

CHAPTER 5

RESEARCH FINDINGS AND ANALYSIS

5.1 Introduction

Several interview sessions were conducted in this research with decision-makers and senior managerial personnel in the full-fledged Islamic trust companies in Malaysia to examine the extent to which the questions formed were able to achieve the research objectives listed below:

1. To assess the current practices of appointing the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia,
2. To identify the KSAO which relates to the competency of the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia,
3. To develop a competency framework based on KSAO model for Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia.

The interview sessions were conducted to obtain the respondents' feedback and views on the subject to be explored in this research, as highlighted in the above research objectives. The participation of decision-makers and managerial personnel from all listed full-fledged Islamic trust companies in Malaysia is essential in charting the way forward of having a competency framework for a robust professionalisation agenda of the industry. The selected respondents were as follows:

Table 5.1: List of Respondents of This Research

Respondent	Position	Companies
C1	Acting CEO	MyAngkasa Amanah Berhad
C2	Chief Executive Officer	Amanah Warisan Berhad
C3	Vice President	as-Salihin Trustee Berhad
C4	Chairman, Technical Committee	Wasiyyah Shoppe Berhad

The interview sessions were conducted in the semi-structured approach, as described in the previous chapter. The researcher developed the interview questions based on the previous pilot studies' findings prior to this research. The interview questions were developed by considering situational, competency-based and behavioural approaches. According to Deligiannis (2018), the situational interview questions are based on specific scenarios that will comprehend the generalised current industry situation.

The researcher used several competency-based questions to assess specific attributes, knowledge and behaviours on the current Islamic legacy planners. In contrast, behavioural questions were asked to elicit information on how to handle any of a range of real-world challenges based on the respondent's previous behaviour facing a similar circumstance. Since all the interview sessions were conducted using the same interview questions, hence, all the responses were analysed together using the thematic analysis method that focused on coding. There are sixteen interview questions which are divided according to the research objectives.

5.2 To Access the Current Practices of Appointing Islamic Legacy Planners in the Full-Fledged Islamic Trust Companies in Malaysia

Every appointment must adhere to the specific procedures and among the procedures shall include the requirements. Therefore, it is assumed that the minimum requirements are part of the practices set by the full-fledged Islamic trust companies,

when appointing the Islamic legacy planners. Question 1 to Question 4 addresses Research Question 1, which is to assess the current practices by the full-fledged Islamic trust companies for their legacy planners. It also discusses whether the minimum requirements have been set by the full-fledged Islamic trust companies in appointing their legacy planners. Then, it discusses the selection process followed by the respondents' opinion if the minimum requirements should be standardised. This section also includes the monitoring measures by the companies on the competency level of the legacy planners.

5.2.1 Current Practice on Appointing Islamic Legacy Planner

According to Gusdorf (2008), recruiting is the process of creating interest in an individual equipped with appropriate qualifications and other characteristics to apply for a role in an organisation. It is done from time to time. Hence, the interview sessions began by asking each of the respondents on the current practices by their companies when appointing the legacy planners. Their statements are reported as below:

Respondent 1 (C1):

“Based on my past experiences... when I was in an organisation like ARB (Amanah Raya Berhad) for 6 years... MyAngkasa Amanah Berhad for 5 years... now I owned and managing AWARIS.”

“The selection is based on experiences as per stated in the resumes as well as... work exposures... knowledge as well as efficiency and expertise in managing files... from the ordinary to the small files to the large volumes... so that is why I chose a so-called talented planner to maintain and develop the organisation.”

Respondent 2 (C2):

“In terms of recruitment... it is between 50-60%... as-Salihin is recruiting more marketing and sales staffs... the marketing staffs will lead to the promotion, which will help our planners... There also referrals on Muslim clients from practitioners from our counterparts like Rockwills.”

Respondent 3 (C3):

“Um... we don't have any specific standard in appointing the agent... currently, MyAngkasa has no individual legacy planners... only corporate planners... probably, sooner. We have set a criterion but not strict enough... the company (corporate) must be registered with the SSM (Companies Commission of Malaysia) ...”

“Board Members (referring to the corporate legacy planners) should be free of any court actions and insolvency... have no arrears of debt and we have a system to identify... We do not impose any requirements for those who are joining us to have a specific year of knowledge... we will also be accepting those who have zero knowledge as well...”

“We think it doesn't need to be complicated. Most importantly, they need to attend the briefing that we arrange for them. We will conduct an in-house test if needed. The briefing is provided in a way to provide the necessary information before they represent MyAngkasa. There are some incidences that we rejected... especially for those who have past bad records... so here's some of the filtering that we did...”

Respondent 4 (C4):

“As far as I know, Wasiyyah Shoppe has modules that planners need to go through and the modules are reviewed by us, and the planners will have to go through these modules at the early stages. Be our planner first, no need to go through the course... we will complete themselves with these modules after they joined us. We will be monitored from time to time. They have to learn first... the modules touch very much on fiqh mawarith and on planning matters... I will be the trainer for the beginner stage.”

“At Wasiyyah Shoppe, our planner is called dai'e mawarith... it is mean preacher of legacy planning. On average, they must be able to calculate the basic faraid... understand who the heirs and the portion rates in distribution are... basic knowledge, about faraid, is a priority... This is how we appoint our planners or what we call as dai'e...”

Table 5.2 represents the findings from the respondents on Question 1. The respondents related the four focused coding, which are filtering, training related, knowledge and internal procedure when asked about the current practice of their companies in recruiting the legacy planners.

Table 5.2: Question and Thematic Answers to Question 1

What is your organisation's current practice when appointing Islamic legacy planners?	
	Focused Coding
1	Filtering
2	Training related
3	Knowledge
4	Internal Procedure
Concluding Themes	The full-fledged Islamic trust companies in Malaysia have practices the selection and filtering mechanisms as part of their internal procedure when appointing the Islamic legacy planners. Training is conducted to ensure the knowledge of the legacy planners are current and meet the requirements set by the companies.

In brief, all companies have their internal procedure when appointing an Islamic legacy planner. Based on the interviews, the companies will conduct the filtering processes before one is appointed as their legacy planner. The findings are similar to Gusdorf (2008) when she mentioned the need for employers in conducting careful consideration when appointing new employees. Although the current practices amongst the companies are not standardised, all the companies are committed and not compromising on the required fundamental knowledge for their planners.

Hence, sufficient training sessions are conducted by the management to ensure the legacy planners are equipped with the required knowledge. Parent (2015) gave a similar argument, in which he mentioned the training is part of employee relations under the purview of the Human Resource Department of all organisations. This refers to the internal procedure practised by the Islamic trust companies in Malaysia.

Table 5.3 below presents details of how the respondents describe the current practice when recruiting legacy planners by the full-fledged Islamic trust companies in Malaysia.

Table 5.3: Focused Coding for Question 1

1	Focused Coding	Selection and filtering
	<i>Respondents(s)</i> C1, C2, C3	<i>Remarks</i> The full-fledged Islamic trust companies in Malaysia have their selection and filtering processes when hiring an individual or corporate legacy planners. Supporting evidences: “...selection is based on experience...” — C1 “...As-Salihin is recruiting more marketing and sales staffs...” — C2 “...We have set criteria but not strict enough... There are some incidences that we rejected...” — C3
2	Focused Coding	Training related
	<i>Respondents(s)</i> C3, C4	<i>Remarks</i> Training is provided for the newly appointed legacy planners to equip them with the necessary knowledge. Supporting evidences: “...they need to attend the briefing that we arrange for them. If needed, we'll conduct an in-house test...” — C3 “...Wasiyyah Shoppe has modules that planners need to go through, and the modules reviewed by us, and the planners will have to go through this module in the early stages...” — C4
3	Focused Coding	Knowledge
	<i>Respondents(s)</i> C1, C3, C4	<i>Remarks</i> Knowledge is the essential requirement upon being appointed as legacy planners for the full-fledged Islamic trust companies in Malaysia. Supporting evidences: “...knowledge as well as efficiency and expertise in managing files...” — C1 “...Most importantly, they need to attend the briefing that we arrange for them. If needed, we'll conduct an in-house test...” — C3 “... they must be able to calculate the basic faraid... understand who the heirs and the portion rates in distribution are... basic knowledge, about faraid, is a priority...” — C4

Table 5.3: Focused Coding for Question 1 (continue)

4	Focused Coding	Internal System
	<i>Respondents(s)</i>	<i>Remarks</i>
	C1, C2, C3, C4	<p>The companies have their internal recruitment system when selecting and screening the eligibility of the candidates.</p> <p>Supporting evidences: <i>"...we also seek the Human Resources Department to conduct a background check... in terms of soft-skills and HR (Human Resource) matters from their previous working experiences."</i> — C1</p> <p><i>"...the marketing staffs will lead to the promotion, which will help our planners."</i> — C2.</p> <p><i>"Board Members (referring to the corporate legacy planners) should be free of any court actions and insolvency... have no arrears of debt and debt (we have a system to identify) ..."</i> — C3</p> <p><i>"They will be monitored from time to time..."</i> — C4</p>

The first focused coding is selection and filtering. The majority of the respondents agreed that the companies need to uphold selection and filtering mechanisms when recruiting the legacy planners before representing the companies. The second focused coding is training related. Indeed, all companies have their training arm in conducting the necessary training for the newly appointed Islamic legacy planners. The type of training will be discussed further in the following questions.

The majority of respondents also agreed on the third focus coding, namely knowledge as the critical component for their legacy planners. For selected planners with minimal relevant knowledge, structured training is provided as highlighted in the other focused coding. For the fourth focused coding, namely internal procedure, the respondents reached a consensus by agreeing that the internal procedures are in place and implemented within the companies to ensure the new recruitment has gone through the necessary processes as and when required.

5.2.2 Minimum Requirement of Islamic Legacy Planners

Gusdorf (2008) suggested that there should be the lowest level of acceptable qualifications that are necessary to hold a particular position in the organisation. Hence, in the second question, the discussion continues by asking about the minimum requirements set by the companies when appointing legacy planners. Their statements are reported as below:

Respondent 1 (C1):

“No minimum requirement. But we want the agencies under AWARIS to have a standard... the standard including the knowledge as well professionalism. As far as I know, everyone has a degree... all degree holders... so, my partners have degrees as a minimum qualification so far... So far, there is no standardisation. As for now, I've put a culture of having a standard within my organisation... in terms of knowledge, intellectual, the importance of having a good appearance when meeting a client, wearing a corporate shirt... it has to be more professional to make AWARIS a better provider”

Respondent 2 (C2):

“No, there is no minimum requirement so far. What is needed for the planner is the knowledge and have a desire to learn... we will accept them. As for the benchmark, we recruited the takaful agents... who have a sales background... it is easier for us to get started. For those with no sales background, we have to start from scratch...”

Respondent 3 (C3):

“Um... we don't have any specific standard when appointing legacy planners... We do not impose any requirements for those who want to join us to have particular years of knowledge... we will also be accepting those who have zero knowledge as well... we will train them...”

Respondent 4 (C4):

“There are no specific requirements... none... so, if want to join, there are courses that need to be enrolled... according to the modules set by Wastyiah Shoppe.”

Table 5.4 reports the findings from the respondents on Question 2. The respondents related the two focused coding, which are no job requirements and knowledge when asked about the minimum requirements set by the companies when appointing Islamic legacy planners.

Table 5.4: Question and Thematic Answer for Question 2

What is the minimum requirement of appointing legacy planners in your organisation?	
Focused Coding	
1	No Job requirements
2	Knowledge
Concluding Themes	The full-fledged Islamic trust companies in Malaysia have not set minimum requirements when appointing Islamic legacy planners. Regardless of the background of the appointed legacy planners, the companies will conduct relevant training to ensure their knowledge is completely equipped.

According to Doyle (2019), the requirement of a job includes qualifications, skills, experience, and attributes that are desired by employers for their candidates for any post in their organisation. However, based on the interviews conducted, the full-fledged Islamic trust companies in Malaysia do not specify the job requirements for the incoming legacy planners they want to appoint. It can be deemed as an ‘open-entry’ for those interested individuals to join any of the companies as a legacy planner. The respondents acknowledged the role of knowledge in creating dynamic capabilities of companies as suggested by Burke and Cooper (2006). The companies incorporated

necessary training structures as a critical component to managing the flow of their legacy planners' knowledge to serve the companies better.

Table 5.5 below presents details of how the respondents discuss the minimum requirements of appointing legacy planners in their organisation:

Table 5.5: Focused Coding for Question 2

1	Focused Coding	No Job Requirements
	<i>Respondents(s)</i> C1, C2, C3, C4	<i>Remarks</i> None of the full-fledged Islamic trust companies in Malaysia has set specific minimum requirements when appointing legacy planners. Supporting evidences: “No minimum requirement. But we want the agencies under AWARIS to have a standard” — C1 “No, there is no minimum requirement so far.” — C2 “We don't have any specific standard in appointing the agent...” — C3 “There are no specific requirements...” — C4
2	Focused Coding	Knowledge
	<i>Respondents(s)</i> C1, C2, C4	<i>Remarks</i> Knowledge is a critical component which allows the legacy planners to meet customer needs to a greater extent and makes them more professional and engaged. Supporting evidences: “The standard including the knowledge as well professionalism.” — C1 “What is needed for the planner is the knowledge and have a desire to learn...” — C2 “...there are courses that need to be enrolled... according to the modules set by Wasiyyah Shoppe.” — C4

The first focused coding is no job requirements. From the previous literature, job requirements can help the employers to identify particular skills or abilities that are necessary for a position as argued by Brannen (2016). Nonetheless, the respondents

agreed generally that the companies currently do not set specific job requirements when appointing new legacy planners.

