

## Evaluation of The Causes of Unclaimed, Late Claimed, and Delayed Distribution of Muslim Estate using Documentary and Pearson Correlation Analysis

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### Abstract

A great number of RM 60 billion estate have been classified as unclaimed estate with majority of them owned by more than 500, 000 beneficiaries of Muslims. These accumulations are coming from the undivided share of inherited property, Employees Provident Funds, Lembaga Tabung Haji, Permodalan Nasional Berhad, takaful or insurance companies, and banks. This underline, the importance of ascertaining the main and right causes of unclaimed, late claimed, and delayed distribution of estate based on documentary and statistical analysis. Hence, this paper presents the combination methods of data analysis through the documentary and Pearson Correlation analysis. Analysis and evaluation of all these causes may result into a suggestion for an effective triggering mechanism for the administration of estates of deceased Muslims.

**Keywords:** unclaimed estate, delayed distribution, inherited property, Pearson Correlation analysis

### 1. Introduction

Muslim is entitled to own property. Property is an accumulation of exclusive rights (Kamil, 2007) and concerns the ownership of things (Ainul, 2008) which has been received by the owner. In Islamic law, property can be classified into owner based and object based. Reference from Quran has noted that property is owned by God, it may be owned by individual or public (Yahaya and Azhar, 2005). Object based can be divided into movable<sup>1</sup> and immovable property<sup>2</sup> (Alhaji, 1983; Ibrahim, 1991). When someone owns a property, he can do in any way that is lawful in that property and uses it for himself or gives it to someone who he wants to obtain his property during his lifetime. Those who have not given any property in their lifetime, their heirs or *baitulmal* can receive the property after he passes away.

<sup>1</sup> i.e. cash, shares, Employees Provident Fund (EPF) and unit trust.

<sup>2</sup> i.e. land, building.

The property left by a deceased is called estate<sup>3</sup> (Hornby, 2005). In Kamus Dewan, Third Edition (1994) defined estate as inheritance asset which has been left by a deceased person according to the Wills Act 1959, Probate and Administration Act 1959, Small Estate (Distribution) Act 1955, Rules of Court 2012, Public Trust Corporation 1995, General Director of Land and Mines Guideline No. 18/1976 and rules. Generally, estates can be classified into testate and intestate estates<sup>4</sup>. Testate estates means estate that is disposed of by a person through his will<sup>5</sup>. However, intestate estates refers to the estate of a person who dies without leaving a will but dies intestate as to some beneficial interest in his property includes moveable, immovable, small and non-small estate<sup>6</sup>.

The researcher has divided three categories of estates into unclaimed, late claimed or delayed distribution of estates. The definition of late or delayed claims for small estate can be found in Section 18 of the Small Estates (Distribution) Act 1955. For the purpose of this paper, if a claim or application for distribution of estates is made by the beneficiaries, administrator or executor after six months, it will be considered as late claimed estates. In case of non-small estate, Order 71 rule 6 of Rules of Court 2012 provides that in the lapse of three years from the death of the deceased can be declared as delayed claim. It is therefore may cause the delayed distribution of estates.

## 2. The Causes of Unclaimed Estate, Late Claimed and Delayed Distribution of Estate

This paper suggests that there are four general causes. Twenty-five (25) specific causes are related to the legal complexity, seventeen (17) specific causes are derived from the obstacle factor, fifteen (15) specific causes are coming from the lack of knowledge, and fourteen (14) specific causes are related to attitudinal factor. These causes are mostly based on the researcher's initial investigation during pilot study, phase of data collection in the land office, civil and shariah high courts, and estate planning entities as shown in **Table 1**.

**Table 1.** Previous and Current Studies on the Causes of Unclaimed, Late Claimed and Delayed Distribution of Estate of Muslim.

No.	General Causes of Delay and Lack of Estate Distribution	Specific Causes of Delay and Lack of Estate Distribution	Author (s)/ Year
1.	Legal Complexity	<ul style="list-style-type: none"> <li>uncertainty entitlement of heirs to estate:</li> <li>- limitation in GSA land</li> </ul>	Mohiddin Md. Omar (2004)

<sup>3</sup> The word 'estate' may also refer to a large area of land that is owned by one person or family such as a lot of houses or factories of the same type known as a housing estate or industrial estate. However, this research deals solely with the estate that refers to the property left by the deceased person.

