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The Impact of Attitude, Subjective Norms and Perceived Behavioral Control on Intention to Make Hibah: A Study among Muslims in Klang Valley

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Abstract

Financial management and planning is a crucial part of a person's life as it has tremendous impact on their livelihood and socioeconomic status. Islam has provided various instruments and principles for the spending and distribution of one's wealth, but the actual implementation of these instruments is still under-utilized. Hibah, which is a voluntary grant of property made by a person to another is one such instruments that could alleviate the many problems relating to inheritance and property distribution among Muslims in the country. Unfortunate, the awareness on the importance and the usage of hibah is quite low in Malaysia. Thus, this study is undertaken to provide an insight into what influences the hibah making intention of Muslims in Klang Valley using the Theory of Planned Behaviour. The findings shows that all three variables employed in this study are proven to have significant relationship with intention to make hibah and among the three, perceived behavioural control has the strongest relationship and is the most influential determinant of intention to make hibah. The findings reveal several implications especially on the angles from which wealth management companies could tailor the information provided to Muslims on the benefits and ease of making hibah.

Keywords: Attitude, Hibah Among Muslims, Intention, Perceived Behavioural Control, Subjective Norms.

Introduction

Islam does not forbid its follower from seeking and accumulating wealth. In fact, Islam enjoins Muslims to be active in the pursuit of wealth through businesses and other economic activities. At the same time, God also commands the believers to spend and distribute their wealth justly following the principles laid down in Syariah. For this purpose, the Islamic economic system has established various instruments for wealth planning and distribution like Will (Wasiyah), Gift (Hibah), Waqf and the Faraid system.

Wealth management is closely related to individual and society's welfare. Poor awareness of wealth management can subject a person to financial difficulties and undue economic stress

(Wan Yusoff & Sulaiman, 2021). A housewife who faced the sudden demise of her husband would certainly be in financial hardship if the husband has not had the foresight to provide for his family's financial need. The unpaid debts and other unmet obligations of the deceased would have a cascading effect on other aspects of life. A family could be thrown into poverty. Children left unattended by a mother who need to hold multiple jobs to make ends meet could be exposed to social ills. Siblings can get entangled in legal claims fighting for inheritance because their late father verbally bestowed a house to his daughter without being aware of the legal and religious implication of his action. These are just among the problems that can arise from poor wealth management among the Muslims. The sad reality is all these predicaments can be avoided with proper awareness, knowledge, and adoption of Islamic wealth management tools (Abdullah et al., 2021).

Nevertheless, awareness of the importance of wealth management and planning is still low among the Muslim community in Malaysia (Abdul Rahman & Hassan, 2020; Hassan & Zaini, 2020; Kamis & Wahab, 2021). The same is true when it comes to making hibah. Hibah is a voluntary grant of ownership of property from one party to another without any consideration and is made during the lifetime of the hibah giver. As an instrument, Hibah brings many benefits to the Muslims. It allows among others the bestowing of valuables and property to persons who are outside the Faraid system. Despite the advantages offered by hibah, its acceptance remains limited. This is evidenced by the many court cases involving property distribution disputes among family members after the demise of the property's owner (Hassan & Zaini, 2020; Kamis & Wahab, 2021). According to Kamis and Abd. Wahab (2021), there are still many individuals who underestimate the importance of hibah as part of their property planning (Kamarudin & Muhamad, 2018). This can be attributed to a person either having no intention to do hibah or hesitating to do hibah due to various factors like no specific law relating to hibah, complex hibah verification procedure, as well as mistaken belief that the Faraid system is the only solution for distribution of a deceased assets in Islam (Azhar & Nor, 2019).

Problem Statement

It is imperative for the Muslim community in the country to be more mindful of their financial and assets planning for the sake of the family. One instrument that could play a great role in alleviating the problem of undistributed monies would be hibah (Muhammad et al., 2019). Past research on hibah mostly focuses on the concept and ruling on hibah due to the conflicting views by Islamic scholars on hibah and its application. This matter has now been resolved where the majority of the scholars agree that hibah is permissible and encouraged due to the benefits that it brings to society (Azhar & Nor, 2019).