For another focused coding, the respondents emphasised on knowledge for the newly appointed legacy planners. According to Chang and Chang (2018), knowledgeable workers or employees would create a competitive edge for the companies and utilise information and knowledge in their work. Although considered as one of the lowest things on the priority list of most companies as suggested by Copra (2015), from the interviews, most companies regard knowledge of the new appointees as essential.

Hence, the newly appointed legacy planners shall gain access to the experts and other experienced legacy planners (i.e., senior legacy planners) that allow them to transcend the industry boundaries within the companies through training. Burke and Cooper (2006) also supported that a good training structure will enhance the knowledge of the employees in meeting the industry's expectations.

5.2.3 A Potential Minimum Requirement for Islamic Legacy Planners

In the third question, the discussion continues by asking the respondents about having a minimum requirement when appointing the legacy planners for their companies. Their statements are reported as below:

Respondent 1 (C1):

"It is good; actually, it is time for us to regulate the industry because the industry is currently growing, but to me, it has yet to reach its maturity level... presently in growth stage... and the industry has the potential. Well, it is possible if SPM (Sijil Pelajaran Malaysia); however, a diploma is the better option as the minimum requirement. However, there must be a leeway for the SPM holders as well... a recognition through experiences for those with no formal education, a standard for the individual without qualification

but they are 'eligible'. Experiences should also be considered as those who have been in other industries such as takaful. For me, the experience was pretty high but not been documented as 'qualification...'

Respondent 2 (C2):

"If we have to have a minimum requirement, at least, a diploma holder because, on top of what we learn, we also have to go through aaa... legal procedures... the administration of the estate administration... legal processes for examples, what will happen when the case is brought to the High Court, the procedure at the Pejabat Pusaka Kecil... at least, the person with a diploma could understand until that level. Impact on the industry, if there is a minimum requirement, it will accelerate the process of transforming the people to know about legacy planning. The problem is, the public does not understand the administration process. There are proposals from many parties like academicians, practitioners... although this may seem simple, it is tough... but, why not, we start from somewhere. In my opinion, having a minimum requirement is a needful for industry professionalism, as the importance of knowledge has to be taken into account."

Respondent 3 (C3):

"I assume... We agree for everything that needs to be done for the good of the public...the standard has to be in place... we must consider experienced candidates although they do not have a degree or diploma and there must be an entry assessment for new legacy planners."

Respondent 4 (C4):

"We support these requirements as long as it will be benefits and for the betterment on related matters for those involves in this industry... that is the most important thing. From my observation, the minimum requirement should be at least a diploma or similar... the minimum assessment is similar to the SPA (Suruhanjaya Perkhidmatan Awam) assessments. We have to allow those who have not to meet the minimum academic qualifications but have relevant experience too. The assessment needs to be passed first and then only will be selected... then, enrol the courses so on so forth... not just make registration and straight away appointed as the planner... hence, the filtering is more organised."

Table 5.6: Question and Thematic Answers to Question 3

What is the opinion of having a minimum requirement in appointing the Islamic legacy planners?	
	Focused Coding
1	Academic Qualification
2	Recognition of Prior Learning
3	Industry Professionalism
Concluding Themes	A combination of minimum academic qualification and past related working experiences through recognised prior learning framework is required if the industry wants to set a minimum requirement in appointing the legacy planners. The components will uphold the professionalism within the full-fledged Islamic trust companies in Malaysia.

Table 5.6 reports on the insights from the respondents about having a minimum requirement when appointing the legacy planners within the companies. The minimum requirements must consist of academic qualification and recognition of prior learning towards the overall industry professionalism.

Table 5.7: Focused Coding for Question 3

1	Focused Coding	Academic Qualification
	Respondents(s)	Remarks
	C1, C2, C4	The industry should set a minimum academic qualification for legacy planners. Supporting evidences “...a diploma is the better option as the minimum requirement.” — C1 “At least, the person with a diploma could understand until that level.” — C2 “For my observation, with the minimum requirement should be at least a diploma or similar...” — C4

Table 5.7: Focused Coding for Question 3 (continue)

2	Focused Coding	Recognition of Prior Learning
	Respondents(s) C1, C3, C4	Remarks The industry should allow a potential individual to be appointed as the legacy planner by recognising his or her experiences. Supporting evidences “However, there must be a leeway for the SPM holders as well... a recognition through experiences for those with no formal education.” — C1 “We must consider experienced candidates although they do not have a degree or diploma.” — C3 “We have to allow those who have not to meet the minimum academic qualifications but have relevant experience too” — C4
3	Focused Coding	Industry Professionalism
	Respondents(s) C1, C2, C4	Remarks A standard minimum requirement will demonstrate and support industry professionalism. Supporting evidences: “It is time for us to regulate the industry because the industry is currently growing... the industry has the potential.” — C1 “In my opinion, having a minimum requirement is a needful for industry professionalism, as the importance of knowledge has to be taken into account.” — C2 “We support these requirements as long as it will be benefits and for the betterment on related matters for those involves in this industry.” — C4

Table 5.7 proposes three focused coding relayed on having a minimum requirement in appointing the legacy planners within the full-fledged Islamic trust companies that are: academic qualification; recognition of prior learning; industry professionalism. The first focused coding is concerned with three respondents. The focused coding concurs with the findings by previous researchers on the same elements. Salwa *et al.* (2020) said that the higher the level of academic background of an employee could show someone's credibility in carrying out their work, while Miarso (2008) said that qualifications mean the requirements that must be met are related to the abilities

needed to carry out a job. The findings suggested that the industry should set a minimum academic qualification for legacy planners with the minimum academic qualification for Islamic legacy planners within the full-fledged Islamic trust companies in Malaysia should be a minimum of a diploma with no specific areas.

The second focused coding is recognition of prior learning. Three respondents agreed that the recognition of prior learning should be considered if the minimum academic qualification is not fulfilled by the potential candidates. According to the Human Resources Development Fund (HRDF) in its official site, recognition of prior learning is to enable individuals to get recognition on their skills, knowledge and experience gained through working and learning prior to joining a new organisation. Recognition of prior learning process can help these individuals acquire a formal qualification that matches their knowledge and skills.

Hasibuan (2008) stated that work experience includes the number of types of jobs or positions that have been occupied by someone and the length of time they work for each job or position. The element of recognising the prior learning could contribute to improving mobility, lifelong learning, social inclusion and self-esteem. From the findings, the respondents agreed that the industry should allow a potential individual to be appointed as a legacy planner by recognising his or her experiences and leeway must be given to those who have less than the minimum academic qualifications that are to be set later.

The third focused coding is industry professionalism and emphasises that a standard minimum requirement for the legacy planners will demonstrate and support industry professionalism. As the level of professionalism is an important aspect of organisational culture (Butter & Hermanns, 2011), the respondents suggested that

having a minimum requirement is needful for industry professionals and it will benefit those involved in the Islamic legacy industry.

5.2.4 Monitoring System in Tracking the Level of Legacy Planner's Competency

The respondents were further asked on how their companies monitor the competency level of their legacy planners. Their statements are reported as below:

Respondent 1 (C1):

"In terms of monitoring... we have a list of compliance... on the documents or testament published by legacy planners... it is called List A and List B. Actually, List A is more of a severity and List B is non-severe... The example of List A involves an identity card... such as a wrong ID number... wrong will... for a Muslim... a Muslim Will have to be signed by a Muslim... for non-Muslims or non-Muslims Will be provided for non-Muslims... no religious information."

Respondent 2 (C2):

"There is a tracking system to monitor any ILP (Islamic Legacy Planner) attending training or otherwise... new or old ILP, the frequency (repeated participants) based on ID license. No restriction... more on selling skills, soft skills. Also, there is an ILP gathering... more SME (Subject Matter Experts) such as legal will present and discuss real case-study... and it's open to ILP only."

"A 3 days course on corporate introduction... challenges and issues in legacy planning and product solutions... such as on will, pre-inheritance and joint asset agreement and trust."

"No CPD hour, no minimum qualification... Day 1 will focus on estate planning... day 2, on product... Day 3, on the issue and real cases. ILP workshop will be on a monthly basis... no training hour. It's an open session and not compulsory."

"There are two layers... senior and junior ILP. There is no target, but there is a commission... there will be an ongoing campaign, an Agency Agreement... if there is a product cross-selling from another trustee company, action will be taken and terminated. We sell a lot of products based on product niche."

Respondent 3 (C3):

“We designed a structure that includes incentives and overriding systems... this system also comprises their commission scheme. In an attempt to avoid misleading situations, assuming they have passed all the courses, we will impose a professional deposit. If MyAngkasa receives a complaint... the deposit then will be used to compensate the affected client. Those found guilty of wrongdoing... will be subject to action, including being barred from representing the company.”

“Therefore, the institution that provides this Islamic legacy has to have an internal Shariah Committee. Not only that, but the companies also need to disclose who is on board as their Shariah Committee. So, before anything is done, there is a monitoring process that includes issues regarding these representatives or legacy planners... The Committee will also provide advice and insights on products and how each product is marketed including its limitation... as well as a guideline to prevent over-sell incidents. This is because our knowledge is limited.”

“The management process also plays a role. Hence, MyAngkasa has its Shariah Committee, Board of Directors and the Management. MyAngkasa believes that... if these processes are in place, Insha'Allah there will be no issues arises... compared to other companies, we only focus on specific instruments or products. That's right... some are trying to promote the hibah and so on. MyAngkasa will make sure the products marketed by our planners have no issues, and our approach is not based solely on the concepts... MyAngkasa will make sure our representatives understand the needs of the company...”

Respondent 4 (C4):

“Wasiyyah Shoppe conducts test and exercises for every module... however, I am not sure on the passing rate... There is an old and new system. There are levels based on the knowledge and modules that need to go through... the senior has to assist the newcomer... there is a hierarchy. The new planners, often, their knowledge is limited... so, we prepare a schedule... it is not compulsory; however, we keep the attendance... hence, it's easier for us to keep track for any planners that have problems... as examples, planners who are not able to give proper explanations... or... misinterpretation... the management will counter check on their training's track record...”

Table 5.8: Question and Thematic Answers to Question 4

How does your organisation monitor the competency level of your legacy planners?	
	Focused Coding
1	Monitoring system
2	Training
Concluding Theme	The full-fledged Islamic trust companies have their monitoring system as the mechanisms in monitoring the competency level of the legacy planners. All companies have their training regime for the legacy planners to subscribe or attend to stay competent.

Table 5.8 represents the findings from the respondents on Question 4. The respondents related the two focused coding, which are monitoring system and training when asked about how the companies are monitoring the competency level of the Islamic legacy planners.

Table 5.9: Focused Coding for Question 4

1	Focused Coding	Monitoring system
	Respondents(s)	Remarks
	C1, C2, C3, C4	The companies have their monitoring system to monitor the competency of the legacy planners. Supporting evidences: “In terms of monitoring... we have a list of compliance...” — C1 “There is a tracking system to monitor any ILP (Islamic Legacy Planner) attending training or otherwise.” — C2 “We designed a structure that includes incentives and overriding systems...” — C3 “We keep the attendance... hence, it’s easier for us to keep track for any planners that have problems...” — C4

Table 5.9: Focused Coding for Question 4 (continue)

2	Focused Coding	Training
<i>Respondents(s)</i> C2, C3, C4	<p data-bbox="639 338 751 365"><i>Remarks</i></p> <p data-bbox="639 371 1399 439">The training structure is in place to ensure the legacy planners' knowledge is updated.</p> <p data-bbox="639 472 903 499">Supporting evidences:</p> <p data-bbox="639 506 1399 640"><i>“Day 1 will focus on estate planning... Day 2, on product... Day 3, on the issue and real cases. ILP workshop will be on a monthly basis... no training hour. It’s an open session and not compulsory.” – C2</i></p> <p data-bbox="639 674 1399 808"><i>“The Committee will also provide advice and insights on products and how each product is marketed including its limitation... as well as a guideline to prevent over-sell incidents.” – C3</i></p> <p data-bbox="639 842 1399 909"><i>“There are levels based on the knowledge and modules that need to go through...” – C4</i></p>	

Table 5.9 depicts the evidence from the respondents on the two focused coding established. For the first focused coding, as suggested by Yamoah (2014), supervision of the workers' performance is fundamental for the growth and development of an organisation. The findings demonstrated that the majority of the full-fledged Islamic trust companies in Malaysia have their mechanism in monitoring the competency of the legacy planners. The monitoring system includes the compliance checklist, tracking system for training attended by the legacy planners and also incentives as well as the overriding systems.

The monitoring system by the companies relates to the other focused coding, which is the training. Most companies have their training regime for the legacy planners to subscribe or attend to stay competent. The training provided is not just focusing on product knowledge but also other elements, including understanding the internal guidelines of the companies.

5.3 To Identify the KSAO Which Relates to the Competency of the Islamic Legacy Planner in Their Full-Fledged Islamic Trust Companies in Malaysia

The combination of KSAO is the elements of a competency. The Islamic legacy planners must be equipped with the necessary KSAO. Therefore, with the right KSAO, the Islamic legacy planners are expected to be competent. The Question 5 to Question 12 addressed Research Question 2, which is how the current competencies element would be developed into the KSAO model for legacy planners in full-fledged Islamic trust companies in Malaysia.