<sup>4</sup> Abdul Hamid Mohamad, "Administration of Property in Malaysia: A Civil and Shariah Law perspective" [2002] MLJ i.

<sup>5</sup> 'Will' originated from the word '*wassa*' or '*wasiat*' under Islamic law that refers to deliver the property of testator to someone during his/her lifetime but the property is only effective after his/her demise.

<sup>6</sup> Properties of a deceased person worth up to RM 2 million will be categorised as small estates starting 1<sup>st</sup> of September 2009. Previously, it was RM 600, 000 and below but that amount was based on the amendment of the Small Estates Act (Distribution) 1955 in 2007.

	-land title is still under the name of demised with multiple beneficiaries under one lot of land	Md Ghazali Ibrahim (2008)
	-absence of nominees	Patrick Sennyah (2007); Siti Mashitoh Mahamood (2008); Md Ghazali Ibrahim (2008)
	-lack of integrated property database system	Safina et al. (2012)
	-claimant is not the rightful heirs	Fatin Afiqah (2016)
	<ul style="list-style-type: none"> <li>• lengthy and costly: <ul style="list-style-type: none"> <li>-withdrawal of registrar's caveat in case of trustee</li> </ul> </li> </ul>	Mohiddin Md. Omar (2004)
	-slow distribution system	Siti Norharliza Binti Abd Jalil (2008)
	-delay in estate distribution system	Md Ghazali Ibrahim (2008)
	-devolution of property after death is long, complicated and costly	Ahmad Hidayat Buang (2008); Kamariah Dzafrun Kamarul Baharin (2009)
	-involving court procedures	Ahmad Hidayat Buang (2008)
	-order from the court on the presumption of death	Fatin Afiqah (2016)
	-file transfers to other agencies after valuation	Fatin Afiqah (2016)
	-difficulty in providing sureties for exemption of administration bond	Fatin Afiqah (2016)
	-traditional and complicated case involving multiple heirs	Fatin Afiqah (2016)
	-lots of cases according to lots of district	Fatin Afiqah (2016)
	-appointment of a lawyer or new administrator	Fatin Afiqah (2016)
	<ul style="list-style-type: none"> <li>• weaknesses of existing measures (execution of hibah and will)</li> </ul>	Mohd Ridzuan Awang (2010); Akmal Hidayah Halim (2012)
	<ul style="list-style-type: none"> <li>• weaknesses of estate administration process</li> </ul>	Abdullah bin Muhammad (2010); Wan Kamal Mujani (2011); Akmal Hidayah Halim (2012)
	<ul style="list-style-type: none"> <li>• multiple agencies jurisdiction</li> </ul>	Abdullah bin Muhammad (2010)
	<ul style="list-style-type: none"> <li>• unclear procedure</li> </ul>	Fatin Afiqah (2016)
	<ul style="list-style-type: none"> <li>• conflicting rules of substantive and procedural laws of dual legal system</li> </ul>	Fatin Afiqah (2016)
	<ul style="list-style-type: none"> <li>• lack of comprehensive rules of Islamic law: <ul style="list-style-type: none"> <li>-the status of unregistered waqf land or unregistered hibah could be contested by family members</li> </ul> </li> </ul>	Fatin Afiqah (2016)