Currently, the more pressing issue is the low uptake of hibah among Malaysian. Statistics shows that only 2 out of 1,000 individuals have hibah documents that could facilitate the distribution of inheritance despite the obvious advantage that hibah brings to estate planning. Several studies have been conducted to investigate the issue. The study by Maamor et al (2020) found income and knowledge to be significant towards predicting Muslims' behaviour to choose Hibah. Ahmad (2019) discovers that attitude and promotion have significant effect on hibah awareness while Said et al (2020) employed Theory of Planned Behaviour (TPB) to identify intent for hibah among Muslims in Malaysia and found attitude, perceived behavioral control and subjective norms to have significant positive relationship with hibah intent. That

study however only sampled a small percentage of the population and warrant further investigation to contribute more toward the hibah literature in Malaysia.

Hence this study is proposed to further extend the applicability of TPB on intention to give hibah. The study chose to focus on Muslims in Klang Valley since the prevalence of dispute and pending distribution of Muslims estate is reported to be at approximately 86% (Ahmad et al., 2019). This percentage is considered as high among its population second only to Kedah (Abdullah et al., 2021). It is hoped that the findings from this study can provide some understanding of the factors influencing intention to give hibah among the Muslim community and such findings can be leveraged by the authorities and interested agencies in promoting hibah giving and enhancing wealth management practices in Malaysia (Abdullah et al., 2021). Indirectly, with better wealth management, property disputes cases and incidents of widows and children being left in dire financial situation pending the distribution of estate can be lessened and their welfare are better taken care of.

Research Objective

The purpose of the study is to identify the relationship between attitude, subjective norm, perceived behavioral control and intention to make hibah contribution and to determine which of the three factors has the strongest relationship and substantially influence a person's intention to make hibah. Therefore, the research objectives developed for this research are as follows.

RO1: To examine the relationship between attitude, subjective norms, and perceived behavioral control with intention to make hibah among Muslims in Klang Valley.

RO2: To determine the factor that has the strongest relationship with intention to make hibah.

RO3: To determine if perceived behavioural control is the main determinant for Muslims in Klang valley to have intention to make hibah.

Literature Review

Theory of Planned Behaviour

The theory of planned behaviour (TPB) provides a robust framework to validate whether attitudes, subjective norms and perceived behavioural norms are indeed related to intent and subsequently actual behaviour. In other words, the theory hypothesizes that attitude towards the intended behaviour, subjective norms about engaging in the behaviour, and perceived behaviour control influence a person's intention to do or not do something. The theory was developed by integrating behavioural control factors into behavioural prediction (Ajzen, 1985).

Attitude could either be negative or positive and this would lead to a customer's favorable behaviour leading to purchase or could lead them away from partaking in the service or product. Subjective norms can be described as the social pressure that either encourage or discourage behaviour. It is also the degree to which an individual is inclined to agree and conform to the beliefs of people who are important to him – family, social circles, and peers (Correia et al., 2022). Perceived behavioural control meanwhile refers to how the intended user or purchaser perceived ease or difficulty of participating in a behaviour. It also reflects

an individuals' perception about the ability, capacity, availability of necessary resources or obstacles to carry out a specific action (Duong, 2022).

The TPB has been used as the underpinning theory in many studies examining intention and to understand the different reasons and motivations of human behaviour. Researchers investigating the intention to purchase green and sustainable consumer goods and products have employed TPB to study the underlying factors that lead to purchase (Nimri et al., 2020; Ngo, 2021; Shalender, 2021). Similarly, TPB was also used in studies to establish the intention to patronize Wasiyah services (Mursidi & Khairi, 2020), to establish waqf (Abdulkareem, 2020) and on the intention to give hibah (Said et al., 2020)

The Dependent Variable

Intention to Make Hibah

Intention is described as an act or instance of determining mentally upon some action or result. It is also known as one of the motivational factors that can influence behaviour (Ajzen, 1991). Hibah is a voluntary grant of ownership of property from one party to another without any consideration and made during the lifetime of the hibah giver. It is considered as an important instrument in property planning in Islam. According to the Islamic law, the distribution of Muslim's wealth can be basically categorized into three parts i.e., Wasiyah – a bequest or will, Faraid – rule for inheritance of property based on determined portion as stipulated in Al Quran i.e., Surah An-Nisa':11 and Hibah - gift of property during the lifetime of the donor to the donee (gift inter vivos). According to Zuhaili (1999), hibah contribution has been practiced since the days of Prophet Muhammad S.A.W. when he himself gave and received hibah. Hibah contribution as one of the estate planning methods in Malaysia has been long practiced but many bequeaths were done verbally without any documentary evidence and clear legal guidelines and this includes hibah given to family members such as parents to their children, husbands to wives, and grandparents to grandchildren (Azhar & Nor, 2019).

