

APPENDICES

Appendix 1: Publication from Ph. D Thesis

Conference Proceedings (Refereed)

- Noh, S. M., Shafii, Z., Marzuki, A. & Abdul Aziz, A. S. (2019). Professionalisation Of Islamic Legacy Planning Industry in Malaysia: Validation on Competency-Based Certification for Islamic Legacy Planners. *Paper presented at the International Conference on Zakat, Tax, Waqf and Economic Development 2019 (ZAWED 2019)*. 1st December, 2019, Langkawi.
- Noh, S. M., Shafii, Z. & Azan, F. Z. (2020). Competency of Islamic Legacy Planners in Malaysia: Issues and Challenges. *Paper presented at the 2nd International Conference on Economics, Entrepreneurship and Management 2020 (ICEEM 2020)*. 15th February, 2020, Langkawi.

Journal

- Alma'amun, S., Kamaruzaman, M. N., Shafii, Z. & Noh, S. M. (2018). Money Management for Muslim Family. *International Journal of Islamic Economics and Finance Research (IJIEF)*, 1(1).
- Noh, S. M., Shafii, Z., Marzuki, A. & Abdul Aziz, A. S. (2020). Islamic Legacy Planning Industry in Malaysia: Validation on Competency-Based Certification for Islamic Legacy Planners. *Advanced International Journal of Banking, Accounting and Finance (AIJBAF)*, 2(2). DOI 10.35631/AIJBAF.22004
- Noh, S. M., Shafii, Z. & Abidin, Z. F. S. (2020). Competency Requirements for Islamic Legacy Planners in Malaysia in the Event of Post Covid-19 Crisis. *International Journal of Advanced Research (IJAR)*, 8(6). DOI: <http://dx.doi.org/10.21474/IJAR01/11093>
- Noh, S. M. (2020). Knowledge, Skills, Abilities and Other Requirements for Islamic Legacy Planners. *Journal of Islamic, Social, Economics and Development (JISED)*, 5(29).
- Noh, S. M., Shafii, Z., Marzuki, A & Abidin, Z. F. S. (2020). Post COVID-19: Impact on the Competency of Islamic Legacy Planners in Malaysia. *The Journal of Muamalat and Islamic Finance Research (JMIFR), Special Issue 1/2020*. DOI: <https://doi.org/10.33102/jmifr.v17i3.282>

Appendix 2: Notification Letter from USIM



UNIVERSITI SAINS ISLAM MALAYSIA
جامعة العلوم الإسلامية الماليزية
ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA

CENTRE FOR GRADUATE STUDIES
Tel: 06-797 8640 Fax: 06-797 8634

USIM 2.B/316/3 (4130097)
10 January 2019 / 4 Jamadil Awal 1440H

TO WHOM IT MAY CONCERN

Dear Sir / Madam,

RE: SEEKING PERMISSION TO DO DATA COLLECTION & SURVEY

This is to certify that the following student is currently pursuing the program of study as mentioned below:

Name	: Shahizan Bin Md Noh
NRIC/Passport No.	: 780305055601
Registration No.	: 4130097
Nationality	: Malaysian
Faculty	: Faculty of Economics and Muamalat
Programme	: Doctor of Philosophy In Economics And Muamalat Administration
Mode of Study	: Research
Duration of Study	: 6 - 12 Semesters
Year of Admission	: Semester I, Academic Session 2013/2014
Year of Current Academic Session	: Semester I, Academic Session 2018/2019
Current Semester	: 11 th Semester
Current Status	: Registered
Thesis Title	: "Competency Framework for Legacy Planners in Islamic Financial Planning Industry in Malaysia"

Your willingness to provide insights on this matter is highly appreciated.

Thank you.

