

A Systematic Literature Review of Islamic Inheritance in Malaysia

Tinjauan Literatur Sistematis Harta Pusaka Islam di Malaysia

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Received: 8 July 2023 / Revised: 2 January 2024 / Accepted: 8 January 2024 /

Publish: 1 June 2024

ABSTRACT

The study aims to expand the existing body of knowledge by highlighting and summarising current studies on Islamic inheritance. Thus, this study presented a map of the research interest and determined primary issues to demonstrate current trends, future research directions, and theory development. A systematic literature review (SLR) approach was employed using the four-step reporting standard for the Systematic Evidence Syntheses (ROSES) review: research question formulation, systematic searching, quality assessment, and data extraction. A total of 33 screened articles between 2008 and 2022 were retrieved from two primary databases (Scopus and Emerald and one supporting database, Google Scholar). The factors were categorised into three primary themes: general, motives and preference studies, and determinant analysis. The themes were subsequently divided into seven sub-themes. Notably, most studies examined unclaimed asset issues based on the determinant analysis. This study offered useful insights into the current research interest regarding the subject. The issues and domains in the current study contribute new knowledge and theory development for future directions in the field. This study addressed empirical gaps and presents an excellent reference relevant for regulators, policymakers, and researchers in comprehending the issues and existing solutions in Islamic inheritance.

Keywords: Islamic inheritance; SLR; Islamic wealth management; Islamic finance; Islamic Estate Planning

ABSTRAK

Kajian ini bertujuan untuk mengembangkan bidang ilmu yang sedia ada dengan menekan dan merumuskan kajian semasa harta pusaka Islam. Oleh itu, kajian ini membentangkan peta mengenai kepentingan penyelidikan dan menentukan isu utama untuk menunjukkan trend semasa, hala tuju penyelidikan akan datang, dan pembangunan teori. Pendekatan tinjauan literatur sistematik (SLR) telah digunakan menggunakan standard pelaporan empat langkah untuk kajian Sintesis Bukti Sistematis (ROSES): pembangunan soalan penyelidikan, carian sistematik, penilaian kualiti dan pengekstrakan data. Sebanyak 33 artikel yang disaring antara 2008 dan 2022 telah diambil daripada dua pangkalan data utama (Scopus dan Emerald dan satu pangkalan data sokongan, Google Scholar). Faktor-faktor telah dikategorikan kepada tiga tema utama: umum, kajian motif dan keutamaan, dan analisis penentu. Tema-tema tersebut kemudiannya dibahagikan kepada tujuh sub-tema. Kebanyakan kajian mengkaji isu aset yang tidak dituntut berdasarkan analisis penentu. Kajian ini menawarkan pandangan yang berguna tentang kepentingan penyelidikan semasa mengenai subjek ini. Isu dan domain dalam kajian semasa menyumbang pengetahuan dan pembangunan teori baharu untuk hala tuju akan datang dalam bidang ini. Kajian ini menangani jurang empirikal dan membentangkan rujukan terbaik yang relevan untuk pengawal selia, penggubal dasar dan penyelidik dalam memahami isu dan penyelesaian sedia ada dalam harta pusaka Islam.

Kata kunci: Harta pusaka Islam; SLR; pengurusan harta Islam; kewangan Islam; Perancangan Harta Islam

INTRODUCTION

In Islam, wealth is a precious gift bestowed from God Almighty to humans, which can be used for sustaining and material success and as eternal salvation in the hereafter. One of the Shariah objectives (*Maqasid Shariah*) is wealth protection, where Muslims are provided with clear guidelines on how wealth should be managed in all circumstances. Any process in Muslims' wealth management must adhere to the Shariah law.

Individuals may encounter any or all parts of the five phases of wealth management throughout their lifetime. The first phase is wealth creation where one starts to earn income, which will be invested in all kinds of investment vehicles to generate return under the wealth accumulation phase. The chosen investment tools must comply with Shariah law, specifically free from interest, gambling, *gharat*, and haram elements. Another important aspect of wealth management is wealth protection, which is a critical phase in protecting wealth from losses due to uncertainties and unforeseen events. At this stage, one would usually subscribe to takaful (Islamic insurance) where companies would indemnify any losses during these unfortunate circumstances, such as accidents, death, critical illness, and lawsuits. The fourth phase is wealth purification, which involves two conditions. The first condition implies following the Creator's commandment, such as paying *zakat*, *sadaqah*, and *waqf*. Secondly, any wealth that is non-Shariah-compliant and may otherwise be polluted, such as money from gambling and interest activities must be purified. The last phase, wealth distribution happens upon one's death where the assets will be distributed based on *faraid* (Islamic distribution ruling) after deducting funeral charges, any debts, and other legal obligations (Asni et al. 2021).

Although many studies have addressed various issues in the abovementioned phases, the most controversial and unresolved issues are in the wealth distribution phase. This issue has gained prominence due to the accumulated amount of unclaimed assets annually worth RM70 billion in 2020 (Harian Metro 2020). The Amanah Raya Berhad (ARB) reported that 95% of these unclaimed assets are owned by Muslims (Harian Metro 2020). In ARB alone, the amount has reached RM315 million as of June 2017 (Kamarudin et al. 2019). Unclaimed assets occur when a Muslim dies and the beneficiaries must undertake several steps to assert their legal rights to the properties before receiving inheritance and

processing intestate estate proceeds. Nonetheless, the process can extend for years and prolong if the beneficiaries dispute among themselves or encounter legal obstacles. Eventually, the estate of the deceased will remain frozen until these legal conditions are fulfilled.