The Independent Variables

Attitude

According to Ajzen and Fishbein (1980), attitude is defined as an index of the level of an individual's like or dislike and the attitude of an individual can be determined as the set of salient beliefs in performing the behaviour. Attitude can also be described as the tendency of a person to act in a certain way based on experience. Kurniawati et al (2017) posited attitude as an outcome of a person's view and belief on something. Attitude has been shown to have a significant influence on the individual behavioural intention. Studies done by Kabir and Islam (2022) concluded that intention has a positive significance on purchase intention of organic food. Similarly, Raman (2019) established the relationship between attitude and the intention of female to shop online. Nevertheless, there are also studies where attitude is not a significant predictor in determining intention to partake in a certain behaviour (Khan, 2019; Bashir et al., 2019) and this warrant further investigation.

Subjective Norms

Subjective norm (SN) is defined as "the perceived social pressure to perform or not to perform the behaviour" (Ajzen, 1991, p. 188). According to Kim et al (2013), subjective norm is also the opinions of others who are close and important to influence the individual to make the

decision-making and affect the individual's behaviour to perform or not to perform any action. The beliefs that underlie subjective norms are normative beliefs. The person's behaviour or action are approved or disapproved by their normative belief which has been influenced by important referent individual or groups (Ajzen, 1991; Ajzen & Fishbein, 1980). As a social factor, SN has been found to significantly affect intention to use e-money (Aji, 2020) and is a moderator to attitude in purchase of luxury goods (Jain, 2020) although it was not a significant predictor in intention to take Covid19 vaccination.

Perceived Behavioural Control

Perceived behavioural control (PBC) is described as "the perceived ease or difficulty of performing the behaviour" (Ajzen, 1991, p.188). Performance of a behaviour is influenced by the presence of adequate resources and the ability to control barriers to behaviors. Ajzen (2002) postulates that perceived behavioural control reflects one's perceived self-efficacy and controllability over a behaviour. Given the right circumstances, a person who feels confident to engage in a behaviour and believes he has control over the action will pursue the intention and translates it into actual behaviour.

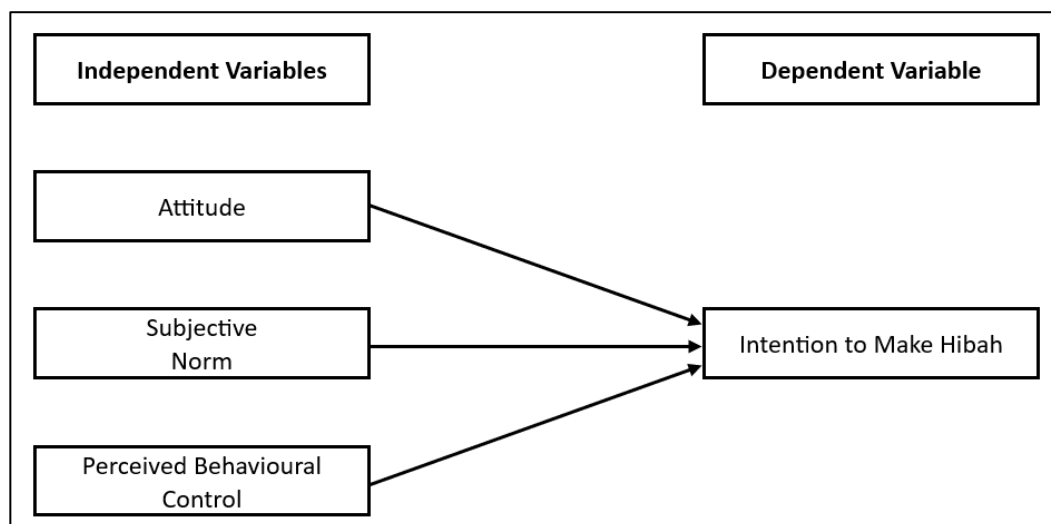


Figure 1: Proposed Conceptual Framework

Statement of Hypotheses

This section describes the research hypotheses and begin with an explanation of how the three hypotheses for this study came to be.