5.3.1 Competent Islamic Legacy Planners

For further investigation, respondents were asked about their understanding of the word competent legacy planners. Below are the responses gathered from the respondents on the question.

Respondent 1 (C1):

“The competency... it more on the knowledge in legacy planning... for example, when a person explains about the wasiyyah, they know the dos and don'ts, the rules of the wasiyyah, the National Land Code of every state. He or she can provide accurate advice to the clients of various backgrounds, he can give exact solutions within his expertise... We don't want when the planners who only dominantly offer the same solutions while some products need to be customised... to me, he is incompetent. We need to know the market segmentation. As for soft-skills and hard-skills... sometimes, some planners have an excellent hard-skills but not the soft-skills... some of them have both skills... so, both skills must complement each other... PR as well and have excellent technical knowledge too... it is embedded altogether as a planner...”

Respondent 2 (C2):

“The competent legacy planner is, firstly, must be knowledgeable. Knowledge is on top of everything. Secondly, is the integrity... transparency... trustworthiness... because the client will disclose everything with the planner... including the background of the clients. Nonetheless, soft-skills will overtake hard-skills, and the soft-skill is essential for the planner to gather the information from the clients...”

Respondent 3 (C3):

“A competent legacy planner... in terms of knowledge, they need to know all the processes including on how to deal with the authorities like the Land Offices, courts and banks. In terms of skills, they can offer after-sales service, have excellent presentation skills... able to convince the public... They must have integrity... to be disciplined and have a positive attitude... They must be able to create awareness on the Islamic legacy planning solutions....”

Respondent 4 (C4):

“Ok... to me, a competent Islamic legacy planner is those who are competitive and could always portray the image or reputation of legacy planning. The planners or the parties involved need to be concerned about these matters... where the consultants need to understand and appreciate the processes related to legacy planning and, more importantly, they need to comply with the Shariah within the planning process... because we have to remember that there always challenges in legacy planning. Aaa... anything that is generated, designed or formed by certain parties, there will always be challenges in the future, especially from the parties who disagree with the planning. So, they need to be aware of the planning methodology, the Syariah compliance and the jurisdiction of the court involved in specific processes. It is because, in some cases, the challenges remain on the disagreement by some parties and challenge the disputes in the court. So, this is what they really need to understand to make that person a competitive planner and what they do can be advocated in court.”

Table 5.10: Question and Thematic Answers to Question 5

What is your understanding of the word competent legacy planners?	
	Focused Coding
1	Knowledge
2	Skills
3	Abilities and others
Concluding Theme	The understanding of 'competent' among the decision-makers in the full-fledged Islamic trust companies is the combination of knowledge, skills, abilities and others.

Table 5.10 represents the findings from the respondents on Question 5. The respondents related the three focused coding, which are knowledge, skills, abilities and others when asked about their understanding of competent legacy planners. Table 5.11 (a) below presents the details of how the respondents describe their understanding of competent Islamic legacy planners.

Table 5.11: Focused Coding for Question 5

1	Focused Coding	Knowledge
	Respondents(s)	Remarks
	C1, C2, C3, C4	<p>A competent legacy planner must be knowledgeable.</p> <p>Supporting evidences:</p> <p><i>“It more on the knowledge in legacy planning... for example, when a person explains about the wasiyyah, they know the do's and don'ts, the rules of the wasiyyah... He or she can provide accurate advice to the clients of various backgrounds, he can give exact solutions within his expertise...” — C1</i></p> <p><i>“The competent legacy planner is, firstly, must be knowledgeable. Knowledge is on top of everything.” — C2</i></p> <p><i>“...in terms of knowledge, they need to know all the processes including on how to deal with the authorities like the Land Offices, courts and banks.” — C3</i></p> <p><i>“The planners or the parties involved need to be concerned about these matters... where the consultants need to understand and appreciate the processes related to legacy planning and, more importantly, they need to comply with the Shariah within the planning process. They need to be aware of the planning methodology, the Syariah compliance and the jurisdiction of the court involved in specific processes.” — C4</i></p>

Table 5.11: Focused Coding for Question 5 (continue)

2	Focused Coding	Skills
	C1, C3,	Skills are essential for legacy planners to be competent.
		<p>Supporting evidences: <i>“As for soft-skills and hard-skills... sometimes, some planners have an excellent hard-skills but not the soft-skills... some of them have both skills... so, both skills must complement each other...” — C1</i></p> <p><i>“In terms of skills, they can offer after-sales service, have excellent presentation skills... able to convince the public...” — C3</i></p>
3	Focused Coding	Abilities and Other Characteristics
	C2, C3,	A competent legacy planner must have the capabilities to possess the responsibilities.
		<p>Supporting evidences: <i>“Secondly, is the integrity... transparency... trustworthiness... because the client will disclose everything with the planner... including the background of the clients.” — C2</i></p> <p><i>“They must have integrity... to be disciplined and have a positive attitude... They must be able to create awareness on the Islamic legacy planning solutions.” — C3</i></p>

Table 5.11 highlights the critical components for a legacy planner to be competent as understood by the respondents. Boyatzis (1982) has highlighted the integration of knowledge, skills, abilities and other characteristics as the contributing elements for competency and the opinions are the same as understood by the respondents when they concur that a competent legacy planner must have knowledge, skills, abilities and other characteristics. The findings have proven the expected competencies of Islamic legacy planners as practised by the full-fledged Islamic trust companies.

The first focused coding is knowledge. Concisely, the respondents agreed that a competent legacy planner must be knowledgeable. The knowledge is beyond their understanding of products. They also need to be fluent in all processes related to legacy

planning and to comply with the Shariah boundaries within the planning process. With the knowledge, the legacy planners are expected to provide accurate advice for the various clients.

The second focused coding is skills. Darling-Hammond *et al.* (1995) asserted the necessity to combine the knowledge and skills to craft the linkage theory and practice. From the interview sessions, it was found that skills are essential for the legacy planners to be competent. Legacy planners must be excellent in hard and soft skills as both complement each other before one can be a competent legacy planner.

The third focused coding is abilities and other characteristics. Sam Houston State University (2019) in its report stated that the abilities are lifelong skills that accommodate people in doing their job. Hence, the findings supported the opinion when the respondents regarded abilities and other characteristics as one of the components of a competent legacy planner.

5.3.2 Challenges in Selecting or Appointing Islamic Legacy Planners

To further exploring the views of the respondents, they were asked about the main challenges in selecting or appointing legacy planners within their organisation. Below are the responses gathered from the respondents on Question 6;

Respondent 1 (C1):

“Challenges in selecting legacy planners in Amanah Warisan Berhad... number one is consistency. All these legacy planners are inconsistent or withdraw themselves from the industry... So aaa... consistency is a significant impact on the company. The legacy planning industry and sector are not as stable as the other sectors... so everyone expects commissions ... When expecting commissions ... whoever works hard will succeed.”

“Unlike banks, where they have a fixed salary... because the industry is matured. So, this legacy planning industry is not just another sector that can

promise full-time jobs and income security to professionals ... but this industry is, in my opinion, a very high level of trial and balance for other sectors... We are always looking for new legacy planners... need to train as well as coaching... also to provide appropriate incentives for them to make a living and thrive in the legacy planning sector..."

Respondent 2 (C2):

"The majority of them are the takaful agent... more on hitting the targets... especially those involved in the takaful industry."

"Misleading is also part of the challenge, such as telling the wrong information... more on pushing the products in achieving the target... commission. Examples of misleading... hibah could outright everything, by right, no... There is also a discipline issue. Integrity is not the issues for the time being since as-Salihin already implement a no-cash policy to overcome this issue."

Respondent 3 (C3):

"There are many challenges... we'll share some of it. Among the others are the integrity issues... There is a client that has not been provided with a document even though they have made the payment... Other than this is misleading."

"Like we have discussed before, although knowledge is not the main thing... but in fact, knowledge is essential... that's why we need to have briefings and conduct training... The knowledge is not part of the requirements to be our representative.... But they have to be knowledgeable right after been appointed as our representative..."

Respondent 4 (C4):

"The main challenge is to sustain the interest of our dai'e... at the earlier stage, the spirit is high... but declining after meeting the community... Also, it has to do with the public's lack of exposure to the new things like this (legacy planning) ... this is also why planners are not sustainable... short term basis... um... those who are persistent is considered they are resilience... Their competency is a bit loose... because some of them are not from basic Islamic studies... we also invited industry practitioners to explain further on the knowledge they have..."

"The challenges are, the issues regarding the locality of the immovable asset... for the knowledge of the immovable asset is challenging because it

involves the local authorities especially for the land and so on... the exposure must be given from time to time...

Table 5.12: Question and Thematic Answers to Question 6

What are the main challenges in selecting or appointing Islamic legacy planners in your organisation?	
	Focused Coding
1	Consistency and sustainability
2	Misleading
Concluding Theme	The main challenges when selecting or appointing Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia are the consistent and sustainable Islamic legacy planners as well as the misleading issues among them.

Table 5.12 represents the findings from the respondents on Question 6. There are only two focused coding in the above findings, which are consistency and sustainability and misleading when asked about the main challenges in selecting or appointing Islamic legacy planners.

Table 5.13: Focused Coding for Question 6

1	Focused Coding	Consistency and sustainability
	Respondents(s)	Remarks
	C1, C4	Consistency and sustainability play significant challenges when appointing legacy planners. Supporting evidences: “All these legacy planners are inconsistent or withdraw themselves from the industry.” — C1 “The main challenge is to sustain the interest of our dai'e... at the earlier stage, the spirit is high... but declining after meeting the community...” — C4

Table 5.13: Focused Coding for Question 6 (continue)

2	Focused Coding Respondents(s)	Misleading Remarks
	C2, C3	<p>Misleading among the legacy planners in the companies.</p> <p>Supporting evidences: <i>“Misleading is also part of the challenge, such as telling the wrong information... more on pushing the products in achieving the target...”</i> — C2</p> <p><i>“Other than this is misleading.”</i> — C3</p>

Based on Table 5.13, two respondents (C1 and C4) claimed consistency and sustainability as one of the focused coding. The inconsistent and not sustainable legacy planners could contribute to the declining and withdrawal of several legacy planners from the companies.

However, the remaining respondents highlighted that misleading is the main challenge when appointing or selecting the legacy planners. This is in line with Nuseir (2018) statement that deception while advertising or providing information is on the rise due to increasing competitiveness among the rivalling businesses in order to attract customers. Based on the findings, there are circumstances when the legacy planners were telling the wrong information to the clients for the sake of achieving the individual target. Misleading issues could also relate to the integrity of the Islamic legacy planners.

5.3.3 Ensure the Current Islamic Legacy Planners are Competent Within the Organisation

In Question 7, the respondents were also asked on how their organisations ensure the current Islamic legacy planners are competent to represent the organisations and serve the clients. Below are the responses gathered from the respondents on the question;

Respondent 1 (C1):

“To enhance the competency of the legacy planners, first, teaching ... teaching on every subject. For example, wills, hibah, trusts and nomination from the legal context... And shares with the legacy planners the enactments applicable to each state. Also, we plan to propose an exam for the legacy planners on the subjects taught in the class...”

Respondent 2 (C2):

“Our company encourages legacy planners to have new knowledge since the needs of clients are different... planners need to understand their clients' needs... need to understand client's family tree... the dynamism of the issue... product knowledge needs to know first... then financial planning and overall estate planning knowledge.”

“as-Salihin doesn't sell products, but we promote the idea of legacy planning. We have planners who do not have the right knowledge... but we provide necessary training to overcome the potential competency issues... we conduct regular classes to improve the planners' experience... but it is up to them... yes, we do monitor but, they have options...”

Respondent 3 (C3):

“The commission scheme that will be introduced is expected to support the competency of the legacy planners in MyAngkasa. Actually... the insurance industry is more challenging. MyAngkasa regularly monitors by conducting the training as and when required. MyAngkasa is committed to updating new regulations not only through the training but also through WhatsApp... for example, changes in Enactment and updates on the related charges for the document.”

“As such, we are very meticulous about the launching of new products... and when the new system is introduced, their performance can be monitored... at the same time Zan, this can also increase their competency...”

Respondent 4 (C4):

“We are practising the concept or method of collecting points based on the classes that they attended... there are additional modules they need to attend. Wasiyyah Shoppe has few groups... according to the zone... we will follow the requirements... according to the state... except for Sabah... the laws of the land are different... their jurisdiction is more exceptional...”

Table 5.14 represents the findings from the respondents on Question 7. The respondents related one focused coding, which is continuous learning when asked on how their companies ensure current legacy planners are competent to represent the organisation and serve the clients.

Table 5.14: Question and Thematic Answers to Question 7

How does your organisation ensure your current Islamic legacy planners are competent to represent your organisation and serve the clients?	
1	Focused Coding Continuous learning
Concluding Theme	The full-fledged Islamic trust companies support continuous learning in ensuring the Islamic legacy planners are competent.

Table 5.15 below presents details of how the respondents described the companies to ensure current Islamic legacy planners are competent to represent the companies and serve their clients.

