

Intention to Make Hibah Contribution and the Association of Income: A Study among Muslims in Klang Valley

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Abstract

Muslims' perceptions of hibah as one of Islamic estate planning have a significant impact on the issue of frozen assets in Malaysia. This study aims to investigate the factors that influence Muslims in the Klang Valley's intentions to make hibah contributions: attitude, subjective norms, and perceived behavioural control. The Theory of Planned Behaviour (TPB) was used as the basis for this study. A convenience sample of 173 Muslims performed an online survey. Most of the participants are male (53.8%) and female (46.2%) with a range of incomes ranging from less than RM1,500 to the highest of more than RM6,000 per month. This paper aims to identify the differences in intention to make hibah contributions based on monthly income level. The findings show that all three variables employed in this study have a significant positive relationship with the intention to make a hibah contribution. Income is associated to make hibah, and an income less than RM1,500 has the strongest relationship with the intention to make hibah contributions among Muslims in Klang Valley. Thus, this study provided great contributions and recommendations on the intention to make hibah contributions and help the financial institutions that offer hibah contributions encourage Muslims to make hibah contributions that will help reduce unclaimed inheritance. Future studies may look at any other factors that influence the Muslim's intention to make a hibah contribution and may extend the area of study as well.

Keywords: Intention, Hibah Contribution, Range of Income.

Introduction

According to Nasrul & Salim (2018), Malaysian Muslims' perceptions of Islamic estate planning have a significant impact on the issue of frozen assets. There are a few factors that contributed to the higher numbers of frozen assets including the convoluted nature of the law, a lack of comprehension, and drawing-out procedure. Back in 2016, the Director General of the Institute of Islamic Understanding Malaysia (IKIM) Datin Dr. Azizan said that factors that contributed to the higher of frozen assets included a lack of awareness about the

importance of inheritance planning among Muslims together with their ignorance on the process and procedures (Bernama, 2016). The main instruments of estate planning that can help Muslims in estate planning based on Islamic inheritance law include Wasiyyah (bequest), Hibah (gift) and Waqf (charity) (Bouteraa, 2019).

The inheritance claims in Malaysia are rising year by year due to the rising income levels and asset ownership of Malaysian Muslims. This number increased in early 2007, when the frozen estates totalled RM40 billion (Mujani, et al., 2012, 2011a), consisting of RM38 billion in real state, RM1.5 billion in cash, and RM70 million in Employees' Provident Funds (EPF). According to Ahmad and Laluddin (2010), RM1.8 billion of this total is unclaimed money stored in Pendaftar Wang Yang Tidak Dituntut.

According to statistics, 500,000 recipients should have received RM43 billion of the frozen estates that were supposed to be distributed in 2011 (Mujani et al., 2012). According to data from 2020, billions in inheritance property were still unclaimed by heirs as of that year due to the lack of understanding of how property is divided, which has harmed many single moms and their children after the passing of their husbands and other family members (Zulkifli, 2022).

The understanding of the need for estate planning in Malaysia is still poor due to no fixed boundaries or rates in the Hibah idea (Mustafa et al., 2022). Although it should be a high priority on Hibah, Malaysia is severely lacking in Hibah practitioners. According to Amanah Raya Berhad's Chief Marketing Officer, back in 2014, RM52 billion in the majority-Muslim nation's unclaimed property has not been returned to its rightful owners. Muslims must discover a more sensible and effective way to manage their inherited property.

Numerous factors contributed to the low percentage of hibah contribution which includes the income range. Income is considered the main factor that influences the intention to make hibah contribution. According to Maamor et al (2020), income and knowledge are the factors that influence the intention to make hibah among Muslims. Unfortunately, there is still a low percentage of Malaysians to make hibah contributions. Hence, this study looks at the effect of income range on the intention to make hibah contributions among Muslims in Klang Valley.