Increasing studies have recently highlighted the issues and solutions for unclaimed assets in Islamic inheritance (Noordin et al. 2012; Abdullah et al. 2020; Kamarudin & Muhamad 2018a; Ahmad et al. 2019; Ali & Ahmad 2013). Little efforts were made to systematically review these studies despite abundant research. Limited studies have conducted a traditional literature review on the subject (Abdullah et al. 2020) and neglected using SLR. The SLR technique is better than traditional reviews due to the transparency of data collection, more structured systematic review, quality appraisal, and higher level of objectivity (Shaffril et al. 2021a; Higgins et al. 2011; Snyder 2019).

The current study contributes to the existing body of knowledge by conducting an SLR on Islamic inheritance. The study attempts to fill the knowledge gap in the research evolution, patterns, and trends in Islamic inheritance. Consequently, the discussed issues and domains could contribute new knowledge for future field directions and theory development. Moreover, the study is a good reference and relevant for regulators, policymakers, and researchers in comprehending the issues and existing solutions in Islamic inheritance (Samsuddin et al. 2020).

METHODS

THE REVIEW PROTOCOL

The SLR is a well-organised and transparent approach for searching, identifying, and synthesising literature linked to previous studies (Samsuddin et al. 2020). The method allows researchers to critically analyse and compare previous findings, thus providing greater objectivity through triangulation by examining subjects from diverse perspectives (Durach et al. 2017). An SLR must be accompanied by a review protocol or guideline, which is crucial as it ensures that the entire process is conducted meticulously. This protocol includes various procedures and stages that must be followed for objective attainment. Haddaway et al.'s (2018) ROSES review protocol (see Figure 1) was employed in this study.

The formulation of research questions is the first of four important steps in this review protocol that must be completed during the entire process. Subsequently, Step 2 involves conducting a systematic search strategy, which entails three further sub-steps (identification, screening, and

eligibility). In Step 3, the quality of the selected literature is further determined by expert selection control. Finally, Step 4 involves data extraction where the literature will be grouped and categorised into several themes. Each step is further discussed in the subsequent sections.

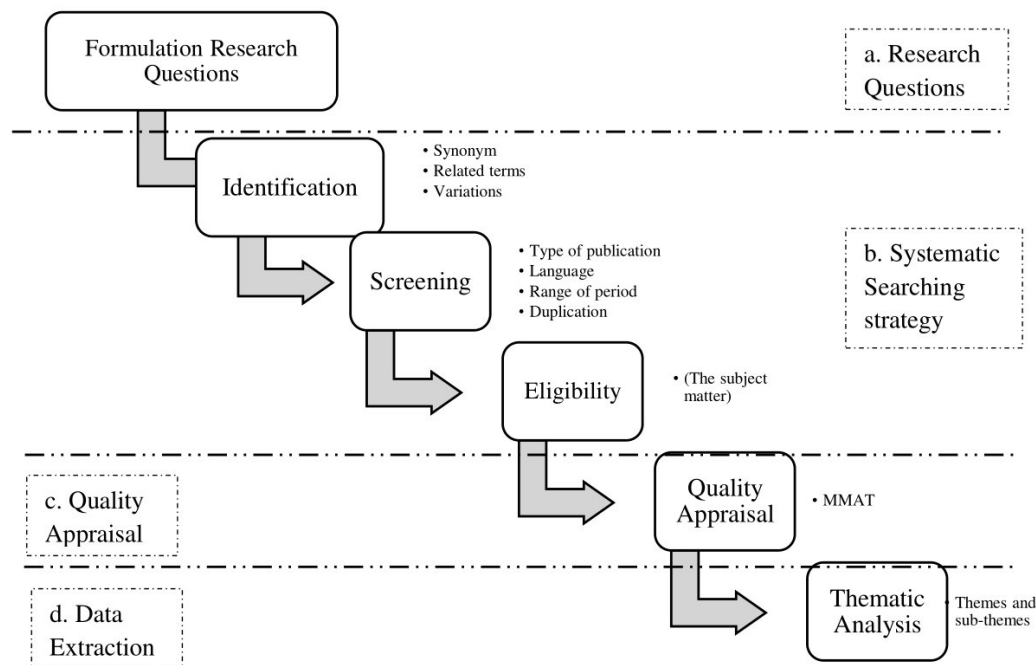


FIGURE 1. The adaptation of ROSES in the review protocol
Source: Haddaway et al. 2018

1. Formulation of Research Questions

The following research question offered a structured classification and mapping of the previous literature:

- What are the main issues discussed and raised by the past literature on Islamic inheritance?

The pattern or themes and the plausible main issues and interests of Islamic inheritance were determined based on this question.

2. Systematic Search Strategies

Systematic search strategies consist of three main steps, namely the identification, screening, and eligibility process. This study used three databases comprising two leading databases and one supplement database. The two leading indexed

databases were Scopus and Emerald Insight, which satisfy the minimum number of conducting SLRs (Durach et al. 2017; Cooper et al. 2018). These two databases also provide searching interfaces and advanced searching functions that enable simultaneous searches using the same set of search strings (Kraus et al. 2020; Gusenbauer & Haddaway 2020; Shaffril et al. 2019). Furthermore, Google Scholar was used as it contains the most publications on Islamic wealth management and the review must not omit any important studies (Gusenbauer 2019; Halevi et al. 2017). Despite Haddaway et al.'s (2015) criticism of the lack of quality in the database, Orduna-Malea et al. (2015) stated that it has greater coverage than others. The inclusion of Google Scholar as a supplement database is critical to meet the study objectives, provide varied perspectives, ensure that no relevant studies are missed, and prevent selection bias.

