

Understadning *Faraid*: the Case of University Students

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Abstract: The purpose of the study is threefold (1) to examine the level of *faraid* awareness among university students, as well as (2) the factors that may influence it, and (3) to investigate whether there is any difference between the various groups of respondents based on gender, education level, age and country of origin. The study uses three main statistical techniques to analyse the data, namely, one sample t-test, MANOVA and multiple regression. The data was gathered by distributing the questionnaire to 150 students of International Islamic University Malaysia. The findings indicate that overall the students have good knowledge about *faraid*. Nevertheless, the students were found to have a misconception and misunderstanding regarding female share in inheritance in Islam. In addition, the findings show that there is significant education level difference in *faraid* awareness. Finally, the findings conclude that among the variables initially included in the study, only facilitating conditions is significantly influencing the level of awareness of the university students.

Keywords: *Faraid*, Awareness, Malaysia, University.

Introduction

Faraid is one of the most important elements of *shari'ah* law (Nafed, 2009). It provides a set of clear rules that were outlined in Surah Al-Nisa verses 11, 12 and 176. During the pre-Islam period (*al-jahiliya*), children, women and old relatives had no right to inherit. Only strong brothers and uncles of the deceased, especially those that are capable of fighting potential enemies, would impose themselves and take the whole wealth. However, as the Quran was gradually revealed, these evils were corrected (Hussaini, 2008). Therefore, Islam has established a fair and just system for wealth distribution among heirs without discrimination against gender or particular classes of age.

In the early days of Islam, *faraid* became an independent and crucial branch of Islamic law. Subsequently, it was further expanded and developed in Jurisprudence books. This is due to the fact that *faraid* knowledge is based on two important components, namely, *Fiqh al-mawarith* and Mathematical knowledge; therefore scholars have distinguished *faraid* knowledge from the remaining fields of knowledge and gave it special attention (Al-shami, 1997).

The prophet *s.a.w* emphasised the importance of *faraid* and the great need to acquire it when he divided *shari'ah* knowledge into three categories, namely, a precise verse, or an established *sunnah* (practice), or a firm obligatory duty, which is *faraid*. Therefore *faraid* becomes one third of the *shari'ah* knowledge (Al-Suhailie, 1984).

In another *hadith*, the prophet s.a.w has encouraged his *ummah* to learn the *faraid* and to teach it to others. This is what Abu Hurairah reported that the Prophet said: “O Abu Hurairah, learn *faraid* and teach it to them. Indeed it is half of the knowledge and it is the first thing that has been taken from my *ummah*”. In this *hadith*, the prophet has stated that *faraid* is half of *shari’ah* knowledge. This is because *faraid* knowledge is related to the situation where a Muslim passes away, which is one of the two elements of the human being i.e. life and death, while the rest of knowledge is concerned with the present one only i.e. life (Al-Fasie, 2003).

The above *hadith* clearly indicates the importance of *faraid* and its position in Islamic knowledge. Hence, it is of great importance to examine the level of awareness of *faraid* among Muslims. The population chosen is university students, particularly International Islamic University Malaysia (IIUM) Students. This is due to the nature and vision of the university as well as the syllabus offered in all the faculties, which encourages the Islamic aspect of knowledge. Furthermore, the IIUM students’ community is a panacea of international students from more than 100 countries. This makes the sample studied inclusive of respondents from majority of the Muslim countries, as well as countries with minority Muslim citizens.

Thus, the objective of the study is threefold. First, the study attempts to examine the level of awareness of *faraid* among university students, particularly in the case of Malaysia. Secondly, to investigate the possible differences in *faraid* awareness between genders, education levels, age categories as well as origin of the students. Thirdly and lastly, to identify the factors that may influence the level of *faraid* awareness among the students.