Understanding the elements that influenced Muslims' intentions to donate to hibah is crucial because it will prepare Muslims to do so in the future. Nevertheless, this study's examination of the relationship between income and the intention to make hibah is crucial because it will enable financial institutions to organise hibah following each person's income. By managing their property, Muslims may be able to reduce the number of properties that go unclaimed in the future by having a better understanding of the elements that influence their decision to make a hibah.

Therefore, this study focuses on the intention to make hibah contribution among Muslims in Klang Valley. Furthermore, this study will also look at the variables that influence the intention to make hibah contribution which are attitude, subjective norms and perceived behaviour control. This study contributes to the literature by investigating the factors influencing the intention to make hibah contributions among Muslims in Klang Valley. Muslims in Malaysia are currently facing a huge challenge while attempting to select the best service to aid them in planning and managing. Thus, this study on the association of income will help financial institutions to have suitable hibah plans to suit the Muslim's range of income to encourage the intention to make hibah contributions.

More than 90% of the Malay Muslim community in Malaysia reported has not written a will or made hibah contribution which led to unclaimed and frozen property amounting to more than RM60 billion in numerous institutions (Ibrahim et al., 2022). Supported by Yusoff & Sulaiman (2021), the high number of unclaimed assets in Malaysia worth RM90 billion most of them belonging to Malay Muslims is due to the failure of the beneficiaries to claim due to lack of will and hibah. Despite that, there are still higher numbers of individuals who are not aware of the importance of hibah as part of their property planning (Ab Rahman. et al., 2023; Kamarudin & Muhamad, 2018).

Hibah is believed as one of the solutions and can reduce the number of unclaimed monies despite the advantages gained from it (Azhar & Nor, 2019). There are a few factors that influence Malaysian Muslims to make hibah contributions that resulted in only 2 out of 1,000 individuals for the easy distribution of their inheritance. There are a few factors that contributed to the lowest amount of awareness of hibah contribution which included knowledge, attitude and promotion (Ahmad et al., 2019). Other than that, income and expertise were shown to be important factors in the study by Maamor & Zainol (2020) in determining Muslims' propensity to make hibah contributions. Therefore, this is important to investigate the factors that influence Muslims to make hibah contribution.

With improved wealth management, cases involving ownership disputes, and incidents of families with children finding themselves in desperate financial situations while the distribution of the estate will be handled as well as widows and children's welfare. Hence, this study proposes to apply the Theory of Planned Behaviour (TPB) to the intention to make hibah contribution that focuses on the Muslims in Klang Valley which have 86% of the pending distribution of Muslim estates (Ahmad et al., 2019). On the other hand, this study will also look at the influence of income on the intention to make hibah contribution and which income range has the strongest relationship with those intentions.

This study aims to identify the relationship between attitude, subjective norm, perceived behavioural control and intention to make hibah contributions among the Muslims in Klang Valley. This study also aims to determine the association of income to the intention to make hibah contribution and which salary range has the strongest relationship with the intention to make hibah contribution. Therefore, the research objectives developed as below:

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

RO2: To determine the association of income to the intention to make hibah contribution among Muslims in Klang Valley.

RO3: To determine which income range has the strongest relationship with the intention to make hibah among Muslims in Klang Valley.

Literature Review

Theory of Planned Behaviour (TPB)

TPB was developed by Ajzen in 1985 which translated behavioural control factors into behavioural prediction. Since then, TPB has served as the guiding principle in numerous investigations looking at intention and attempting to understand the various causes and motivations for human activity. Nimri et al (2020); Ngo et al (2021); Shalender & Sharma (2021) used TPB to study the driving forces behind customer decision to buy eco-friendly and sustainable goods and products. Meanwhile, TPB was also employed in research to determine

if participants intended to give hibah (Said et al., 2020), create waqf (AbdulKareem et al., 2020), and patronise Wasiyah services (Mursidi & Khairi, 2020). Thus, this study used TPB in examining the relationship of attitude, subjective norms and perceived control behavioural with the intention of making hibah contributions among Muslims in Klang Valley.

