

# Hibah Amanah: an Analysis of Education Approach to Enhance the Participation of Tabung Haji Johor Bahru Depositors

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**Abstract:** *The distribution of Muslim wealth after his death can be categorized into three parts, which are wasiat, faraid and hibah. Considering the distribution of Muslim wealth as a tool in achieving the highest objective in Islam, it is important to have a better understanding in order to use it in times of hardship. Past research has claimed that hibah is considered as an alternative to avoid unclaimed Muslim asset. On May 2017, Hibah amanah had been introduced by Tabung Haji as an alternative to the current, Nomination system. The purpose of this research is to identify the relationship between demographic with the participation of depositor in Hibah Amanah Tabung Haji Johor Bahru (THJB). This research also aims to determine the level of relationship between understanding of depositors and contribution of depositor on the product promoted. A sample of 50 questionnaires had been distributed to the THJB depositors as THJB is the headquarters of Tabung Haji Johor. Result shows that there is significance and positive correlation between knowledge and participation of depositors. These indicated that the research consistently identifies knowledge as an indicator that can increase the participation of the depositor. Lastly, there are few recommendations from these findings that can improve the development of Hibah amanah as far as the education is concern..*

**Index Terms:** *Hibah Amanah, Tabung Haji, Nomination, Gamification.*

## I. INTRODUCTION

Distribution of Muslim wealth after their death is an important aspect that should be imposed on all Muslim since they are small. Increased in economic competition (Beal & Delpachita, 2013) along with the confusing range of complex financing and investment opportunity has led to increases in spending consumption and hike in both individuals and household debt level (Marcolin & Abraham, 2006, p.2). Consumers who only know how to spend without a proper financial management will put themselves having problems with money. With the change in socio-economy of Malaysia, it is an important agenda for our nation in ensuring Malaysians having the right knowledge, skills, and behavior to make informed financial decisions.

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Referring to Bank Negara Malaysia's Financial Capability and Inclusion (FCI) Survey conducted in 2015, more than 75% of Malaysians find it difficult to raise RM 1,000 of cash money for emergencies. As in cases of emergencies, borrowing from external sources or even cutting down household spending would be their solutions. What makes it even worse is when a majority of Malaysians do not practice long-term financial planning. Sudden demise by a family member without leaving a will not only creates problems of inheritance but also leaves the family stranded with an outstanding loans and others obligation that the deceased may have (Rafie Omar, 2007).

According to Annual report of Federal Territory Syariah Court in 2010, 1073 unsolved cases related to the mal cases (including inheritance cases) has been reported and it keeps increasing in number year by year. 2017 has left a mark where a father of 7th child been abandoned after the division of approximately 4 million assets of his property to his child. Somehow the method of distributing the wealth should be taken a serious action in addressing the issues. Hibah is considered as the best alternative in managing asset other than as a tools use to avoid unclaimed Muslim asset (Khairiah Ahmad et al., 2016). Tabung Haji (TH) as an authority pilgrimage body in Malaysia did not miss out in addressing the issues. Early 2017, TH has introduced Hibah amanah aiming to minimize the issues of distributing the wealth of Tabung Haji's depositor. Despite the effort of Tabung Haji introducing Hibah amanah to help facilitate the distribution of wealth, some issues had come into action especially on the cost involved to participate in it.

This research is conducted to identify the relationship between demographic and the participation of depositor in Hibah Amanah Tabung Haji Johor Bahru (THJB). This research also aims to determine the level of relationship between the understanding of depositors and contribution of depositor on the product promoted. Thus, this paper provides a critical assessment of the Hibah Amanah Tabung Haji with the nature of Islamic banking and finance operation in Malaysia.

In developing the Islamic product, the role of maqasid should be taken into consideration includes fulfilling five basic needs which are the protection of wealth, life, family, religion and knowledge. Therefore, the exercise of the contract must follow the objective and have to be in line with the objective. So how to determine the suitable price

status in the case of developing the product or the responsibility for bearing maintenance costs (for example management costs) resting with the TH unless for the agreement to be reviewed.

The knowledge possesses by target participant also important elements to ensure the development of Islamic product in the market. A gamification method is not something new as it has been used to enhance positive pattern in marketing and customer engagement (Juho Hamari et al., 2014). The question is then, how may the knowledge of the depositors enhance the participation to the products? In other words, since the Hibah amanah is a new product promoted by Tabung Haji and still in the development process, the issue is whether there is another way in attracting the depositor to participate in Hibah Amanah Tabung Haji. The result of such analysis will identify whether the indicator of gamification needs to be used to connect between the knowledge and the participation of the depositor.