Table 5.15: Focused Coding for Question 7

1	Focused Coding	Continuous learning
	Respondents(s)	Remarks
	C1, C2, C3, C4	Training is the mechanism to ensure the Islamic legacy planners are competent. Supporting evidences: <i>“To enhance the competency of the legacy planners, first, teaching and shares with the legacy planners the enactments applicable to each state.” — C1</i>

Table 5.15: Focused Coding for Question 7 (continue)

1	Focused Coding	Continuous learning
		<i>“We provide necessary training to overcome the potential competency issues...” – C2</i>
		<i>“MyAngkasa is committed to updating new regulations not only through the training but also through WhatsApp...” – C3</i>
		<i>“We are practising the concept or method of collecting points based on the classes that they attended...” – C4</i>

Based on the findings, only one focused coding was derived from the respondents' responses, which is continuous learning. Continuous learning is defined as the method in which individuals or groups in a workplace acquire, interpret or assimilate a related cluster of information (Miller *et al.*, 2010). The respondents agreed that continuous learning plays a significant impact in ensuring the legacy planners are competent. As discussed previously, sustainability is among the challenges faced by the companies, the continuous learning in the workplace should foster the sustained development of the legacy planners. This is in line with Mulholland *et al.* (2005) finding that continuous learning would make the organisation remain competitive as this method has been practised by the companies to provide the legacy planners with new regulations and applicable enactments in the Islamic legacy industry.

5.3.4 The Expectation or Aspiration of Competent Islamic Legacy Planners

The respondents were further asked about their expectation or aspiration of competent Islamic legacy planners in the Islamic legacy planning industry in Malaysia.

The responses gathered from the respondents on Question 8 are as below:

Respondent 1 (C1):

“In this regard, definitely, I am hoping... aspire... that all Islamic legacy planners in this country are highly competent... especially in terms of regulation and law as well as adhere to industry requirements similar to conventional.”

Respondent 2 (C2):

“Yes, they need to be competent... clients need planners more than the legacy products... as for wasiat and hibah... the planner needs to tell the big picture of legacy planning before the product... this will help when facing the issues of unaware clients...”

Respondent 3 (C3):

“The representatives or legacy planners need to be responsible and trustworthy... and be ready to solve people's problems... they should not focus solely on the value of the ringgit. We assure you... every industry-related development will be kept up to date and we are not based on concepts alone. This is because they need to be aware of the differences between the courts and the decisions made by every state... We want to avoid issues and problems related to the clients. We also don't want the differences of opinions regarding will also affecting our representatives...”

“As we see, there is a growing awareness of Islamic legacy... even the Minister is also mentioning the same thing. Perhaps, someday, this instrument will become a mandatory... for example, spouses will have to declare a harta sepencarian. We are expecting the practitioners to be more prepared and professional, especially when the banks make the legacy instruments as one of its leading products. Now... at some point, the client doesn't know what document they are signing. This means that information is not communicated to clients...”

Respondent 4 (C4):

“My expectation is high... due to the status of property ownership is now more challenging... planners need to be widely exposed, not just need to have the flexibility to control their emotions and appropriate training... what is the fundamental that they need to have is, usually product information...”

Table 5.16 remarks on the respondents' responses about their expectation or aspiration of competent Islamic legacy planners. The respondents related the two focused coding; high expectation and responsible and trustworthy.

Table 5.16: Question and Thematic Answers to Question 8

What is your expectation or aspiration of competent Islamic legacy planners in the Islamic legacy planning industry in Malaysia?	
	Focused Coding
1	High expectation
2	Responsible and trustworthy
Concluding Themes	The full-fledged Islamic trust companies aspire that competent Islamic legacy planners will represent the Islamic legacy planning industry in Malaysia. The Islamic legacy planners should be responsible and have trustworthiness when serving their clients.

Table 5.17 below presents details of how the respondents expressed their aspiration and expectation of competent Islamic legacy planners in the Islamic legacy planning industry in Malaysia.

Table 5.17: Focused Coding for Question 8

1	Focused Coding	High expectation
	Respondents(s)	Remarks
	C1, C2, C4	The full-fledged Islamic trust companies in Malaysia are expecting competent Islamic legacy planners to serve the Islamic legacy planning industry. Supporting evidences: “I am hoping... aspire... that all Islamic legacy planners in this country are highly competent” — C1 “Yes, they need to be competent... clients need planners more than the legacy products.” — C2 “My expectation is high... due to the status of property ownership is now more challenging...” — C4

Table 5.17: Focused Coding for Question 8 (continue)

2	Focused Coding Respondents(s)	Responsible and trustworthy Remarks
	C3	<p>The competent Islamic legacy planners are expected to be responsible and trustworthy towards the clients.</p> <p>Supporting evidences: <i>“The representatives or legacy planners need to be responsible and trustworthy... and be ready to solve people’s problems.”— C3</i></p>

As shown in Table 5.17, the respondents set a high expectation and aspiration for the legacy planners to be competent to serve the industry as the first focused coding. A competent legacy planner should master the knowledge, skills, abilities and others at an acceptable level as suggested by Boendermaker *et al.* (2000) during the appraisal of the client’s condition from different angles.

The expectation is also related to the other focused coding as highlighted by the respondent (C3) where the competent legacy planners are expected to be responsible and trustworthy towards the clients. These responses are consistent with the opinion that a competent individual creates trustworthiness and is more responsible for his or her daily behaviour and actions (Savolainen & Häkkinen, 2011). The legacy planners should take into account the concerns, carry out a meticulous analysis and evaluate the outcome in order to form strategies for the client.

5.3.5 Current Competency Level

This research continues in an attempt to explore further how the full-fledged Islamic trust companies grade the competency level of their Islamic legacy planners. The responses gathered from the respondents on Question 9 are as below;

Respondent 1 (C1):

“I am thinking that... Islamic legacy planners who are continually producing production, especially involving customers... will help them to test their capabilities and competencies... to a higher level. If they do not practice the knowledge and methods in the field... then they will not know their level of competence in serving the customers...”

Respondent 2 (C2):

“So far, at as-Salihin... considerably balanced. The planners have to be efficient to ensure there is no misleading... and for the planner to certain defence issues.”

Respondent 3 (C3):

“It’s moderate... many improvements need to be made especially to our representatives. In some cases, the client does not know what documents are being signed, and the information is not being delivered. Our responsibility is to convey information about the products and disseminate on the importance of awareness.”

Respondent 4 (C4):

“Some of these planners are good speakers... some of the things that need to be addressed when some legacy planners or dai'e cannot do the talking... some planners are able to talk but not always right... that's one... others can't speak and can't convey the detailed knowledge.”

“Despite mastering the basic knowledge... therefore, at Wasiyyah Shoppe... all documents will be reviewed and monitored... However, their current level of competence can be said to be satisfactory... as we can see in Wasiyyah Shoppe, our planners are among the first in the industry.”

“The emphasis on Islamic jurisprudence supports this industry... although the final cycle is to advise the customers... but more importantly... they can explain the importance of Islamic legacy to customers...”

Table 5.18 represents the findings from the respondents on Question 9. The respondents related one focused coding, which is the competency level when asked on how they grade the competency level of the Islamic legacy planners.

Table 5.18: Question and Thematic Answers to Question 9

How do you grade the competency level of your Islamic legacy planners?	
1	Focused Coding Within expectation
Concluding Theme	The current competency level of the Islamic legacy planners is presently acceptable and within the individual companies' expectation.

Table 5.19 below presents details of how the respondents described their understanding of the competent Islamic legacy planners. The question reflects the current competency level of the companies' Islamic legacy planners.

Table 5.19: Focused Coding for Question 9

1	Focused Coding	Within expectation
	Respondents(s)	Remarks
	C2, C3, C4	The current level of competencies for Islamic legacy planners is satisfactory and considered acceptable. Supporting evidences: "So far, at as-Salihin... considerably balanced." — C2 "It's moderate... many improvements need to be made especially to our representatives." — C3 "Their current level of competence can be said to be satisfactory..." — C4

Only one focused coding is identified for this question as presented. Except for respondent C1, the respondents from other companies graded the current competency level of their legacy planners as within expectation. Respondent C1 suggested that the

competency level could only be assessed through a continuous production by the legacy planners and refused to comment on the current competency level. Nevertheless, there were suggestions by all respondents for improvements, including the emphasis on Islamic jurisprudence to support the industry and convey the right information about the products. The Islamic legacy planner must also be efficient to ensure there is no misleading information when dealing with the public.

5.3.6 Expected Responsibilities of the Islamic Legacy Planners

For the next question, the respondents were asked about the expected responsibilities of legacy planners who are serving the Islamic legacy planning industry in Malaysia. The responses gathered from the respondents on Question 10 are as reported below:

Respondent 1 (C1):

“Aspects of accountability including as required By-Law... legacy planners need to be proficient in the products offered legally... what is applicable... what is not applicable... For example, the hibah for FELDA land... what are the requirements of the recipient according to GSA 65... or land in Sarawak ... whether the terms of the Native Law can be accepted for this land ... or, Malay Reserve land ... can someone give-away the property to a non-Bumiputera.”

“Islamic legacy planners also need to know what the constraints are... the barriers to the acceptance of each instrument ... there should be an initiative to convey the knowledge ... that's why they have to know so many things.”

Respondent 2 (C2):

“They need to have the right attitude to serve the industry. As we said, we are promoting the idea of legacy planning... so, this attitude is must to have.”

Respondent 3 (C3):

“The responsibility of the representatives is beyond selling the products... they have to impart the knowledge... MyAngkasa will permit each the legacy planners to submit their reports within the required timeframe... this is important because of the commission need to be released. All documents will be forwarded to the office and vet through by the office... including a review of whether or not the signature is adequate...”

Respondent 4 (C4);

“Well, Tuan Haji... if at Wasiyyah Shoppe, it is more towards the knowledge... then about the products... therefore we call them dai’e... they need to be aware of the existing regulations and administrative structure... need to be more on advisory approach.”

“They need to disseminate the knowledge... one by one, to ensure the right concept... when it involves the community. We at the Wasiyyah Shoppe will have a kuliah like in surau... the understanding of financial planning needs to be accurate... this is a responsibility that every planner or dai’e are needed... knowledge has to be conveyed accurately...”

Table 5.20 represents the findings from the respondents on Question 10. The respondents related imparting knowledge as the only focused coding.

Table 5.20: Question and Thematic Answers to Question 10

What are the expected responsibilities of Islamic legacy planners who are serving the Islamic legacy planning industry in Malaysia?	
	Focused Coding
1	Imparting knowledge
Concluding Theme	The most expected responsibility expected from the Islamic legacy planners in the Islamic legacy planning industry is imparting the right knowledge.

Table 5.21 below presents details of how the respondents described the expected responsibilities of Islamic legacy planners who are serving the Islamic legacy planning industry in Malaysia.

Table 5.21: Focused Coding for Question 10

1	Focused Coding	Imparting knowledge
	<i>Respondents(s)</i>	<i>Remarks</i>
	C1, C2, C3, C4	<p>Islamic legacy planners must impart the right knowledge to the clients.</p> <p>Supporting evidences: <i>“...there should be an initiative to convey the knowledge ... that's why they have to know so many things.” – C1</i></p> <p><i>“As we said, we are promoting the idea of legacy planning...” – C2</i></p> <p><i>“The responsibility of the representatives is beyond selling the products... they have to impart the knowledge...” – C3</i></p> <p><i>“They need to disseminate the knowledge... the understanding of financial planning needs to be accurate... this is a responsibility that every planner or dai'e are needed... knowledge has to be conveyed accurately” – C4</i></p>

Table 5.21 proves that all respondents agreed on one coding, which is imparting knowledge. The Islamic legacy planners are expected to convey detailed knowledge and promote the concept of Islamic legacy planning instead of selling the products. The legacy planners are responsible to disseminate the knowledge rightfully to not only the clients but mass public as well. The respondents also agreed that the proficiency in applicable legal framework, guidelines and regulations (C1, C4) are expected of the legacy planners to perform their duties in imparting their knowledge.

5.3.7 Knowledge, Skills, Abilities and Others that Need to be Developed by the Islamic Legacy Planners

For the Islamic legacy planners to perform expected responsibilities as discussed in the previous question, it is pertinent to investigate further the necessary knowledge, skills, abilities and other characteristics that need to be fulfilled by these Islamic legacy

planners. The responses gathered from the respondents on Question 11 are as reported below:

Respondent 1 (C1):

“Indeed, these skills and knowledge are the key characteristics of being an Islamic legacy planner... whom will be developing this industry. This is because of the diverse preferences of the customer ... various needs... some need to be customized.... some are general... some instruments are generic, and some tools are specific ... this means legacy planners need to be versatile, skilful and other requirements required from the context of providing advisory services to the customers ...”

“I think all companies want their representatives to have the same knowledge... skills such as presentation skills... negotiating... not forcing the customers... not all have these skills ...the professional level is not at par as compared to another industry... there should be a body that regulates the Islamic legacy planners ... especially for those who are representing the trust company like AWARIS.”

“Among the skills needed, first, is product knowledge...a detail product knowledge... such as the modules provided by IBFIM (Islamic Banking and Finance Institute Malaysia) and other industry providers. Second, is problem-solving... for every demography of the customer... it needs to be fast... a consultant or planner has to be fast enough in providing a solution since each customer has its own nature and problems... aaa... so they need to give their clients good advice right away. Other than that, is communication skills... writing... reading... presentation... mm... responding to the customer’s requirement. Besides... appearance... image... computer skills... these are some of the elements that a consultant or planner should have in this field.”