Intention to Make Hibah Contribution

According to Azjen (1991), intention is often referred to as one of the motivating elements that can affect behaviour. Hibah is one of the important components in planning in Islam which has been practised since the day of Prophet Muhammad S.A.W who also gave and received hibah (Zuhaili, 1999). Hibah is the voluntary, unintentional transfer of property ownership from one party to another during the lifetime of a hibah provider. It is done by reciting an ijab and qabul or other similar terms and is not done to glorify anyone (www.malaysia.gov.my). In Malaysia, the practice of making a hibah contribution as part of estate planning has a long history but many inheritances are made orally without any supporting documentation or guidelines from the law (Azhar & Nor, 2019).

The intention has been extensively researched in several fields, including IT (Diatmika et al., 2016), entrepreneurship (Robledo et al., 2015), and religious studies (Souiden & Jabeur, 2015; Riaz et al., 2016). Other studies were done on the intention but mostly focused on the intention to purchase green products (Hassan et al., 2023), entrepreneurial intention (Amofah, & Saladrigues, 2022), or intention to be involved in social commerce (Abou et al., 2020; Shekhar et al., 2021). There is a lack of study done on the intention to make a hibah contribution. Therefore, this study focused on the intention to make hibah contribution among the Muslims in Klang Valley.

Attitude

According to Ajzen and Fishbein (1980), attitude is a measure of how much someone likes or dislikes something, and it may be identified as the collection of salient beliefs that lead to a particular activity. Kind, et al (2007) assert that attitudes are a person's perceptions of an object based on their knowledge and beliefs about that object. According to Alam & Sayuti (2011); Huda et al (2012); Dermentzi & Papagiannidis (2018); Liu et al (2018), attitude predicts intentions and behaviours. A set of thoughts, feelings, and actions towards a subject, object, or event constitutes an attitude. Personal experiences or upbringing frequently mould attitudes, which can have an impact on behaviour.

There are few studies done on intention including the one done by Kabir and Islam (2022) stated that intention has a favourable impact on the decision to buy organic food while Raman (2019) identified a link between attitude and female internet shoppers' intention. Despite evidence suggesting that attitude precedes intention, research on establishing a significant relationship between attitude and intention is still needed, particularly in the context of wealth management (Amofah, K., & Saladrigues, R., 2022; Ding et al., 2023; Yuan et al., 2021).

Subjective Norm

According to Ajzen (1991), a subjective norm can be thought of as the pressure from our social group to engage in a specific behaviour. In addition, close and significant others' opinions can influence a person's decision-making and behaviour by influencing whether or not they do certain actions (Kim et al., 2013). Subjective standards are supported by

normative beliefs. A role model is played by descriptive norms, which is how most people are considered to act as individuals.

Individuals generally behave in ways that are similar to others around them when they are in groups, which is a result of individual convergence psychology (Hmielowski et al., 2019; Ega et al., 2021). Previous studies on the subjective norm including the one done by Aji (2020) show that subjective norm has a significant relationship with the intention to use e-money. Xu et al (2022) found that descriptive norm has significant effects on green purchase behaviour.

Perceived Behavioural Control

According to Ajzen (1991, p. 188) perceived behavioural control is defined as “the perceived ease or difficulty of performing the behaviour”. An individual’s assessment of the degree of difficulty in carrying out an activity, which is influenced by self-ability judgement, is known as perceived behavioural control (Xu et al., 2022). According to Dakhan et al (2020); and Mirani et al (2021), the higher the belief in the execution of a certain behaviour, the stronger the perceived behaviour control, which might encourage the occurrence of behaviour.

Previous studies on the perceived behavioural control of hibah mostly focused on the ruling and mechanism of hibah including the one done by (Kamarudin et al., 2019; Basir et al., 2023; Said et al., 2020). Therefore, the goal of this study is to determine whether a person’s perception of their behavioural control and their intention to contribute to hibah are related. Customers perceived behavioural control will be stronger and they will be more inclined to purchase green products when they believe they have the financial means to buy a certain product and there are no or few perceived barriers in the way of the purchase (Ru et al., 2018).