## II. BACKGROUND STUDY

Some philosophy will be discussed to have a better understanding including the philosophy of Tabung Haji, Hibah and Hibah amanah. The literature relating to this research has been reviewed in two segments causal relationships. These include knowledge and participation of depositors on the product and financial ability and participation of depositors on the product. It is essential in building understanding and credibility in the Hibah amanah product through effective communication with all Tabung Haji depositors to meet the main objective of present products.

### A. Philosophy of Tabung Haji

Islamic institution not only operates regarding on business entity striving to fulfil the religious obligation but it has also emerged as an important component of the overall Malaysian financial system in contributing to the growth and development of Malaysian economy. Previous studies have found that there is a relationship between the religious factor and the awareness and understanding of Malaysians towards Islamic banking products services (Haque et al., 2009; Loo, 2010). Back at the time, the operation of banking and finance institution is based on the conventional system whereby the prohibited element in Islam is been mixed in the product.

The contract made with financial institution deal on the basis of riba as well as it involves gharar (uncertainty) and maysir (gambling). To avoid the element of riba practiced especially for the pilgrimage purpose, various traditional practices of saving money have been used such as keeping it under the pillow. The security issues of money saving as it had left it in danger of burglary had sought the emergence of the institution to manage the funds of future pilgrims. Ungku Aziz after doing a research and analysis had then submitted the memorandum titled 'Plan to Improve the Economy of Pilgrims' to the Government in 1959 suggesting the need of establishing a financial body that operate to manage the funds of pilgrims purpose without riba' base. With the approval of the al-Azhar University's Rector, Sheikh Mahmud al-Shaltut who claimed as not

contrary to the Islamic teaching, 'Perbadanan Wang Simpanan Bakal-bakal Haji' was established under the Act of Bill 34/62 came into force on 1st November 1962 (Mohd Roslan Mohd Nor et al., 2012).

With the incorporation, 'Lembaga Urusan Tabung Haji' was established under Act 8, the Akta Lembaga Urusandan Tabung Haji 1969 with certain aims including allowing Muslims to keep their money gradually to perform the pilgrimage other than providing protection, regulation, and welfare by performing various facilities and financial services. In order to improve the administration of pilgrimage in Malaysia, the Government then combined Lembaga Urusan Tabung Haji (now is known as Lembaga Tabung Haji) with Pejabat Urusan Haji in Penang.

### B. Philosophy of Hibah and Hibah Amanah Tabung Haji

Khairiah Ahmad (2016) had called the Muslim to manage their inheritance property using more effective and efficient approach other than using faraid as a way of distributing Muslim's wealth. Hibah is a vital instrument in Islamic wealth planning under Islamic law (Mohd Zamro Muda, 2008). Hibah is viewed as a solution to overcome issues concerning the use of faraid, particularly on the aspect of transferred property to a family member with based on the donor's decision and choice (Abdul Rashid et al., 2013).

However, hibah solution is only limited to the use of the product as an alternative to the problem. Mohd Khairy Kamarudin (2013) said hibah is a means of estate disposal for Muslim. The estate planning should be prepared for two elements of time, first covering planning during the lifetime and second is planning upon death (Mohd Zamro Muda et al., 2006; Omar, 2006; INCEIF, 2006). The implementation of this instrument also needs a specific law in order for it to take place which is under the jurisdiction of the state government.

Hibah refers to a contract that entails granting ownership of the property to another during the lifetime of the donor without any reprisal (Mohd Zamro Muda, 2008). Hibah is an ownership given on the basis of affection and a help given in Islam during the life of the family members or anyone else (Nurul Izzah Baharudin & Noor Lizza Mohamed Said, 2017). Hibah is also defined as a mode of asset transferring through a voluntary action (Albertini & Radl, 2012; Cox & Rank, 1992). Among the features of hibah is first, it involves a transfer of property to other parties, there's a value of the property and it can't be in term of debt or stead, the donor can't expect for any return from his action, the act of hibah will take place during the lifetime of the donor and is done on a voluntary basis without being forced as when someone offers something to someone else because of the appreciation and affection, it is called as a gift (Zuhaili, 1999).