Respondent 2 (C2):

“For knowledge... most importantly, the ability to read... since we are open to all, so, they will be taught the relevant knowledge of legacy planning from time to time... Training on a monthly basis... training provided by the company.”

“For skill... selling skills... negotiation skills are also critical when dealing with clients... which have tendency sharing knowledge with other family members. They also need persuasive skills and empathy when meeting with clients.”

“As for abilities... positive-thinking... and presentable... others, the planners have to be professional... no product pushing approach since we offer a comprehensive solution on the legacy.”

Respondent 3 (C3):

“The basic knowledge... of course about the documentation... and the fiqh mawarith... Actually Zan... in this industry, we want the industry to reach all communities. Next, legacy planners should have the capabilities to make it easier for clients. There must be a standard such as the use of e-signatures... it does not matter from any providers or trustee companies for the clients wants to choose.”

“One of the criteria for current planners is the technology since the technology that contributes to the advancement of the industry.... everything is online.”

“Planners need negotiation skills, persuasive skills since the industry is facing much rejection... for a start, presentation skills also a need... empathy, understanding the emotion of the clients... that's why we can see... many speakers opt for effective methods to attract and persuade people to listen and try to understand ... have to show charismatic.”

“Planners need to have a positive attitude... have responsibility... helpful, not thinking about commissions alone... that is why MyAngkasa is very much interested in the concept of Agency... more towards human touch... we want the clients to not only subscribe to the products but also sharing the acquired knowledge with the others.”

Respondent 4 (C4):

“Fiqh mawarith... need to be mastered it... go deeper by studying on certain fiqh mawarith books... it is very challenging... they need to know the basics of Islamic financial planning... I agree... because in financial, they have to understand how to plan... as it does by the takaful industry.”

“In addition to being knowledgeable in administrative structure in Malaysia, they also need to know how to write documents for overseas... We are in Malaysia... every state has different jurisdictions... They need empathy... able to negotiate... there must be persuasive elements... because they have to look at client's needs in specific... depending on how the planners handling the clients... everyone has different needs.”

“Planners need to be patient... need to understand the issues faced by the clients clearly... between the two essential things... understand each other.”

The presence must portray them professionally... we want this consultant to have a good track record... because there are cases under Wasiiyah Shoppe are brought to court... need to understand other states jurisdictions... need to understand mathematics too... Arabic is not necessary.”

Table 5.22 represents the findings from the respondents on Question 11. The respondents related the three focused coding, which are knowledge, skills and abilities and others.

Table 5.22: Question and Thematic Answers to Question 11

What is the knowledge, skills, abilities and other characteristics that need to be developed by the Islamic legacy planners?	
	Focused Coding
1	Knowledge
2	Skills
3	Abilities and others
Concluding Theme	The knowledge, skills, abilities and others need to be fulfilled by the legacy planners.

Table 5.23 below presents details about knowledge, skills, abilities and others that need to be developed by the legacy planners to meet their clients’ expectations.

Table 5.23: Focused Coding for Question 11

1	Focused Coding	Knowledge
	Respondents(s)	Remarks
	C1, C2, C3, C4	Supporting evidences: <i>“Indeed, these skills and knowledge are the key characteristics of being an Islamic legacy planner... first, is product knowledge... a detail product knowledge... such as the modules provided by IBFIM and other industry providers.” — C1</i> <i>“Most importantly, the ability to read... since we are open to all, so, they will be taught the relevant knowledge of legacy planning from time to time.” — C2</i> <i>“The basic knowledge... of course about the documentation... and the fiqh mawarith...” — C3</i>

Table 5.23: Focused Coding for Question 11 (continue)

1	Focused Coding	Knowledge
<i>Respondents(s)</i>	C1, C2, C3, C4	<i>“Fiqh mawarith... need to be mastered... go deeper by studying on certain fiqh mawarith books... it is very challenging... they need to know the basics of Islamic financial planning...” — C4</i>
2	Focused Coding	Skills
<i>Respondents(s)</i>	C1, C2, C3, C4	<i>Remarks</i>
		<p>Supporting evidences:</p> <p><i>“Skills such as presentation skills... negotiating... not forcing the customers... not all have this skill... the professional level is not at par as compared to another industry... problem-solving... for every demography of the customer... it needs to be fast... a consultant or planner has to be fast enough in providing a solution since each customer has its own nature and problems...” — C1</i></p> <p><i>“Selling skills... negotiation skills are also critical when dealing with clients... which have tendency sharing knowledge with other family members. They also need persuasive skills and empathy when meeting with clients.” — C2</i></p> <p><i>“Planners need negotiation skills, persuasive skills since the industry is facing much rejection... for a start, presentation skills also a need... empathy, understanding the emotion of the clients...” — C3</i></p> <p><i>“They need empathy... able to negotiate... there must be persuasive elements... because they have to look at client's needs in specific...” — C4</i></p>
3	Focused Coding	Abilities and other characteristics
<i>Respondents(s)</i>	C1, C2, C3, C4	<i>Remarks</i>
		<p>Supporting evidences:</p> <p><i>“This means legacy planners need to be versatile, skilful and other requirements required from the context of providing advisory services to the customers... appearance... image... computer skills... these are some of the elements that a consultant or planner should have in this field” — C1</i></p> <p><i>“As for abilities... positive-thinking... and presentable... others, the planners have to be professional... no product pushing approach since we offer a comprehensive solution on the legacy.” — C2</i></p> <p><i>“One of the criteria for current planners is the technology since the technology that contributes to the advancement of the industry.... everything is online.” — C3</i></p> <p><i>“Planners need to be patient... need to understand the issues faced by the clients clearly...” — C4</i></p>

The first focused coding is knowledge. The majority of the respondents agreed that knowledge is the element of competency and considered necessary for the legacy planners to perform their responsibilities effectively. Nevertheless, it shows that the highest concentration goes to product knowledge, knowledge of Islamic legacy planning and mastering *fiqh mawarith*. The legacy planners also need to know the basics of Islamic financial planning. This research does not suggest that 'knowledge' is the only important component of competency. Other elements of competency such as skills, abilities and other characteristics also need to be considered.

The second focused coding in moulding competent legacy planners in the Islamic legacy planning industry in Malaysia is the aspect of skills. In keeping with the present results above, it can also be inferred that 'knowledge' is not the only component that needs to be developed by legacy planners, another element also needs to be considered such as skills. Basics of Islamic financial planning, for instance, seem to have little response compared to knowledge in Islamic legacy planning. In explaining the skills required for the legacy planners, as per interview session, most respondents viewed problem-solving and negotiation as components of skills that need to be applied rather than a 'knowledge' to be acquired. The respondents also emphasised on the need of having presentation and persuasive skills.

The majority of respondents also highlighted that besides knowledge and skills, another component of competency that needs to be developed by legacy planners in the Islamic legacy planning industry in Malaysia is the ability and other characteristics. This element of competency is perhaps the most intriguing as it is not easy for a full-fledged Islamic trust company to recruit an individual and train him or her to become a legacy planner. This element involves character building that is not readily ascertained at the time of the interview session. A personality test can provide a hint but not a

guarantee. The respondents stressed on the need for the legacy planners in the Islamic legacy planning industry to be versatile. From the context of providing professional services to the customers, they must portray good appearance and business etiquette. Additionally, technology-savvy is also an additional characteristic to contribute to the advancement of the industry.

5.3.8 Relevant Training Provided for the Islamic Legacy Planners

The respondents were further asked about the relevant training provided for their Islamic legacy planners. The responses from the respondents are reported below;

Respondent 1 (C1);

“The training is essential... firstly, training on knowledge, secondly, is a case-study ... so, the case studies will expose them to the issues of every case.

If they are exposed to the issues of the case, then they will know the scenario... will make the right analysis... on how to give the right advice for their customers... this is important! This kind of training is needed to be improved from time to time... according to the modules provided by other parties like academic institutions and us.”

Respondent 2 (C2);

“We have training... but it is not compulsory... for our planner to attend at the current moment. We are flexible and encourage them to be present in terms of knowledge... mostly on legacy... law... and definitely product knowledge...”

Respondent 3 (C3);

“Talk-session on legacy should be always be held... everything regarding the products and the law... during the training, we also have sharing sessions including the experience when dealing with the heirs... cases... we talk about cases... because some of us feel that some situation is

impossible... For example, when people ask why they need to plan and so on so forth.”

“Sometimes we conduct soft skills... look at the needs... or requests from time to time... what we think is essential, we will arrange accordingly to ensure our representatives are updated.”

Respondent 4 (C4);

“Everything that we discussed earlier, covered in Wasiyyah Shoppe modules... such as understanding fiqh mawarith, the circumstances and differences of inheritance laws in different states and individual specific requirements... we also refer to court cases for learning purposes...”

Table 5.24 represents the findings from the respondents on Question 12. The respondents related only one focused coding, which is unstructured training, when asked about the relevant training provided for their Islamic legacy planners.

Table 5.24: Question and Thematic Answers to Question 12

What is the relevant training provided for your Islamic legacy planners?	
1	Focused Coding Unstructured training
Concluding Theme	The full-fledged Islamic trust companies only provide unstructured training for their Islamic legacy planners.

Table 5.25 below presents details of how the respondents described the relevant training provided for their Islamic legacy planners.

Table 5.25: Focused Coding for Question 12

1	Focused Coding	Unstructured training
	Respondents(s)	Remarks
	C2, C3	Supporting evidences: “The training is essential... firstly, training on knowledge, secondly, is a case-study ... so, the case studies will expose them to the issues of every case.” — C1 “We have training... but it is not compulsory...” — C2

Table 5.25: Focused Coding for Question 12 (continue)

1	Focused Coding	Unstructured training
	<i>Respondents(s)</i> C2, C3	<i>Remarks</i> “Talk-session on legacy should be always be held... we also have sharing sessions including the experience when dealing with the heirs... cases... we talk about cases...” — C3 “Covered in Wasiyyah Shoppe modules.” — C4

The only focused coding for this question is unstructured training. There is no definite set of rules in unstructured learning, and it requires learning with no real structure, but it needs the person to be adaptable and flexible. As such, legacy planners should be open to learning and the application of the knowledge at that particular moment; adapt and willing to learn and use what is learned at the moment. The respondents highlighted the importance of training for their legacy planners. From the findings, the full-fledged Islamic trust companies prefer an unstructured training instead of structured training for their Islamic legacy planners.

Based on the above findings, all companies implement unstructured training. This could probably be because unstructured training is more effective when it is conducted internally. As suggested by Cestari (2015), it is because unstructured training has a learn-on-the-job approach, in which it occurs on its own along with the employee’s experience and intercommunications. For instance, unstructured training includes appointing a mentor for the employee to tag along during a work process, while at the same time he or she is observing and experiencing how the task is being performed. This job shadowing method is practised by a company of C3 when the company held a talk-session on legacy planning and the sharing sessions were conducted with the experts on the real-life cases with the respondents.

5.4 To Develop Competency Framework Based on KSAO Model for Islamic Legacy Planner in the Full-Fledged Islamic Trust Companies in Malaysia

A competency framework is a guideline for the Islamic legacy planning industry in moulding existing legacy planners to become competent. KSAO model is the ideal elements for the right competency framework. Hence, competency framework based on KSAO model will assist the Islamic legacy planning industry in setting specific criteria for the full-fledged Islamic trust companies in appointing new legacy planners or in moulding existing legacy planners to become competent. The Question 13 to Question 16 addressed Research Question 3 on how competency framework for Islamic legacy planners could be developed based on the KSAO model based on previous discussion questions.

5.4.1 A Uniform Standard Practice or Code of Conduct or Code of Practice

The interview sessions continued by asking each of the respondents about their opinions whether the uniformity in the Standard Practice or Code of Conduct or Code of Ethics for legacy planners could benefit the Islamic legacy planning industry in Malaysia. Their statements are reported as below:

Respondent 1 (C1):

“There must be uniformity for the standard of practice. But, the problem in Malaysia... there is no single body that can regulate the uniformity. For the time being... the uniformity has been established for the industry within the respective companies.”

“The industry does not have a specific regulator to enforce the uniformity... for us, at this stage, there is a need for the regulator to regulate this standard of practice ... or code of conduct for legacy planners so that we can regulate their work ethics on the field.”

Respondent 2 (C2):

“Very hard to say... because to me... there must be another body... maybe under ATCM (Association of Trustee Companies Malaysia) ... It will be benefited... but subject to the structure. The current internal structure can be improved and enhanced because those who are in this field have different backgrounds... it can be done... it should be... but it is difficult and need to be detailed because nobody will govern... various jurisdictions...”

“Between BNM (Bank Negara) and SC (Securities Commissions), BNM may be more appropriate to govern the industry... and set-up the necessary standard... it is very subjective...”

Respondent 3 (C3):

“Yes ... MyAngkasa agrees. The code of practice has to be standardised... to ease the understanding... easier for administration... some companies are doing this... the companies doing their way... for example, the knowledge on handling cases in court... sometimes in individual states, the practice differs... so do with the estate matters... So, it is crucial to have a standard of practice for everyone involved in the industry form them to adhere.”