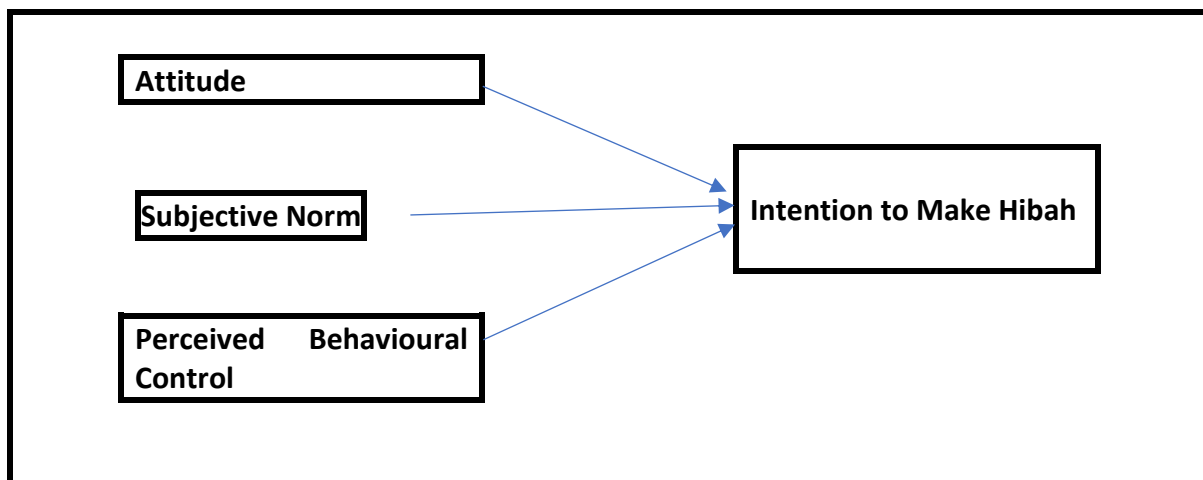


Figure 1: Proposed Conceptual Framework

Hypotheses Development

The Theory of Planned Behaviour’s attitude, subjective norm and perceived behavioural control categories has been utilised to examine the impact of those determinants on consumers’ intention to engage in certain behaviours. A previous study done by Ariffin et al (2021) on consumer behaviour discovered that attitudes, positive disconfirmation, perceived behavioural control, and subjective norms have major effects on users’ satisfaction and e-

wallet use. Another study done on the intention to buy organic vegetables across the European Union showed that TPB includes constructive morals (Loera et al., 2022).

One of the important factors that affect the purchasing decision is income (Kholis & Ma'rifa, 2021). A study done by Kholis & Ma'rifa (2021) found that income or salary affects the purchase decisions among fast-food consumers while Piyapromdee & Spittal (2020) showed that customers' ability to purchase items is significantly influenced by their income. Income will be one of the reasons that prevent Muslims from making hibah contributions since they need to have monthly commitments. Therefore, this study will prove that income is associated with the intention to make hibah contribution among Muslims in Klang Valley where the higher cost of living will affect their decision to make hibah.

There are three hypotheses that have been developed for this study. The first one is to test the relationship between attitude, subjective norms and perceived behavioural control with the intention of making hibah among the Muslims in Klang Valley. On the other hand, this study would also like to determine whether income is associated with the intention to make hibah contribution among Muslims and the last one is to determine which income range has the strongest relationship with the intention to make hibah among Muslims in Klang Valley. Therefore, it can be hypothesised that:

H1: There is a significant relationship between attitude, subjective norms and perceived behavioural control with the intention to make hibah contributions among Muslims in Klang Valley.

