

# Students' Perceptions on Value-Added the Islamic Estate Planning Course in Real Estate Education

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## ABSTRACT

Islamic estate planning plays an important role in the distribution of assets in Islamic society, especially in terms of ownership and inheritance. It has also been found in Malaysia that the growing value of frozen assets requires more awareness and understanding of proper estate planning. This research aimed to investigate the value added for the student enrolled in the Islamic estate planning course (RES626) in the Bachelor in Real Estate Programme offered in Universiti Teknologi MARA Shah Alam Malaysia. A survey was conducted among 54 students. The questionnaire was divided into two sections: students' background and the students' perceptions regarding the value-added contributions of Islamic estate planning to real estate education. Descriptive statistical analysis was applied to examine students' perceptions of four aspects related to Islamic estate planning, namely knowledge enhancement, professional relevance, ethical awareness, and social responsibility. According to the research, students' perceptions of the contributions of Islamic estate planning to real estate education were high, with a range of 4.2963 to 4.5000. The study found that students showed high levels of agreement on the aspect related to ethical awareness ( $M=4.5000$ ), suggesting that Islamic estate planning plays a significant role in promoting students' awareness of ethical principles in managing properties. High levels of agreement were also recorded on the aspects related to knowledge enhancement and professional relevance. In conclusion, it is important to note that Islamic estate planning is essential in enriching students' knowledge as well as their professionalism in dealing with various challenges that may arise during property ownership and inheritance from a legal, ethical, and cultural point of view. The results suggest a transition from elective to mandatory status for such courses to address national asset freezing issues.

**Keywords:** Students' Perceptions, Islamic Estate Planning, Real Estate Education, Maqasid al-Shariah

## INTRODUCTION

The real estate sector is intrinsically associated with the legal, financial, and socio-cultural attributes of property ownership and transfer. Estate planning is a critical aspect of property management and ownership transfer. It ensures effective property distribution in accordance with legal and ethical principles (Basir et al., 2023). In Muslim societies, estate planning plays a critical role in regulating property distribution after death. It can be achieved through various means, including faraid (Islamic inheritance law), hibah (inter vivos gift), waqf (charitable endowment), and wasiyyah (Islamic will). These means offer a systematic approach in ensuring effective property distribution in a transparent manner and in compliance with Shariah laws (Yusof & Ahmad, 2013; Rasul & Awang, 2024).

However, despite the importance of estate planning, the public's knowledge of it is still very low. This is usually a result of a lack of planning, family conflicts, and bureaucratic complexities, which cause significant delays in the distribution of estates and result in a large number of unclaimed assets. This is clearly seen in Malaysia, where it is estimated that RM70 billion to RM90 billion worth of assets are frozen and unclaimed, and the figure is growing annually. Real estate is a significant part of personal assets, and hence it is very important for professionals in the real estate industry to have a good knowledge of the mechanisms of estate planning, so that

they can guide people properly.

The Islamic Estate Planning course (RES626) was offered as an elective course in the Bachelor’s in Estate Management at Universiti Teknologi MARA (UiTM). This offering contributes to the development of future professionals by equipping them with knowledge from various disciplines that include property management, laws, and financial planning. The integration of Islamic estate planning into courses on real estate is likely to improve training for future professionals by providing them with broader knowledge on matters relating to succession, distribution of assets, and financial management in conformity with Shariah principles (Rasul & Awang, 2024; Mohd Yusof & Saiman, 2024).

This is particularly important in Muslim-dominated countries such as Malaysia, where Islamic laws greatly impact property ownership and inheritance (Nasrul et al., 2021; Nasrul et al., 2024). Measuring student perceptions provides a diagnostic view of curriculum efficacy. Furthermore, measuring students' perceptions may also help in evaluating the added value of Islamic estate planning in the context of real estate education and its impact on the development of professional students' competencies in the industry, particularly in Malaysia, as highlighted in other studies (Abd Wahab et al., 2021; Mohd Yusof & Saiman, 2024). The purpose of this research is to investigate students’ perceptions regarding the value-added contributions of Islamic estate planning to real estate education.

