

# Determinants Level of Knowledge and Awareness toward Staff University Technology Mara on Property Hibah Management Practices

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## Abstract

People are becoming more aware of hibah's role as the best property management solution. However, raising awareness isn't enough if the amount of property deferred grows year after year. This situation reflects a lack of awareness and exposure in the handling of estates in our society. The main goal of this research is to determine the level knowledge and awareness of hibah implementation among University of Technology citizens, as well as the factors that influence it. In addition, this study also aimed to examine differences in hibah practices according to selected background factors. The study population consisted of 100 staff in the Uitm Shah Alam and Sabah Branches. The findings of the study showed a high level of knowledge of Uitm Shah Alam and Sabah Branch residents on property management practices through hibah, which is an average mean range of 4.46. However, the level of awareness about the practice of hibah is moderate at 3.60. The analysis of the direct relationship found that the relationship between the level of knowledge that is ( $\beta = 0.242$ ,  $p < 0.024$ ) has a significant influence on the willingness to implement hibah positively, while the relationship between the level of awareness that is ( $\beta = -0.968$ ,  $p < 0.001$ ) affects the readiness of citizens to implement the grant is significant and positive. Therefore, the increase or decrease in the level of knowledge and awareness of hibah practices can affect the level of readiness of UiTM citizens to implement hibah. This means that the higher the level of knowledge of an individual, the more likely they are to implement hibah to manage their property. The implication of the high level of knowledge related to the practice of hibah will create self-awareness. The research findings may be utilized by hibah consultants to enhance their marketing approach in order to educate the public about the value of property hibah management practices and to strengthen Malaysia's Islamic estate planning industry. (tracked changes)

**Keywords:** Awareness, Hibah Practice, Hibah Property, Property Management

## Introduction

### *Introduce the Problem*

Hibah or 'Islamic Intervivos' is the free gift or transfer of property by a person during his lifetime to anyone he wants (Section 2, Kelantan Syariah Court Administration Enactment). Hibah is an effective estate planning instrument to overcome the increasing problem of unclaimed property every year due to problems arising from faraid property management (Rosmiza et al., 2020) such as the cost of estate administration, heirs cannot be identified sure, layered deaths, heir disputes, legal constraints and so on (Berita, 2022)

This situation shows that there are still many Muslims who do not take advantage of this hibah facility (Nurul et.al., 2018). Although nowadays, the community is increasingly exposed to various alternatives to estate management that are offered in accordance with Islamic law. Yet in reality today, issues involving the increasing trend of the amount of unclaimed estate is increasingly becoming polemical among the community in Malaysia in particular (Rahim et.al., 2018). This occurs due to the lack of disclosure and awareness in property management, leading to the emergence of adverse implications that lead to disputes among family members (Ainan et al., 2020). The perception of property owners who hand over the administration of property entirely to the implementation of the faraid method only after their death is one of the causes of undesirable situations during the property distribution process. Cases such as disputes between family members, the issue of the rights of undefended heirs, in addition to having to deal with untrustworthy heirs, property that cannot be utilised properly, and various other issues that cause delays and arrears in the process of inheritance distribution.

Through the hibah concept product, the heirs are no longer burdened with the process of claiming the estate, which takes many years and often disturbs the emotions of the heirs. It also saves money to resolve the case (Harian, 2020). This is because grants made during the life of the property effective immediately without having to go through complicated procedures. Knowledge in good property administration can provide lasting benefits to property owners as well as heirs. But does the community have a comprehensive knowledge and awareness regarding the concept of hibah? Few of the community understand the concept of hibah as a gift of property given voluntarily without expecting reciprocity during its lifetime (Mohd et. al., 2019). But what about their knowledge in understanding the practical and technical terms of the implementation of hibah according to the perspective of sharia and legislation in Malaysia. Therefore, this study aims to identify the level of knowledge and level of awareness of UiTM residents on the hibah instrument. Second, look at the driving factors to increase the level of awareness of property management through hibah instruments. Finally, suggest the steps that need to be taken to increase the level of knowledge and awareness of hibah for UiTM Shah Alam and Sabah Branch residents only.

### *Study Questions*

Islam offers a variety of property management instruments to Muslims that meet current realities suitable for practice by society. This is intended to manage the property, in order to be of benefit to the heirs in the event of death. The effects of failure in estate planning can lead to conflicts and disputes that will burden the heirs left behind. Disputes and property disputes that occur are no longer something new among the community, especially Muslims in this country (Sinar, 2020).

