

HIBAH GIVING BEHAVIOUR AMONG ACADEMICIANS IN UITM TERENGGANU

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Abstract: This research paper will identify the factors that influence the tendency of UiTM Terengganu Branch Academicians to make hibah. Therefore, we conducted this study to identify the factors that hibah giving behaviour. This quantitative study used a sample of 242 academicians. We also used SmartPLS 4.0 to look at the data, focusing on the structural model of the relationship between factors like religious value (RV), attitude (ATT), service quality (SQ) and knowledge sharing (KS) as well as the level of hibah giving behaviour (HGB). The study results show that factors such as religious value, attitude, service quality and knowledge sharing play an important role in helping academicians decide to get involved in hibah giving behaviour. According to statistical tests, these factors significantly affect academicians' level of giving hibah. Some suggestions that should be made by the government or agencies involved in this affair. Research on hibah as Islamic property planning has focused on areas, but its scope is limited to government mechanisms and hibah operations only. A minimal empirical study exists in the hibah area, especially on hibah-giving behaviour.

Keywords: Academicians, attitude, behaviour, quality, knowledge, religious, hibah





Introduction

Hibah derives from the Arabic term "wahaba," signifying the act of offering without expectation. In Islamic wealth management planning, *hibah* refers to the act of gifting to another individual throughout the donor's lifetime. Hibah can be granted for assets or property, including real estate, land, and monetary deposits. All gifts and *sadaqah* qualify as *hibah*, although not all *hibah* are classified as gifts or *sadaqah* (Noordin et al., 2016). *Hibah*, gift, and *sadaqah* are distinct, despite their nearly same meanings. The differentiation is in the objective of donating. A gift is bestowed upon someone out of gratitude and love, but a contribution made to attain a reward from Allah is termed *sadaqah* (Noordin et al., 2016).

The notion of *hibah* in Islamic wealth management and planning pertains to the voluntary transfer of wealth or assets from one individual (the donor) to another (the recipient) without anticipation of reciprocation or remuneration. Hibah serves as a significant instrument in Islamic financial planning, frequently utilised for estate planning, intergenerational asset transfer, and philanthropic endeavours (Mohamad et al., 2020).

Some important parts of *hibah* in Islamic planning and managing of wealth are giving without being asked. The giver wants to give their money or other assets to the recipient of their own free will, without forcing them to or expecting something in return (Asiah Aqilah Abdul Ghani et al., 2023). When a *hibah* is performed, the person who donates property or money gives it to the person who receives it. It is important that this transfer is done legally and with the right paperwork to make sure that the *hibah* is clear and true. Once a *hibah* is given and accepted, it can't be taken back or revoked by the giver unless there are good legal reasons, like the recipient being dishonest or breaking the rules set by the donor. Hibah can be used for charitable reasons, like when people give their money to schools, religious groups, or other good causes. It is also often used to pass on wealth from one generation to the next within a family, letting parents or grandparents give assets to their children or grandkids while they are still alive. The *hibah* can be used as a strategy tool for planning your will in Islamic wealth management. By making *hibah* while still alive, people can make sure that their assets and wealth are distributed fairly among their children according to Islamic inheritance rules (Mohd Zamro, Nurnazirah Rosdi & Noor Lizza Mohamed Said, 2022).

This is important to remember *hibah* is a good idea for managing and planning your wealth in an Islamic way, but it has to follow Islamic rules and the law. To make sure that a *hibah* is valid and follows Islamic rules, Islamic scholars and law experts decide on the conditions, paperwork, and steps that need to be taken. In Islamic wealth management and planning, *hibah* is the act of giving away or sending money or other assets without expecting anything in return. It is used for charitable reasons, passing on wealth from one generation to the next, and planning an inheritance. Hibah is based on the ideas of free will, ownership transfer, and making sure that Islamic rules and law requirements are followed. That's Hassan et al. (2022).

Therefore, a person can buy property and sell or get rid of it in any way he chooses, as long as it doesn't break any rules or deals that could have an effect on his life. As a perfect faith, Islam has set rules for who owns what through Islamic law. For example, *hibah, wasiyyah, waqf, zakat, and faraid* are all ways that property can be given away. The way property is given out through faraid is based on how it is written in the Quran (Mohd et al., 2013).

