Understanding *Fara'id*: the Case of University Students

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Abstract: The purpose of the study is threefold (1) to examine the level of *fara'id* 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 *fara'id*. 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 *fara'id* 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: *Fara'id*, Awareness, Malaysia, University.

Introduction

*Fara'id* 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, *fara'id* 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 *fara'id* knowledge is based on two important components, namely, *Fiqh al-mawarith* and Mathematical knowledge; therefore scholars have distinguished *fara'id* knowledge from the remaining fields of knowledge and gave it special attention (Al-shami, 1997).

The prophet s.a.w emphasised the importance of *fara'id* 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 *fara'id*. Therefore *fara'id* 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-Irth 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 complicacy 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 contradict 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

| Gender | Male | Female |
|--------|------|--------|
|        | 39.1 | 60.9   |

| Age     | Percent |
|---------|---------|
| Below 20| 10      |
| 20-30   | 57.3    |
| 31-40   | 21.8    |
| 41-50   | 8.2     |
| Above 50| 2.7     |

| Education level | Undergraduate | Postgraduate |
|-----------------|---------------|--------------|
|                 | 58.2          | 41.8         |

| Origin | Percent |
|--------|---------|
| 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.

|   | t   | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference |
|---|-----|----|----------------|-----------------|------------------------------------------|
| 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          | Type III Sum of Squares | Df | Mean Square | F     | Error df | Sig.  |
|-----------------|-------------------------|----|-------------|-------|----------|-------|
| Gender          | Pillai's Trace          | .166 | .935 14.000 | 66.000 | .527     |
|                 | Wilks' Lambda           | .834 | .935 | 14.000 | 66.000 | .527 |
|                 | Hotelling's Trace       | .198 | .935 | 14.000 | 66.000 | .527 |
|                 | Roy's Largest Root      | .198 | .935 | 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 14.000 | 69.000 | .375   |
| Education level | Pillai's Trace          | .689 | 2.516 28.000 | 134.000 | .000   |
|                 | Wilks' Lambda           | .420 | 2.560 | 28.000 | 132.000 | .000 |
|                 | Hotelling's Trace       | 1.121 | 2.602 | 28.000 | 130.000 | .000 |
|                 | Roy's Largest Root      | .794 | 3.798 | 14.000 | 67.000 | .000 |
| Origin          | Pillai's Trace          | .134 | .732 | 14.000 | 66.000 | .735 |
|                 | Wilks' Lambda           | .866 | .732 | 14.000 | 66.000 | .735 |
|                 | Hotelling's Trace       | .155 | .732 | 14.000 | 66.000 | .735 |
|                 | Roy's Largest Root      | .155 | .732 | 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  |
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 independents 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)                  | .045                      | .553|       |
|       | F.Cond                      | .368                      | .070| .508  |
|       | Explicit                    | .065                      | .087| .081  |
|       | Official                    | .041                      | .068| .061  |
|       | Traditional                 | .034                      | .070| .046  |
|       | Implicit                    | .171                      | .086| .224  |

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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