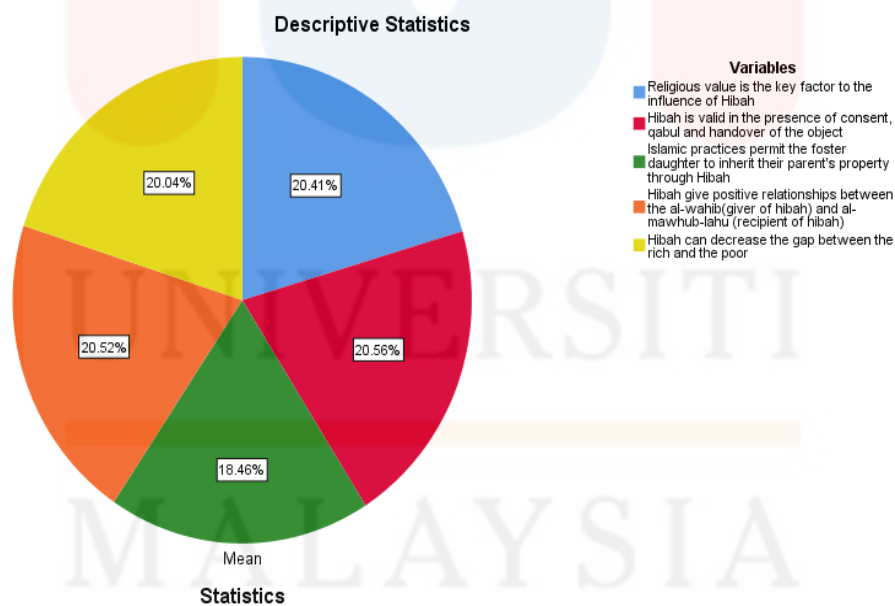
Figure 5.1: Descriptive statistics of Religious Value

The figure above is the descriptive statistics for religious value as developed from the analysis of the questionnaire conducted. From the survey obtained, the respondents agreed that a

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religious value is the key factor to the influence of Hibah. Also, the researchers are assuming that most of the respondents are aware that Hibah is valid in the presence of consent, qabul and handover of the object. However, it seems that respondents have no further knowledge regarding the Islamic practices that permit the foster daughter to inherit their parents' property or assets through Hibah. In overall, it can be concluded that the religious value is not an actual factor that influences Hibah giving behavior among the society at Pengkalan Chepa whereas it depends on individual's commitment, besides their attitudes as well as behaviour.

5.3.2 Attitude

From the coefficients table, attitude have positive relationship with the factor that influencing Hibah giving behaviour among society at Pengkalan Chepa in Kelantan. It is stated that any changes in percentage for service quality may result the changing of 0.485 percent in Hibah giving behavior. In addition, the p-value is less than 0.05 which is 0.000. That means, the service quality is significantly influencing Hibah giving behavior among the society at Pengkalan Chepa.

All these results of attitude is supported by the previous findings, as according to Ajzen (1991), it is stated attitude toward behavior is one's appraisal of behavior. The assessment is split into two parts. The first is a good evaluation, which gives a positive evaluation of behavior, and the second is a bad assessment that gives an adverse behavioral perception. This study refers to the Muslim's assessment of Hibah as being good or bad, which influences his decision to perform hibah. Meanwhile, according to Amin et al. (2011), attitude has a significant impact on behavioral Intention in Malaysia to use Islamic personal finance. It was likewise that a positive attitude leads to increased behavioral intention. According to the discussion, Muslims who have a favorable attitude toward hibah are more likely to provide hibah, and vice versa. Below is the analysis captured in descriptive statistics from the survey obtained from the respondents:

Descriptive Statistics

Variables
- I have a positive attitude towards Hibah
- I adopt Hibah because I prefer profit sharing
- I adopt Hibah because it free from riba (interest),gharar (uncertainty) and maysir (gambling).
- I adopt Hibah because I prefer the service that provides by the Islamic bank.
- I adopt Hibah because the protection coverage of Hibah is same as other insurance.
- Individuals alert in property management lead to the implementation of Hibah.
- Mindset can influence attitude in the implementation of the Hibah.
- The implementation of Hibah can unite family ties and justice in the distribution of property.
- The attitude of an individual who prioritizes his responsibilities to his dependents as a guarantee for the future drives the implementation of the Hibah.