As for the Hibah Amanah Tabung Haji which was a new product promoted by Tabung Haji, is a combination of a concept of Hibah and Amanah which complies with Syariah. Due to the high awareness of the importance to manage Muslim wealth, Tabung Haji has taken one step further by introducing Hibah amanah as a new tool in distributing



depositor wealth. The head executive of Lembaga Tabung Haji, Dato' Johan said that Hibah amanah is an alternative to the current product which is Nomination (Mohd Azraie Md Yusof, 2013). Hibah Amanah Tabung Haji was officially launched on 4th May 2017. Back and forth, Tabung Haji had developed the product intensively before offered it to the depositors. Unlike faraid which had a fixed portion of the distribution, donor of hibah has an authority in determining the amount to be distributed. In Tabung Haji, Hibah amanah is the act of giving money from Tabung Haji saving account upon the death of the donor. Tabung Haji will act as a substitute trustee over the property and was responsible for delivering the right of donee over the hibah property. Hibah amanah that have been introduced by certain financial institution turned out to be an investment of trust property which will be transferred upon the death of the donor (Othman Yaacob, 2006).

The key which differentiates between common Hibah and Hibah Amanah Tabung Haji is only on the act of Tabung Haji as replacement trustee to administer and distribute to all of the donees. This is means by the donor would still act as trustee to the donee's property in his lifetime while Tabung Haji is the substitute trustee only after the death of the donor. This will give a lot of benefit to both parties and minimize the tendency of having a conflict in distributing the wealth and the donors have the rights to determine the proportion of property to be distributed with regards to its suitability regarding the need and the economic status (Rusnadewi Abdul Rashid et al., 2013). After the distribution of Hibah amanah, other beneficiaries do not have the right to claim over the wealth even through faraid.

### III. LITERATURE REVIEW

#### A. Knowledge And Participation Of Depositors On The Products

Developing new services that provide clients improved functional and experiential quality, and that benefit from a proficient new service development process are key requirements for creating and marketing winning new services (Ulrike de Brentani, 1991). A market-driven product development process had to go through certain stages such as formulating business and marketing strategy, understanding customer desires within targeted markets, generating product concepts that meet those desire and eventually choosing one or more for commercialization (Crawford, 1994; Hayes et. al., 1988; Pugh, 1991; Ulrich & Eppinger, 1995).

With the increasing numbers of banking institution introducing the Islamic banking products and services resulting in confusion of the consumer as different terminologies have been used by various banking institution (Saidatolakma Mohd Yunus et al., 2017). However, one of the significant determinants of a Malaysian customer selection of Islamic banks is that knowledgeable staff that can give information to them regarding Islamic products and services (Dusuki & Abdullah, 2007). Naser et al. (2005) suggested that education on products and services need to be conducted by Islamic banks for attaining success because well knowledge of products and services will increase the satisfaction of the customer.

#### B. Financial Ability and Participation of depositors on the products

The attention of senior executives in the financial services industry is important to see how well the new product development process is working within the industry (Scott J. Edgett, 1996) at the same time is affordable and don't give burden to the contributors. Price is always a vital product attribute (V. Srinivasan et al., 1997). The financial ability of the customer is essential to ensure the marketability of the products.

To achieve the goals, the needs to rapidly re-examining their organization's approach to determine if the process can be redesigned for a better utilization of limited sources and improved success rates. However, if the customer had used the consumer power efficiently, they surely will make the right decision before investing in the product. If the customer has learned through experience that price is an accurate predictor of quality, they may look for shortcuts in decision making (Donald R. Lichtenstein, 1989).

### IV. METHODOLOGY

The research design for this study is based on a designated survey to a total of 50 respondent of the Tabung Haji Johor Bahru depositor and a library research; which means the data are collected from a variety of library information related to the Hibah, Hibah amanah and gamification. This study aims to determine whether the development of Hibah Amanah Tabung Haji called for the use of gamification in attracting participation other than to increase the current knowledge of the depositor on the products. The primary data is obtained by distributing a set of questionnaire given by the end of October 2017 and were collected early December 2017. In this research, the target individual came from all depositors of Tabung Haji Johor Bahru.