Attitude, subjective norms, and perceived behavioural control as constructs in the Theory of Planned Behaviour have been used to investigate the effect of such determinants on the intention of consumer to purchase something or engage in a particular behaviour. A study by Ariffin et al (2021) for example investigate the behavior of consumer and found attitude, subjective norm, positive disconfirmation, and perceived behavioural control to have significant effects towards users' satisfaction and continuing intention to use e-wallet. Loera et al (2022) meanwhile used an extended version of TPB which incorporate positive moral attitude to predict the purchase behavior of organic vegetables across Europe Union.

Attitude, subjective norms, and perceived behavioural control (PBC) have been used to predict a wide range of behaviour. The three explanatory variables in the TPB have successfully explained intention to adopt anti littering behavior (Singh and Kaur, 2021), entrepreneurial intention (Mamary & AlRaja, 2022), intention to get Covid vaccination (Yahaghi et al, 2021), intention to use Islamic hire purchase financing (Ahmed et al., 2019) and many others. Most recently, another similar study on hibah intention has also been done by Said et al (2020) that shows the significance of all three variables towards intention.

One of the important TPB constructs that impact behavioral intention is PBC. A substantial number of studies have revealed that PBC significantly and positively affects behavioral intention (Abbasi, 2021; Allah Pitchay, 2022; Almher, 2021; Lin, 2020). The basic argument underlying the intention to engage in a behaviour is that it is a planned, deliberately controlled behavior that is inherently intentional rather than instinctive. It is posited that the more time and opportunity that a person have to decide on a behaviour and the more information and resources are at his disposal, the lower is the barrier to do something and the higher is the perceived control (Vamvaka et al., 2020).

The link between perceived behavioral control and intention suggests that individuals who have a certain degree of control over behavior has a higher tendency to engage in that behavior. On the contrary, those who hold no control would stay away or shun the behavior (Suki and Salleh, 2018). Perceived Behavioural Control has been found to be the strongest determinant on intention to recycle (Thoo et al., 2021), intention to prevent and mitigate Covid19 (Fischer and Karl, 2022) and intention to engage in financial management behaviour (Osman, 2023). In relation to intention to do something that benefit others i.e., money donation, blood, and organ donation, as well as Waqf, PBC has also been found to be the strongest predictor compared to attitude and subjective norms (Ghaffari et al., 2019; Hamid et al., 2013; Kasri and Chaerunnisa, 2022)

Studies that examine the relationship and impact between perceived behavioural control and intention have been conducted many times. However, studies involving perceived behavioural control and intention to make hibah contribution is still lacking thus the motivation behind this study. Therefore, based on above discussions in the literature and findings, the three hypotheses are proposed:

H1: There is a significant relationship between Attitude, Subjective Norms and Perceived Behavioural Control with Intention to Make Hibah

H2: Perceived Behavioural Control has the strongest relationship with intention to make hibah.

H3: Perceived Behavioural Control is the main determinant for Muslims in Klang Valley having intention to make hibah.

Research Methodology

This study adopted quantitative research because it allows for the easy collection of numerical data that can be utilized to assess and analyze the relationship between the two variables (McLeod, 2019). The population was narrowed down to Muslim in Klang Valley because, Klang Valley has the highest population density ("Department of Statistic Malaysia", 2022) and reported as the biggest contributor to unclaimed wealth amounted to 86% (Ahmad et al., 2019). The convenient sampling design was applied to provide the

convenience of having any accessible sample as the subject under investigation (Sekaran & Bougie, 2013). This is especially important given the limited access and contact with the research targeted population where distribution and collection of questionnaires are primarily done through third party (i.e., wealth planner agents or financial consultants). To ensure honest answers from the respondents, the researchers have included statements of confidentiality and anonymity in the online questionnaire to assure the respondents how the information collected will be utilized.