Hostility that occurs among family members can lead to protracted quarrels and ironically even more so if it involves criminal cases such as threats and even life threats. In

addition, the issue of unclaimed estate is becoming more and more worrying every year. Until 2021, the media reports that 90 percent of the frozen and unclaimed property belongs to the Malays, which is estimated to amount to RM 90 billion (*Utusan*, 2021). 70 billion properties involving assets such as real estate, houses and buildings are not managed, causing their status to be neglected even though the owner has died for decades (*Harian*, 2020). In 2022, the number of outstanding property cases is 72,348 (Daily, 2022). Of the total, the highest recorded state cases in 2022 were:

| No. | Case Arrears of Division of Inheritance (State) | Total           |
|-----|---|-----------------|
| 1.  | Kedah   | 13, 423 Billion |
| 2.  | Selangor  | 10,358 Billion  |
| 3.  | Kelantan  | 7,414 Billion   |

(Source: *Berita Harian*, 2022)

Statistics on the increase in frozen property that could not be utilised, resulting in losses to the heirs and even affecting the economic growth of the country (Husni, 2015). This scenario stems from a society that is less literate in estate management based on Islamic law. They also fail to manage entrusted trusts well. This situation is due to the insensitive and careless attitude displayed by society towards estate management (Rahim et. al., 2018) especially those involving immovable assets such as real estate.

Apart from that, the lack of awareness and knowledge of the community in terms of the concept of real estate hibah itself is one of the factors that contribute to the issue in the handling of the estate. The public perception that the property management through the hibah instrument is something complex apart from having to deal with complicated procedures. The conventional practice of requiring heirs to be present during the division of the estate to obtain the consent of all heirs is no longer practical and only slows down the claim process. Hibah is a flexible channel as it is not bound by the consent of the heirs, can be given to anyone desired, is not limited in terms of rate limits as stipulated in faraid and wills, as well as ownership rights can be transferred during life (Rosmiza et. al., 2020).

From a legal point of view, the conflict of overlapping jurisdiction between the civil court and the syariah court still occurs to this day (Kamaruddin et.al., 2019). The issue that arises is when hibah involves immovable assets such as real estate (Serji, 2017). Any matter involving real estate is subject to the conditions and procedures that have been gazetted in the National Land Code 1965 based on a principle known as *the Torrens System* (Serji, 2017). This system emphasises registration to guarantee the property rights of individuals who register. Therefore, the names listed are absolute. The trigger to this conflict is when there is a withdrawal of the hibah given by the father to his son. In the concept of hibah, the father can withdraw the hibah given by looking at the need. The effect of the clash of the context of hibah from two legal angles and the jurisdiction of the syariah and civil courts has caused controversy. The issue is whether the status of the determination of the revoked hibah is valid according to Islamic law and at the same time not contrary to civil law (Musa et.al., 2017; Rohimi, 2018).

Thus, the concept of hibah is seen as one of the alternatives to address these issues. The management of the estate that is handled during life is not only a wise move by the grantor but also provides convenience to the heirs. Through this approach, any problems and disputes that may occur in the future can be avoided. Yet, in today's context, the concept of

granting property especially immovable assets such as land through wording alone without supporting documents can give rise to disputes in Shariah courts and cause the hibah that has been made to be void (Rosmiza et al., 2020). The importance of the hibah declaration is to facilitate the hibah confirmation process without being disputed by any party. Authorities need to take steps to mobilise momentum to spread knowledge and awareness to the public. This method can be carried out in stages and continuously through television channels, the radio or social media, which is gaining attention among the community. Improperly managed estate management will lead to the emergence of adverse legal, economic and social implications (Ibrahim, 2008). This matter will face disadvantages if done by one party only. Therefore, the organization and the community must together mobilize energy to treat problems from the grassroots so that the same issues related to the management of Muslim property can be defended. A comprehensive settlement mechanism in estate management, especially those involving real estate by making efforts to curb these disputes from occurring, will facilitate the community to manage property better and in an orderly manner.