The respondent that should be included in this study were only the depositors that have registered in Hibah Amanah Tabung Haji. However, to make a comparison between the data obtained, the target individuals were all counted in for this research. The actual number of depositor would not be disclosed as it is private information of Tabung Haji institution. The researcher managed to get back all the questionnaires distributed. The questionnaire covered on socio-demographic profile of the respondents including gender, age, level of education, occupation, years of services and income. The items used four-point Likert scales started from 1 which is "Strongly disagree" to 4 which is "Strongly agree", questioning the respondent on the knowledge of Hibah amanah. Cronbach's alpha, the total number of items, and a sample item for each variable are shown in the Tables. Secondary data involved data extracted information from past research, the annual report of Tabung Haji and Bank Negara Malaysia, Newspaper, online journal, Tabung Haji web, the article which is related to the topics and the proceeding paper. However, it is only focused on the issues regarding product development including the knowledge, the price of the product promoted and the effect of a further product price increase.



## V. RESULT AND DISCUSSION

The main objective of this research is to determine the level of relationship between understanding of depositors and contribution of depositor on the product promoted. The relationship between demographic and the participation of depositor in Hibah Amanah THJB is analyze using mean score to identify the existence of other external factor. From the analysis, it can be concluded that majority of depositor had only known one particular product whether a Nomination system or Hibah Amanah Tabung Haji. To analyze the relationship between understanding and contribution of the depositors on hibah amanah, the researcher had used the means as the statistical treatment to describe the relationship—whether it was high, intermediate, or low.

The demographic characteristics of participants are presented in Table 1 depositors were sampled, and they were purposely selected from area Johor Bahru to respond to the marketability of Hibah Amanah Tabung Haji questionnaire.

**Table I: Demographic Characteristic of Depositors**

Variable	Percentage (%)
<b>Gender</b>	
Female	82%
Male	18%
<b>Age</b>	
Below 19 years	0%
20-30 years	38%
31-40 years	30%
41-50 years	26%
Above 51 years	6%
<b>Level of Education</b>	
Primary School	0%
Secondary School	34%
Bachelor Degree	48%
Master Degree	14%
Ph.D. Degree	4%
<b>Occupation</b>	
Senior Management	2%
Management	42%
Professional	50%
Business	6%
Housewife	0%
<b>Year of Services</b>	
Below 1 year	14%
1-10 years	46%
Above 10 years	40%
<b>Income</b>	
Below RM 1200	4%
RM 1200-RM3000	52%
RM 3100-RM5000	26%
RM 5100-RM10000	16%
Above RM 10000	2%

Out of 50 respondents, 41 depositors (82%) are female, and 9 depositors (18%) are male. 19 (38%) of the 50 depositors were 20-30 years, 15 (30%) were 31-40 years, then 13 (26%) were 41-50 years, 3 (6%) of the 50 depositors were the participants who were above 51 years, and none of

the respondents were below 19 years. In term of level of education, the data shows that the most prominent population of participants were from bachelor degree were 24 (48%), then the secondary school were 17 (34%), master degree was 7 (14%), the Ph.D. degree was 2 (4%) and lastly were from primary school which were 0 (0%). For occupation, the majority were from the professional group with 25 (50%) of the respondent, followed by management 21 (42%), business was 3 (6%), senior management 1 (2%) and 0 out of 50 respondent was a housewife. Out of 50 respondents, 23 (46%) depositors had services for about 1-10 years, 20 (40%) were in the range of above 10 years, and 7 (14%) of the respondents are below 1 year. In term of income, 26 (52%) of the respondent had an income of RM 1200-RM 3000, 13 (26%) is in range of RM 3100-RM 5000, 8 (16%) of the respondent is in RM 5100-RM 10 000 range, 2 (4%) is below RM 1200, and 1 (2%) of the respondent is above RM 10000.

**Table II: Gender and Participation in Hibah Amanah Tabung Haji**

Gender	Strongly Disagree	Disagree	Agree	Strongly Agree
Female	22(44.0%)	8 (16.0%)	10 (20.0%)	1 (2.0%)
Male	4 (8.0%)	1 (2.0%)	3 (6.0%)	1 (2.0%)
N	26 (52.0%)	9 (18.0%)	13 (26.0%)	2 (4.0%)

Table II shows that majority female respondent is strongly disagree on the participation of Hibah amanah with 22 respondent (44.0%). For male respondent, majority of 4 male respondents (8.0%) is strongly disagree that they have participate in hibah amanah.

Male depositors participate more on Hibah amanah compare to female depositors as there's a little difference in number. Even majority of respondent are female, they come to Tabung Haji dealings with withdrawal and saving of money.