Identification

The articles or documents were searched based on the selected keywords in the identification step. These keywords were derived from various sources, such as seeking synonyms in online dictionaries using past articles collected beforehand and keywords suggested by databases. Words, such as “*wasiyyah*” and “*faraid*” are commonly connected to Islamic inheritance, which was included as keywords in past studies. Other keywords listed in Scopus, such as “*Islamic estate distribution*” and “*Islamic estate planning*” (IEP) were also used to increase the search band. In gathering more relevant

articles, the advanced searching technique employed a full search string based on the Boolean operator, (AND, OR) truncation, wild card, and field code in two main databases (Scopus and Emerald). In Google Scholar, the search had to be conducted several times as mixing a few phrases produced no result. The keywords included were more general and the selection was based on manual searching (Cooper et al. 2018). Manual searching using handpicking and snowballing techniques was utilised based on the earlier collected articles to avoid missing any important articles. Table 1 lists the strings used to search in the main and supporting databases, which resulted in a total of 423 articles.

TABLE 1. The keyword search strings used in the respective database

Scopus	Number of articles
TITLE-ABS-KEY (“islamic inheritance” OR “islamic estate planning” OR “faraid” OR “islamic estate distribution” OR “islamic estate administration” OR “wasiyyah”)	104
Emerald	Number of articles
(“islamic inheritance” OR «islamic estate planning” OR “faraid” OR “islamic estate distribution”)	34
Google Scholar	Number of articles
allintitle: “islamic inheritance” OR “islamic estate planning” OR “Islamic estate distribution”	285

Screening

The literature was screened based on the inclusion criteria depicted in Table 2. For the first criterion, only articles with empirical data were selected, which contained primary data and had undergone a rigorous peer review process. Additionally, this study excluded other document types, namely review articles, books, chapters in a book, theses, and conference proceedings (Kraus et al. 2020). Although 285 articles were gathered from Google Scholar, 229 were excluded due to failure to match a set of criteria (see Table 2).

Second, only English and Malay articles were selected as the authors only know these languages

to avoid misunderstandings throughout the reading process (Shaffril et al. 2021a; Samsuddin et al. 2020). Finally, duplications were reduced using a human sweeping procedure, which involved deleting comparable items from two or all databases and sorting them alphabetically by title. Based on the domain listed in Table 2, only 113 journal articles were accepted after deleting 310 articles based on the exclusion criteria. The inclusion and exclusion criteria used in the screening procedure are detailed in Table 2. These two databases were removed automatically using the database interface systems (see Figure 2).

TABLE 2. The inclusion and exclusion criteria

Criterion	Inclusion	Exclusion
Publication type	Articles with empirical data	Review articles, books, chapters in a book, theses, and conference proceedings
Language	English and Malay	Other than English and Malay

Eligibility

Eligibility is a manual process to determine whether the articles selected are consistent with and complement the main study focus. In this phase, the authors first read the title and abstract to ensure that all articles are relevant to the study. The determination could be extended to the abstract if the title provided insufficient information. In certain circumstances, the authors had to read the entire article to confirm article eligibility (Xiao & Watson 2019). These 78 articles that were excluded and failed to answer the research questions are mainly articles outside the domain of Islamic inheritance. Two researchers performed a parallel independent assessment of all selected articles. Any disagreements over article selection were resolved through discussion and further deliberation. Only 35 papers were approved for the subsequent quality assessment.

3. Quality Appraisal

The quality appraisal step rates the quality of the articles using the Mixed Methods Appraisal Tool (MMAT) by Hong et al. (2018). The MMAT was chosen for its versatility where it evaluates most types of methodologies and designs: qualitative, quantitative, quantitative randomised controlled trials, quantitative non-randomised, quantitative, or mixed-method studies (Hong et al. 2018). The articles must fulfil at least three of five conditions under the methodological quality standards. This process required two researchers to parallelly review the articles and independently use MMAT tools. Any discrepancies between the researchers will be resolved by seeking expert opinion. Subsequently, only two articles that did not meet the minimal MMAT requirements were rejected (Shaffril et al. 2021a) (see Figure 2). Only 33 papers were acquired for the review and data extraction and synthesis process.