Respondent 4 (C4):

“In my opinion... it is crucial to have a standard for all Islamic legacy planners to apply with... most importantly in the existing trust companies... because the community is comparing all companies... for example; hibah for encumbered assets... a power of attorney... these are among the different practices by the existing trust companies... from one angle... people are looking at syara' compliance.”

“Secondly, where could the product will be brought in the event of disputes... whether it's a Syariah Court or otherwise? The policy is needed... the details need to be monitored ... there should be an equivalent examination at all companies or agencies... but they need to be monitored to avoid being ultra-viral for this industry...”

Table 5.26 represents the findings from the respondents on Question 13. The respondents related the two focused coding, which are uniformity and dedicated professional body or industry association when asked on how the uniformity of the Standard Practice or Code of Conduct or Code of Ethics for Islamic legacy planners benefited the Islamic legacy planning industry in Malaysia.

Table 5.26: Question and Thematic Answers to Question 13

How does the uniformity of the Standard Practice or Code of Conduct or Code of Ethics for Islamic legacy planners benefit the Islamic legacy planning industry in Malaysia?	
1	Focused Coding Uniformity
2	Dedicated professional body or industry association
Concluding Theme	Uniformity of professional practice benefits the Islamic legacy planning industry in Malaysia. However, a dedicated professional body has to be established to set a uniform Standard Practice or Code of Conduct or Code of Ethics for Islamic legacy planners.

Table 5.27 below presents details of how the respondents described the current practice when recruiting Islamic legacy planners by the full-fledged Islamic trust companies in Malaysia.

Table 5.27: Focused Coding for Question 13

1	Focused Coding	Uniformity
	Respondents(s)	Remarks
	C1, C2, C3, C4	Supporting evidences: <i>“There must be uniformity for the standard of practice.” — C1</i> <i>“It will be benefited.. but subject to the structure. The current internal structure can be improved and enhanced because those who are in this field have different backgrounds...” — C2</i> <i>“So, it is crucial to have a standard of practice for everyone involved in the industry form them to adhere.” — C3</i> <i>“It is crucial to have a standard for all Islamic legacy planners to apply with... most importantly in the existing trust companies...” — C4</i>

Table 5.27: Focused Coding for Question 13 (continue)

2	Focused Coding	Dedicated professional body or industry association
	<i>Respondents(s)</i> C1, C2	<i>Remarks</i> Supporting evidences: “There is no single body that can regulate the uniformity. For the time being....” – C1 “Very hard to say... because to me... there must be another body...” – C2

The focused coding for this question is uniformity. All of the respondents agreed that a uniform Standard Practice or Code of Conduct or Code of Ethics for legacy planners benefits the Islamic legacy planning industry in Malaysia. The Standard Practice or Code of Conduct or Code of Ethics, is widely acknowledged for the critical and privileged role that it plays in society. According to the Financial Services Professional Board (FSPB) in its Code of Ethics for the Financial Services Industry (2015), Standard Practice or Code of Conduct or Code of Ethics sets a high bar of professionalism and principles in conducting any business or professional activities. Hence, from the findings, the industry must initiate the uniformity of the Standard Practice or Code of Conduct or Code of Ethics for the legacy planners in the Islamic legacy planning industry, and most importantly in the existing trust companies.

The respondents were also concerned about the need to establish a dedicated professional body or industry association to govern or regulate the uniformity of the Standard Practice or Code of Conduct or Code of Ethics. As of now, there is no professional body or industry association established by industry players, unlike other similar essential services. This could be the future area that needs to be explored further if the leading players want the industry to support the professionalism agenda for the industry.

5.4.2 Continuous Professional Development or Continuous Education for Islamic Legacy Planner

Question 14 was asked as a continuity from the previous question to get the respondents' insights on how the Continuous Professional Development or Continuous Education benefits their Islamic legacy planners to stay competent. Their statements are reported as below:

Respondent 1 (C1):

“To make CPD more beneficial to the Islamic legacy planners... we need lifelong learning such as universities and the concepts like RPEL (Recognised Prior Experience and Learning Framework) by the MQA (Malaysian Qualification Agency) more to support the efforts before entering into the industry... recognition through experiences for those with no formal education, such as diplomas and degrees. This will give the existing Islamic legacy planners a competitive edge in ensuring the industry is more regulated and capable of being carried out by any qualified planners.

Any industry needs its representatives or agents to continuously on learning ... this will make them more efficient ... I think ... it's time for this industry ... let's start with the trust company first to come up with this concept.”

Respondent 2 (C2):

“Yes... because we have implemented and conducting training... on a frequent basis but in as-Salihin, there are no specific points for them to maintain.”

Respondent 3 (C3):

“It's a norm... when we get together, our spirits are always at high... we will make sure the planners are still together to refresh (their knowledge) ... more regularly.

Like the Prophet (peace be upon him) ... to be a better person... we have to get together with good people... we do it every month... it helps... we also

agree... if we want to implement similar to insurance or unit-trust, I agree... maybe to start with a little bit like eight or ten units first...”

Respondent 4 (C4):

“There is no CPD term in the Wasiyyah Shoppe... but the modules need to be enrolled to meet the specific points... as similar to CPD. They will be reminded... monitoring will always be ongoing ... every trustee company has different methods... the requirements of meeting the units are also different... it requires us to have one policy... a joint statement... equality of information for all companies.”

Table 5.28 represents the findings from the respondents on Question 14. The respondents related two focused coding which are current CPD/CE structure that is not standardised and a standard CPD/CE structure within all Islamic trust companies when asked about how the Continuous Professional Development or Continuous Education benefits the Islamic legacy planners to stay competent.

Table 5.28: Question and Thematic Answers to Question 14

How does the Continuous Professional Development or Continuous Education benefit the Islamic legacy planners to stay competent?	
Focused Coding	
1	Current CPD/CE structure is not standardised
2	A common CPD/CE structure within all Islamic trust companies
Concluding Theme	There is no specific standard imposed by the full-fledged Islamic trust companies on CPD/CE requirements and a standardised CPD/CE structure within all Islamic trust companies for the legacy planners is timely to be established.

Table 5.29 below presents details of how the respondents described the benefit of Continuous Professional Development or Continuous Education to the Islamic legacy planners to stay competent.

Table 5.29: Focused Coding for Question 14

1	Focused Coding	Current CPD/CE structure is not standardised
	Respondents(s) C1, C2, C4	Remarks There is no standardisation for the full-fledged Islamic trust companies on the CPD/CE structure. Supporting evidences: “To make CPD more beneficial to Islamic legacy planners... we need lifelong learning such as universities and the concepts like RPEL (Recognised Prior Experience and Learning Framework) by the MQA (Malaysian Qualification Agency) more to support the efforts before entering into the industry...” — C1 “There are no specific points for them to maintain.” — C2 “... every trustee company has different methods... the requirements of meeting the units are also different...” — C4
2	Focused Coding	A common CPD/CE structure within all Islamic trust companies
	Respondents(s) C1, C3, C4	Remarks Establishment of standard CPD/CE structure for Islamic legacy planners within all full-fledged Islamic trust companies is crucial. Supporting evidences: “It’s time for this industry ... let’s start with the trust company first to come up with this concept.” — C1 “If we want to implement similar to insurance or unit-trust, I agree... maybe to start with a little bit like eight or ten units first...” — C3 “It requires us to have one policy... a joint statement... equality of information for all companies.” — C4

CPD or CE is important to ensure the professional to be competent in any profession. CPD or CE is an ongoing process and continues throughout the professional's career. According to Fogerty (2019), the benefits of CPD or CE include filling gaps in knowledge and skills to become more efficient and demonstrate professional status. From the interviews, all companies disclosed that currently, they do not have any specific standard in implementing CPD or CE requirements for their Islamic legacy planners. All companies have different methods for the Islamic legacy planners meeting the units or points.

The establishment of standard CPD or CE structure for Islamic legacy planners within all full-fledged Islamic trust companies is well-timed for this industry. The conceptual structure needs to be presented by the industry stakeholders to have a common understanding to enforce the necessary CPD or CE requirements for the Islamic legacy planners. With that, the companies could have a record on the learning and the progress the Islamic legacy planners make in order to keep track of the skills and knowledge they obtain.

5.4.3 A Standard Examination for Islamic Legacy Planners

The respondents were further asked Question 15 for their concerns on having a standard examination for their legacy planners. Their responses are recorded as below:

Respondent 1 (C1):

“About this question... to conduct an exam for Islamic legacy planners is crucial because we want to test them on how much knowledge that they have before they are brought to the field to advise the clients which have various backgrounds and demographics. If they are not tested with a certain level of competency ... then we are worried that they will fail to provide the best service to the customers.”

Respondent 2 (C2):

“Yes... important... but for now, we're still wondering who will start this initiative and wants to take control of it.”

Respondent 3 (C3):

“I think... it has a positive impact on the readiness of the planner. To enter into the industry... existing knowledge and skills need to be maintained... there must be a method to control them... though, it may complicate the planners...”

Respondent 4 (C4):

“I support this matter for the sake of the industry. To qualify... as an exam for every individual before entering any position... We used to recommend JAKIM (Department of Islamic Development Malaysia), but it's not suitable... there should be a body to regulate...”

Table 5.30 represents the findings from the respondents on Question 15. The respondents related with one focused coding which is industry entry requirement.

Table 5.30: Question and Thematic Answers to Question 15

What do you think about having a standard examination for Islamic legacy planners who are serving the Islamic legacy planning in Malaysia?	
1	Focused Coding Industry entry requirement
Concluding Theme	A standard examination to be designed as a compulsory entry requirement and license to practise for all those who intend to be a legacy planner within the full-fledged Islamic trust companies in Malaysia.

Table 5.31 below presents details on how the respondents commented about having a standard examination for Islamic legacy planners who are serving the Islamic legacy planning in Malaysia.

Table 5.31: Focused Coding for Question 15

1	Focused Coding	Industry entry requirement
	Respondents(s)	Remarks
	C1, C2, C3, C4	Islamic legacy planners are required to comply with a specific minimum standard set by the industry. Supporting evidences: <i>“... to conduct an exam for Islamic legacy planners is crucial because we want to test them on how much knowledge that they have...” — C1</i> <i>“Yes... important...” — C2</i>

Table 5.31: Focused Coding for Question 15 (continue)

1	Focused Coding	Industry entry requirement
	<i>Respondents(s)</i>	<i>Remarks</i>
	C1, C2, C3, C4	“... It has a positive impact on the readiness of the planner.” — C3
		“To qualify... as an exam for every individual before entering any position...” — C4

A standard examination in the Islamic legacy planning industry would promote the attainment of complete knowledge and standard proficiency as Islamic legacy planners. According to the respondents, an examination for the Islamic legacy planners is to maintain and uphold the level of knowledge amongst the Islamic legacy planners and give an impact on the readiness for those who want to be the Islamic legacy planners, serving the Islamic legacy planning industry for their companies. The legacy planners are made mandatory to pass the examination before entering the market and serving the clients.

5.4.4 A Competency Framework Based on Knowledge, Skills, Abilities and Other (KSAO) for Islamic Legacy Planners

The final question for the interview seeks to gain insights from the respondents about having a competency framework based on knowledge, skills, abilities and others (KSAO) for Islamic legacy planners in Malaysia. The respondents have commented on the KSAO that need to be developed in the earlier question. Their responses are as below:

Respondent 1 (C1):

“About the framework ... it's imperative because the framework will enable us to forecast the journey ... the journey of Islamic legacy planning ... we have the steps... finally what is being targeted ... from the introductory, growth and maturity stages.”

“Through this framework, the legacy planners are capable to examine the levels of hardship in the field... For examples... the straight-forward cases... the simple cases... the higher-level cases... as well as cases that don't can be solved ... So, here, when they understand about the levelling cases from 1, 2, 3 and 4 ... that will be the milestone of their expertise ...”

Respondent 2 (C2):

“It is needed... compared to other industries, the journey of this industry is still long... one framework for all is an important effort... then... a model... enough or no planner knowledge right now? What skills that are still not enough... as we discuss before... all elements must be considered...”

Respondent 3 (C3):

“MyAngkasa agrees to have a competency framework. As for now... we need to make many improvements.... The soonest is better... if this helps the public, we will support it. Non-Muslims like Indians and Chinese also require the information... MyAngkasa has no issues to cooperate with our competitors... to help the public... the common interests... for the sake of the community... need individual bodies... SC (Securities Commission) cannot... BNM (Bank Negara) is also not suitable... perhaps, a professional organisation may need to be established in collaboration with the judiciary body.”

“For us, there must be an intermediary body to initiate a system... because there is no single source for the public to refer to. For example, the final wasiat is the wasiat that to be applied... hence, the framework needs to be there... in the event of a dispute when involving various wasiat by different providers... could be a requirement in facing this kind of drawback.”

Respondent 4 (C4):

“Based on my observation... it's a need... there must be a framework for the industry player to be monitored... specific control. That is why banks' products are not to be challenged... there should be only specialists in charge.”

“So far, no initiative by the Shariah Advisors in the industry to gather and discuss... The question is, who will hold the umbrella of the industry... which Ministry... it is a national... it needed... perhaps BNM (Bank Negara) can play a role.”

“The potential for improvement in the IFSA (Islamic Finance Services Act) itself... make amendments... not to change... the code of ethics is made as a by-law for Islamic legacy planners, especially in trustee companies... to be drafted.”