**Table III: Ages and Participation in Hibah Amanah Tabung Haji**

Age	Strongly Disagree	Disagree	Agree	Strongly Agree
20 - 30 years	11 (22.0%)	4 (8.0%)	4 (8.0%)	0
31 - 40 years	6 (12.0%)	2 (4.0%)	5 (10.0%)	2 (4.0%)
41 - 50 years	6 (12.0%)	3 (6.0%)	4 (8.0%)	0
Above 51 years	3 (6.0%)	0	0	0
N	26 (52.0%)	9 (18.0%)	13 (26.0%)	2 (4.0%)



Moreover, based on table III, majority of the respondent from different ages strongly disagree that they have participate in Hibah amanah with 11 respondent of 20-30 years (22.0%), 6 respondent of 31-40 years (12.0%), 6 respondent of 41-50 years (12.0%) and 3 respondent (6.0%) of respondent above 51 years.

There is the relationship between participation of the depositor with the age of the depositors. At the age of 17 and above, they can start managing their account without the presence of the guardian. By the age of 31 and above, the depositors surely concern on the distribution of wealth which will indirectly make them seeking for a way on it.

**Table IV: Occupation and Participation in Hibah Amanah Tabung Haji**

Occupation	Strongly Disagree	Disagree	Agree	Strongly Agree
Senior Management	1 (2.0%)	0	0	0
Management	9 (18.0%)	3 (6.0%)	7 (14.0%)	2 (4.0%)
Professional	15 (30.0%)	5 (10.0%)	5 (10.0%)	0
Business	1 (2.0%)	1 (2.0%)	1 (2.0%)	0
N	26 (52.0%)	9 (18.0%)	13 (26.0%)	2 (4.0%)

Table IV indicate that 1 respondent of senior management portfolio (2.0%) strongly disagree and none of the respondent in the same portfolio is disagree, agree and strongly agree in participating hibah amanah. Majority of management and professional portfolio shared the same opinion of strongly disagree in participating Hibah amanah with 9 respondent (18.0%) and 15 respondent (30.0%) respectively. 3 respondent of business portfolio have different opinion as each 1 of the respondent (2.0%) is strongly disagree, disagree and agree participating in hibah amanah.

There is relationship found between the participation of the depositor with the occupation. The management group participate more on the product compare to other groups as they possess more knowledge and are exposed more on the welfare of others.

Table V shows that majority respondent with income below RM 1200 is agree participate in Hibah amanah with 2 respondent (4.0%). Majority respondent RM 1200-RM 3000 and RM5100-RM10000 income is strongly disagree with 16 respondent (32.0%) and 4 respondent (8.0%), while RM 3100-RM5000 both shared the same opinion of strongly disagree and agree with 5 respondent (10.0%) respectively. For respondent with above RM 10000 income, the 1 respondent (2.0%) is strongly disagree participate in hibah amanah.

Management of Tabung Haji Johor Bahru claimed that Hibah amanah is focusing more on wealthy depositor based on the cost being charge on the product. The minimum

balance in Tabung Haji account during application of Hibah Amanah Tabung Haji is RM 1200 (if the depositors did not register for Hajj) or RM 2700 (RM 1200 minimum balance in the account and RM 1500 for registration of pilgrimage).

**Table V: Income and Participation in Hibah Amanah Tabung Haji**

Income	Strongly Disagree	Disagree	Agree	Strongly Agree
Below RM 1200	0	0	2 (4.0%)	0
RM 1200 – RM 3000	16 (32.0%)	5 (10.0%)	5 (10.0%)	0
RM 3100 – RM 5000	5 (10.0%)	1 (2.0%)	5 (10.0%)	2 (4.0%)
RM 5100 – RM 10000	4 (8.0%)	3 (6.0%)	1 (2.0%)	0
Above RM 10000	1 (2.0%)	0	0	0
N	26 (52.0%)	9 (18.0%)	13 (26.0%)	2 (4.0%)

Next is the fees that may be charged to the Hibah amanah giver is RM 270 (RM 190 for the application of Hibah Amanah Tabung Haji/\*Nomination, RM 10 for the application of the amendment of Hibah Amanah Tabung Haji/\*Nomination and RM 70 for the application of cancellation of Hibah Amanah Tabung Haji/\*Nomination. The fee of Hibah amanah Withdrawal Claim is on a basis rate of one percent (1%) of the Depositor’s fund balance or a maximum of Ten Thousand Malaysian Ringgit (RM10,000.00) which will be deducted from TH savings accounts of the Depositors. The depositor also has to maintain a minimum balance of RM 1,000 as Hibah amanah Assets. However, based on the analysis conducted, the depositor with income of RM 1200-RM3000 thought that Hibah amanah is more affordable for them compared to depositor with income up to RM 5100. The relationship between variables will be analyze using the mean range (as in table VI) of each of the item below.