Mean

Statistics

Figure 5.2: Descriptive statistics of Attitude

As shown in the figure above, majority of the respondents are having positive attitude towards Hibah. The second highest rated for attitude section, whereby the respondents really believe that the attitude of an individual who prioritizes his/her responsibilities to their dependents as a guarantee for the future drives the implementation of the Hibah. The results of the survey are supported by the previous literature according to Ajzen (1991), attitude toward behaviour is one's appraisal of behaviour. A positive attitude toward behaviour leads to increased behavioural intention. Muslims who have a favourable attitude toward hibah are more likely to provide hibah.
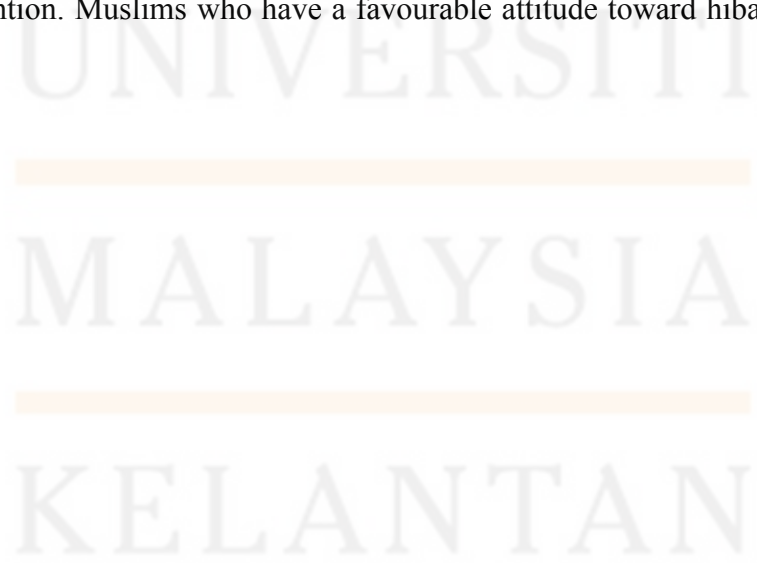
5.3.3 Service Quality