### ***The Importance of Knowledge and Awareness of Hibah in Property Management***

Planning to manage property is a process that needs to be done during life for the benefit and convenience of the owner and also for those who are interested in it (Hidayat, 2007). This is in line with the view expressed by Hasbullah (2015), who stated that an individual should have property planning for all property they own to ensure that the property can be enjoyed continuously either for the benefit and welfare of themselves or others. In this case, various aspects and steps that should be considered in making plans, especially in the context of property division. Although it is undeniable that the distribution of inheritance system still dominates the method of property distribution among the Muslim community in Malaysia, other forms of instruments should also be given important attention because they can further smooth the process of property distribution that can be made and implemented either before or after death. property owner.

The meaning of managing property is stated in a study written by Shamsiah et al (2018) that property management is an act of maintaining, organising and arranging purchasing power resources for something that can be controlled and can benefit the survival of an individual involving goods. executed smoothly. When it involves family members, then the survival needs to be extended not only for the benefit of the individual, but also to the existing family members, especially those who are under the care of the individual involved (Shamsiah, 2018). Therefore, hibah is one of the important alternative instruments in estate planning according to Islamic law (Muda, 2008). Hibah according to syara' is one of the voluntary giving of property during the life of the property. (Muhammad, 2011). If it is done correctly and in accordance with the requirements of Islamic law, then it can prevent disputes and property disputes as well as help relatives who need help.

In addition, according to Muhammad et al (2013), the implementation of hibah is seen as very suitable to be practised in line with the passage of time and changes in lifestyle and habits of society. This is because the distribution of property by hibah does not need to go through the administrative process as required in the application and settlement of estates by faraid. Therefore, there is no problem in terms of delays and arrears in property distribution cases. Apart from that, the problem of neglect of the division of property will also not arise as the gift was made during the life of the deceased to the heirs. The necessity of the practise of hibah is supported by various solid foundations, either from the text of the Qur'an, hadith, or the views of the companions, and even considered *thabit* through ijmak.

Among the benefits of the hibah product is that the property donated will be removed from the estate. When a person dies, every property left behind will be classified as an inheritance. Before the property is divided, the court will examine whether the deceased has made a hibah document or not. If the deceased makes a grant document, then the property donated will be exempt from the law of inheritance. Second, the property that has been given in hibah cannot be claimed by other heirs (Hisyam et al., 2013). Thus, a hibah is a very strong contract for a person to give or dispose of property to another person (Azeezy, 2009).

Therefore, the community needs to cultivate a high awareness of the importance of making advance planning on the distribution of property before death to prevent heirs from facing the problem of inheritance distribution management. The community also needs to be more aware of the knowledge and processes related to property planning and management. This will not only increase cooperation between the property management industry and the community in terms of Muslim property administration, but will also help facilitate and expedite the process of Muslim property administration and management (Wahab et al., 2015; Rashid et al., 2013; Kambol, 2018). It is also supported by the results of a study conducted by Alma'amun (2010), who found that knowledge is related to the practise of wills. The higher the knowledge, the better the awareness of society to make a will. A study by Yahya et al (2015) found that knowledge has significant relevance to practise.

In addition, knowledge and awareness also a variable of previous researchers. Awareness can be defined as acquiring new wisdom or understanding that allows clarity on perceptions (Abdullah, 2019). In the study of Yayuk et al (2017), the higher the awareness of the penalties that will be imposed if they do not pay taxes, the more likely they are to pay taxes. Similarly, the study of Saad et. al (2010), found that the awareness factor can be increased through religious talks either through mass media, promotion and awareness month of paying zakat needs to be mobilised. This is because awareness factors will influence traders to have a strong intention to pay zakat. Therefore, this study expects that the awareness variable for managing property using the hibah instrument is a fixed variable that will be influenced by other factors such as level of knowledge and academic qualifications.

## **Method**

Design is an important stipulation in conducting a study for the use of the researcher so that the researcher does not stray from the research philosophy that has been determined (Kerlinger, 1986). Thus, for this research, the researcher used a descriptive quantitative study design conducted by survey using a questionnaire. A set of questionnaires, according to Elangkumaran (2009), has scientific and specific features and can cover a large number of populations using a small and logical sample. Primary data was used to study the level of knowledge and awareness of property management through real estate grant instruments.

## ***Location, Population and Sample Study***

Piaw (2014) stated that the population refers to the group studied, while the sample is part of the elements found in the population. Elements such as population and sample are very important in determining the problem being studied as well as the amount of total data required. This study was conducted in two Uitm branches, namely Shah Alam and Sabah. A total of 100 lecturers and administrative staff were selected as the sample for this study. The study population is Muslim Uitm residents. The sample size for this study was determined with reference to the sample size determination table of (Morgan et al., 1970).