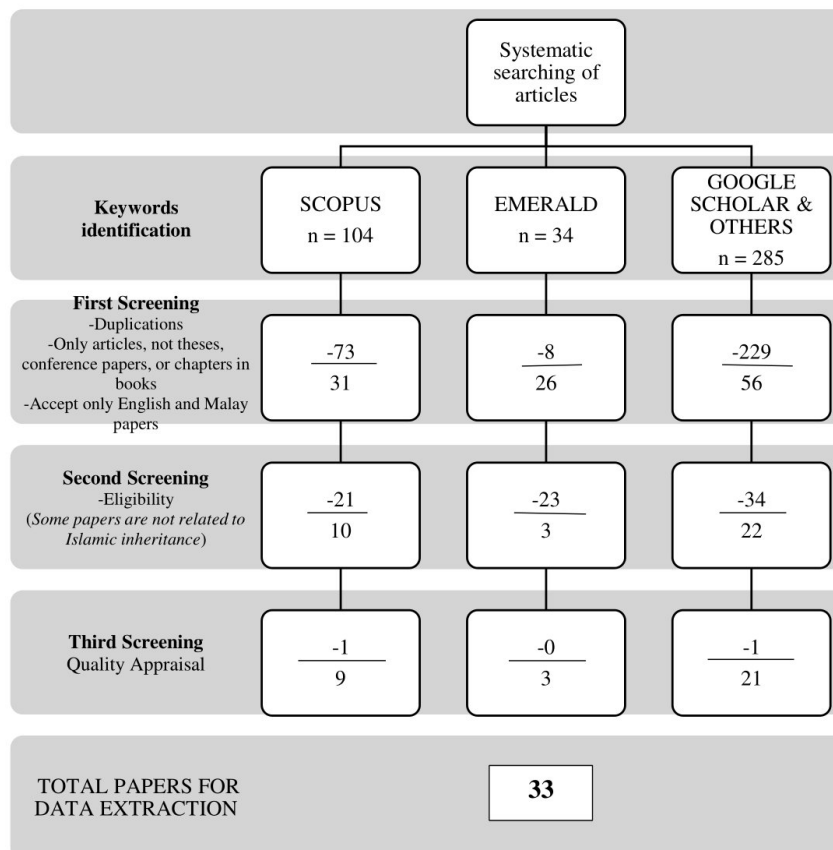


FIGURE 2. The process of selecting articles systematically using SLR

4. Data Extraction and Synthesis

Thirty-three articles were gathered upon completing numerous filtering steps during the extraction phase. The procedure employed the content analysis technique by observing the trends and primary subjects addressed. To avoid bias, data extraction was conducted by each author to ensure varied judgments from various angles and perspectives (Petticrew & Roberts 2006; Rousseau et al. 2008). The authors extracted the answers to research questions primarily from the abstracts, results, and conclusions by reading the 33 articles. The entire article needed to be read and thoroughly checked to determine whether the selected sections addressed the research question. Each relevant answer was tabulated based on the studies to form an overview of the chosen articles and a transparent matrix for the synthesis. Subsequently, these articles were arranged based on the theme and sub-theme with thematic analysis. These articles can be further divided into several themes or clusters by examining their similarities, differences, patterns, and trends (Braun & Clarke 2019).

Initially, the authors gathered all the possible datasets by repetitive readings. The data extracted must address the research question. During the process, the articles were segregated and sorted based on the themes and sub-themes by assessing the similarities and grouping them, which resulted in four main themes. The main theme was further divided into 16 sub-themes. Each of these themes and sub-themes was named based on the best description in answering the research questions. The processes were reiterated using thorough discussions among the authors and expert consultation. The final themes and sub-themes were formulated and finalised upon agreement by researchers and experts.

RESULTS

BACKGROUND OF SELECTED STUDIES

A total of 33 articles were gathered post-screening, eligibility, and quality appraisal. Specifically, 12 (37%) articles originated from Scopus and Emerald, while 12 (37%) were collected from Google Scholar, and 9 (28%) from others (see Figure 3).

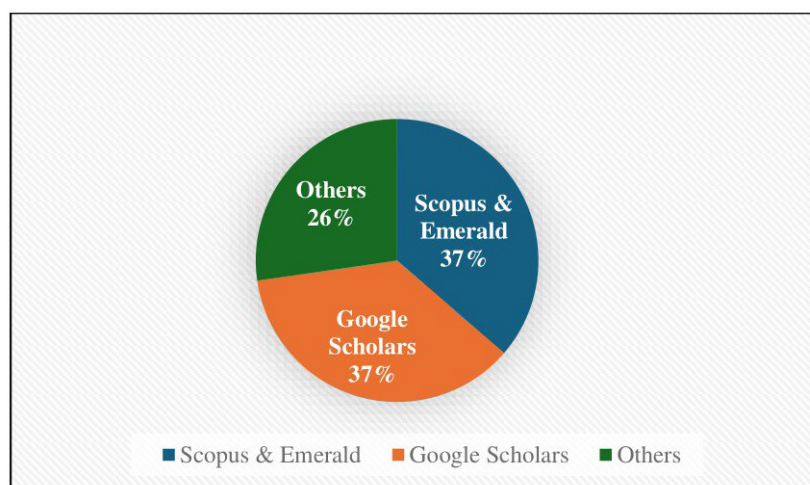


FIGURE 3. Composition of databases

No specific pattern or trends were observed in the number of publications. The highest occurrence was in 2021 followed by 2017. The number of

publications in 2022 might be undervalued as the data included were up to September 2022. Figure 4 illustrates the publication years.

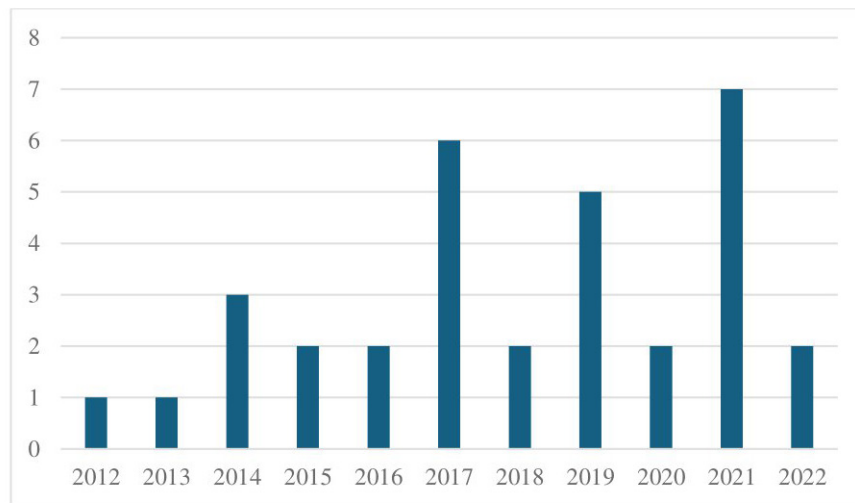


FIGURE 4. Number of articles by year

Approximately 19 studies (58%) utilised the quantitative method by distributing questionnaires (research tools) and mathematical modelling, while 14 studies employed the qualitative method through interviews (see Table 3).

& Clarke 2019). Three themes were generated from the analysis: general, motives and preference studies, and determinant analysis. The themes were further classified into seven sub-themes (see Figure 5 and Table 3), all of which answered the primary research question.