The rest of the paper is organised as follows: section two provides an overview on the principles of *faraid*, as well as a review of the main factors that generally influence the level of awareness. Section three discusses the methodology employed in the study, section four discusses the main findings of the study, and finally, section five provides the implications of the study, and its limitations as well as the recommendations for the future studies.

Literature Review

Overview on Faraid

Faraid is wealth distribution knowledge toward those who have a right to inherit. The main aim of *faraid* is to make sure that heirs receive a fair share from deceased relatives. The sources of *faraid* are grouped into three categories, which are: Quran, *sunnah*, and the scholar’s *ijtihad*. Moreover, Allah has explained in more details the portion and the share of beneficiaries regarding the distribution in the following three verses in Surah Al-Nisa:

Allah (thus) directs you as regards your Children's (Inheritance): to the male, a portion equal to that of two females: if only daughters, two or more, their share is two-thirds of the inheritance; if only one, her share is a half. For parents, a sixth share of the inheritance to each, if the deceased left children; if no children, and the parents are the (only) heirs, the mother has a third; if the deceased Left brothers (or sisters) the mother has a sixth. (The distribution in all cases ('s) after the payment of legacies and debts. Ye know not whether your parents or your children are nearest to you in benefit. These are settled portions ordained by Allah. And Allah is All-knowing, All-wise (Ali: Surah Al-Nisa 4: 11).

In what your wives leave, your share is a half, if they leave no child; but if they leave a child, ye get a fourth; after payment of legacies and debts. In what ye leave, their share is a fourth, if ye leave no child; but if ye leave a child, they get an eighth; after payment of legacies and debts. If the man or woman whose inheritance is in question, has left neither ascendants nor descendants, but has left a brother or a sister, each one of the two gets a sixth; but if more than two, they share in a third; after payment of legacies and debts; so

that no loss is caused (to any one). Thus is it ordained by Allah. and Allah is All-knowing, Most Forbearing (Ali: Surah Al-Nisa 4: 12).

They ask thee for a legal decision. Say: Allah directs (thus) about those who leave no descendants or ascendants as heirs. If it is a man that dies, leaving a sister but no child, she shall have half the inheritance: If (such a deceased was) a woman, who left no child, Her brother takes her inheritance: If there are two sisters, they shall have two-thirds of the inheritance (between them): if there are brothers and sisters, (they share), the male having twice the share of the female. Thus doth Allah make clear to you (His law), lest ye err. And Allah hath knowledge of all things. (Ali: Surah Al-Nisa 4: 176).

Based on Shalabie (1978), the heirs have to meet at least one of the following three reasons to be eligible to inheritance, namely, blood relationship, marriage relationship or *wala'* and Islam. *Al-Irith* is the transfer of property or ownership from the deceased to the living. This transfer depends on three fundamental conditions i.e. the death of al-mawruth, the survival of an heir and the absence of inheritance obstruction such as murder, slavery and differences in religion (Coulson, 1971).

Al-Sabuni (2002) further states that wealth distribution will not take place unless the payment of the following priorities and responsibilities is made: the funeral rites and expenses, debt settlement of the deceased whether debt to Allah s.w.t. or debt to other human beings and prioritisation of the will that was made by the deceased.

According to Shalabie (1978), beneficiaries can be categorised into three groups, namely, *ashab al-furud*, *asabah* and *dhawi al-arham*. *Ashab al-furud* beneficiaries are those who have designated portions or shares in the distribution of inheritance according to the Quran, the *sunnah* and the consensus such as daughter, wife and husband. They are the most important individuals of the beneficiaries and they come first in the wealth distribution compared to the *asabah* and *dhawi al-arham* beneficiaries.

While *asabah* beneficiaries are those who are not entitled clearly defined shares in the Quran or the *sunnah*. In some cases, they receive all of the wealth; while the others are just entitled the balance and in the worst case, they do not receive any portion of the estate. This is due to the fact that wealth has been fully spent by *ashab al-furud* beneficiaries.