### **Data Analysis**

Statistical Packages for the Social Sciences (SPSS Window version 23.0) were used to analyze all the data collected. Descriptive and inferential methods were used, and all the findings analyzed would be displayed in tabular form, showing the percentage, frequency, mean, and standard deviation. In this study, descriptive analysis is used to answer the four parts. The level of knowledge and awareness of property management through the hibah instrument is measured using frequency, percentage, and mean. Then the level of interpretation analysis is taken into account from five points. Table 1 shows the interpretation mean used in the study (Jamil, 2002).

Table 1

#### *The interpretation of Mean Scores*

| <b>Mean</b> | <b>Score Interpretation</b> |
|-------------|-----------------------------|
| 1.00 -2.33  | Low                         |
| 2.34 -3.67  | Medium                      |
| 3.68 -5.00  | High                        |

The inferential statistics used in this study were the one-way ANOVA test and the Pearson correlation test. The One-way ANOVA test in this study is used by analyzing the differences in the levels of knowledge and awareness of UiTM staff based on gender, age, academic qualifications, and household income. The Pearson correlation test is used to identify the relationship between independent variables and dependent variables where the strength and direction of the relationship through correlation coefficients will be either strong or weak and also positive or negative. In this study, the Pearson correlation test was used to look at the relationship between the level of knowledge and awareness of UiTM staff on property management practices using hibah instruments.

### **Research Design**

Research instrument is a method used to collect data in a study. This study uses research instruments such as questionnaires to obtain research information. The survey instrument was adapted from a previous study and quoted from (Said et al., 2016; Wahab et al., 2021; Said et al., (2021)). The measurement items were adapted from previous studies based on looking at the accuracy and suitability of the items for this study (Chua, 2006). The questionnaire used in this study consisted of three parts. All sections of the questionnaire used a Likert scale divided into five categories. UiTM staff were asked to answer all the questions measured using a five -point Likert Scale, namely 1 to 5. On the Likert scale, 1 = Strongly Disagree (STS), 2 = Disagree (TS), 3 = Disagree (KS), 4 = Agree (S), and 5 = Strongly Agree (SS). Part A consists of questions related to the background of the respondents (4 items). Part B is related to the knowledge of UiTM staff on hibah (15 items). Section C is a question related to property management awareness using hibah instruments (15 items).

### **Results**

#### ***Socio-Demographics and Socio-Economics of Respondents***

There were 100 participants in this study, with 55.4 percent being between the ages of 26 and 39, 27.7% being between the ages of 40 and 49, and 16.8% being senior citizens aged 50 and up. Female respondents account for 66.3 percent of the total, while male respondents account for 33.7 percent. All respondents have some level of academic qualification, with 24.8

percent holding a diploma, 24% holding a bachelor's degree, 26.7 percent holding a master's degree, and 24.8 percent holding a doctoral degree. Finally, 60 percent of the respondents in this study have a household income of RM 4000 to RM 8000 or more, while the rest have an income of RM 3000 or less.

Table 2  
*Socio-demographics And Socio-Economics of Respondents*

| <b>Socio-Demographics And Socio-Economics</b> | <b>Number (n)</b> | <b>Percentage (%)</b> |
|---|-------------------|-----------------------|
| <i>Gender</i>                                 |                   |                       |
| Male  | 66                | 66.3                  |
| Female  | 34                | 33.7                  |
| <i>Age</i>                                    |                   |                       |
| 26-39 years                                   | 56                | 55.4                  |
| 40-49 years                                   | 28                | 27.7                  |
| 50 years and above                            | 17                | 16.8                  |
| <i>Academic Qualifications</i>                |                   |                       |
| Diploma                                       | 25                | 24.8                  |
| Bachelor's Degree                             | 24                | 23.8                  |
| Master's Degree                               | 27                | 26.7                  |
| Doctoral Degree                               | 24                | 23.8                  |
| <i>Household Income</i>                       |                   |                       |
| RM 2000-RM 3000                               | 27                | 26.7%                 |
| RM 4000-RM 5000                               | 29                | 28.7%                 |
| RM 6000-RM 7000                               | 18                | 17.8%                 |
| RM 8000 and above                             | 29                | 28.7%                 |