The questionnaire comprises of 28 questions. Section A is for demographic information, Section B, C, and D are for the independent variables and Section E is for the dependent variable. Section B, C, D, and E were adopted from (Ajzen, 1991). The reason for adopting their measuring instrument was to align it with the operational definition utilized in this research. Upon reaching 173 respondents, data analysis begun as the researchers have managed to collect more than 40% of the permissible amount for data analysis (Sekaran et al., 2013). The combinations of both descriptive and inferential statistics were employed to analyze the data.

Results

Demographic Analysis

The total number of respondents received from this study is 173. Male respondents represent 53.8 percent of the number and 46.2 percent are female. 68.2 percent are from the age group of 29 to 50 while the rest are those aged 51 and above. Most of the respondents are married while only 16.2 percent declares their status as single. 23 percent of the respondents came from the group that earns less than RM1,500 per month, 15 percents earns from RM4,501 to RM6,000 while the balance take home more than RM6000 in salary. Education wise, most respondents have either a bachelor or postgraduate degree. 62 percent of the respondents are employees, 14 percent are self-employed while 24 percent are retirees.

Descriptive Analysis

Table 1 below illustrates the descriptive analysis of the study. The average mean of intention to make hibah for dependents variable is 4.2601, with a standard deviation of 0.03201. With a mean of 4.3483 and a standard deviation of 0.03366, perceived behavioural control is the independent variable with the highest average mean. Attitude is the second highest average mean, with a mean of 4.2702 and a standard deviation of 0.03955. Subjective Norms ranks last, with a mean of 3.4647 and a standard deviation of 0.04992.

Additionally, the study also assesses how the respondents respond to the items in the constructs used. "I plan to make hibah contribution" is the item with the highest mean of 4.35 for intention to make hibah. "Making hibah contribution is helpful for my wealth planning" is the measurement with the highest mean of 4.69 for attitude. "I do not feel under social pressure to make hibah contribution" is the measurement with the highest mean of 4.06 for social norms. Finally, the measurement "The decision to make hibah contribution is within my control" has the highest mean under perceived behavioural control at 4.47.

Table 1

Descriptive Analysis

	Mean	SD	Skewness	Kurtosis
Attitude	4.2702	0.03955	-0.634	-0.026
Subjective Norm	3.4647	0.04992	0.174	-1.195
Perceived Behavioural Control	4.3483	0.03366	0.506	-1.402
Intention	4.2601	0.03201	0.508	-0.837

Normality test provides the Skewness and Kurtosis value which indicated the symmetry and the 'peakedness' of the distribution (Pallant, 2007). The 'zero' value explained that the distribution as the perfectly normal curve (Coakes, 2007). The information of the Skewness and Kurtosis value for all variables of this study is shown in Table 1 above. The result showed that all variables' skewness and kurtosis values are close to zero. According to Hair et al (2017), the acceptable value for skewness and kurtosis is within the range of $-2 \leq x \leq 2$. Result of normality test for this research has showed skewness and kurtosis for all variables are within the acceptable range.

Reliability Testing

A reliability test was conducted to measure the internal consistency of the data to the extent to which it is without bias (error free) hence, ensures measurement stability across time and various items in the instrument (Hair et al., 2017). Table 2 below displays the results of Cronbach's alpha reliability test. All the variables show excellent reliability for all its components with a coefficient alpha above 0.7, exceeding the minimum acceptable value (Hair et al., 2017).