Dhawi al-arham is a beneficiary who has blood relationship with the deceased, other than *ashab al-furud* beneficiaries and *asabah*. However, the scholars are in disagreement whether *dhawi al-arham* have a right to inherit or not, but in general they agreed that *dhawi al-arham* do not have right in the presence of *ashab al-furud* and *asabah* (Awang, 2008).

Awareness factors

Awareness has been extensively explored in the previous studies. These studies have covered different areas, including banking services (Kangis and Passa, 1997; Abdullah and Abdul Rahman, 2007; Rammal and Zurbruegg, 2006; Bley and Kuehn, 2003; Khattak and Rehman, 2010), mobile phone services (Kowalski and Goldstein, 2006), *waqf* (Muhammad, 2010). The findings of these studies have shown contradicting results, for instance, Kowalski and Goldstein (2006) found that respondents were unaware of any security functionality of mobile phones. On the other hand, Abdullah and Abdul Rahman (2007) found that bank managers possess good knowledge of the general principles of Islamic banking and finance. These findings can be explained by the nature of the subject studied and its complicity or simplicity.

The sources of information have been classified into two main types, namely, explicit sources and implicit sources; a third source that is considered depending on the field is the official sources (Rhem, 2001; Koc and Ceylan, 2009). The explicit sources are a combination of

newspapers, magazines, books, and journal articles. The implicit sources cover friends, family, television and radio. Finally, the official sources are comprised of official authorities and nongovernmental organisations. Furthermore, the traditional sources are also relevant in the area of *faraid* awareness and knowledge; this includes Islamic traditional studies, *halaqah*, as well as *shari'ah* courts.

In addition to these sources, facilitating conditions were also considered as one of the factors that determine the level of awareness (Taylor and Todd, 1995; Tan and Teo, 2000). Facilitating conditions include technological and financial resources, government support, as well as environmental support. It is assumed that facilitating conditions have a positive influence on the awareness level. This is supported by the findings of Gu, Lee and Suh (2009). Nevertheless, these results contradicts with those of Puschel, Mazzon and Hernandez (2010), whom have found that resource facilitating conditions do not have any influence on behaviour. This may be due to the nature of the subject studied as above mentioned.

Methodology

The current study is focused on the Malaysian context. Particularly, the target population is the university students' population in International Islamic University Malaysia (IIUM). The questionnaire was distributed to 150 students of the university. Out of the distributed questionnaires, 110 were returned and properly filled, making a response rate of 73.3 %, which is an acceptable rate as suggested by several studies e.g. Dusuki and Abdullah (2007).

The questionnaire was constructed of three main parts. The first part was meant to examine the level of awareness of the respondents with regards to the *faraid* concept and practice. The second part collected information on the factors that may lead to the awareness of the respondents, this was measured based on Rhem (2001), Koc and Ceylan (2009), Taylor and Todd (1995), Tan and Teo (2000), Gu *et al.* (2009) as well as Puschel *et al.* (2010). The measurement for these two section was made on a five points likert scale (1 = Strongly Disagree and 5 = Strongly Agree). The last section gathered the demographic information of the respondents for subsequent comparative analysis. The questionnaire was made in English and was distributed as such, since English the second language in the country and most Malaysian people can speak English. Furthermore, the sample is taken from IIUM students, which use English as the main medium of study.

The data analysis was done through descriptive analysis, one sample t-test, Multiple Analysis Of Variance (MANOVA), factor analysis as well as multiple regression analysis. It is worth mentioning that the analysis was done through SPSS 18 software.