### ***Level of Knowledge Practice Hibah in Real Estate***

Table 3  
*Level of Knowledge Practice Hibah in Real Estate*

| <b>No.</b>     | <b>Item</b>   | <b>Mean</b> | <b>Standard Deviation</b> |
|----------------|---|-------------|---------------------------|
| 1.             | Hibah is a lifetime gift of property.                                       | 4.16        | 1.29                      |
| 2.             | The practice of awarding grants is known as sunnah.                         | 3.97        | 1.17                      |
| 3.             | Hibah can be beneficial to adopted children.                                | 4.33        | 0.99                      |
| 4.             | A non-Muslim can receive the Hibah.   | 3.33        | 1.34                      |
| 5.             | Hibah can help to prevent estate freezing.                                  | 4.58        | 0.74                      |
| 6.             | The law of giving grants is sunnah.   | 4.36        | 0.98                      |
| 7.             | Hibah can be granted based on the suitability of one's financial situation. | 4.02        | 1.14                      |
| 8.             | The right to give hibah is unaffected by divorce.                           | 4.24        | 1.13                      |
| 9.             | The hibah contract is valid for the duration of the hibah giver's life.     | 4.70        | 0.61                      |
| 10.            | The grantor must own the property that will be donated.                     | 3.57        | 1.27                      |
| <b>Overall</b> |   | <b>4.46</b> | <b>0.74</b>               |

Based on descriptive statistical analysis (Table 3), shows that UiTM staff are very knowledgeable about property management ( $M = 4.46$ ,  $SP = 0.74$ ). The hibah contract in effect during life is item 9, which has the highest mean value. This shows that residents of UiTM are aware that hibah property can be distributed while the owner is still alive. According to the findings of a study conducted by Mohd Musa Sarip (2017), real estate hibah is a gift during one's lifetime. However, UiTM residents lack control over grant recipients ( $M = 3.33$ ,  $SP = 1.37$ ). As a result, knowledge towards the pillars of hibah should be strengthened through property management webinars, which invite real estate hibah agencies to share information about the importance of hibah implementation and the hibah declaration process with UiTM residents. However, the level of knowledge of Uitm residents as a whole is at the highest level ( $M = 4.46$ ,  $SP = 0.74$ ). These findings show that residents of UiTM are very knowledgeable about hibah in terms of its meaning and implementation, but they still need to improve their knowledge of the pillars and conditions of hibah implementation.

### ***The level of awareness towards real estate hibah management***

Although the initial findings revealed that respondents are very knowledgeable about real estate hibah, they only have a moderate understanding of real estate hibah management (Table 4).

Table 4

#### *Awareness Level of real estate hibah management*

| No. | Item   | Mean | Standard Deviation |
|-----|--|------|--------------------|
| 1.  | The grant of property on the basis of hibah must be accompanied by the intention of tabarru '. | 4.16 | 1.29               |
| 2.  | It is possible to revoke a child's real estate hibah grant.                                    | 3.97 | 1.17               |
| 3.  | The grant of real estate hibah to an adopted child can be cancelled.                           | 4.33 | 0.99               |
| 4.  | The grantor of real estate may prescribe conditions to the recipient.                          | 3.33 | 1.34               |
| 5.  | The grantor of a property must be the absolute owner of the property.                          | 4.58 | 0.74               |
| 6.  | Real estate grants can occur even if there has been no transfer.                               | 4.36 | 0.98               |
| 7.  | Cases related to hibah under the jurisdiction of the Syariah High Court.                       | 4.02 | 1.14               |
| 8.  | I can gift property that is still in mortgage.   | 4.24 | 1.13               |
| 9.  | I am willing to give a real estate grant to the heirs.   | 4.70 | 0.61               |
| 10. | I will only give 1/3 of the property grant to the heirs.                                       | 2.98 | 1.27               |
| 11. | I use a hibah planning company to manage real estate hibah.                                    | 3.57 | 1.21               |
| 12. | I have appointed a hibah planning company as the trustee.                                      | 3.78 | 1.04               |
| 13. | I registered the transfer of property during the hibah period.                                 | 3.51 | 0.96               |
| 14. | I will refer to the syariah court if there are problems in the hibah.                          | 4.03 | 0.89               |



|         |   |      |      |
|---------|---|------|------|
| 15.     | I will choose the hibah instrument so that it cannot be challenged by other heirs in court. | 4.02 | 0.86 |
| Overall |   | 3.60 | 0.51 |