Muslims believe that the *hibah* is a meaningful gift or an important part of planning a property Muhammad Mu'izz et al., (2024). A *hibah* is when someone gives someone property while they





are still alive, and a *wasiyyah* is when someone gives someone property after they have died. People in the community know how important it is to plan land for them, but academics still need to change how they give *hibah*. Abdul Rashid et al. (2013) say that Muslim groups in Malaysia are still not very interested in planning how they will live on their land in the future. Donors among Malaysian academics should be encouraged to give *hibah* even while they are still alive to help solve this situation (Mohd et al., 2013)

Literature Review

Hibah Giving Behaviour

The study aims to discover what factors affect academics' hibah-giving bahaviour. Academicians are highly trained people who make the most money in Malaysia of any industry. The behaviour of giving *hibah* changes when the pay goes up. Furthermore, academics, especially secondary school teachers, have a good understanding of the *hibah*, and it can urge academics to use and apply it when managing their property. So, high school teachers who know about *hibah* will be the best people to answer. There aren't many real-world studies on *hibah*, especially on how people give hibah. In this way, this study suggests a way to look into the things that affect how academics give *hibah*.

Religious Value

Culture includes religion, which has a big impact on how people think about themselves, how they act, and how they view the world. Using religious beliefs can help you become a good person (Lukman, 2012). It was found that religious beliefs affect not only how much work someone does but also how good their life is. Nadzirah and Ram Al-Jaffri (2016) said that religious beliefs affect many kinds of behaviour, including morality. Reports say that religious values are one of the main things that affect how people act, especially in an Islamic setting (Ahmad Tarmizi Jusoh, Mohamad Abdul Hamid & Samsudin Wahab, 2022).

H1: Religious values have a relationship with the Hibah Giving Behaviour among Academicians.

Attitude

Attitude is how you feel, what you believe, and how you tend to act towards other people, groups, ideas, or things. In turn, it changes the way people act. In turn, it changes the way people act. It chooses what to do or how to act in a certain setting. The way you act is a habit. This is how things are usually done. An attitude is a strong feeling about something that can be good, negative, or mixed (Fabrigar et al., 2006). Behaviour based on attitude is based on how consistent people think the experiment will be as a whole. It is usually thought of as reasonable or consistent to judge someone's attitude towards an object based on their choice to do good or not do bad things with that object (Ajzen & Fishbein, 1977).

H2: Attitude has a relationship with the Hibah Giving Behaviour among Academicians.

Service Quality

There are outside factors that affect how people behave in different situations that affect an organization's service quality. Customers will be happy and Muslims will be more likely to make a *hibah* if you provide good service. The theory put forward by Bitner (1990) says that customers will be happy with the quality of the service, which is described as how Muslims see the facilities, communication, and information that *hibah* institutions offer. The *hibah*





institution's service will be satisfactory to customers if it meets their wants. Another study (Chou et al., 2014) discovered that the level of service has a big effect on how customers act.

H3: Service Quality has a relationship with Hibah Giving Behaviour among Academicians.

Knowledge Sharing

Information, ideas, suggestions, views, and expertise about society that people share with each other is called knowledge sharing. An important part of getting Muslims to do *hibah* is this. Knowledge sharing is the exchange of different kinds of information from one person, group, or organisation to another (McAdam et al., 2012). When people are ready to share the things they have learnt or made with others, that's called knowledge-sharing behaviour. It's possible for people to share directly through conversation or indirectly through a website. People can't be forced to share their knowledge; it can only be pushed for and made easier for them to do. Muslims who learn about *hibah* together and share what they know will be more likely to give *hibah*.

H4: Knowledge Sharing has a relationship with the Hibah Giving Behaviour among Academicians.

Research Methodology

Population and Sampling Techniques

Quantitative methods were used in this study. The people in this study are academicians from the Terengganu Branch of UiTM. The UiTM Terengganu Branch has 828 academicians. Simple random selection with a chance element is used for this study. People who are interested in the study will be sent the questionnaire in order to get the results. There will be 242 surveys sent out, and then the sampling size will be given out. Questionnaires have three parts, which are called Sections A, B, and C. Section A has questions about personal details like age, gender, marital status, religion, and salary that are based on demographics. In Section B, we talk about the independent variable and how it relates to the dependent variable. The dependent variable is religion's worth, attitude, service quality, and sharing of knowledge. Section C talks about the dependent variable, which is used to measure how academics generally give *hibah*.

Data Analysis

Direct Relationship Analysis

This test will look at the values of factor loading (CV), Cronbach's alpha (α), CR, AVE, R2, β , p value, and t value. Table 2.4 shows the factor analysis test for independent variables and dependent variables, namely CV value, Cronbach's alpha, CR, AVE, R2, β , p value, and t value. The independent variable (religious value, attitude, service quality and knowledge sharing) is significant since the p-value is less than the significant value of 0.05. From the Beta column, KS show the highest rank among other variable, 0.422. The KS variable is the most important variable to determine hibah-giving behavior among academicians. Followed by the ATT variable, where the Beta value is 0.214; for the RV variable, the Beta value is 0.225; and for the SQ variable, the Beta value is 0.289.