## LITERATURE REVIEW

### Islamic Estate Planning in Real Estate Education

#### Fundamental Principles of Islamic Estate Planning

The theoretical foundation of Islamic estate planning is rooted in Maqasid al-Shariah (the higher objectives of Shariah). Scholars like al-Ghazali and al-Shatibi identified five essential protections: faith (din), life (nafs), intellect (aql), lineage (nasl), and wealth (mal).<sup>4</sup> The preservation of wealth (Hifz al-Mal) is not merely about accumulation but ensuring equitable distribution and preventing injustice.<sup>5</sup> This framework informs the "Ethical Awareness" dimension of this study, as it shifts the professional focus from technical compliance to a moral obligation of protecting the family’s future and social welfare. Islamic estate planning is based on some fundamental principles derived from Islamic laws and ethical principles. One such fundamental principle is *fara'id*, which is Islamic law relating to inheritance. This is a set of guidelines on how to distribute a deceased person's estate to rightful heirs. These guidelines are clear and well-structured to ensure that assets are distributed in predetermined portions as provided in the Quran and Sunnah. The purpose of *fara'id* is to promote transparency and prevent wealth concentration (Abd Wahab et al., 2021). Apart from *fara'id*, Islamic estate planning provides several important tools: *wasiyyah* (wills), *hibah* (gifts), and *waqf* (endowments). *Wasiyyah* allows individuals to dispose of some of their properties to non-heirs or for charitable purposes within the boundaries set by Islamic law. *Hibah* is often preferred to ensure immediate transfer and minimize posthumous disputes.<sup>2</sup> These tools of estate planning offer flexibility while abiding by the principles of Shariah law (Abd Wahab et al., 2021; Awang et al., 2022).

**Table 1. The Islamic Estate Planning**

Instrument	Description	Legal and Practical Significance
<b>Faraid</b>	The Islamic law of inheritance with fixed shares.	Ensures a predetermined, transparent distribution among rightful heirs, preventing internal family disputes.
<b>Hibah</b>	A voluntary gift of property during the donor's lifetime.	Allows for the immediate transfer of assets, bypassing the lengthy and often complicated probate process associated with <i>faraid</i> .

<b>Wasiyyah</b>	An Islamic will that can bequeath up to one-third of assets.	Provides flexibility to allocate property to non-heirs or for charitable purposes, subject to Shariah limits.
<b>Waqf</b>	A perpetual endowment for religious or social benefit.	Supports community infrastructure and social welfare, contributing to the "Social Responsibility" dimension of the industry.

### Differences from Conventional Estate Planning

Islamic estate planning is distinct from conventional estate planning in its legal system and principles for the distribution of assets. In conventional estate planning, individuals have the freedom to make independent decisions on how they would like their assets to be distributed after their death, and these decisions may be based on individual wishes, leading to unequal distribution among the beneficiaries. On the other hand, Islamic estate planning is based on religious law, with principles for the distribution of assets based on Sharia law. This implies that individuals have limited freedom in the distribution of assets, especially if these decisions are contrary to Islamic law (Hassan & Zaaba, 2021; Nasrul et al., 2024).

The main difference between Islamic and conventional estate planning is the concept of equitable distribution in Islamic practices. Islamic law provides a share of the estate to the deserving members of the family according to their relationship with the deceased. This helps to avoid any kind of injustice and inequality. On the other hand, the concept of estate planning in conventional practices provides a lot of room for the distribution of the estate. This may result in favoritism among family members. Islamic estate planning provides a high value to the concept of equitable distribution to maintain harmony in the family. This is the main difference between Islamic and conventional estate planning practices (Zuleikha & Mohamad, 2017; Almasoud et al., 2026).

#### A. Influence of Sharia Law on Estate Planning

Sharia law is an important aspect of estate planning in the Islamic community. It is often linked to religious practices and laws. Many Muslims prefer to use the Islamic law of inheritance, known as *fara'id*, to govern the distribution of the deceased person's estate. However, it is argued that by following the Islamic law of inheritance alone, people are not engaging sufficiently in estate planning. This has created a problem in Malaysia in the form of unclaimed frozen assets running into billions of the local currency (Shafie et al., 2014; Shafie et al., 2017).

The implementation of Islamic estate planning faces a series of implementation problems that impact the administration of estates. It requires a series of legal processes, which in turn causes bureaucratic delays in the administration of estates. Lack of awareness among Muslims regarding the need to plan their estates also causes a lack of attention towards these processes. Most Muslims avoid these processes due to a lack of awareness regarding Shariah-compliant instruments and processes. These factors impact the administration of estates and the effectiveness of Islamic estate planning. These factors are related to religious factors and awareness among Muslims regarding estate planning (Daud et al., 2018; Abdullah et al., 2020; Abd Latib & Riffin, 2023).

#### B. Role of Islamic Estate Planning in Asset Distribution

Islamic estate planning plays a critical role in the equitable distribution of the estate among the inheritors. Islamic inheritance rules are followed to ensure that the inheritors receive their due share of the estate. This helps in maintaining fairness and justice in the family. These rules are well-defined and assist in avoiding any confusion in the distribution of the estate. This helps in avoiding any kind of dispute among the inheritors, especially when the property is of a high value, such as real estate. It helps in the harmonious distribution of the property among the family members (Shafie et al., 2014; Shafie et al., 2017).