Descriptive statistical analysis in Table 4 shows that the level of awareness in implementing hibah is moderate among UiTM residents ( $M = 3.60$ ,  $SP = 0.51$ ). The lowest Mean value is related to awareness in the conditions to implement hibah that is ( $M = 3.33$   $SP = 1.34$ ). However, the highest mean value is at the level of willingness of respondents to implement hibah, which is 4.70. These findings show that UiTM residents are willing and ready to implement the grant. However, there are constraints related to the process of implementing hibah where half of UiTM residents are still not ready to appoint a hibah planning company to manage hibah. According to Azizan (2016), the role of professionals is to ensure hibah is made in accordance with the specified conditions and declaration documents grants are difficult to challenge in court. Furthermore, Islamic law on hibah is inconsistent and different in each state (Hisham, 2015). So, by appointing a professional who will facilitate the process of declaring hibah, it is implemented. The summary of these findings proves that UiTM residents are willing and ready to implement hibah even though the level of awareness related to the pillars and conditions of hibah is moderate.

#### Relationship between Dominant Factors with The Level of Awareness of UiTM Citizens to Implement Hibah

There are various factors that drive the awareness of implementing hibah. Based on Figure 1, there are two variables, namely the dependent variable and the independent variable. An independent variable is a modified variable. While the dependent variable is the variable that is affected by the results of the approach used, the independent variables in this study consisted of age, gender, academic qualifications, income, and knowledge of property management practices using Hibah instruments. The dependent variable is the awareness of property management using hibah instruments.

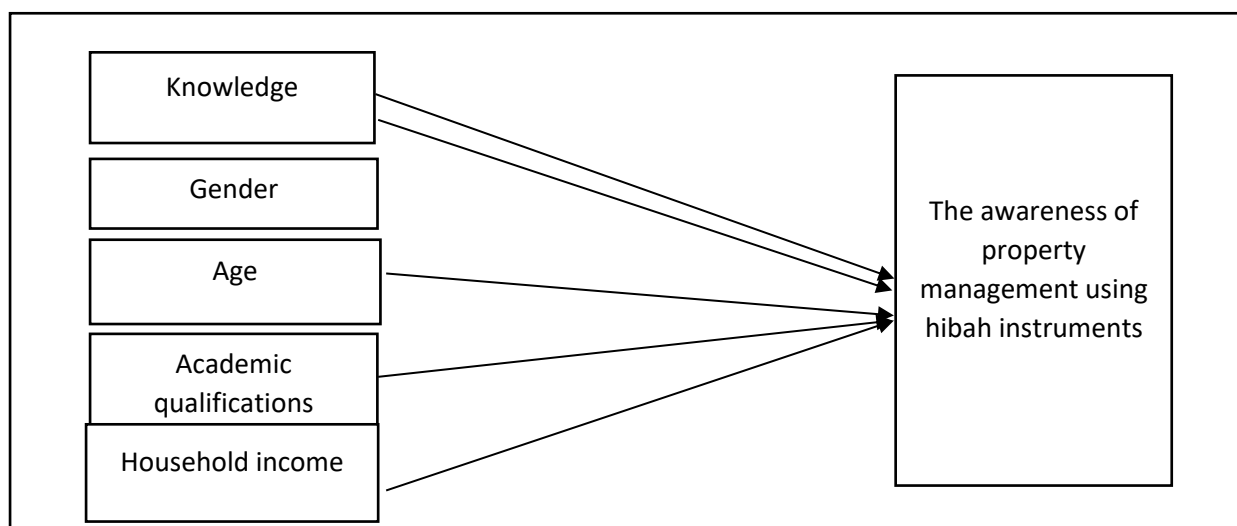


Figure 1: Relationship Between Independent Variables and Dependent Variables

Through Figure 1.0, four hypotheses can be built namely

1. **H1:** *The level of knowledge related to hibah will increase the awareness of UiTM citizens to implement hibah.*

2. **H2:** Gender influences the awareness of Uitm citizens to implement hibah.
3. **H3:** Age affects the awareness of UiTM citizens to implement grants.
4. **H4:** Academic qualifications influence the awareness of Uitm citizens to implement hibah.
5. **H5:** Household income influences UiTM citizens' awareness of hibah.