		-the documentation of the existing measures are not effective	Fatin Afiqah (2016)
		-lack of uniformity of the statute of wasiyah in each state	Fatin Afiqah (2016)
		-the disputed wasiyah may involve additional time and expenses	Fatin Afiqah (2016)
2.	Obstacle Factor	<ul style="list-style-type: none"> <li>• lack of training and lack of staff</li> </ul>	Mohiddin Md. Omar (2004); Sadali and Ismail (2010)
		<ul style="list-style-type: none"> <li>• work load</li> </ul>	Mohiddin Md. Omar (2004)
		<ul style="list-style-type: none"> <li>• unprofessional service</li> </ul>	Mohiddin Md. Omar (2004)
		<ul style="list-style-type: none"> <li>• inefficient sending notice (notice of hearing, report of land valuation, Form B, Form C)</li> </ul>	Mohiddin Md. Omar (2004); Siti Norharliza Binti Abd Jalil (2008)
		<ul style="list-style-type: none"> <li>• incomplete documents or information in Form A, the original certificate of death, land title, and wasiat, amendment of certificate of faraid</li> </ul>	Siti Norharliza Binti Abd Jalil (2008); Kamariah Dzafrun Kamarul Baharin (2009); Abdullah bin Muhammad (2010)
		<ul style="list-style-type: none"> <li>• no heir left behind</li> </ul>	Siti Mashitoh Mahamood (2008)
		<ul style="list-style-type: none"> <li>• technology</li> </ul>	Abdullah bin Muhammad (2010)
		<ul style="list-style-type: none"> <li>• property has debts and liabilities</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• service quality is problematic</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• the Muslim convert dies and left behind non-Muslim heirs or adopted child</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• the rightful heirs is a minor but has no guardian to initiate a claim</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• the rightful heirs is unsound-minded</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• the rightful heirs is non citizen</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• inability of heirs to afford baitulmal's portion due to financial problem</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• absence of the beneficiaries to attend the hearing and failure to send letters of consent</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• not residence</li> </ul>	Fatin Afiqah (2016)
		<ul style="list-style-type: none"> <li>• the portion of estate involved various method of distribution</li> </ul>	Fatin Afiqah (2016)
3.	Lack of Knowledge	<ul style="list-style-type: none"> <li>• lack of understanding on how to claim the estates</li> </ul>	Mohd Fauzi Bin Mohd Yusoff (2004); Siti Mashitoh Mahamood (2008); Kamariah Dzafrun Kamarul Baharin (2009)
		<ul style="list-style-type: none"> <li>• lack of knowledge about the cost of claiming</li> </ul>	Mohd Fauzi Bin Mohd Yusoff (2004)
		<ul style="list-style-type: none"> <li>• incorrect applications</li> </ul>	Mohiddin Md. Omar (2004)
		<ul style="list-style-type: none"> <li>• lack of contact</li> </ul>	Siti Mashitoh Mahamood (2008); Kamariah Dzafrun Kamarul

			Baharin (2009); Abdullah bin Muhammad (2010)
		• lack of knowledge about the elements of a valid measures	Fatin Afiqah (2016)
		• lack of knowledge about the family tree of the deceased	Fatin Afiqah (2016)
		• lack of knowledge about the demised of deceased	Fatin Afiqah (2016)
		• lack of knowledge about the estate	Fatin Afiqah (2016)
		• Malays women are less knowledgeable	Mohd Awal (2007)
		• discovery of new list of property of the deceased	Fatin Afiqah (2016)
		• application has been made by other heirs	Fatin Afiqah (2016)
		• application has been made in other agencies	Fatin Afiqah (2016)
		• application of movable and immovable estate was done separately	Fatin Afiqah (2016)
		• endorsement of caveat	Fatin Afiqah (2016)
		• foreign jurisdiction involved (letter of administration should be resealed and executed by Singapore Court)	Fatin Afiqah (2016)
4.	Attitudinal Factor	• heirs attitude being not sensitive about the time of claiming estates	Mohd Fauzi Bin Mohd Yusoff (2004)
		• relying or letting other heirs to claim it and respectful to the eldest heirs	Mohd Fauzi Bin Mohd Yusoff (2004); Talib et al. (2011)
		• dispute among beneficiaries or family members	Siti Norharliza Binti Abd Jalil (2008); Md Ghazali Ibrahim (2008); Ahmad Hidayat Buang (2008); Kamariah Dzafrun Kamarul Baharin (2009)
		• dispute between outsiders and beneficiaries	Fatin Afiqah (2016)
		• behaviour aspect of the legal heirs	Abdullah bin Muhammad (2010); Wan Kamal Mujani (2011)
		• estate has no significant value if compared to the cost	Wan Halim (2005); Mashitoh (2006); Hidayat Buang (2008); Wan Kamal Mujani (2011)
		• misconceived view of society about process of estate distribution is complex, lengthy and costly	Wan Kamal Mujani (2011)