Islamic estate planning is an important aspect for real estate professionals, as it affects the distribution of assets and ownership of properties for Muslims. Therefore, it is vital for real estate professionals to be familiar with the legal and religious framework for inheritance under Islamic law. As a result, by incorporating Islamic estate planning, real estate professionals can offer culturally sensitive services, addressing the unique needs of Muslim property owners and assisting them in estate planning with tools such as *hibah* (gifts) and *waqf* (charitable

endowments). This enables them to help them manage their properties effectively, in line with Islamic law.

## **Value-Added Contribution of Islamic Estate Planning to Real Estate Education**

### **A. Enhancing knowledge**

Through the integration of Islamic principles in estate planning, educators have an opportunity to create an even more holistic and fulfilling learning experience. This not only improves the learning experience but also provides students with necessary information about individual tools that are necessary in effective estate planning. For example, learning about *waṣiyyah* (wills) and *hibah* (gifts) can provide students with necessary skills in dealing with issues related to estate distribution and management in an Islamic perspective (Abd Wahab et al., 2021; Alma'amun, 2013). This integration of traditional concepts and modern concepts in real estate provides students with necessary knowledge about the ethics and culture involved in estate planning.

In addition, students can engage in a more profound understanding of Islamic estate planning by participating in case studies that are similar to actual situations that occur in real life. By participating in such activities, students are able to gain more profound insights into the market dynamics that are associated with this particular field of study (Shafie et al., 2014; Hasbulah & Daud, 2015). By engaging in such activities, students are able to gain a better understanding of the nuances that are associated with Islamic estate planning.

### **B. Professional relevance**

The incorporation of Islamic estate planning in the field of real estate education is a solution to the common problem of unclaimed assets inherited from the deceased. This problem is common in most countries with a large population of Muslims. For instance, in Malaysia, the value of unclaimed assets is staggering and has risen to billions. There is a need to develop better management strategies for the problem. This is a critical area that needs to be addressed through education to ensure that the problem of unclaimed assets is reduced through the application of Islamic principles.

However, obtaining a comprehensive understanding of Islamic estate planning is crucial for practitioners who seek to address the needs of this increasingly important segment of the market that is keen on Shariah-compliant financial services. By acquiring this expert knowledge, practitioners are able to greatly improve their service delivery to ensure that it is consistent with the cultural and religious values of their clients. This does not only enable them to deliver estate planning services to these clients effectively but also allows them to build strong relationships with them through the establishment of trust (Shafie et al., 2014; Awang et al., 2022).

### **C. Ethical awareness**

The integration of Islamic values into estate planning has provided a unique framework that highlights ethical principles as presented in the Quran and Hadith. This framework can be incorporated into real estate education in such a manner that allows students to grasp the profound ethical implications associated with estate management and wealth distribution. By incorporating these ethical principles into the student's educational experience, a strong sense of responsibility and integrity is encouraged to be adopted within future working careers. This not only allows students to improve their working capabilities within the field of real estate but also to conduct ethical practices within all working activities (Ferdinan & Pewangi, 2025; Zul et al., 2026).

The incorporation of Islamic values in the education system is a key factor in the development of character building among students. Through the incorporation of Islamic values such as honesty, integrity, and accountability, the future professionals in the field of real estate are provided with the necessary character traits that are critical in the handling of the complexities in the field. This not only contributes to the development of the character of the individual students but also meets the general objective of the education system of producing ethical professionals in the field (Ferdinan & Pewangi, 2025; Zul et al., 2026).

### **D. Social responsibility**

Islamic estate planning is seen to be highly instrumental in raising financial literacy among students and working

professionals through extensive education on the importance of efficient asset management and wealth distribution. There are many people within the Muslim community who are not aware of these fundamental financial concepts. This has led to severe legal and financial implications. This underlines the importance of awareness and knowledge in these areas, as stated by Abd Latib & Riffin (2023) and Harun et al. (2024).

Research has indicated that knowledge, awareness, and attitude are significant factors that influence individuals in managing their estate planning, especially in Muslim societies. Therefore, by using such knowledge, awareness, and attitude in educational institutions, it is believed that a better and more proactive attitude towards managing estate planning is promoted, which would eventually result in better practices and confidence in handling estate planning (Hasbulah & Daud, 2015; Abd Latib & Riffin, 2023).