Table 2

Cronbach's Alpha

	Cronbach's Alpha
Attitude	0.835
Subjective Norm	0.767
Perceived Behavioural Control	0.878
Perceived Value	0.794
Intention	0.874

Correlation Analysis

As shown in Table 3 below, the Pearson correlation analysis shows the outcome of the relationship between the three independent variables and intention to make hibah. Based on the correlation matrix shown, there are moderate to strong positive correlations between Attitude, Social Norms and Perceived Behavioural control with Intention. The correlations range from 0.597 to 0.670, with p-values less than 0.05, indicating statistically significant relationships. From the results, PBC showed the strongest positive relationship with intention to make hibah, followed by Attitude and Social Norms

Table 3

Correlations

		DV_Intention	IV_Attitude	IV_SN	IV_PBC
DV_Intention	Pearson				
	Correlation (r)	1.000	0.654**	0.597**	0.670**
	Sig. (2-tailed)		0.000	0.000	0.000
	N	173	173	173	173

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

Regression Analysis

Multiple Linear Regression analysis is a statistical process that is used to measure the strength of the relationship between a dependent variable and multiple predictor variables. The result would be able to show which of the factors is more significant in influencing the intention of Muslims to make hibah. Table 4, Table 5, and Table 6 below shows the results of the multiple regression analysis.

Table 4

Model Summary

Model	R	R Square	Adjusted R Square
1	0.753 ^a	0.568	0.560

Table 5

ANOVA Analysis

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	17.309	3	5.770	73.946	<.001 ^b
Residual	13.186	169	0.078		
Total	30.495	172			

Table 6

Regression Analysis (Coefficients)

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.159	0.225		5.150	0.000		
	IV_Attitude	0.227	0.061	0.280	3.724	0.000	0.443	2.258
	IV_SN	0.058	0.048	0.091	1.210	0.228	0.442	2.264
	IV_PBC	0.342	0.064	0.360	5.377	0.000	0.559	1.789

a. Dependent Variable: DV_Intention

Table 4 demonstrated how much of the variance in intention of Muslims to make hibah is influenced by attitude, social norms, and perceived behavioural control. The R Square of 0.568 explains that 56.8% of the hibah making intention is influenced by the independent variables constructed for this research model. While the remaining 43.2% of hibah making intention could be influenced by other factors not under consideration.

ANOVA Analysis allows researchers to determine the significant relationship between a dependent variable and multiple independent variables. The f-value for this regression model is 73.946 and the value of 'Sig.' being <0.001 proved that relationships between hibah making intention and all others predictor variables in this research model are statistically significant. Therefore, in this study, it can be concluded that attitude, social norms, and perceived behavioural control are reliable predictors of intention to make hibah contribution for Muslims.

The multiple regression coefficients table demonstrated the regression model for this study. B-coefficient values reveal the average change in hibah making intention associated with each unit of change in the predictors. Using perceived behavioural control for example, a unit increase in PBC results in an average of 0.342 increase in hibah making intention while for social norms, a unit increase will only result in a minimal increase of .058 in hibah making intention.

Standardized Coefficients (Beta) is referred to compare the contribution and strength of each independent variable to explain the variation in the dependent variable. In this case, PBC is the highest contributor with a Beta value of 0.360 followed by the attitude with a Beta value of 0.280 and social norms at .091. Sig. value (p-value) is an indicator of statistical significance for B-coefficients. By the rule of thumb, a B-coefficient with $p \leq 0.05$ is proven statistically significant. In reference to Table 5 which shows the p-value of 0.228 for social norms, this means that this is the only predictor that is not statistically significant.

Based on the analyses done above, several conclusions can be derived from the study, especially the outcomes for the hypotheses that were developed for the study. The summary of the hypotheses results is shown in Table 6 below:

Table 6

Hypotheses Result

HYPOTHESES DESCRIPTION		RESULT
H1	There is a significant relationship between Attitude, Subjective Norms and Perceived Behavioural Control with Intention to Make Hibah	ACCEPTED
H2	Perceived Behavioural Control has the strongest relationship with intention to make hibah.	ACCEPTED
H3	Perceived Behavioural Control is the main determinant for Muslims in Klang Valley having intention to make hibah.	ACCEPTED

Discussion

The main premise of the paper is based on the hypotheses that the three independent variables have a relationship with intention to make hibah. The result of this study showed that the three independent variables used i.e., attitude, social norms and perceived

behavioural control have a positive significant relationship with intention to make Hibah amongst the respondents. This is in consonance with many other studies which employed the Theory of Planned Behaviour in predicting purchase intention and behaviour but with varying degrees of significance among the three external variables.