“If something goes wrong, the license can be revoked... we want to avoid conflict of ideas among companies... this needs to be discussed... all the stakeholders... especially the trustee companies... Maybe a new body needs to be established... it has to...”

Table 5.32 represents the findings from the respondents on Question 16. The respondents related the three focused coding, which are professionalism agenda, public interest and setting-up a professional body when asked about having a competency framework based on KSAO for Islamic legacy planners in Malaysia.

Table 5.32: Question and Thematic Answers to Question 16

What do you think about having a competency framework based on knowledge, skills, abilities and others (KSAO) for Islamic legacy planners in Malaysia?	
Focused Coding	
1	Professionalism agenda
2	Public interest
3	Setting-up a professional body
Concluding Theme	The competency framework based on KSAO is imperative in charting the way forward of the full-fledged Islamic trust companies as part of industry professionalism agenda. The setting-up of a professional body is relevant to regulate the proposed competency framework and safeguard the public interest.

Table 5.33 below presents details of the respondents’ opinion on having a competency framework based on KSAO for Islamic legacy planners in Malaysia.

Table 5.33: Focused Coding for Question 16

1	Focused Coding	Professionalism agenda
	Respondents(s) C1, C2, C3, C4	Remarks A competency framework is in line with the industry's professional agenda. Supporting evidences: "Through this framework, the legacy planners are capable to examine the levels of hardship in the field..." — C1 "One framework for all is an important effort..." — C2 "MyAngkasa agrees to have a competency framework. As for now... we need to make many improvements..." — C3 "There must be a framework for the industry player to be monitored... specific control." — C4
2	Focused Coding	Public interest
	Respondents(s) C3	Remarks A competency framework is to safeguard the public interest. Supporting evidences: "... to help the public... the common interests... for the sake of the community..." — C3
3	Focused Coding	Setting-up a professional body
	Respondent(s) C3, C4	Remarks Professional bodies maintain and improve standards. Supporting evidences: "A professional organisation may need to be established in collaboration with the judiciary body." — C3 "Maybe a new body needs to be established... it has to..." — C4

The first focused coding is the professionalism agenda. The respondents were unanimous in supporting the establishment of the competency framework based on KSAO which is a critical way forward for the companies and industry. Based on the findings, some improvements are to be considered before the real competency framework is taken into force. There must be a framework for the industry players to be monitored.

As for the second coding, one respondent highlighted that the competency framework that is proposed would safeguard the public interest. In contrast, for the third

focused coding, the respondents reiterated the importance of setting-up the professional body to regulate the industry planners, in this context it means the legacy planners in the Islamic legacy planning industry. The special committee will craft the required set of qualifications which involves examinations and assessment, competence and experience needed and standards for professional ethics as deemed necessary for the industry.

5.5 Discussion

The findings highlight the important information for the full-fledged Islamic trust companies in Malaysia on the competency issues amongst the Islamic legacy planners, which require a competency framework to be developed. Table 5.34 lists the mapping between research objectives, research questions and the focused coding of the research.

Table 5.34: A Mapping between Research Objectives, Research Question and Focus Coding

Research Objectives	Research Questions	Focused Coding
To assess the current practices of appointing the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia.	How are the current practices adopted by the full-fledged Islamic trust companies in Malaysia when appointing the Islamic legacy planners?	Filtering, Training related, Knowledge, Internal procedure, No job requirements, Knowledge, Academic qualification, Recognition of prior learning, Industry professionalism, Monitoring system, Training
To identify the KSAO which relates to the competency of the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia.	How KSAO contribute to the identification of competency required of Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia?	Knowledge, Skills, Abilities and others, Consistency and sustainability, Misleading, Continuous learning, High expectation, Responsible and trustworthy, Within expectation, Imparting knowledge,

Table 5.34: A Mapping between Research Objectives, Research Question and Focus Coding (continue)

Research Objectives	Research Questions	Focused Coding
To develop a competency framework based on KSAO model for Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia.	What is the appropriate competency framework based on the KSAO model be developed for Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia?	Current CPD/CE structure is not standardised, A common CPD/CE structure within all Islamic trust companies, Industry entry requirement, Professionalism agenda, Public interest, Setting-up a professional body

5.5.1 To Assess the Current Process of Appointing Islamic Legacy Planners in the Full-Fledged Islamic Trust Companies in Malaysia

According to Kamarudin *et al.* (2019), more studies are required to draw on factors that contribute to less effectiveness of Islamic legacy planning as there is limited research conducted on this specific area, hence, the findings of this research are significant for extensive study to be conducted in the future. The existing Islamic trustee companies in the market currently offering numerous products and services. Many factors have been considered in selecting the candidates for legacy planners.

However, Mohd Sa'afie *et al.* (2018) emphasised dissimilarity practices to be applied in different companies. Within the group analysis among the respondents, the full-fledged Islamic trust companies in Malaysia have their selection and filtering mechanisms as part of their internal procedure when hiring or appointing the legacy planners. In terms of the composition of qualification on the minimum requirements, conversations with the respondents also revealed that training is conducted to ensure the knowledge of the legacy planners is current and meets the requirements set by the companies. However, currently, there are no specific minimum requirements set by the companies when appointing legacy planners.

The respondents felt that regardless of the background of the appointed legacy planners, the companies still need to conduct relevant training to ensure their knowledge is completely equipped. Overall, the legacy planners of the four full-fledged Islamic trust companies have minimally met their internal requirements. The respondents have also considered the years of working experience as part of the main contributing factor in developing competent legacy planners in the Islamic legacy planning industry within the companies in this research.

A combination of academic qualifications and past related working experiences through a recognised prior learning framework is required if the industry wants to set a minimum requirement in appointing the legacy planners. The components will uphold the professionalism within the full-fledged Islamic trust companies in Malaysia. The full-fledged Islamic trust companies have their monitoring system as the mechanism in monitoring the competency level of the legacy planners. All companies have their training regime for the legacy planners to subscribe or attend to stay competent. Therefore, based on the responses, the assumption of having minimum requirements as part of the practices when appointing the Islamic legacy planners is supported by the respondents.

5.5.2 To Identify the KSAO Which Relates to The Competency of Islamic Legacy Planners in The Full-Fledged Islamic Trust Companies in Malaysia

It is quite challenging to decide which KSAO should be the primary focus for the full-fledged Islamic trust companies in selecting the legacy planners. Competency is understood as the combination of knowledge, skills, abilities and others. The respondents have provided a mixed view on what constitutes the ideal KSAO as the order of importance within the competency elements. From the findings, the main

challenges when selecting or appointing legacy planners within the full-fledged Islamic trust companies in Malaysia are consistent and sustainable legacy planners. They also cited that the misleading issues among the legacy planners are also the main challenges.

The full-fledged Islamic trust companies support continuous learning in ensuring the competency of legacy planners. According to Chong and Balogun (2017), having a knowledgeable and skilled workforce through continuous learning and development is the key to sustaining the Islamic legacy planning industry's growth. One possible way is through the adoption of a unified continuous learning structure. Moreover, the full-fledged Islamic trust companies aspire that competent legacy planners will represent the Islamic legacy planning industry in Malaysia. Islamic legacy planners should be responsible and trustworthy when serving their clients. The current competency level of the legacy planners is presently acceptable and within the individual companies' expectation.

As acknowledged by the respondents, the responsibility expected from the legacy planners in the Islamic legacy planning industry is imparting the right knowledge. The knowledge, skills, abilities and others need to be fulfilled by the legacy planners in disseminating the correct information to the public. Nevertheless, the full-fledged Islamic trust companies only provide unstructured training for their legacy planners. The listed KSAO based from the findings is depicted in Table 5.35:

Table 5.35: Summary of the KSAO within Full-Fledged Islamic Trust Companies

Areas of Competency	Company 1 (C1)	Company 2 (C2)	Company 3 (C3)	Company 4 (C4)
<u>Knowledge</u>				
Shariah (<i>Fiqh Mawarith</i>)	/	/	/	/
Islamic financial planning	/	/	/	/
Law and regulations	/	/	/	/
Products	/	/	/	/
Mathematics	/	/	/	/
<u>Skills</u>				
Problem-solving	/	/	/	/
Communication	/	/	/	/
Negotiation skills	/	/	/	/
Presentation skills	/	/	/	/
Writing	/	/	/	/
Technology	/	/	/	/
Reading	/	/	/	/
Providing Solutions	/	/	/	/
<u>Abilities</u>				
Willingness to learn	/	/	/	/
Persuasive	/	/	/	/
Create awareness	/	/	/	/
Impart knowledge	/	/	/	/
Versatility	/	/	/	/
Positive thinking	/	/	/	/
Empathy	/	/	/	/
<u>Others</u>				
Good attitude	/	/	/	/
Committed	/	/	/	/
Integrity	/	/	/	/
Ethics and confidentiality	/	/	/	/
Business etiquette	/	/	/	/
Charismatic	/	/	/	/

There are some different opinions concerning the KSAO for the Islamic legacy planners to perform their responsibilities. As for the analysis across the four companies, none of the respondents disregarded the importance of knowing the Shariah (*Fiqh Mawarith*) law and regulations as well as products. The responses were consistent with Abdul Rahman and Hassan (2020) as they mentioned that establishing the intended products and services that are fully compliant to the Islamic law needs the participation of Shariah expertise. The technical knowledge of the industry here can be interpreted as

the most crucial area to the Islamic legacy planners within the full-fledged Islamic trust companies.

The respondents were entirely consistent with their suggestion of skills for the ideal competent legacy planners of the full-fledged Islamic trust companies who are serving the Islamic legacy planning industry. Among the required skills noted in this research are problem-solving, communication, negotiation skills, writing, reading and providing solutions to the clients. The findings are in line with the research done by Burnaby (2006) for skills involving a high level of professionalism such as communication and negotiation skills.

In terms of abilities and other elements, the respondents have provided a rich list to be considered as a competent legacy planner. The primary abilities and other elements highlighted in this research are willing to learn, having the right attitude, integrity and being committed. The importance of abilities and others as a component of competency has been addressed in the previous findings by Palmer *et al.* (2006) and Williams (2005) on personal traits and capabilities which have similarities to what has been found in this research. Hence, the responses conclude that KSAO plays a vital role and with the right KSAO, the Islamic legacy planners will be more competent.

5.5.3 To Develop a Competency Framework Based on KSAO Model for Islamic Legacy Planners in the Full-Fledged Islamic Trust Companies in Malaysia

Studies on the competency framework suggested two approaches in moulding the model, either from scratch or using a validated model (Lucia & Lepsinger, 1999). This research opts to propose the competency framework from scratch as opposed to using the validated model as the latter caters to the generic profession and is not suitable for a specific profession like legacy planners in mind. Using a validated competency model

will not address the specific KSAO for legacy planners which is a unique profession for a specific area. Another consideration in proposing a competency framework is the feedback from the respondents as the decision-makers in the full-fledged Islamic trust companies under this research.

The reality of the industry practices currently quite upsetting due to improper regulation, and it starts from the non-appearance of the standard practices. According to Abdul Rahman and Hassan (2020), this condition caused by the absence of requirement by the respective authority. The research recognises the uniformity of standard practice is benefiting the Islamic legacy planning industry in Malaysia and reiterates the need to establish a dedicated professional body to set a uniform Standard Practice or Code of Conduct or Code of Ethics for legacy planners. A uniformed structure that guides learning and development of practitioner-based programmes is long overdue. Based on the findings, there is no specific standard practice imposed by the full-fledged Islamic trust companies on CPD/CE requirements and a standardised CPD/CE structure within all Islamic trust companies for the legacy planners is timely to be established.

Through the adoption of a unified structure, the links between the quality learning to competencies can be established (Chong & Balogun, 2017). In addition, it could potentially serve to facilitate the development of sectorial-based national qualifications framework for Islamic legacy planning, making harmonisation in terms of the design, development, delivery and assessment of different learning programmes and qualifications possible. A standard examination is to be designed as a compulsory entry requirement and license to practise for all those who intend to be a legacy planner within the full-fledged Islamic trust companies in Malaysia. The setting-up of a professional body is relevant to regulate the proposed framework and safeguard the public interest.

This research has chosen the full-fledged Islamic trust companies in Malaysia as the research frame and interview for the data collection method. This research also only managed to observe the surrounding of the offices of the respondents and was not given permission to observe how their legacy planners were performing their fieldwork. Based on the feedback, their perspective of KSAO as the elements of competency as well as their experience as the decision-makers in the companies became the input to propose a competency framework. The findings justify that the competency framework based on KSAO is imperative in charting the way forward of the full-fledged Islamic trust companies as part of the industry professionalism agenda. The framework will assist the industry in setting specific criteria for the full-fledged Islamic trust companies in appointing new legacy planners or in moulding existing legacy planners to become competent.

5.6 Validation Of the Proposed Competency Framework for Islamic Legacy Planners Within the Full-Fledged Islamic Trust Companies in Malaysia

Several steps have been taken to make sure that the competency framework configured has its face validity, as suggested by Lucia and Lepsinger (1999). It is important to receive endorsement from the management and target population; hence the face validity would be the indicator whether the framework would achieve what it is supposed to (Lucia & Lepsinger, 2009; Ali *et al.*, 2016). Table 5.36 shows the steps in validating the competency of legacy planners within the full-fledged Islamic trust companies and choice of actions in relation to this research.