Table 1: Descriptive statistics

		Percent
Gender	Male	39.1
	Female	60.9
Age	Below 20	10
	20-30	57.3
	31-40	21.8
	41-50	8.2
	Above 50	2.7
Education level	Undergraduate	58.2
	Postgraduate	41.8
Origin	Local	44.5
	International	55.5

The demographic data shown in Table 1 below indicates that 60.9 per cent of the respondents are female, while 39.1 per cent are male. With regards to the age distribution, 57.3 per cent are between 20 and 30 years old, 21.8 per cent are between 31 and 40, 10 per cent are below 20 years old, 8.2 per cent are between 41 and 50, and finally 1.9 per cent of the respondents are above 50 years old. In terms of level of education, 58.2 per cent of the respondents are undergraduate students while 41.8 per cent are postgraduate students. Finally, 55.5 per cent of the respondents are international students, while 44.5 per cent are local students.

Results

One sample t-test

In accordance with the first objective, the level of awareness about *faraid* is tested using one sample t-test. Since the measurement scale used is 5-points likert scale, the neutral point is 3, hence the test value used is 3. The deviation from this value allows identifying whether the respondents have sufficient knowledge of *faraid* in the context of the study.

The results in Table 2 indicate that with the exception of item 12, all the other items are significantly greater than the test value, this includes the overall awareness. This shows that the respondents have sufficient awareness of *faraid* concept. With regards to item 12 referring to “In some cases under Islamic law, the woman earns more than the man”, the results show that there is still a misconception about male and female shares in Islam. Most of the people are aware that male inherits double the share of female heirs, however, few people are aware that there are cases where male and female earn equal share, and some other cases where female earns more than the share of male. This misconception might be due to the misleading information provided by the different types of media, particularly the western media, in addition to the international women rights’ movements and organisations, which are also western based.

Table 2: One sample t-test

	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Awareness	15.343	103	.000	.95742	.8337	1.0812
Q1	11.615	108	.000	1.08257	.8978	1.2673
Q2	11.150	108	.000	.88073	.7242	1.0373
Q3	12.550	108	.000	1.09174	.9193	1.2642
Q4	9.706	108	.000	.86239	.6863	1.0385
Q5	4.570	109	.000	.50000	.2832	.7168
Q6	6.801	106	.000	.61682	.4370	.7966
Q7	6.775	109	.000	.67273	.4759	.8695
Q8	11.983	107	.000	1.05556	.8809	1.2302
Q9	5.517	106	.000	.60748	.3892	.8258
Q10	4.021	106	.000	.42056	.2132	.6279
Q11	7.277	107	.000	.58333	.4244	.7422
Q12	-.319	108	.750	-.03670	-.2648	.1914
Q13	2.302	109	.023	.24545	.0341	.4568
Q14	9.525	108	.000	.92661	.7338	1.1194

Manova

In order to examine the possible differences of awareness in the four demographic variables i.e. gender, age, education level, and origin, Multivariate Analysis Of Variance (MANOVA) is employed. The multivariate results in Table 3 show that the difference is significant in the *faraid* awareness, and this significance is in terms of the one categorical variable. These differences are further detailed further in Table 4.

Table 3: MANOVA output

Effect		Value	F	Hypothesis df	Error df	Sig.
Gender	Pillai's Trace	.166	.935 ^a	14.000	66.000	.527
	Wilks' Lambda	.834	.935 ^a	14.000	66.000	.527
	Hotelling's Trace	.198	.935 ^a	14.000	66.000	.527
	Roy's Largest Root	.198	.935 ^a	14.000	66.000	.527
Age	Pillai's Trace	.488	.684	56.000	276.000	.956
	Wilks' Lambda	.591	.669	56.000	258.899	.964
	Hotelling's Trace	.569	.655	56.000	258.000	.971
	Roy's Largest Root	.223	1.099 ^b	14.000	69.000	.375
Education level	Pillai's Trace	.689	2.516	28.000	134.000	.000
	Wilks' Lambda	.420	2.560 ^a	28.000	132.000	.000
	Hotelling's Trace	1.121	2.602	28.000	130.000	.000
	Roy's Largest Root	.794	3.798 ^b	14.000	67.000	.000
Origin	Pillai's Trace	.134	.732 ^a	14.000	66.000	.735
	Wilks' Lambda	.866	.732 ^a	14.000	66.000	.735
	Hotelling's Trace	.155	.732 ^a	14.000	66.000	.735
	Roy's Largest Root	.155	.732 ^a	14.000	66.000	.735