As shown in the Table 4.23 of coefficients for the service quality, the coefficient value is 0.360 which indicates that every percentage change in service quality may result to the changing of 0.360 percent in Hibah giving behavior. Meanwhile, as referred to the p-value for service quality is at 0.000 which is less than 0.05. Therefore, the service quality has significant impact on Hibah giving behaviour which also indicates this independent variable is supported.
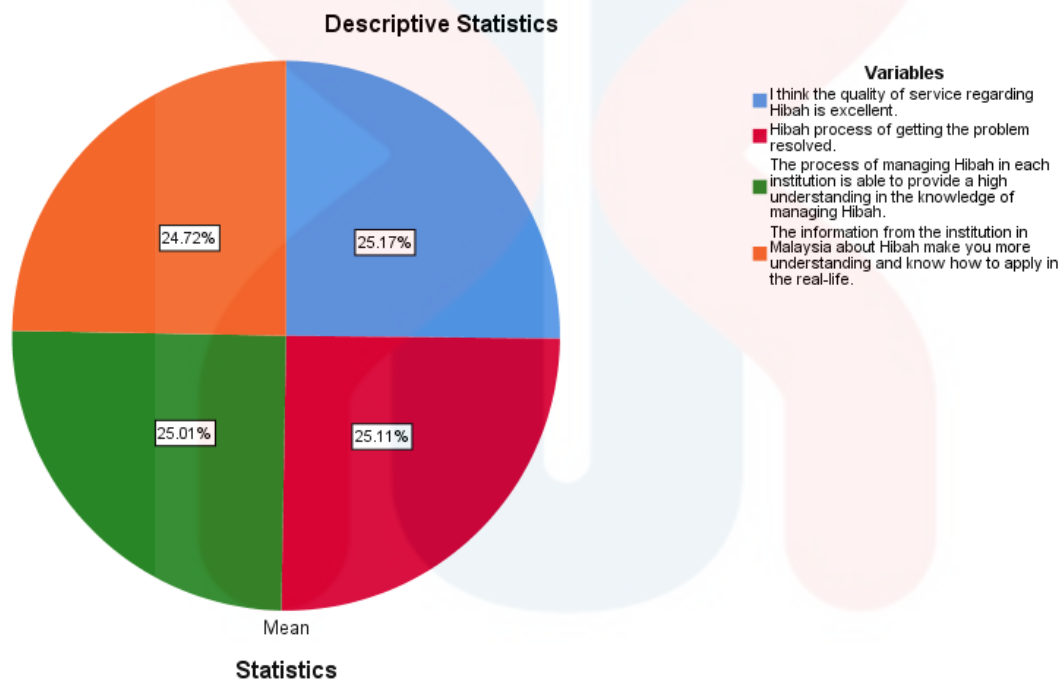
Figure 5.3: Descriptive statistics of Service Quality

From the survey obtained, most of the respondents agreed that the quality of the service regarding Hibah is excellent, besides hibah process of getting the problem resolved. Apart from that, the process of managing Hibah in each institution is able to provide a high understanding in the knowledge of managing Hibah. Last but not least, the respondents agreed that the information from the institution in Malaysia about Hibah make they more understanding and know how to apply in the real-life. All these results obtained are consistent with Venetis and Ghauri (2014), ad cited inSaid and Saad (2016a), stated the service quality affects the customer

intentions and keeping a service provider in contact. Meanwhile, the service quality also displays high standards of service quality and customer satisfaction, which leading to extremely strong purchasing intentions (Zeithhamls et al,1990 as cited inSaid & Saad, 2016a). Therefore, the service quality provided has a significant influence on Hibah giving behavior.

5.4 IMPLICATIONS OF THE STUDY

In general, the objective of this study is to develop a research model on Hibah giving behaviour. Based on previous research on behavioural studies in various environments, three factors are taken into account: religious value, attitude, and service quality. All variables are expected to have an impact on hibah giving behaviour. The proposed research model on Hibah giving behaviour has theoretical implications for this study.

Furthermore, the author incorporates previous literatures, particularly in Islamic surroundings behaviour, to clarify Hibah giving behaviour among Muslims. This research also makes a practical contribution to Hibah institutions by identifying the factors that influence the Muslim community to perform Hibah. Because research on Hibah giving behaviour is still limited, Hibah institutions have been unable to comprehend the factors that contribute to the frozen estate problem. This research is attempting to solve the problem by identifying the factors that influence Hibah giving behaviour. In order to increase the number of customers who do Hibah, Hibah institutions should consider all of the factors listed above. Likewise increasing the level of Hibah knowledge among Hibah providers will practically result in an increase in the Hibah knowledge of the deceased's heirs, avoiding unnecessary legal disputes over the inheritance of the deceased's estate, which can delay its distribution.

This study also contributes to the Muslim community's awareness of property planning during life. When the flow of wealth between generations continues, the economy of the Muslim community will benefit. The concept of Hibah that exists in the Quran and Sunnah and

is practiced by Muslims all over the world including Malaysia are a form of property management organized by Islam. It is not intended for turning its back on the system of division of property faraid, but as a complement to the system of property distribution in Islam (Rashid & Ahmad, 2013b). Hibah are a management alternative property that carries the same purpose or meaning as the forms the other system of inheritance of property is the fair distribution of wealth and can cultivate love as well as prevent enmity (Nor, 2002).