The positive significant relationship between attitude and intention to make hibah is reported at 0.654 and it is opined that since most of the respondents believed that hibah contribution can help them to become responsible and can provide benefits to their family and part of responsible wealth planning, that is why the positive attitude leads to intention and eventual behaviour in making the hibah.

Subjective norm is also shown to have significant relationship on the intention to make hibah, but the regression result shows that subjective norm is not a significant predictor of intention to make hibah. This is in line with a few studies done on TPB where subjective norms is often found to be the weakest link in predicting intention. Ajzen (1991) justified this due to the inherent fact that intention is primarily influenced by personal factors like attitude and behavioural control rather than other people's beliefs and values. This study shows that although the respondents believe that hibah is beneficial, they are less influenced by the others in making decision whether to give hibah compared to their own motivation and personal judgement. Since the circumstances that induces hibah making are often personal, like giving hibah to ensure the wellbeing of an only daughter or hibah towards an adopted child, as well as closely link to the financial standing of a person, these no doubt comes into consideration first before thinking about how one's family, friends or peers would perceive their act or omission in making hibah.

A significant relationship between perceived behavioural control and intention to make hibah contribution is also established in this study. It is argued that individuals who feel that they are fully in power to make their own decision on how to manage their wealth is more inclined to make the hibah bequest to their loved ones. Moreover, this significant relationship also exists possibly because individuals who feel that they have full control towards themselves are usually aware that happiness and pleasure does not come by itself without the help from Allah SWT (Amilahaq & Ghoniyah, 2019). The self-aware individuals are said to be wiser, saner, possess integrity, and empathize, thus they always realize that they have a responsibility towards their loved ones' well-being (*kesejahteraan*) even after they have departed from this world.

Thus, it is posited then that respondents who have a positive attitude towards hibah making, believing it to be useful in his financial planning, feels that it is something that other people in his circle would do and condone and believes that he has the relevant information and resources to make the decision whether to purchase hibah has the higher intention to make hibah contribution in his lifetime.

The paper also hypothesized that among the three predictor, perceived behavioral control has the strongest relationship and is the most significant predictor of intention to make hibah. As discussed above, many past studies relating to the intention to give or donate proves that such intention is best predicted by perceived behavioural control. This implies that if a person has the relevant information and know where to access the resources, the higher will be their

intention to perform a particular behaviour. The researcher opined that the nature of hibah that allows the benefactor to bypass, to a certain extent, the rules of faraid in determining the beneficiaries of his inheritance, reflects control and confidence in his ability to plan his wealth and thus increases his intention to make hibah.

Conclusion

This study shows the effect and influence of the variables under TPB on intention to make hibah. The findings shows that attitude, subjective norms and perceived behavioural control have significant relationship on intention and subsequently may affect the behavior of Muslims to take the necessary action to make hibah contribution to their loved ones by subscribing to the many hibah instruments offered by various financial planning providers in the market. In terms of strength, PBC proves to have the strongest relationship among the three, followed by attitude and social norms. The analysis established the prediction strength of each variable where this study proved the significance of PBC as the main predictor of intention to make hibah but also reveals that subjective norms is not a significant influencer of intention to make hibah for the respondents in this study.

Whilst the findings lend weight to existing literature showing the relationship between TPB and the intention to make hibah, the model only explains 56.8% of the dependent variable thus future research should explore other factors that influence the decision to make hibah contribution among Muslims in the country. The extended model of TPB could include variables like religiosity, trust and value. Nevertheless, given the limited scope of the paper and the utilization of only three variables of TPB, the findings in this paper cannot be assumed to represent the intention of the general Muslims population of this country to make hibah.

The empirical nature of this paper enhances understanding of Islamic wealth planning and hibah making. The paper also has practical implications for financial service providers and academics. Wealth management companies can derive an understanding of what is important to customers in making hibah. It provides insights into what motivates customers to invest in financial planning instruments. Islamic wealth advisors may leverage on the behavioral control aspect by emphasizing that making hibah would mean that they are very much in control of their own wealth and how property owners wish to distribute the assets to their loved one upon their demise. Giving easy access and providing more information about the benefits and mechanism of hibah will also improve one's self-efficacy about hibah which lead to higher perceived control and actual engagement in the desired behaviour.

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