In terms of gender and age and origin comparisons, there is no significant difference in *faraid* awareness. However, there is significant difference if *faraid* awareness regarding education level, particularly items 2, 6, 7, 8, 10, 11, 12 and 13, as well as the overall awareness. It is noteworthy that the postgraduate students have shown a higher level of understanding of *faraid* compared to undergraduate students. This can be due to the “maturity” and seriousness in knowledge seeking which distinguishes between both groups. This finding is in line with the argument of Venkadesh and Morris (2000) as well as Minton and Schneider (1980).

Table 4: Detailed comparisons

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	Sig.
Gender	Q1	2.142	1	2.142	2.250	.138
	Q2	1.223	1	1.223	1.814	.182
	Q3	3.878E-7	1	3.878E-7	.000	.999
	Q4	.279	1	.279	.364	.548
	Q5	.095	1	.095	.073	.788
	Q6	.193	1	.193	.219	.641
	Q7	.902	1	.902	1.142	.288
	Q8	1.087	1	1.087	1.837	.179
	Q9	.053	1	.053	.037	.848
	Q10	.623	1	.623	.527	.470
	Q11	.787	1	.787	1.196	.277
	Q12	2.913	1	2.913	2.290	.134

	Q13	.002	1	.002	.002	.967
	Q14	.133	1	.133	.146	.704
	Awareness	.011	1	.011	.039	.844
Age	Q1	2.724	4	.681	.715	.584
	Q2	4.639	4	1.160	1.721	.154
	Q3	4.020	4	1.005	1.173	.329
	Q4	3.063	4	.766	.998	.414
	Q5	1.906	4	.476	.364	.833
	Q6	3.104	4	.776	.881	.479
	Q7	2.290	4	.572	.725	.577
	Q8	1.946	4	.487	.822	.515
	Q9	3.166	4	.792	.548	.701
	Q10	1.931	4	.483	.409	.802
	Q11	1.380	4	.345	.524	.718
	Q12	4.274	4	1.068	.840	.504
	Q13	2.282	4	.570	.527	.716
	Q14	8.935	4	2.234	2.453	.053
	Awareness	2.856	4	.714	2.488	.050
Education level	Q1	1.058	2	.529	.556	.576
	Q2	7.345	2	3.672	5.450	.006
	Q3	3.557	2	1.778	2.076	.132
	Q4	.807	2	.404	.526	.593
	Q5	4.922	2	2.461	1.882	.159
	Q6	8.828	2	4.414	5.010	.009
	Q7	7.449	2	3.725	4.718	.012
	Q8	4.723	2	2.361	3.991	.022
	Q9	8.992	2	4.496	3.113	.050
	Q10	8.377	2	4.189	3.546	.034
	Q11	4.219	2	2.109	3.206	.046
	Q12	8.073	2	4.036	3.173	.047
	Q13	14.049	2	7.025	6.493	.002
	Q14	5.631	2	2.815	3.091	.051
	Awareness	3.787	2	1.894	6.600	.002
Origin	Q1	.763	1	.763	.801	.373
	Q2	.064	1	.064	.094	.760
	Q3	.066	1	.066	.077	.783
	Q4	.003	1	.003	.005	.947
	Q5	.774	1	.774	.592	.444
	Q6	.849	1	.849	.964	.329
	Q7	2.843	1	2.843	3.601	.061
	Q8	1.031	1	1.031	1.743	.191
	Q9	.231	1	.231	.160	.690
	Q10	1.908	1	1.908	1.615	.207
	Q11	.715	1	.715	1.087	.300
	Q12	.420	1	.420	.330	.567
	Q13	.051	1	.051	.047	.829
	Q14	.002	1	.002	.002	.965
	Awareness	.035	1	.035	.121	.729

Multiple regression

Multiple regression was subsequently used in order to determine the factors that influence the awareness of the university students about *faraid*. As such, the dependent variable is the awareness level, while the independent variables are facilitating conditions, access to explicit

and implicit information, access to information coming from official sources, as well as the access to traditional sources of knowledge.