5.5 LIMITATION OF STUDY

This research was carefully prepared and its total target are 400 respondents, but the researchers are still aware of some limitations and shortcomings.

The first limitation is based on the fact that it is limited to a narrow geographical area, where current research findings cannot be generalized into other settings. The researcher may be restricted to a small geographical area, which does not provide a comprehensive range of responses. The study area was restricted to the Pengkalan Chepa area.

In addition, the scales used in the study are one of the study's limitations. Because this study employs the Likert Scale to record respondents' perceptions, the possibility of bias can be attributed to respondents' proclivity to answer questions regardless of their actual question content. In other words, each respondent will have their own set of thoughts and opinions, which will influence their responses to the questionnaire. Scores on the Likert scale also do not provide a clear picture of respondents' responses. As a result, it will be unable to determine the respondent's true attitude.

Another limitation in finding this research is the limited number of factors influencing hibah giving behavior among society at Pengkalan Chepa, Kelantan. This study only examined three factors influencing hibah giving behaviour that is religious value, service quality, and attitude.

Furthermore, the respondents came from a variety of backgrounds. Since the respondents for this study are from various among society in Pengkalan Chepa area the chances of different reactions are higher. For example, differences may occur due to varying levels of awareness or a lack of exposure to the issue at hand. This situation makes it difficult for respondents to express their opinion on whether or not a question should be posed by researchers.

5.6 RECOMMENDATIONS / SUGGESTION FOR FUTURE RESEARCH

This study recommended for future studies to be conducted is that future researchers to consider expanding the study population to include the entire Malaysian society as a whole. The study we conducted only focused on respondents around Pengkalan Chepa only. So, future researchers can focus on that larger area. To refine the study's findings, future studies should increase the sample size and thoroughly examine the approach used in this study. Researchers were able to obtain more and more precise data in the future if data is collected from various states in Malaysia with various backgrounds.

Furthermore, the second recommendations for future studies may consider a better scale to be used in future studies. This is because the researcher's study was unable to determine the respondents' true attitudes. As a result, future researchers can use much better scales, such as the Guttman scale, to obtain clear and accurate results. Better scales will be required to ensure that research has the ability to generalise. The Guttman scale, further identified as the cumulative scale analysis, assesses the "strength" or opinion of a respondent. In other words, it defines how positive or negative they are about a particular topic. The Guttman scale is based on a series of closely related questions that become more specific as the scale progresses. It is made up of a series of dichotomous questions (generally referred to as 'yes/no' question) that are used to determine how strongly someone supports or disapproves of a particular viewpoint. The Guttman scale's highly hierarchical nature makes it very useful in surveys where

respondents do not complete the questionnaire or stop taking it after a few questions (Jovancic, 2020). Clear that, the Guttman scale produces scores. Future researchers can rank the data obtained this way and make room for a more clear and meaningful analysis because each statement can be assigned a score (based on the level of importance).

The third recommendation is that future research should include additional factors such as hibah knowledge, self-efficacy, and financial satisfaction, as these might have a significant impact on hibah giving behaviour. Therefore, perhaps these factors can influence the behavior of giving hibah among the community in Pengkalan Chepa, Kelantan. So, for future researchers, can expand the study by adding factors that may influence behaviour of giving hibah to get better results and with the addition of these factors can also increase understanding and encourage the community to use hibah in the future.

The fourth recommendation is that future researchers include space in the questionnaire or survey form for respondents to express their thoughts on the issues being studied. Respondents comprising a variety of different backgrounds will give different responses. Therefore, future researchers should include a space in the questionnaire form for respondents to express their thoughts on the issues raised. Thus, the researcher will know more about the views of the respondents whether to be an improvement on the researcher's study for the future. One common recommendation for survey design is that questions asking for a general opinion on a particular issue come before questions about its more specific aspects (McFarland, 1981).