	<ul style="list-style-type: none"> <li>• uncommunicative and uncooperative</li> </ul>	Kamarul Zaman (1998); Abdullah bin Muhammad (2010); Zulkifli et al. (2010)
	<ul style="list-style-type: none"> <li>• less motivated and lazy</li> </ul>	Suratman (2004)
	<ul style="list-style-type: none"> <li>• self-sacrifice of time, money, energy</li> </ul>	Erdehim et al. (2006)
	<ul style="list-style-type: none"> <li>• well-bred and tend to be patience</li> </ul>	Zawawi (2008)
	<ul style="list-style-type: none"> <li>• greedy heirs or trustee</li> </ul>	Tarmizi bin Abd. Rahim (2009); Zulkifli et al. (2010); Wan Hussin (2011)
	<ul style="list-style-type: none"> <li>• negligence of trustee to distribute the estate</li> </ul>	Zulkifli Mohamad (2008); Zulkifli et al. (2010)
	<ul style="list-style-type: none"> <li>• self-satisfaction with their own property</li> </ul>	Alatas (1977); Suratman (2004); Wan Kamal Mujani (2011)

### 3. Research Methodology

The research methodology is an essential part of any research as it examines what has been done in tackling the research questions established at the preliminary of the research. A combination of exploratory, correlational, explanatory, and descriptive research is determined to ascertain the causes of delayed and lack of estate distribution, the effectiveness and efficiencies of the existing measures and process and its enhancement. Data has been collected consisting of the literature based research, documentary analysis and observation (see **Table 1**), and semi-structured questionnaire. The questionnaire was distributed to 390 beneficiaries around the state of Johor and Kelantan but only 372 beneficiaries have answered these questionnaires. The respondents were selected conveniently. The questionnaire survey was developed and divided into the respondents' backgrounds and the factors causing the unclaimed, late claimed, and delayed distribution of estate. In order to develop an empirical modeling, the research adopts the causal model for data collection and analysis which comprises of Pearson Correlation analysis. More details about this analysis are presented below.

#### 3.1 Pearson Correlation Analysis

The two core purposes of correlation analysis are to look at the differences between variables and to examine the relationships between the variables (Dornyei, 2007; Naoum, 2007; Mertens, 2005). The analysis also seeks two variables and evaluates the strength and direction of their relationship or their association with each other. According to Dornyei (2007), a high coefficient means a strong relationship between the two variables, a coefficient of "0" suggests no relationship and a negative correlation coefficient suggests inverse relationships. The Pearson product-moment correlation is the standard type, computed between two continuous variables (Piaw, 2006, 2013; Dornyei, 2007). In the present study, the Pearson correlation analysis was conducted using SPSS 19.0 software. The analysis was carried out to identify the significant relationship between the independent variables (causes) and dependent variables (effects). The Pearson correlation analysis is significant when  $p < 0.05$  as stated by Mertens (2005), Naoum (2007), Piaw (2006; 2013), and Dornyei (2007).

### 4. Results and Findings

The results and findings are based on Pearson Correlation analysis which considers the relationship between respondent's background and several causes of unclaimed, late claimed, and delayed distribution of estate.

#### 4.1 Pearson Correlation Analysis

Craig and James (2000) suggested that correlation analysis could estimate the cause and effect relationship which is concluded depending on the relationship exposed through a statistical calculation of a scale of correlation called Coefficient of Determination (CoD). Eventhough some researchers like Trochim (2009) and McLeod (2008) argued that correlation does not imply causation but Australian Bureau of Statistics, 2013 opined that correlation is important to indicate a predictive relationship among possible causes that can be exploited in practice. Piaw (2006; 2013) demonstrated how to determine the strength of a relationship, as shown in **Table 2**. The correlation coefficient ( $r$ ) of 0.91 to 1.00 or -0.91 to -1.00 indicates that the relationship can be considered as very strong. The ( $r$ ) between 0.71 to 0.90 or -0.71 to -0.90 can be considered as strong, between 0.51 to 0.70 or -0.51 to -0.70 can be considered as medium, between 0.31 to 0.50 or -0.31 to -0.50 can be considered as weak, between 0.01 to 0.30 or -0.01 to -0.30 can be considered as very weak and 0.00 can be considered as no correlation.