## METHODOLOGY

The participants of the study were students who were undertaking the Islamic estate planning subject as part of the real estate program offered by Universiti Teknologi MARA, Shah Alam, Selangor. A total of 54 respondents took part in the study. The objective of the study is to evaluate the value-added contribution of Islamic estate planning towards real estate education.

The study used a questionnaire method of surveying the contribution of Islamic estate planning towards real estate education. The questions that were part of the survey covered the following areas:

1. Background of respondents
2. Value-added contribution of Islamic estate planning towards real estate education

The information gathered from the study showed a wide array of knowledge, with both good and worrying knowledge of Islamic studies.

**Table 2. Background of Respondents**

Items	Frequency (n)	Percentage (%)
<b>Gender</b>		
Male	17	31.5%
Female	37	68.5%
<b>Semester</b>		
Semester 6 (session October 2025)	34	63%
Former student (who took Islamic estate planning)	20	37%
<b>Knowledge related to Islamic Studies</b>		
Yes	41	75.9%
No	13	24.1%
<b>Knowledge level before attending the Islamic estate planning</b>		
No knowledge	10	18.5%
Minimal knowledge	13	24.1%
Basic knowledge	22	40.7%
Adequate knowledge	9	16.7%
Superior knowledge	0	0%

As indicated in Table 1 above, the majority of the respondents were female at 68.5%, while the remaining 31.5% of the respondents were male. On the issue of academic status, it was found that the majority of the respondents

were students in Semester 6 of the October 2025 session at 63%, while the remaining 37% of the respondents were former students of the Islamic estate planning course.

The results show that a majority of the respondents, that is, 75.9%, claimed that they had knowledge in that aspect, while 24.1% of the respondents did not have knowledge in that aspect. However, in determining the knowledge of Islamic estate planning, it is evident that students generally have a low level of knowledge about Islamic estate planning. Most of the students, that is, 40.7%, claimed that they had basic knowledge, while a small number of students, that is, 24.1%, claimed that they had minimal knowledge, and a small number of students, that is, 18.5%, claimed that they did not have knowledge. Only a small number of students, that is, 16.7%, claimed that they had enough knowledge, while

From the profile of the respondent, it is evident that the sample of the study is mainly composed of female students, mostly from Semester 6, with general exposure to Islamic studies but with limited prior knowledge in Islamic estate planning.

## THE RESULTS AND FINDINGS

From the data provided in Table 2, respondents are of the opinion that Islamic estate planning is greatly beneficial to real estate education. This is supported by high mean scores ranging from 4.2963 to 4.5000. These data indicate that there is a high level of agreement that the course is useful in enhancing knowledge and development in the field of real estate.

**Table 2. Value-Added Contribution of Islamic Estate Planning to Real Estate Education**

Value-Added	Items	Est. SD	Mean
Knowledge enhancement	The subject of Islamic estate planning complements my knowledge of real estate.	0.52	4.4815
	Islamic real estate knowledge provides an additional perspective to conventional real estate practices.	0.55	4.4259
	Islamic estate planning helps me make more responsible professional decisions.	0.58	4.4074
Professional relevance	This subject is relevant to the practice of real estate professionals in Malaysia.	0.54	4.4630
	The combination of conventional real estate knowledge and Islamic estate planning is important in the Malaysian context.	0.56	4.4444
Ethical awareness	This subject has increased my awareness of ethical aspects in property management.	0.50	4.5000
	This subject helps me understand estate management more comprehensively.	0.59	4.4074
	This subject adds value in terms of justice and social responsibility.	0.53	4.4815
Social responsibility	Knowledge of Islamic estate planning increases my competence as a potential professional in the field of real estate.	0.61	4.3889
	Knowledge of Islamic estate planning increases my marketability as a graduate.	0.65	4.2963

The findings indicate that Islamic estate planning contributes to four key areas: enhancing knowledge, professional relevance, ethical awareness, and social responsibility.

### **Knowledge enhancement**

The high mean score for knowledge complementarity ( $M=4.4815$ ) suggests that students do not view Islamic estate planning as a separate, siloed subject but as an essential extension of their conventional real estate training. The integration of Shariah-compliant tools like hibah and waqf provides students with a more holistic "procedural knowledge"—the ability to work through actual distribution processes.<sup>27</sup> This is particularly relevant in Malaysia, where the legal system requires professionals to move seamlessly between civil law and Shariah court requirements

### **Professional relevance**

The respondents strongly recognized the professional necessity of the course, particularly given the Malaysian context ( $M=4.4630$ ). This alignment between academic content and national socio-economic problems (i.e., the RM90 billion frozen asset crisis) provides a strong justification for the course's utility. Students recognize that future clients will require Shariah-compliant advice, and thus, mastery of these concepts is a prerequisite for effective practice in the local market.