5.7 OVERALL CONCLUSION OF THE STUDY

Hibah is an instrument that allows the property owner to distribute his wealth to the heirs either to his own family members or can also to anyone he wants. Property that can be donated is either movable property such as savings, investments, takaful proceeds and others, while immovable property such as residential houses, land, business premises, vehicles and so on that can be donated. The concept of Hibah is also one of the most effective methods of streamlining the process of distribution of property to a specified recipient when compared through the faraid system which may go through various complicated processes and take too long to be distributed to heirs or beneficiaries.

Nowadays, Malaysian society seems to be more sensitive to this issue and even many are aware of the benefits through the practice of the concept of hibah. This also makes the community more interested in applying for hibah to manage the property distribution process more effectively. To date, many studies have been done to identify the awareness and views of the Malaysian community, especially Muslims in the practice of the concept of hibah. Therefore, this research paper also aims to identify several factors that influence Hibah giving behaviour among the society at Pengkalan Chepa, Kelantan. This study is also to measure the relationship between independent variables such as religious value, attitude, and service quality towards dependent variable, namely Hibah giving behaviour.

The findings obtained indicate that only attitude and service quality significant influence on Hibah giving behaviour. The correlation analysis indicated that religious values, attitude and service quality have positive relationship with the Hibah giving behavior, while coefficient analysis stated that only attitude and service quality significantly influence the Hibah giving behavior. This can also be evidenced by the findings that have been made by previous studies as stated in the literature review of the study and in the discussion of the

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findings. Thus, it can be argued that the behaviour of hibah-givers in Pengkalan Chepa is determined by attitude and service quality, rather than religious values. Even though religious convictions may be a driving force behind some of the activities, they are not the only ones.

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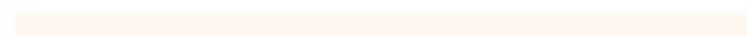
APPENDIX A - DRAFT OF QUESTIONNAIRE

SECTION A: Demographic Profile

Instruction / Arahan:

Please answer the following questions by choosing the best answer describing you.

Please mark "√".

Sila jawab soalan-soalan berikut dengan memilih jawapan terbaik yang menerangkan tentang anda. Sila tandakan "√".

1. Gender / *Jantina*:

   ☐ Male / *Lelaki*   ☐ Female / *Perempuan*

2. Age / *Umur*:

   ☐ 20 years old and below / *20 tahun dan kebawah*

   ☐ 21 - 30 years old / *21 - 30 tahun*

   ☐ 31 - 40 years old / *31 - 40 tahun*

   ☐ 41 - 50 years old / *41 - 50 tahun*

   ☐ 51 years old and above / *51 tahun dan keatas*

3. Race / *Bangsa*:

   ☐ Malay / *Melayu*   ☐ Indian / *India*

   ☐ Chinese / *Cina*   ☐ Others / *Lain-lain*

4. Religion / *Agama*:

   ☐ Islam   ☐ Buddhist

   ☐ Hindu   ☐ Others / *Lain-lain*

   ☐ Christian

5. Occupation / *Pekerjaan*:

☐	Student / *Pelajar*	☐	Self-employee / *Bekerja sendiri*
☐	Government / *Pekerja Kerajaan*	☐	Retiree / *Pesara*

6. Monthly income / *Pendapatan bulanan*:

☐	RM 0 - RM 4,850	☐	RM 4,851 - RM 10,970
☐	More than RM 10,970 / *Lebih daripada RM 10,970*		

7. Level of Education / *Tahap Pendidikan*:

☐	SPM	☐	Diploma
☐	Bachelor's Degree	☐	Master
☐	Phd	☐	Others / *Lain-lain*

SECTION B

Instruction / Arahan:

Please choose your answer by using five points Likert Scale, where the scale of 1 = strongly disagree, the scale 2 = disagree, scale 3 = neither disagree nor agree , scale 4 = agree, scale 5 = strongly agree.