**Table 2.** Correlation Coefficient Strength Value

Correlation Coefficient Size ( $r$ )	Correlation Strength
0.91 to 1.00 or -0.91 to -1.00	Very strong
0.71 to 0.90 or -0.71 to -0.90	Strong
0.51 to 0.70 or -0.51 to -0.70	Medium
0.31 to 0.50 or -0.31 to -0.50	Weak
0.01 to 0.30 or -0.01 to -0.30	Very weak
0.00	No correlation

##### 4.1.1 Relationship between Variables of Respondents' Background and the Causes of Unclaimed, Late Claimed, and Delayed Distribution of Estate

Pearson Correlation analysis was carried out to identify the significance of the relationship between variables and was calculated by using SPSS 19. The symbol of 'N' as shown in **Table 3** refers to the number of respondents who answered the questionnaires. **Table 3** presents the result of the correlation coefficient between age and respectful to the eldest heirs and rely on him to make a claim. There is a medium relationship between them because the correlation coefficient was -0.528. The questionnaire asked the respondents to indicate their age from a list of four groups, namely, 18-25, 26-40, 41-55, and above 56. The older respondents constituted the largest group where 41-55 years old (162 beneficiaries or 43.5%), followed by age above 56 (139 beneficiaries or 37.4%) if compared to the younger respondents where 18-25 with (5 beneficiaries or 1.3%) and age 26-40 (66 beneficiaries or 17.7%). It proves that the younger heirs were relying on the older heirs to make a claim because in the literature, Desai et al. (1989), Zainal (1995), and Talib et al. (2011) reported that Malay youngster regards their parents and elderly as a person that must be well respected and knowledgeable with full of experiences because the value of respect and obedience for the elderly are vital to the Malays and this phenomena is due to social distance which have been sustained between family members, based on ages, genders and generations. As a result, Malays youngster is less likely to initiate a claim, attempt to make a late claimed, and delayed the process of estate distribution.

**Table 3:** Correlation between Age and Respectful to the Eldest Heirs and Rely on him to make a Claim

Item		Age	Respectful to the eldest heirs and rely on him to make a claim
Age	Pearson Correlation ( <i>r</i> )	1.000	-.528**
	Sig. (2-tailed) ( <i>p</i> )	.	.000
	N	372	372
Respectful to the eldest heirs and rely on him to make a claim	Pearson Correlation ( <i>r</i> )	-.528**	1.000
	Sig. (2-tailed) ( <i>p</i> )	.000	.
	N	372	372

The result from the analysis shows the correlation between relationship and uncertainty of entitlement of estate as shown in **Table 4**. The correlation coefficient was ( $r$ ) = -0.006 indicates that the relationship can be considered as no correlation. In the literature, an estate could be claimed by anyone irrespective he or she is related to the deceased by blood, marriage, contracts, and transaction. Based on the analysis, most of the respondents reported that they are entitled to inherit the estate either through blood (253 beneficiaries or 68%) or marriage (107 beneficiaries or 28.8%) if compared to the outsiders (12 beneficiaries or 3.2%). This means, they have an understanding about the priority for entitlement of estate. Hence, the possibility of unclaimed estate, late claimed estate, and delayed distribution of estate were low in case of uncertainty of entitlement of estate and therefore there is no significant relationship between relationship and uncertainty of entitlement of estate.

**Table 4:** Correlation between Relationship and Uncertainty of Entitlement of Estate

Item		Relationship	Uncertainty of entitlement of estate
Relationship	Pearson Correlation ( <i>r</i> )	1.000	-.006
	Sig. (2-tailed) ( <i>p</i> )	.	.0902
	N	372	372
Uncertainty of entitlement of estate	Pearson Correlation ( <i>r</i> )	-.006	1.000
	Sig. (2-tailed) ( <i>p</i> )	.0902	.
	N	372	372

In addition to the above, **Table 5** presents the correlation coefficient between the marital status and lack of knowledge about the demise of the deceased was  $r = -0.058$ . As illustrated, it means that the correlation strength was very weak. Generally, beneficiaries might come to know about the demise of the deceased from the relatives of the deceased by marriage or blood. Although married respondents constituted the largest group (220 beneficiaries or 59.1%), but it cannot



prove that they have well knowledge about the demise of the deceased. One of the reason is, a case on the presumption of death of a missing person could be seen as the factor of delayed distribution of estate because the applicant required an order from the court which is time consuming and costly. Thus, the relationship between the marital status and lack of knowledge about the demise of the deceased was very weak but there is still a significant relationship between them.