### **Ethical awareness**

Ethical awareness emerged as the highest-scoring dimension ( $M=4.5000$ ). This suggests that the course has a transformative effect on the students' professional identity. By framing property management within the Maqasid al-Shariah framework of protecting wealth and maintaining justice, the course instills values of amanah (trust) and adl (justice). The low standard deviation (Est.  $SD=0.50$ ) indicates a strong consensus among the cohort, suggesting that the ethical component of the course is its most impactful element.

### **Social responsibility**

While still scoring highly, "Marketability" ( $M=4.2963$ ) was the lowest among all items. This may reflect a slight uncertainty among students regarding whether the current real estate job market fully values specialized Shariah knowledge. However, the high scores for "Competence" ( $M=4.3889$ ) indicate that students feel more prepared for their future roles. This disconnect highlights the need for academic institutions to better communicate the industry value of these skills through professional accreditation and industry partnerships.

## **DISCUSSION**

### **Integrating Maqasid al-Shariah into Pedagogical Practice**

The study's findings indicate that students perceive a deep connection between the technical aspects of estate planning and the moral imperatives of their faith. This synthesis is the hallmark of the Maqasid al-Shariah framework. When students learn about faraid, they are not merely memorizing a set of inheritance ratios; they are engaging with a system designed to preserve the Hifz al-Mal (Protection of Wealth) by ensuring its equitable distribution. This shift from "box-ticking" compliance to value-driven professional practice is what leads to the exceptionally high scores in the Ethical Awareness dimension.

Furthermore, the integration of Islamic ethics into the curriculum addresses the "human values" and "solidarity" that are often missing from purely conventional real estate education. By understanding the why behind estate planning protecting families from conflict and ensuring social harmony and students develop a more profound commitment to their future roles as ethical intermediaries.

### **Bridging the Knowledge Gap**

The diagnostic data showing that 83.3% of students possess inadequate knowledge upon entry is perhaps the most significant finding for curriculum designers. This suggests that relying on elective status for the RES626

course is insufficient. If a vast majority of future professionals are entering the industry with a "negligible level of mindfulness" regarding the primary cause of frozen assets, the academic system is failing to meet its national duty.

To address this, universities must reconsider the hierarchy of real estate subjects. Islamic estate planning should be positioned as a "core competency" rather than a niche elective. This transition would ensure that every graduate, regardless of their personal specialization, possesses the "conditional knowledge" to identify when and why Shariah-compliant tools must be utilized in a property transaction.

## CONCLUSION

This research demonstrates that the Islamic estate planning course (RES626) at Universiti Teknologi MARA provides substantial "value-added" benefits to real estate education. Students recognize the profound importance of integrating Shariah principles into their professional practice, particularly in the areas of ethical awareness and professional relevance. The study reveals that the course serves as a critical intervention, transforming students who enter with limited prior knowledge into competent, ethically conscious future professionals.

By grounding the curriculum in the Maqasid al-Shariah framework, the institution is producing graduates who understand property management not just as a commercial activity but as a mechanism for social justice and the protection of family lineage. However, the relatively lower scores for marketability indicate a need for better alignment between the classroom and the industry. To truly address Malaysia's RM90 billion frozen asset crisis, the academic system must move beyond elective education and embrace a more rigorous, industry-integrated, and mandatory approach to Islamic estate planning.

The study has also shown its relevance to the profession in relation to Islamic estate planning in the context of Malaysia's real estate industry. The students recognized that knowledge about Islamic inheritance systems is crucial for future real estate practitioners who will be involved in dealing with matters concerning property ownership, asset transfer, and estate management. This is especially important in Malaysia, where frozen estates or estates left unclaimed are on the increase due to insufficient knowledge and poor estate planning (Shafie et al., 2014; Shafie et al., 2017; Abd Latib & Riffin, 2023). By incorporating Islamic estate planning in the real estate course of study, higher learning institutions can help prepare students to address some of the challenges in dealing with matters concerning inheritance management (Basir et al., 2023; Mohd Yusof & Saiman, 2024).

Moreover, the results show that Islamic estate planning plays a crucial role in the development of ethics among students. The incorporation of Islamic values in the education of real estate helps students understand the ethics of property management and wealth distribution. This is in line with the overall objective of Islamic financial and legal theories in ensuring justice and fairness in economic activities (Ferdinan & Pewangi, 2025; Zul et al., 2026). Therefore, the students not only learn about the various aspects of estate management but also understand the ethics of the activities involved in the process.

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