The Developed Themes and Sub-Themes

A thematic analysis categorises the studies based on the discussed issues, patterns, and similarities (Braun

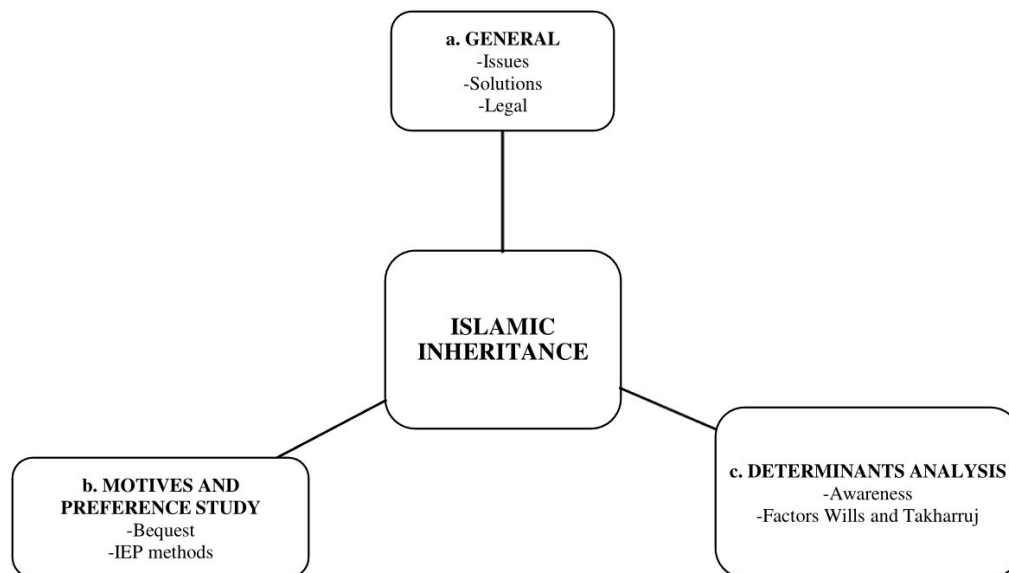


FIGURE 5. Themes and sub-themes

TABLE 3. Themes and Sub-themes

No	Authors (year)	Database	Category	General			Motives and Preference study			Determinant analysis*	
				Issues	Solution	Legal	Bequest	IEP Methods	Awareness	Wills & Takharrij	
1	Mursidi et al. (2022)	Scopus & Emerald	Quantitative								/
2	Kamarudin et al. (2022)	Scopus & Emerald	Qualitative			/					
3	Abdullah et al. (2021)	Google Scholar	Qualitative		/						
4	Abd Wahab et al. (2021)	Google Scholar	Quantitative				/				
5	Kamarudin et al. (2021)	Google Scholar	Qualitative		/						
6	Wahab et al. (2021)	Scopus & Emerald	Qualitative		/						
7	Kamis and Wahab (2021)	Scopus & Emerald	Quantitative						/		
8	Sanusi et al. (2021)	Scopus & Emerald	Qualitative		/						
9	Mahamood and Saifullah (2020)	Google Scholar	Qualitative	/							
10	Abdullah et al. (2020)	Google Scholar	Qualitative			/					
11	Abd Wahab and Hashim (2019)	Google Scholar	Quantitative								/
12	Kamarudin et al. (2019)	Others	Qualitative			/					
13	Bouteraa (2019)	Others	Qualitative							/	
14	Basah and Tahir (2019)	Scopus & Emerald	Quantitative						/		
15	Mahpuz et al. (2019)	Scopus & Emerald	Quantitative						/		
16	Kamarudin et al. (2018)	Google Scholar	Qualitative		/						
17	Kamarudin and Muhamad (2018)	Others	Qualitative			/					
18	Abd Rahman et al. (2017)	Google Scholar	Quantitative		/						
19	Ulum et al. (2017)	Google Scholar	Quantitative						/		
20	Kamarudin and Muhamad (2017)	Others	Qualitative					/			
21	Abd Aziz et al. (2017)	Others	Quantitative						/		
22	Abdullah et al. (2017)	Others	Quantitative							/	
23	Isa et al. (2017)	Others	Quantitative							/	
24	Zulkafli and Ahmad (2016)	Google Scholar	Qualitative	/							

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25	Kamarudin et al. (2016)	Scopus & Emerald	Quantitative	/						
26	Ghul et al. (2015)	Google Scholar	Quantitative						/	
27	Chong et al. (2015)	Scopus & Emerald	Quantitative	/						
28	Noordin and Shuib (2014)	Google Scholar	Quantitative		/					
29	Chuan et al. (2014)	Others	Quantitative	/						
30	Echchabi and Musse (2014)	Others	Quantitative					/		
31	Muhamad and Hussain (2014)	Scopus & Emerald	Quantitative	/						
32	Alma'amun (2012)	Scopus & Emerald	Quantitative	/						
33	Awang et al. (2021)	Scopus & Emerald	Qualitative	/						
TOTAL				3	6	5	4	3	7	5

*The analysis was performed in detail to identify the significant factors in Table 4.

1. General

Several studies discussed Islamic inheritance in general, specifically in managing the issues and solutions in resolving unclaimed assets, reducing the number of unclaimed assets, and facilitating estate management and administration after one's death.