**Table 5:** Correlation between Marital Status and Lack of Knowledge about the Demise of the Deceased

Item		Marital status	Lack of knowledge about the demise of the deceased
Marital status	Pearson Correlation ( <i>r</i> )	1.000	-.058
	Sig. (2-tailed) ( <i>p</i> )	.	.263
	N	372	372
Lack of knowledge about the demise of the deceased	Pearson Correlation ( <i>r</i> )	-.058	1.000
	Sig. (2-tailed) ( <i>p</i> )	.263	.
	N	372	372

Other analysis indicated the correlation coefficient between the state of Malaysia and beneficiaries are not resident was ( $r = 0.959$ ), as shown in **Table 6**. This correlation coefficient can be considered as very strong. The reason is even though the survey has taken place in Johor and Kelantan but some of the beneficiaries were coming from other states include Selangor, Kuala Lumpur, Terengganu, Malacca, Pahang and Singapore. Most of them are not resident and it would affect the self-sacrifice of time, money, and energy of the beneficiaries to make an application for distribution of estate. In such a case, absent during hearing process is possible. Consequently, the hearing process would be postponed and further, delay the process of estate distribution. Generally, the self-sacrifice of time, money, energy, and also cooperation among the beneficiaries are very important in order to speed up this process.

**Table 6:** Correlation between State of Malaysia and Not Resident

Item		State of Malaysia	Not resident
State of Malaysia	Pearson Correlation ( <i>r</i> )	1.000	.959**
	Sig. (2-tailed) ( <i>p</i> )	.	.000
	N	372	372
Not resident	Pearson Correlation ( <i>r</i> )	.959**	1.000
	Sig. (2-tailed) ( <i>p</i> )	.000	.
	N	372	372

Further, based on the analysis, the strength of the relationship between property value and disputes in court was -0.005. This means that there is no correlation strength between them. In the literature has clearly reported that estate can be classified into small and non-small estate. Properties of a deceased person worth up to RM 2 million will be categorised as small estate while RM 2 million and above will be considered as non-small estate. Besides, their jurisdictions were mentioned clearly in the Small Estate (Distribution) Act 1955 and the Rules of Court 2012. Hence, the possibility of disputes in court was very low in case of the property value and therefore there is no significant relationship between property value and disputes in court. The results of the analysis are presented in **Table 7**.

**Table 7:** Correlation between Property Value and Disputes in Court

Item		Property value	Disputes in court
Property value	Pearson Correlation ( <i>r</i> )	1.000	-.005
	Sig. (2-tailed) ( <i>p</i> )	.	.918
	N	372	372
Disputes in court	Pearson Correlation ( <i>r</i> )	-.005	1.000
	Sig. (2-tailed) ( <i>p</i> )	.918	.
	N	372	372

## 5. Conclusion

Attempts have been made in this paper to evaluate the causes of unclaimed, late claimed, and delayed distribution of Muslim estate in Malaysia using the documentary and Pearson Correlation Analysis. Additionally, the discussion above provides an analysis of the relationship between all the general and specific causes. This paper revealed that they are four general causes namely the legal complexity, obstacle factor, lack of knowledge, and attitudinal factor. Twenty-five (25) specific causes are related to the legal complexity, seventeen (17) specific causes are derived from the obstacle factor, fifteen (15) specific causes are coming from the lack of knowledge, and fourteen (14) specific causes are related to attitudinal factor. Also, for example, findings computed that the relationship between the respondent's background (i.e.: age) and the causes of unclaimed estate (i.e.: respectful to the eldest heirs and rely on him to make a claim) has a medium relationship whereby the correlation coefficient was -0.528. This kinds of relationship either very strong, strong, medium, weak, or very weak can be a cornerstone for the researcher to ascertain the right causes. By analyzing all the causes, their effects and relationships, the results of analysis are considered as reliable and valid since they were computed statistically and consistently. Conclusion of this paper is based on the level of correlation coefficient obtained from the Pearson Correlation analysis to achieve the preset objective. It is hoped that this statistical analysis and evaluation may contribute into a proposal of new triggering mechanism for an effective and fast distribution of Muslim estate.

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### **Biodata**

	<p>The author holds Bachelor and Doctor of Philosophy degrees in Land Administration and Development from Universiti Teknologi Malaysia. She has interests in the law of succession, administration of Muslim estate, and Islamic wealth management. She has accomplished a post-doctoral research on heritage property valuation at Universiti Malaysia Kelantan. She is currently a Senior Lecturer in Department of Real Estate, Faculty of Built Environment and Surveying and also an Associate Member of Centre for Real Estate Studies.</p>
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