H2: The income is associated with the intention to make hibah contribution among Muslims in Klang Valley.

H3: The income range of less than RM1,500 has the strongest relationship with the intention to make hibah contribution among Muslims in Klang Valley.

Research Methodology

This quantitative research involved the population of Muslims in Klang Valley due to the highest number of unclaimed wealth amounted to 86% (Kamarudin et al., 2019). The practical sampling approach was used because it was easy for the researchers to use any readily available sample as the object of their research (Sekaran & Bougie, 2013). This is crucial because the researchers have little contact with the targeted demographic and rely on the assistance of wealth planners and consultants. This quantitative research method will help the researchers in data collection to analyse the relationship between the variables (McLeod, 2019).

There are 28 questions in the survey adopted from Ajzen (1991) in order to be consistent with the operational criteria used in this study. The questionnaires are divided into a few sections which are Section A (demographic information), Sections B, C, and D (independent variables) and Section E (dependent variable). The data were analysed using a combination of descriptive and inferential statistics once reached 173 respondents which contributed to more than 40% of respondents that were allowable for data analysis (Sekaran et al., 2013).

Results

Demographic Profiles

Descriptive statistics has been used to analyse the demographic data. Table 1 shows the demographic profiles of the respondents which are divided into gender, age, marital status, education, job position and income.

Table 1

Demographic Profile

Demographic Profiles	Frequency	Percent (%)
Gender		
Male	93	53.8
Female	80	46.2
Age		
29 – 39 years	57	32.9
40 – 50 years	61	35.3
51 year and above	55	31.8
Marital Status		
Married	129	74.6
Single	28	16.2
Others	16	9.2
Education		
Certificate	9	5.2
Undergraduate	93	53.8
Postgraduate	71	41.0
Job Position		
Business Owner / Self-employed	24	13.9
Manager / Executives	41	23.7
Professional / Technical	66	38.2
Retired	42	24.3
Income		
Less than RM1,500	40	23.1
RM3,001 – RM4,500	5	2.9
RM4,501 – RM6,000	26	15.0
More than RM6,000	102	59.0

From a total of 173 questionnaires analysed, it was found that 53.8% were male respondents while 46.2% were female. Most of the respondents are at the age of 40 – 50 years (35.3%) followed by ages 29 – 39 years and 51 years and above with the percentage of 32.9% and 31.8% respectively. 74.6% of the respondents are married, 16.9% are single and the balance of 9.2% are other marital status. In terms of education, most of the respondents are undergraduates with 53.8% followed by postgraduate and certificate which are at 41.0% and 5.2% respectively. For the job position, the highest percentage are from professional/ technical which contributed to 38.2%, followed by retired with 24.3%, manager/ executives contributed to 23.7% and the least respondents are business owner/ self-employed (13.9%). For income, the highest income level is more than RM6,000 with 59.0%, respondents who

gained less than RM1,500 are the second highest with 23.1% followed by respondents with an income of RM4,501 – RM6,000 and RM3,001 – RM4,500 with 15.0% and 2.9% respectively.

Descriptive Analysis

Table 2 below shows that perceived behavioural control has the highest mean among other variables with 4.3483, followed by attitude and subjective norm which are 4.2702 and 3.4647 respectively. This indicated that most respondents agreed that perceived behavioural control plays a significant role in affecting their intention to make hibah contribution. The standard deviation of the subjective norm was the highest among the other factors, which is 0.04992 followed by attitude and perceived behavioural control which are 0.03955 and 0.03366 respectively.

Table 2

Descriptive Analysis

Items	Standard Deviation	Mean
Attitude	0.03955	4.2702
Subjective norm	0.04992	3.4647
Perceived behavioural control	0.03366	4.3483
Intention	0.03201	4.2601

Reliability Test

Indicator reliability is defined as “the degree to which a set of variables is consistent on that which it proposed to measure” by (Urbach & Ahlemann, 2010). According to Hair et al (2021), in order to verify measurement stability over time and across different instrument items, a reliability test was carried out to assess the data’s internal consistency to the extent that is without bias (error-free). The general consensus is to accept a loading value of 0.7 or higher (Hair et al., 2011). Table 3 shown below explains the result of Cronbach’s alpha reliability test. All the variables show a value that is more than 0.7.