Sila pilih jawapan anda dengan menggunakan lima titik Skala Likert, di mana skala 1 = sangat tidak bersetuju, skala 2 = tidak bersetuju, skala 3 = tidak bersetuju atau bersetuju , skala 4 = bersetuju, skala 5 = sangat bersetuju.

1	2	3	4	5
Strongly Disagree / *Sangat tidak bersetuju*	**Disagree / *Tidak bersetuju***	**Neither Agree Nor Disagree / *Tidak bersetuju atau bersetuju***	**Agree / *Bersetuju***	**Strongly Agree / *Sangat bersetuju***

Religions Value / *Nilai Agama*					
Religious value is the key factor to the influence of Hibah / *Nilai agama merupakan faktor utama mempengaruhi Hibah.*	1	2	3	4	5
Hibah is valid in the presence of consent, qabul and handover of the object / *Hibah adalah sah dengan adanya persetujuan, qabul dan penyerahan objek.*	1	2	3	4	5
Islamic practices permit the foster daughter to inherit their parent's property through Hibah / *Amalan Islam membenarkan anak angkat perempuan mewarisi harta ibu bapa melalui Hibah.*	1	2	3	4	5
Hibah give positive relationships between the al-wahib (giver of hibah) and al-mawhub-lahu (recipient of hibah) / *Hibah mewujudkan hubungan positif antara al-wahib(pemberi hibah) dan al-mawhub-lahu (penerima hibah).*	1	2	3	4	5

Hibah can decrease the gap between the rich and the poor / *Hibah dapat mengurangkan jurang antara golongan kaya dan miskin.*					

Attitude / *Sikap*					
I have a positive attitude towards Hibah / *Saya mempunyai sikap positif terhadap Hibah.*	1	2	3	4	5
I adopt Hibah because I prefer profit sharing / *Saya menerima pakai Hibah kerana saya lebih suka berkongsi keuntungan.*	1	2	3	4	5
I adopt Hibah because it free from riba (interest), gharar (uncertainty) and maysir (gambling) / *Saya menerima pakai Hibah kerana ia bebas daripada riba (faedah), gharar (ketidakpastian) dan maysir (perjudian).*	1	2	3	4	5
I adopt Hibah because I prefer the service that provides by the Islamic bank / *Saya menerima pakai Hibah kerana saya lebih suka perkhidmatan yang disediakan oleh bank Islam.*	1	2	3	4	5
I adopt Hibah because the protection coverage of Hibah is same as other insurance / *Saya menerima pakai Hibah kerana perlindungan Hibah adalah sama dengan insurans lain.*	1	2	3	4	5
Individuals alert in property management lead to the implementation of Hibah / *Kewaspadaan individu dalam pengurusan hartanah membawa kepada pelaksanaan Hibah.*	1	2	3	4	5
Mindset can influence attitude in the implementation of the Hibah / *Corak pemikiran boleh mempengaruhi sikap dalam pelaksanaan Hibah.*	1	2	3	4	5
The implementation of Hibah can unite family ties and justice in the distribution of property / *Pelaksanaan*	1	2	3	4	5

Hibah dapat menyatukan hubungan kekeluargaan dan keadilan dalam pengagihan harta.					
The attitude of an individual who prioritizes his responsibilities to his dependents as a guarantee for the future drives the implementation of the Hibah / *Sikap individu yang mengutamakan tanggungjawabnya terhadap tanggungan sebagai jaminan masa depan mendorong pelaksanaan Hibah.*	1	2	3	4	5