Issues

Based on the first sub-theme, some articles specifically investigated the issues of Islamic inheritance from an overall view or specific organisation. Zulkaffi and Ahmad (2016) revealed two major concerns related to the high number of unclaimed assets. The first issue concerns **social aspects**, such as delaying the process, no knowledge, low awareness, and disputes between beneficiaries. The second issue concerns **legal aspects**, specifically a low understanding of inheritance law and bureaucracy. The presence of many institutions with their respective legal jurisdictions contributed to the complexity of claiming assets (Hasshan et al., 2021). This issue worsens when some of the beneficiaries are non-Malay and the assets fall under the Malay Reserve Enactment. Additionally, ownership issues arise when there is no grant following a lack of strata ownership. Mahamood and Saifullah (2020) investigated the roles and functions of ARB as one of the bodies managing inheritance in Malaysia. A similar and interrelated pattern in the issues arises in the management of testate and intestate including various issues, such as failure to submit completed documents by the beneficiaries, inheritance disputes, and bureaucracy involving third parties and others.

Solutions

Many studies offer solutions to reduce the number of unclaimed assets through social media tools, technology, mathematical techniques, IEP instruments, and framework. Kamarudin

et al. (2018) highlighted **Facebook** as a tool to disseminate information and create awareness of estate management. Nevertheless, the information on these pages is not appealing and less visible due to the lack of information on inheritance and non-updated information. The FB ads and creative information delivery techniques should be used to maximise the level of visibility and popularity of those pages. Abdullah et al. (2021) suggested that implementing Islamic estate planning through digital technology could aid in properly and systematically planning individuals' assets. E-will or mobile digital applications could spread awareness and promote the use of these instruments. Nonetheless, this technological advancement remains in its infancy stage and may be hindered by several factors, such as cost, Internet speed, and security.

Abd Rahman et al. (2017) proposed a **mathematical technique** for solving *faraid* calculations. Noordin and Shuib's (2014) similarity analysis of the claim procedures at all authorised institutions revealed a common set of procedures for inheritance claims. Consequently, a network flow programming (NFP) model was developed to seek a cost-effective solution.

Wahab et al. (2021) presented a **framework** of 10 best practices of Islamic estate planning by identifying the critical elements in Islamic estate planning, which included aspects that Muslims should consider to plan for intergenerational transfer and earn a good share in the hereafter. Abdullah et al. (2021) examined the usage of several estate planning instruments, such as will and trust, while Sanusi et al. (2021) explored **waqf zurri** as a suitable instrument for Muslim property estate planning. Property, such as land cultivated in agriculture and the participation of beneficiaries in waqf assets development can significantly impact the future. Nonetheless, the **waqf zurri** management procedures require improvement to encourage future implementation.

Legal

The Civil Court has a greater role and jurisdiction, while the Shariah Court is limited and has no authority in probate and administration heirloom matters (Abdullah et al. 2020). For instance, a civil trust account established by a donor is not included in inheritance assets. Nevertheless, the usage of trust must not contravene the Shariah and disregard the rights of heirs. From the civil and Shariah law perspective, the trust funds under civil law and the appointment of an executor through will and trust are vital to protect the rights and the property of the minor after the donor's death. Kamarudin et al. (2019) emphasised the complexity of determining the jurisdiction involved, either Civil or Shariah in a dispute regarding the validity of *hibah amanah* as *hibah* is under Shariah jurisdiction, while trust is under Civil jurisdiction. The present study suggests harmonising Civil and Shariah law in overcoming constraints in the *hibah* law.

Kamarudin et al. (2022) mentioned that *hibah amanah* or living trust could overcome the issue of *hibah* recipients, which evicts the donor after receiving the transferred property. The situation contradicts the original purpose of *hibah*, which is to ensure recipients' attention towards the donors. Meanwhile, Kamarudin dan Muhamad (2018) investigated sibling dispute cases over wealth transfer where siblings do not obtain the transfer as some parents prefer to transfer to a single beneficiary due to their land status. Furthermore, some parents transfer their land confidentially due to limited resources and the complexity of transferring wealth to all the children.

2. Motives and Preference Study

Numerous researchers were interested in determining the motivation or factors affecting the respondents' Islamic inheritance issues.

Bequest Motives

Several researchers identified the motivation factors for bequest transfer by applying four theoretical models of bequest (Chong et al. 2015; Chuan et al. 2014). In Chong et al. (2015), **older Malays in Selangor conformed more to the altruism model than other bequest models**. The current study suggests that more exposure, awareness, and knowledge must be provided to the Malay society concerning the consequences of dying intestate (dying without a will or *wasiyyah*). Chuan et al. (2014) discovered that urban older adults in Malaysia corresponded more to the altruism model, selfish life-cycle model, and social norms and tradition than the dynasty model. Nonetheless, Alma'amun (2012) revealed a mixed result in the co-existence of various bequest motives (altruism, life cycle, and dynasty) with no preference. Abd Wahab et al. (2021) disclosed that several factors influence the tendencies of Malaysian Muslims in Islamic estate planning, which are the advantages of IEP and compliance (religiosity).

The IEP Methods or Preference Study

In Kamarudin and Muhamad (2017), parents chose the gift (*hibah*) method rather than *faraid* to assist their children in unstable economic situations and avoid the long claiming process in the future, which is consistent with the altruism concept. Kamarudin et al. (2016) examined the preferred distribution by the beneficiaries in the event of death using the Analytical Hierarchy Process (AHP). The heirs preferred *faraid* instead of the *muafakat* and *takharruj* method. In the FELDA land case, most settlers chose to appoint an administrator to divide the FELDA estate rather than bestowing direct ownership to any mutually agreed upon heirs. Furthermore, the attitude of the settler community regarding the inheritance division settlement is the main cause of the issue underpinning FELDA inheritance division (Muhamad & Hussain 2014).

3. Determinant Analysis

Most studies on Islamic inheritance used determinant analysis. Many researchers were interested in identifying the factors affecting respondents' awareness and certain IEP instruments (see Table 4).