Table 3

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

Table 4 below, shows the Pearson Correlation Analysis that identified the outcome of the relationship between the three independent variables and the intention to make hibah contribution. Correlation Analysis determines the strength between the independent variables and the dependent variables (Zikmund et al., 2013). The p-values are less than 0.05, indicating statistically significant correlations and the correlations vary from 0.597 to 0.670. According to the results, perceived behavioural control, attitude, and social norms had the strongest favourable relationship with the intention to make hibah contribution.

Table 4

Correlation Analysis (Dependent variable: Intention to make hibah contribution)

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

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

Table 5(a) below stated that the correlation analysis was also done on the salary result that the intention to make hibah contribution has a strong relationship and is significantly correlated with salary with a p-value <0.001. In addition, in Table 5(b), the respondents with an income less than RM1,500 have an average mean of 4.5400 with a standard deviation of 0.49240. This shows that the respondents with an income less than RM1,500 were 4.5400 more likely to have higher intention to make a hibah contribution compared to other ranges of salary involved.

Table 5(a)

Correlation Analysis (Salary and the intention to make hibah contribution)

		Income	DV_Intention
Income	Pearson Correlation		-.333**
	Sig. (2-tailed)		<.001
	N	173	173
Dv_Intention	Pearson Correlation	-.333**	
	Sig. (2-tailed)	<.001	
	N	173	173

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

Table 5(b)

Correlation Analysis (Mean and standard deviation by range of salary).

Income	Mean	N	Std. Deviation
Less than RM1,500	4.5400	40	.49240
RM3,001 – RM4,500	4.2000	5	.44721
RM4,501 – RM6,000	4.0846	26	.32086
More than RM6,000	4.1980	102	.36315
Total	4.2601	173	.42106

Regression Analysis

A statistical technique called multiple linear regression analysis is used to assess how well dependent variables and a number of predictor variables are related. The outcome would be able to demonstrate which of the variables has a greater impact on Muslims' intentions to make hibah contribution. According to Zikmund et al (2013), the most acceptable method for testing whether the created hypotheses are accurate is multiple regression, which assesses the linear connection between a dependent and independent variable.

As shown in Table 6, the result indicated that R square = 0.568 which explains that 56.8% of intention to make hibah contribution is influenced by the independent variables constructed in this research model. While other factors not taken into account might have an impact on the remaining 43.2% of intention to make hibah contributions among Muslims.

Table 6
Model Summary

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

ANOVA Analysis

In order to assess the variance amongst the group, a one-way analysis of variance (ANOVA) is used (Sekaran, 2003). According to Blaikie (2003), when the F value is below the significance value is <0.05, then the hypothesis is accepted. The association between hibah-making intention and all other predictor variables in this study is statistically significant, as shown in Table 7 below, the f-value for this regression model, which is 73.946, and the value of 'Sig.' is 0.001. As a result, it may be deducted from this study's finding that attitude, social norms and perceived behavioural control are accurate indicators of *Muslims'* intention to make hibah contributions.

Table 7
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			

Regression Coefficients Results

The estimated coefficients of the explanatory variables, or beta values in regression, indicate a change in the response variable induced by a change in the explanatory variable in question while maintaining all other explanatory variables constant or unchanged. The average change in hibah-making intention corresponding to each unit of change in the predictors is shown by the B-coefficient values. Using perceived behavioural control as an example shown in Table 8, a unit rise in perceived behavioural control causes an average increase in hibah intention of 0.342, whereas a unit increase in social norms only causes a slight increase in hibah intention of 0.058.