**Table VI: Mean range of description**

Range	Description
0 – 1.0	Low
1.1 – 2.0	Intermediate
2.1 – 3.0	High



**Table VII: Relationship between understanding and participation of depositors**

Item	1	2	3	4	Mean	Level
B16	32% (n=16)	32% (n=16)	28% (n=14)	8% (n=4)	2.12	Intermediate low
B17	14% (n=7)	20% (n=10)	58% (n=29)	8% (n=4)	2.60	Intermediate high
B18	20% (n=10)	42% (n=21)	36% (n=18)	2% (n=1)	2.20	Intermediate low
B19	12% (n=6)	2% (n=1)	60% (n=30)	26% (n=13)	3.00	Intermediate high
B20	52% (n=26)	18% (n=9)	26% (n=13)	4% (n=2)	1.82	Low
Overall mean					2.34	Intermediate-low

Based on Table VII, the total mean score for section D is 2.34 which indicate an intermediate low in performance of hibah amanah. Item B20 also indicate the lowest mean score with 1.82 compared to others. The highest mean score is item B19 with 3.00 which indicate intermediate high in score. Most of the depositors did not participate in hibah amanah. These are proven from item B20, where the depositors confirming their participation on Hibah Amanah Tabung Haji with mean score of 1.82 indicates low in result. Contrast with item number 19 which test the confidence level of the depositors, the mean score is 3.00 that indicate the intermediate high in score.

Regarding the main objective of this research, which was to analyze the current system that is Nomination system and Hibah amanah at Tabung Haji, the result for both of the products showed an identical result. There's only small amount of percentages for the depositor that know both of the products. Result had shown that most of the depositor had only familiar with Nomination system rather than hibah amanah. In other words, it is proven that Hibah amanah is still new in the industry whereby a concrete step should be taken by Tabung Haji to market the product.

An expectation of Tabung Haji that prepare the Hibah amanah aiming the wealthy person seems to be unrealistic. Based on the finding show that respondent with income of RM 1200-RM3000 was more interested in Hibah amanah compared to the respondent with income RM 5000 and above. The Islamic product should be prepared equally to all without differentiating it between wealthy person or not. When the Islamic product was stressing more on the business rather than convenient of the consumer, there would leave a burden to them in investing in Islamic product..

## VI. CONCLUSION

In light of the preceding discussions, the following recommendations of management, product development, and education approach are made. Management should foresee the business outline of the product and match it with the affordability of depositors on the products. It can't be denied that management should be aware of the depositors need to prepare suitable instrument and to create a conducive solution to the problem. These are as they are responsible for boosting the confidence level of the depositor towards the product. To doing so, management can:

- 1) Upgrades their factors namely their emotions, and thinking,

- 2) Improve their skills such as skills in directing and managing the companies, and
- 3) Modify the product to meet customer need but at the same times bring benefit.

The emergence of Islamic banking product had increased the amount of not well in knowledge products offered by the institution. The lack of observation and the absence of regulation could increase negative perception in people's mind. Therefore, there is a call for a need to re-examining and redesign the product from time to time to attract more people towards the product. A form of regulation is also essential to ensure there would be no misconception and system abuse occur on the product. Other than that, the regulation would act as formal documents which govern the product in the eyes of the law.

Islamic product is a designated product that is in line with Shari'a. All of the prohibited elements were excluded to be blended in the product. This is a basic information been implement to all human beings since early education. However, an advance Islamic education of asset wealth management must be exposed to society in early education which includes the cause and effect of bad asset management. In today's learning education which is based on digital natives, gamification is one of the approaches and techniques that could increase the motivation and engagement of learners (Gabriela Kiryakova et al., 2016). This would not only help in attracting people to learn but also enhancing their knowledge on particular issues. It is suggested to include current and heavy issues of Islamic asset management as faraid through gamification approach which is found more attractive and understandable. However, this research is only a preliminary study on the product. The result could be used for an extensive and continued research in the particular product. There is a need for proper technological support, controlled studies demonstrating reliable positive or negative results of using specific game elements in particular educational contexts ((Dicheva, Dichev, Agre, & Angelova, 2015) is still in concern to avoid disruption in the education system of Malaysia.

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