Awareness

Regarding the determinants affecting the awareness of unclaimed assets, Ulum et al. (2017) revealed that only income and status are significantly connected. Basah and Tahir's (2019) awareness study of IEP products revealed that knowledge, fewer financial obstacles, and the importance of the products influence Muslim women's awareness of the products. Echchabi and Musse (2014) discovered that education level and facilitating conditions impact *faraid* awareness among students. Furthermore, a misconception and misunderstanding exist regarding female shares in Islamic inheritance. In assessing the awareness of *hibah*, Kamis and Wahab (2021) suggested that education stream, religiosity, social influence, **and social media significantly** impact *hibah* knowledge. Knowledge was essential in determining the participation in *hibah amanah* of Tabung Haji (Mahpuz et al. 2019). Apart from

knowledge, will-writing providers have a significant impact on Muslim awareness (Abd Aziz et al. 2017). Nonetheless, Bouteraa (2019) emphasised that awareness is insufficient to convince people to subscribe to this instrument among Malaysians.

Factors towards Will and Takharruj Practice

Several studies focused on the factors impacting will practice. For instance, Abd Wahab et al. (2019) stated that knowledge, wealth management, institutional factors, and religiosity influence Islamic will practice. The impact is more apparent between gender (male and female), educational levels, and monthly income levels. Ghul et al. (2015) discovered that knowledge and awareness of the importance of wealth management significantly affect will practice. Additionally, the lengthy estate management and distribution process were the barriers to **claiming processes**.

In Mursidi et al. (2022), consumers' intrinsic (religiosity) and extrinsic motivation (institutional factors and wealth management) influence customer satisfaction in utilising will services. Kamarudin et al. (2021) identified factors influencing the heirs' preference for takharruj: their relationship, land scarcity, and multiple ownership of the estate.

TABLE 4. The determinants of awareness and selected IEP products

Authors (year)	Other info	Income	Status	Knowledge	Financial obstacles	Importance of product	Education level	Facilitating	Religiosity	Social/Family influence	Social Media	Gender	Attitude	Organisation	Wealth Management	Others	
AWARENESS																	
Kamis and Wahab (2021)	<i>Hibah</i>						/		/	/	/						
Basah and Tahir (2019)	IEP (women)			/	/	/											
Mahpuz et al. (2019)	<i>Hibah amanah</i>			/													
Ujum et al. (2017)	Unclaimed assets	/	/														
Abd Aziz et al. (2017)	<i>Wasiyah</i>			/		/											
Echchabi and Musse (2014)	<i>Faraid</i> (students)				/	/											
FACTORS ON WILL & TAKHARRUJ																	
Mursidi et al. (2022)	Will								/					/		/	
Wahab et al. (2021)	Will	/		/		/			/			/		/		/	
Kamarudin et al. (2021)	<i>Takharrij</i>									/							-Land scarcity -Multiple ownership
Abdullah et al. (2017)	Will			/	/				/								
Isa et al. (2017)	Will			/									/				
Ghul et al. (2015)	Will			/		/											
TOTAL		2	1	7	2	1	3	3	4	2	1	1	1	3	2		2

DISCUSSION

Islamic inheritance issues eventually revolve around social and legal aspects. Some studies provided complicated solutions for the public to digest, such as mathematical techniques (Abd Rahman et al. 2017; Noordin & Shuib 2014). Some suggested general solutions, namely the usage of media and other IEP instruments but none offered specific and detailed guidelines to the public on what they should do in the event of a family death (Wahab et al. 2021; Kamarudin et al. 2018).

Shafie et al. (2016) and Kamarudin et al. (2016) outlined that most people assume *faraid* is sufficient to settle any dispute regarding inheritance after death. Although *faraid* is a comprehensive distribution method in Islamic inheritance, planning one's wealth after death and supplementing it with other IEP instruments could facilitate the transaction for the family and economy. *Faraid* is designed to spread wealth but does not provide an extra safety net for heirs with special needs or non-heirs with special relationships with the deceased. The knowledge of will, *hibah*, and other instruments is crucial as many IEP instruments, such as *hibah*, will, trust, *takharruj*, or *waqf zuri* could aid in claiming inheritance (Alma'amun 2012; Basah & Tahir 2019; Mahamood & Saifullah 2020; Abdullah et al. 2021).

These issues ultimately depend on the knowledge and awareness of the subject, which influence many Islamic inheritance concerns and product selections. Many studies have proven that knowledge and Islamic education can curb economic issues caused by the substantial amounts of frozen and unclaimed assets in Malaysia (Kamis & Wahab 2021; Wahab et al. 2021; Abdullah et al. 2017). Moreover, the findings in Table 4 outline that knowledge is the common factor impacting product selection and inheritance issues. Policymakers and estate planning-related industries must ensure the compliance of estate planning products and increase Muslims' awareness of exercising estate planning by promoting its advantages and importance.

Another constraint of Islamic inheritance is legislation. The overlapping jurisdiction between three organisations, namely the High Court (Civil), Estate Distribution Division of JKPTG (EDD), and ARB that manage the estate distribution process has caused further public confusion in identifying the right administrative body and initiating the estate administrative process (Anuar et al., 2022; Nasrul et al. 2017). Although the purpose of these three

organisations is to ease the public by facilitating the process, the claimants' erroneous perception of the administrative bodies contributed to the late application.