Table 1.0: Factor Analysis Test										
No	Variable	Item	(CV)	α	CR	AVE	R ²	β	p Value	t Value
1	Hibah	HGB1	0.800	0.693	0.711	0.524	0.868			
	Giving	HGB2	0.793							
	Bahaviour	HGB3	0.657							
	(HGB)	HGB4	0.628							
2	Religious	RV1	0.686	0.655	0.583	0.573		0.225	0.000	3.867*
	Value (RV)	RV2	0.795							
		RV5	0.744							
		RV7	0.544							
4	Attitude	ATT1	0.743	0.842	0.867	0.567		0.214	0.000	4.121*
	(ATT)	ATT2	0.809							
		ATT3	0.849							
		ATT4	0.794							
		ATT5	0.756							
		ATT6	0.521							
5	Service	SQ3	0.795	0.788	0.812	0.700		0.289	0.000	5.415*
	Quality	SQ5	0.880							
	(SQ)	SQ7	0.834							
6	Knowledge	KS1	0.899	0.886	0.922	0.640		0.422	0.608	8.378*
	Sharing	KS2	0.888							
	(KS)	KS3	0.899							
		KS4	0.732							
		KS5	0.689							
		KS6	0.650							

Overall, the four factors that influence Hibah Giving Bahaviour (HGB) are religious value, attitude, service quality and knowledge sharing. Table 1.0 and Figure 1 illustrates the significant correlation between the variables.



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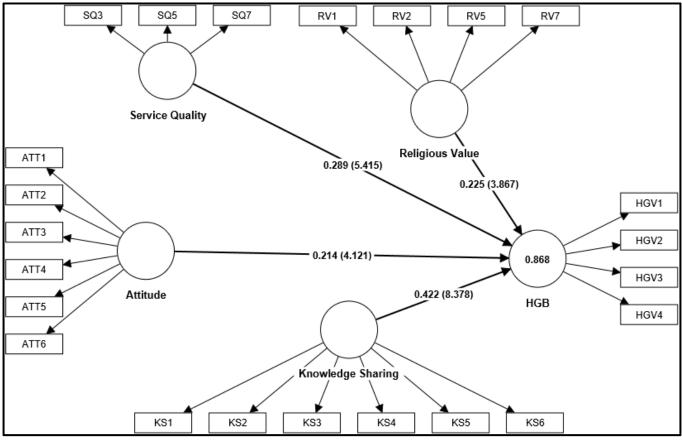


Figure 1: Structural Model

Discussion And Recommendation

These researchers attempted to find the relationship between religious value, attitude, service quality and knowledge sharing with Hibah Giving Behaviour among Academicians. Table 1.0 shows a summary result of the hypothesis testing.

Hypothesis	Determination		
H1: Religious value has a relationship with the Hibah Giving	Supported		
Behaviour among Academicians.			
H2: Attitude has a relationship with the Hibah Giving Behaviour	Supported		
among Academicians.			
H3: Service Quality has a relationship with Hibah Giving	Supported		
Behaviour among Academicians.			
H4: Knowledge Sharing has a relationship with the Hibah Giving	Supported		
Behaviour among Academicians.			

Recommendation For Further Research

Some valuable recommendations are required for future research to enhance the result of this study. The future research may consider to conducts mixed research methods of qualitative and quantitative study towards the Hibah Giving Behaviour. To facilitate and strengthen the arrangements relating to Hibah in Malaysia, here are some suggestions that should be made by the government or agencies involved in this affair. The first recommendation for future research on *hibah* researchers needs to change the respondent in order for them to get significant results.





Only some respondents are familiar with *hibah*. The researchers needs to find a respondent that knows well about *hibah*.

Secondly, due to the time constraint, the researcher needs more time and focus to complete this *hibah* research. More time is needed for the researcher to get more information about *hibah*. Lastly, there should be more studies on this topic dua to the need for studies of Hibah Giving Behaviour. There is much research on the bahaviour of Islam, such as *zakat*, *faraid* and *waqf*, but a study on the hibah-giving behaviour as property planning still needs to be higher. Research on *hibah* as Islamic property planning has focused on areas, but its scope is limited to government mechanisms and hibah operations only. A minimal empirical study exists in the *hibah* area, especially on hibah-giving behaviour.

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