Table 5.36: Steps and Actions to Validate the Competency Framework for Islamic Legacy Planners within the Full-Fledged Islamic Trust Companies in Malaysia

Step	Details	Actions
1	Conduct interviews, focus groups, surveys to test the framework.	Conduct interviews to test the framework.
2	Analyse interviews, focus group and survey data and refine the framework.	Analyse interview data and refine the framework.
3	Validate the framework to determine the correlation of the competencies	Validate the framework to correlate the competencies identified with respondents.
4	Finalise the framework	Finalise the framework by integrating the proposed points of view as suggested by the respondents in the interview sessions.

Adapted from Lucia and Lepsinger (1999) and Ali *et al.* (2016)

The first step is recommended to be performed to increase the probability of all competencies. Compulsory standpoints were incorporated, aside from those stated during the interview sessions. As explained in the earlier chapter, the respondents of the research have been approached via multi forms of communication. In finalising and validating the data, the follow-up interview sessions were also conducted during the Movement Control Order (MCO) period due to the Covid-19 pandemic crisis. As a ‘new norm’, the interviews were successfully conducted through various reliable online meeting platforms including zoom, WhatsApp video and Google duo.

In the second step, the findings from the interview sessions were analysed before the proposed competency framework was tested and refined in the third step. At this point, the framework was determined to have a high degree of face validity. The framework enables the company to anticipate the success of the legacy planners in performing their responsibilities within the full-fledged Islamic trust companies in Malaysia, and the KSAO element in the framework will complement the profession’s specification to be competent.

In the last step, the framework was finalised by including the proposition and views offered by the respondents in this research. At this juncture, the research is much assured that competency elements could be used as a basis. The following section discusses the finalised competency framework for legacy planners within the full-fledged Islamic trust companies in Malaysia.

5.7 Proposed Competency Framework Based on KSAO for Islamic Legacy Planners Within the Full-Fledged Islamic Trust Companies in Malaysia

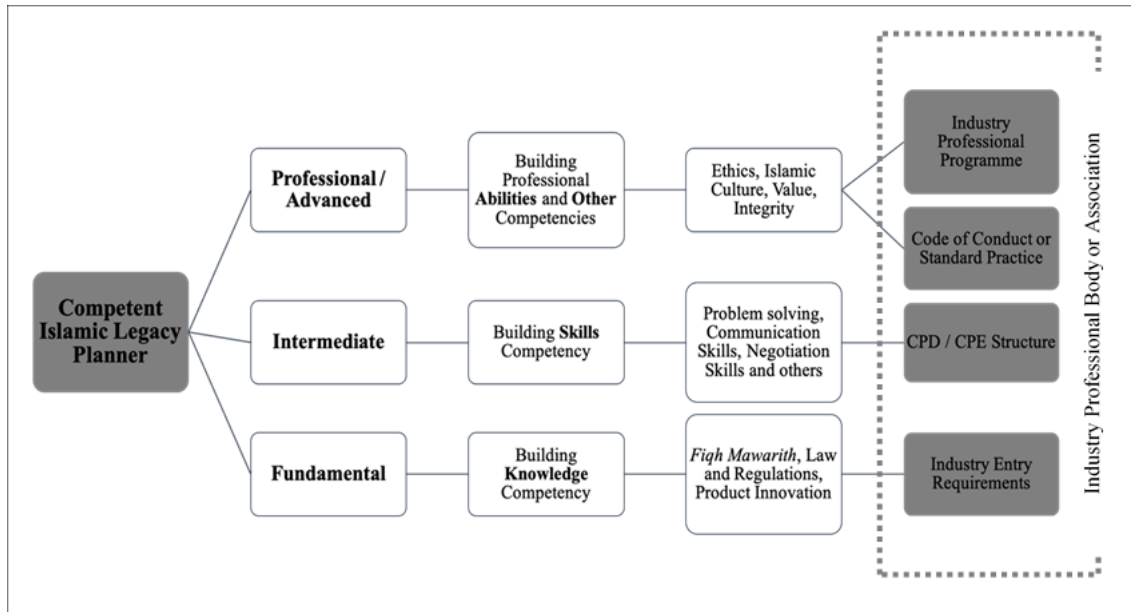
The movement in initiating a competency framework for Islamic legacy planners in the full-fledged Islamic trust companies will envision a proposition for enhancing the industry, including the probability of forming the Shariah advisory framework for the industry proposed by Abdul Rahman and Hassan (2020). The legacy planners with relevant outstanding skills and competencies are the most in-demand by the industry. Viewing from an Islamic perspective, the legacy planners should not only have in them the right professional qualification but, more importantly, good knowledge and a strong commitment to the basic of Islamic teachings and principles. The Islamic legacy planning industry requires knowledgeable individuals with KSAO. It would not be an easy task to find the balance between the structured syllabuses and to nurture the generic and specific competencies needed by the industry, while giving formal training to the employees.

The proposed competency framework is using the logical sequences to depict the different elements of competency within the Islamic legacy planning profession, specifically within the full-fledged Islamic trust companies in Malaysia. The primary goal of the competency framework is to focus on higher-order thinking legacy planners for the industry within the full-fledged Islamic trust companies in Malaysia. The

execution of building blocks happens at the same time, but the extent of each component of KSAO differs between the rankings of the legacy planners.

The proposed competency framework is a three-tiered structure broadly describing the type of competency elements that legacy planners within the full-fledged Islamic trust companies are expected to acquire or attain at each level. As a conceptual tool, the proposed competency framework is a reference structure which provides the mechanism to streamline and classify competency levels for Islamic legacy planners.





Source: Researcher (2021)

Figure 5.1: Proposed Competency Framework also known as “SHAWARIS Model” for Islamic Legacy Planners in the Full-Fledged Islamic Trust Companies

In the proposed competency framework named as SHAWARIS Model by the researcher, the first building block is the knowledge component of a competency to mould a competent legacy planner. The knowledge competency needs to be the first criterion in the selection process. The first knowledge concerning the legacy planners would be the acquired knowledge of the candidates, i.e., their qualifications. In the context of the industry, at the moment, there has been no programme offered in the market for a specific area of Islamic legacy planning. However, recently, IBFIM has started to offer a training programme on Islamic legacy management, starting in 2019, but there is a lack of programmes that focus specifically on *fiqh mawarith*. Analysing the current practice of four full-fledged Islamic trust companies under this research, having legacy planners with this kind of training is essential in building their internal capacity.

Another qualification that is worth considering is Islamic Financial Planner or Shariah Registered Financial Planner certification. Both qualifications involve the Islamic legacy planning areas that include the products and regulatory framework of the Islamic legacy in Malaysia. Besides, the knowledge could be obtained by attending the compulsory induction course in order to be updated about the latest information relating to the Islamic legacy planning matters, particularly the legacy planners from the non-shariah background. The non-shariah legacy planners, in turn, have to be exposed to the necessary Shariah knowledge, especially on *fiqh mawarith*. Hence, the entry assessment is to be implemented within the proposed framework.

In the second building block, the skill expertise is rendered to the legacy planners following the knowledge competency, is where continuous learning is required in the industry environment and upscaling the Islamic legacy planners' abilities and character building is needed. The senior Islamic legacy planners could perform as a mentor to identify which specific skills such as problem-solving and negotiation skills that need to be emphasised for certain Islamic legacy planners. At the same time, the Islamic legacy planners must continuously enhance their skills by attending the relevant courses provided within the competency framework when it comes to enforce by the industry. The findings revealed that the full-fledged Islamic trust companies support continuous learning is important to ensure the professional to be competent in any profession. Therefore, the benefits of CPD or CE will be filling the gaps to become more efficient and demonstrate professional status.

In the third building block, which is the advanced level where the higher level of learning and code of conduct are required within the industry environment. It is needed to upscale the abilities and character building of the Islamic legacy planners. At this stage, the standard values will be infused to remind them of the importance of integrity

and ethics when performing their responsibilities to disseminate the right information rather than merely for worldly sake to get the commissions. The Islamic legacy planners should have fulfilled the competency requirement as professional Islamic legacy planners and present the Islamic legacy planning solutions confidently and competently.

The implementation of a uniform competency framework for Islamic legacy planners within the full-fledged Islamic trust companies in Malaysia may not be a straightforward agenda. However, the commendable effort must continuously be performed to ensure the Islamic legacy planners could perform up to the expected standard. A framework of competency for Islamic legacy planners would develop competent professionals to receive the Hereafter reward and safeguard the public interest, but most importantly uphold the professionalism of the industry.

5.8 The Emergent Findings

The emergent findings refer to the new data or themes that come to the surface, while conducting a thematic analysis of raw data in qualitative research. In a coding process, accustomed codes are used by the researcher depending on the variables found through perusing through previous researches. Emergent findings occur when the researcher discovers another theme that can be declared as new knowledge.

The following findings are found during the coding process of the respondents' data which are counted as emerging findings. Some of these emergent findings are not new findings for other areas. However, since the context of this research encompasses full-fledged Islamic trust companies in Malaysia, these identified issues are new and highly relevant in the Islamic legacy planning setting. The relevant emergent findings for this research are:

- i. Islamic culture,
- ii. *Fiqh Mawarith*,
- iii. Industry association or professional body.

5.8.1 Islamic Culture

Denison *et al.* (2004) found that culture has a role in the success of an organisation. Since there is no regulatory framework, the establishment of full-fledged Islamic trust companies requires the organisation to depend on the self-regulating concept, which necessitates a significant change in corporate culture. Del Prado *et al.* (2007) and Meinert (2019) claimed that culture is nothing short than behaviour being repeated and the positive values being internalised. To build a culture of an organisation following religious belief is not an easy achievement despite the service provided is related to the Islamic finance. The Islamic culture can influence the competency of Islamic legacy planners. According to Muneeza and Hassan (2014), economic system and culture are correlated.

Muslims are obliged to implement all elements as an act of *ibadah* to obtain the blessings from Allah SWT in their life and the hereafter (Rafiki & Wahab, 2014). During the interview sessions, some respondents provided the potential cultures that relate to Islamic teachings such as willingness to learn, impart knowledge, integrity, ethics and confidentiality. It cannot be disputed that by practising Islamic culture in a full-fledged Islamic trust company could enhance the competency amongst the practitioners, particularly legacy planners. To put it simply, although the comprehensive competency framework is implemented, whether the outcome is a success or not, would depend on human behaviour and their sense of responsibility towards Allah SWT.

5.8.2 *Fiqh Mawarith*

Fiqh mawarith is the Islamic laws of inheritance. There is no part of the Islamic law which is more typical of the *Shariah*, be it by the spirit or letter, than the *fiqh mawarith* (Anderson, 1965). However, the actual practice of inheritance and the governing laws are different, based on the interpretation of the ideals of different societies. There are many parts of the laws of inheritance that have been reformed. To better understand the full picture of the Islamic inheritance laws, it is only logical to consider the said system as per Allah SWT's injunctions on inheritance in the Al-Qur'an.

As mentioned in an earlier chapter, the knowledge of inheritance is essential for all Muslims to know and apply as an obligatory act to eschew enmity, difficulties and rancour that might arise after the demise, during and after the valuation and sharing of their properties (Muhammad, 2020). All Islamic legacy planners must master both important components; *Al-Faraid* and *Al-Mirath*, although the general perception is that *fiqh mawarith* is too difficult and complex to learn and comprehend because of its numerous theories and mathematical inclinations. As for the analysis across the B4, none of the respondents disregarded the importance of *fiqh mawarith* for the legacy planners to perform their responsibilities. *Fiqh mawarith* as technical knowledge can be interpreted as the most crucial area to the Islamic legacy planners within the full-fledged Islamic trust companies.

5.8.3 Industry Association or Professional Body

An association is an organised group of individuals having a common purpose, interest or activity. Every association has a role in creating the best practices, education, industry leadership or the technical standards. A competency framework is in line with

the industry's professional agenda and safeguards the public interest. This research has proven that the establishment of the competency framework based on KSAO is a critical way forward for the companies and industry when respondents were unanimous in supporting the idea. Unlike other similar industries, the Islamic legacy planning industry in Malaysia does not have a specific entity to enforce the uniformity. From the findings, the respondents reiterated the importance of setting up the industry association or professional body in regulating the legacy planners in the Islamic legacy planning industry.

Uniformity of professional practice would benefit the Islamic legacy planning industry in Malaysia. However, a dedicated industry association or professional body has to be established to set a uniform Standard Practice or Code of Conduct or Code of Ethics for legacy planners. The industry association or professional body will determine the formal route for qualification, including setting-up the examinations and assessment structure, competence and experience required, and standards for professional ethics for the industry.

5.9 Conclusion

The current chapter presents a discussion of the findings from the multi-case full-fledged Islamic trust companies with reference to the research questions posed in the research. Overall, the research noted and discussed the current practice of selecting legacy planners amongst companies, KSAO elements for Islamic legacy planners' competency and proposed a competency framework for the Islamic legacy planners. The information provided by the respondents also revealed that no standardisation was being implemented within the leading providers in the Islamic legacy planning industry.

As for KSAO elements, many initiatives are needed for the industry in filling the competency gaps between the existing Islamic legacy planners.

Finally, the discussion ends with a suggested competency framework based on KSAO elements for Islamic legacy planners. The proposal is embedded with the inputs from the respondents to suit the environment for the Islamic legacy planners within the full-fledged Islamic trust companies to perform their responsibilities competently.