Table 5: Overall model fit

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	10.098	5	2.020	6.646	.000
Residual	28.567	94	.304		
Total	38.665	99			

The results in Table 5 indicate that the overall model is valid with a significance level of 0.000. This model excluded four of the independent variables i.e. access to explicit and implicit information, official information as well as the information coming from traditional sources, because these variables were found to be non-significant. While “facilitating conditions” was found to be significant as it is shown in Table 6 and it was able to explain 26.1% of the variation in the awareness level of the dependent variable i.e. R square equals to 26.1%. This result is compatible with that of Taylor and Todd (1995), Tan and Teo (2000), and Gu et al. (2009) that have found a positive relationship between facilitating conditions and behaviour. Nevertheless, these results contradict with those of Puschel et al. (2010). It is worth mentioning that facilitating conditions are a combination of financial and technological resources and environmental support such as family, friends, etc. It also includes government’s support. As such, the availability of these conditions will boost the *faraid* awareness among Muslims.

Table 6: Regression coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.045	.353		8.620	.000
	F_Cond	.368	.070	.508	5.224	.000
	Explicit	.065	.087	.081	.744	.459
	Official	.041	.068	.061	.602	.549
	Traditional	.034	.070	.046	.480	.633
	Implicit	.171	.086	.224	1.984	.050

Conclusion

The main of the study was threefold i.e. to examine the awareness level about *faraid* among the university students in Malaysia i.e. IIUM, to test whether there is any difference in *faraid* awareness in terms of age, gender, education level, and origin, and finally to inspect the factors that influence the *faraid* awareness among IIUM students. The findings indicate that the latter have good knowledge about *faraid*. Nevertheless, the students were found to have a misconception and misunderstanding regarding the female share in inheritance in Islam. At this level, the University students appeared unaware of the various cases of females’ shares entitlement in Islamic inheritance. In addition, the findings show that overall; there is significant education level difference in *faraid* awareness, however, there is no significant difference between the various age, origin as well as gender groups. Finally, the findings conclude that among the variables initially included in the study, only facilitating conditions is significantly influencing the level of awareness of the university students in Malaysia.

These findings have great implications for the body of knowledge as well as for the practitioners and decision makers. In fact, this study provides a basic measurement of the *faraid* awareness which can be used in the future to conduct studies in this area. The study also provides hindsight on the possible factors to influence the level of awareness, not only in the

case of *faraid*, but also with regards to awareness in general. This study is the first to study *faraid* awareness which will seriously enrich the literature on this topic.

For the decision makers and practitioners, the study provides insights on the level of *faraid* awareness and the factors that influence it. This will assist the practitioners to enhance and develop instruments to enhance the awareness of *faraid*.

In a final note, it is worth mentioning that the Muslim scholars, practitioners, stakeholders, policy makers, etc. should put their efforts together to enlighten the future generations on *faraid* and its importance. Particularly, the fairness of Islam with regards to the male and female shares entitlements should be emphasised by countering the western arguments on this matter, so that the truth can prevail.

Nevertheless, the current study has a number of limitations that should be taken into account in the future studies undertaken in this area. The main of which is the sample studied which is 150 respondents taken from university students in IIUM only. This means that future studies should take a larger number of respondents to be taken from different Muslim countries, and not particularly students but various socio-categorical groups. Furthermore, only one of the variables initially included in the study was found to be a significant predictor of *faraid* awareness, which means that future studies should attempt to find the other variables that may explain the variation in *faraid* awareness.

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