Through the analysis that has been conducted, it has clearly been shown that the factors of age, academic qualification, and household income are not positively related to the awareness of property management through hibah. While the most dominant factors influencing the level of awareness of property management through the hibah mechanism are the level of knowledge and gender, namely

| Hypothesis | Unstandardized B | Coefficients std. Error | t     | Result   |
|------------|------------------|-------------------------|-------|----------|
| H1         | 0.24             | 0.06                    | 3.67* | Supports |
| H2         | 0.29             | 0.10                    | 2.90* | Supports |

#### ***Hibah Hypothesis: Regression Analysis Between Levels of Knowledge and Awareness to Perform Hibah***

According to Pallant (2010), if the p value is less than 0.10, which is 0.024, there is a significant relationship between the level of knowledge and the willingness to implement a grant. The first hypothesis is accepted. The findings of this study are similar to the findings of studies conducted by (Chiou, 1998; Mitchell et al., 2003; Elliott et al., 2013; Revelation, 2012), showing knowledge to be a factor taken into account in influencing the relationship of other factors, such as awareness in performing an action. In addition, the findings of this study are also similar to a study conducted by Elliott et al., (2013), who conducted a study on consumer awareness. The study also emphasized that consumers with a high level of knowledge and consumers with a low level of knowledge respond differently to the willingness to buy a product. Another study that is similar to the results of this study by Lutfi (2019), which involved 100 respondents who deal in tax organisations in Pratama Jepara, Indonesia. The influence of knowledge on tax payment actions shows a positive direction in terms of tax payment knowledge, where the higher the level of knowledge related to tax payment, the higher the level of awareness to pay taxes. Based on previous studies, it is clear that knowledge has a strong influence on the willingness of respondents to implement hibah, especially in matters involving finance. The higher the level of knowledge related to hibah, the more prepared UiTM staff are to manage property using hibah instruments. Finally, according to Salam (2019), awareness of zakat can be increased through knowledge related to religion through religious talks in the mass media or directly, promotions and awareness months to pay zakat that are mobilised. This is because, awareness factors will influence traders to pay zakat (Salam, 2019).

#### ***Hypothesis 2 Testing: Regression Analysis Between Gender and Awareness to Perform Hibah***

The linear regression analysis for the second hypothesis showed that the p reading was small from 0.01 to 0.005, indicating that there is a significant relationship between the level of awareness and the willingness to perform hibah. So, the second hypothesis is accepted. These

findings are supported by the Theory of Multiple Intelligences by Howard Gardner. Women have linguistic and verbal intelligence. According to Howard Gardner's (1983), a person with verbal-linguistic intelligence is able to understand, speak, and write a wide variety of languages and is able to master a foreign language well and fluently. This is also supported by the study of Bakar (2007), who found significant differences in terms of cognitive balance according to gender based on the positive behaviour of respondents. Different cognitive differences will shape a person's personality differently and, in turn will affect their level of awareness, acceptance, and understanding. This is also supported by Wilhelm et. al (2005) where academic dominance based on gender shows that men are more dominant than women. If the academic dominance for one gender, then the understanding of knowledge and its appreciation will be unbalanced between the genders. Similarly, in the study conducted by Maizuddin (2018), the level of awareness between the sexes is different because it is influenced by the attitude and level of knowledge of individuals towards something. It further reinforces, with the findings of a study conducted by Che Amat (2011), consumer awareness is a thing acquired through experience or learning (Che Amat, 2011). However, in contrast to the study of Wahid (2018), where the gender variable is negatively related to the payment of zakat. This shows that the probability of awareness of paying income zakat is not the high level of awareness related to zakat is due to knowledge related to religion and knowledge of the obligation to pay zakat (Wahid, 2018).

### **Discussion**

From the discussion, it can be concluded that the higher the level of knowledge of individuals, the more likely they are to implement grants to manage their property. The effect of the high level of knowledge related to the practise of hibah will create self-awareness. This is because awareness factors are able to influence the actions of individuals to implement the grant. However, a good level of knowledge of the practise of real estate hibah is still necessary to improve the respondents' understanding of some issues as discussed earlier. Based on the study that has been conducted, a proposal is submitted for further study by focusing on studying the need for the giver to give the property or the need for the recipient to receive the property. This can contribute to the improvement of knowledge and can meet the needs of donors in the future.

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