Service Quality / *Kualiti Servis*					
I think the quality of service regarding hibah is excellent / *Saya rasa kualiti perkhidmatan berkaitan Hibah adalah sangat baik.*	1	2	3	4	5
Hibah process of getting the problem resolved / *Proses Hibah menyelesaikan masalah.*	1	2	3	4	5
The process of managing Hibah in each institution is able to provide a high understanding in the knowledge of managing Hibah / *Proses menguruskan Hibah di setiap institusi dapat memberikan pemahaman yang tinggi dalam pengetahuan menguruskan Hibah.*	1	2	3	4	5
The information from the institution in Malaysia about hibah make you more understanding and know how to apply in the real-life / *Maklumat daripada institusi di Malaysia mengenai Hibah membuat anda lebih memahami dan tahu bagaimana untuk digunakan dalam kehidupan sebenar.*	1	2	3	4	5

SECTION C

<u>**Instruction / Arahan:**</u>

Please tick (/) your answer.
Sila tandakan (/) jawapan anda.

Hibah giving behaviour / *Tingkah laku pemberian hibah*					
I chose the Hibah because it is able to provide the best protection with other products / *Saya memilih Hibah kerana ia mampu memberikan perlindungan yang terbaik daripada produk lain.*	1	2	3	4	5
I think that Hibah can reduce the problem of frozen real estate / *Saya berfikir bahawa Hibah boleh mengurangkan masalah aset beku.*	1	2	3	4	5
I think giving a grant has many benefits to all parties / *Saya rasa pemberian Hibah mempunyai banyak manfaat kepada semua pihak.*	1	2	3	4	5
I think the service provided by the Hibah institution is very good / *Saya rasa perkhidmatan yang disediakan oleh institusi Hibah sangat baik.*	1	2	3	4	5
The behavior of individuals who are always alert to current issues has led to individual attitude in implementing Hibah. / *Tingkah laku individu yang sentiasa peka dengan isu semasa menyebabkan sikap individu dalam melaksanakan Hibah.*	1	2	3	4	5

APPENDIX B – GANTT CHART

Activities	Week														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Briefing of Final Year Project (FYP)															
First meeting session with Supervisor via Google Meet															
Selection of research project title															
Verification of research project title by Supervisor															
Finding related research journals/articles															
Chapter 1: Introduction															
Start preparing															
Finishing the whole chapter															
Second meeting with Supervisor															
Chapter 2: Literature Riview															
Start preparing															
Finishing the whole chapter															
Chapter 3: Methodology															
Start preparing															
Finishing the chapter															
Next meeting session with Supervisor															

Task																	
Make revision/correction from Chapter 1 until Chapter 3											▓	▓					
Submit the whole draft to the Supervisor													▓				
Make revision/correction from Chapter 1 until Chapter 3													▓	▓			
Submit the final report to the Supervisor														▓			
Make revision for the last time (Chapter 1 - 3)														▓	▓		
Preparing slides for presentation															▓	▓	
Submit full proposal to the coordinator/examiner																▓	
Presentation																▓	

Task																	
Guidelines of Final Research Report (2)	▓																
Briefing from the supervisor (Virtual meeting)		▓															
Submit the draft of the questionnaire to the supervisor			▓														
Distribution of the questionnaire via Google Form				▓	▓	▓	▓	▓									
Briefing of SPSS software										▓							
Do pilot test										▓							
Chapter 4: Data Analysis & Findings										▓	▓						
Analyse the data via the software of SPSS										▓	▓						
Generate results of the data										▓	▓						

Chapter 5: Discussion & Conclusion														
Do interpretation of the results obtained accordingly										🟧	🟧			
Finishing the chapter (4 & 5)										🟧	🟧			
Prepare the research e-poster											🔵			
Research draft and e-poster submission to the supervisor											🟫			
Revision/improvements of Chapter 4 & 5, also the e-poster												🟩	🟩	
Submission of complete research paper including the poster to the supervisor and examiner													🔵	
Prepare for the virtual presentation													🟡	
Final presentation (virtually)													🔴	