Table 8

Regression Coefficient Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	T		Toleranc e	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	1.788

Summary of Hypotheses

Hypotheses Description		Result
H1	There is a significant relationship between attitude, subjective norms and perceived behavioural control with the Intention to make hibah contribution among Muslims in Klang Valley.	SUPPORTED
H2	The income is associated with the intention to make hibah contribution among Muslims in Klang Valley.	SUPPORTED
H3	The income range of less than RM1,500 has the strongest relationship with the intention to make hibah contribution among Muslims in Klang Valley.	SUPPORTED

Discussion of Findings

The main objective of this paper is to show the relationship between the independent variables with the intention of making hibah contribution. The findings of this study demonstrated a substantial positive link between respondents' intention to perform hibah and the three independent variables that are being used, attitude, social norms and perceived behavioural control. This is consistent with previous studies that used the TPB to predict purchase intention and conduct.

According to the findings, a positive significant relationship between attitude and intention to make hibah is reported at 0.654 showing that most of the respondents believed that by making hibah contributions can help them become more responsible, benefit their family and be a part of responsible wealth planning. This suggests that a positive attitude ultimately leads to intention and behaviour in making hibah. The intention to make hibah contribution is also demonstrated to be significantly correlated with subjective norms at 0.597 but it is not a significant predictor of intention to make hibah contribution. This is consistent with a few research on TPB that have found subjective norms to be the most ineffective predictor of intention. This study demonstrates that despite the respondents' belief in the benefits of hibah, they are less influenced by others when deciding whether to perform hibah than they are by their own motivation and individual judgements.

This study also establishes a substantial link between the intention to make hibah contribution and perceived value at 0.067 correlations. It is asserted that those who believe

they have complete control over how to manage their money are more likely to leave a bequest to a close relative. Besides that, this study also discovered that the income has been influenced by the intention to make a hibah contribution with the income range of less than RM1,500 has the strongest relationship with the intention to make hibah. This result shows that income is one of the factors considered by the respondents that lead to their intention to make hibah contribution since it will incur monthly commitments for a long-term period.

The main finding of this study can be a reference for financial service providers and academicians on wealth management. The findings from this study can help to understand the factors that lead the intention of Muslims to make hibah contributions or otherwise. The association of income will be a guideline for financial service providers to understand the limitations faced by Muslims which prevent them from making hibah contributions and plan on future wealth planning suitable to the different levels of income of the customers. In addition to that, the results from this study will also help to increase the awareness of intention to make hibah contribution among the Muslims especially in Klang Valley to reduce the unclaimed monies in the future.

Conclusion

This study contributed to the influences of variables under TPB such as attitude, subjective norms and perceived behavioural control on the intention to make hibah contributions among Muslims in Klang Valley. The findings show that all the variables of attitude, subjective norms and perceived behavioural control have a significant relationship with the intention to make hibah contribution. In term of income, this study proved that there is also a significant relationship between income on the intention to make hibah contribution and among the range of income, those who have income of RM1,500 and less has the strongest relationship with the intention to make hibah contribution among Muslims in Klang Valley.

The empirical nature of this study enhances the understanding of Islamic wealth planning and hibah contribution. On the other hand, this paper also has practical implications for financial service providers and academicians. Wealth management companies can derive an understanding of what is important to customers in making hibah and proper arrangement of the plan affecting their income range. Giving easy access and providing more information about the benefits and mechanism of hibah will also improve one's self-efficacy about hibah contribution which leads to higher perceived control and actual engagement in the desired behaviour.

Although the results of this study support the body of previous knowledge, it cannot be assumed that the general Muslim population of this nation intends to contribute to hibah in any way. Future research should also take into account additional variables like religiosity, trust, and value that can impact the link to the intention to contribute to the hibah. Future research should concentrate on the administration of the assets, including hiring a licenced institution to manage their assets if something were to happen to their family that would make it simple for them to claim their assets had been left by a family member, to further reduce the number of frozen assets in Malaysia.

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