In Malaysia, estates are divided into three categories: small estate, non-small estate, and movable estate. The JKPTG (EDD) is the organisation that manages assets categorised as small estates. Its jurisdiction is governed under the Small Estate (Distribution) Act 1955, which applies to wholly or partly immovable assets not exceeding RM2 million before the deduction of debts and the deceased dies intestate. For any assets exceeding RM2 million or considered non-small estate, the 'distribution order' will fall under the High Court jurisdiction. Nevertheless, although the value of assets is under RM2 million and the deceased dies testate, the 'distribution order' still falls under the jurisdiction of the High Court. The ARB is governed by Section 17 of the Public Trust Corporation Act of 1955 and has the authority to manage any movable assets with a value under RM600,000 regardless of whether the decedent dies testate or intestate. The act¹ allows ARB to file a petition to the High Court if the assets exceed RM600,000 regardless of whether they are movable or immovable. The misconceptions between the High Court and Shariah Court function and jurisdiction also delay the initiation of an application (Nasrul et al. 2017; Shafie et al. 2014; Rashid et al. 2013).

Studies proposed the need to streamline and harmonise the three organisations (Nasrul et al. 2017; Mahbar 2016) by establishing a one-stop centre, specifically at the early stage of the application process (Mahbar 2016). Efforts should be made to spread the information regarding these three organisations using all mechanisms, namely conventional or technology (Nasrul et al. 2017) to create public awareness of the roles and functions of these institution bodies.

In a recent development, the Minister of Energy and Natural Resources, Datuk Seri Takiyuddin Hassan announced to raise the value of assets under EDD, JKPTG jurisdiction from RM2 million to RM5 million (Astro Awani, 14 February 2022). Nevertheless, this announcement raised concerns about the lack of manpower to manage recent applications, specifically in Selangor, which has the highest population in Malaysia and the application of claimant assets among Muslims (Shafie et al. 2016). Another primary concern is manipulation

cases among certain parties to take advantage of the frozen assets by selling the estates without the heirs' knowledge and consent (Utusan Malaysia 8 August 2022). The unfrozen assets remain unsettled due to these ongoing and accumulating issues that harm the heirs. The harmonisation of these institutions enables tracking and managing claimant assets in each organisation. Additionally, the organisation could compare the number of applications with the capability and capacity of the staff members, such as the officers, clerks, and magistrates who are directly or indirectly involved with the application process until the order of estate distribution.

IMPLICATIONS RESEARCH GAP AND RECOMMENDATIONS FOR FUTURE STUDIES

Most studies emphasised the viewpoints of the heirs instead of the organisation or institutions in charge of Islamic inheritance. These studies focused on the general concerns instead of the processes and procedures the heirs experience in the claim process. Studies should highlight JKPTG given that this division manages and distributes a modest estate in Malaysia involving normally 70% more claims each year than the High Court and ARB (Shafie et al. 2016). Therefore, detailed guidelines, such as procedures, efficient workflows, and lesser red tape should be provided to facilitate the claiming process. For instance, completing an online form and attaching the necessary documentation is a crucial task in forwarding inheritance claims in EDD. Thus, more research is needed in this area, specifically concerning the user interface and suitability of this system for claimants.

The increase of technology and IR 4.0 enables the use of fintech to offer a plausible solution in solving issues of unclaimed assets. Abdullah et al. (2021) proposed the implementation of Islamic estate planning through digital technology that could aid in planning assets appropriately and systematically, such as e-will and mobile digital applications to spread awareness and factors to use these instruments. Although this technological advancement remains in its infancy stage, more proactive measures are required to expedite the process. The advantages could come twofold, namely assisting the JKPTG or any organisation to expedite the claiming process and become more efficient.

Secondly, transparency in distributing assets could also be achieved through technology, such

as blockchain, which could solve these issues despite Internet speed and security concerns. Using blockchain technology provides several benefits, such as decentralising processes (Anuar et al. 2022), accelerating the claimant process, improving the distributed ledger and security, and circumventing corruption and exploitation by some parties to sell the frozen estates without the heirs' approval and knowledge. Collaboration and coordination between EDD and other organisations, departments, and financial institutions are critical in the estate distribution process. Additional research needs to be conducted in developing the blockchain for estate distribution.

The EDD encounters a lack of manpower, hence more research is required to determine whether EDD can solely manage this increased workload in light of the current plan to raise the ceiling amount of asset valuation to RM5 million. Blockchain technology could address the labour shortage in the future but some measures are needed in the current processes. Another vital question that should be addressed is whether the increased ceiling asset further impacts other organisations, such as ARB and other private trust companies.

CONCLUSION

The IEP issues during one's lifetime should be seriously considered by society as they can be detrimental to the family and the national economy. Studies on Islamic inheritance frequently centred on unclaimed property. Most studies focused on the factors that impacted certain IEP instruments. Nevertheless, knowledge of Islamic inheritance and raising awareness are the factors that connect these studies. Most people believe that *faraid* could address the issues, hence they neglect the preparation for death. The people are unaware of other instruments available apart from *faraid*, such as *hibah*, will, trust, *takharruj*, and *waqf zuri*, which can streamline the procedure and offer an additional safety net for heirs with special needs or non-heirs with unique relationships with the deceased.

Based on the analysis, studies tend to emphasise the complexities heirs encounter in submitting their claims while dismissing the institutions in charge of resolving inheritance claims. Only a few studies have been conducted on EDD, which manages approximately 70% of these claims. The use of fintech, specifically blockchain technology, could resolve several issues encountered by these institutions. The

issues mentioned require an immediate solution but the technology implementation is not achievable in the nearest future.

ACKNOWLEDGEMENT

The research was funded by Ministry of Higher Education (MOHE) of Malaysia under the Fundamental Research Grant Scheme (FRGS/1/2021/SS01/USIM/02/6).

AUTHORS' CONTRIBUTIONS

Norhazlina Ibrahim designed, directed and edited the paper; Khairatun Hisan performed the data collection and analysis; Sulistya edited the paper. All authors wrote the article. All authors have read and agreed to the published version of the manuscript.

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