KNOWLEDGEABLE • DISCIPLINED • DEVOUT

Yours sincerely,



(AHMAD FARID BIN MOHD JAMAL)
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Berilmu, Berdisiplin dan Bertakwa | Knowledgeable, Disciplined and Devout



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Appendix 3: Case Study Protocol

Part	Structure of the case study protocol	Tasks
1	List of tasks	Summarising the updates and any changes related in each protocol and highlight the reasons (if any)
2	Background	<ul style="list-style-type: none"> a) Identification of relevant literature or previous research and relevant theories that applicable or suitable for the present research b) Implement the case study questions and objectives
3	Research Design	<ul style="list-style-type: none"> a) Identify whether the design is a single-case or multi-case, to show the linkage between the design selected and the present research issues b) Describe the object of the research; the competency framework for legacy planners in Islamic financial planning industry in Malaysia c) Identify the propositions derived from the research questions and the measurement used to overcome the issues
4	Data collection	<ul style="list-style-type: none"> a) Conduct pilot study by using the relevant issues to support the present research b) Identify the interviewee(s) through email or tele-conversation c) Provide a supporting letter from the university c) Set an appointment with the interviewee(s) and arrange necessary field visit d) Use voice recorder e) Conduct an interview based on a list of interview questions
5	Data analysis	<ul style="list-style-type: none"> a) Identify the criteria for interpreting the findings of the research b) Identify the data elements to be used to addressing the research questions c) Managing data and organise data by using Computer Assisted Qualitative Data Analysis Software (CAQDAS), e.g. Nvivo or Atlas.ti. software
6	Outline of the research	<ul style="list-style-type: none"> 1) Introduction 2) Worldview of Islamic Financial Planning Industry 3) Literature Review 4) Research Methodology 5) Data Analysis 6) Conclusion

Appendix 4: Interview Guide

Section 1 – To assess the current practices of appointing the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia

- What is your organisation practice in hiring the legacy planners; specifically, for Islamic legacy planning?
- Does your organisation have monitoring mechanisms on tracking the competency of your legacy planners; specifically, for Islamic legacy planning? If yes, how?
- What are the main challenges in selecting or appointing competent legacy planners in Islamic financial planning industry in Malaysia?

Section 2 – To identify the KSAO which relates to the competency of the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia

- How does your organisation ensure your current legacy planners; specifically, for Islamic legacy planning is competent to represent your organisation and serve the clients?
- What is your expectation or aspiration of competent legacy planners in Islamic financial planning industry in Malaysia?
- What is your view on the current level of competency of your legacy planners; specifically, for Islamic legacy planning?
- What are the expected responsibilities of legacy planners who are serving in Islamic financial planning industry in Malaysia?
- What is the knowledge, skills and other characteristics that need to be developed to meet the clients' expectation? (*The list of Knowledge, Skills and Other Characteristics (KSOCs) will be provided for identification by the interviewee*)
- Does your organisation provide relevant training for your legacy planners?

Section 3 – To develop a competency framework based on KSAO model for Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia

- Does the industry have uniformity Standard Practise or Code of Conduct or Code of Ethics for legacy planners serving in Islamic financial planning industry in Malaysia?
- Do the legacy planners need a Continuous Professional Development or Continuous Education structure to remain competitive?
- What do you think about having a competency framework for legacy planners in Islamic financial planning industry in Malaysia which similar to unit trust and takaful industry?
- What do you think about having a standard examination for legacy planners who is serving the Islamic legacy planning in Malaysia?

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Appendix 5: Interview Transcript

Interview ID : C3
Date of Interview : 25th January 2020, 19th February 2020, 19th April 2020
Organisation : MyAngkasa Amanah Berhad
Interviewee's : General Manager
Designation

RO1 - To assess the current practices of appointing the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia

RQ1 - How are the current practices adopted by the full-fledged Islamic trust companies in Malaysia when appointing the Islamic legacy planners?

Researcher : **What is your organisation current practices when recruiting legacy planners? Apakah amalan sedia ada organisasi anda dalam pengambilan perancang pewarisan?**

Interviewee : Sekarang MyAngkasa tidak ada *individual legacy planners*... tapi lantikan korporat... akan datang ya. Ada kriteria yang kita tetapkan tapi tidaklah ketat.... syarikat yang dilantik itu mestilah berdaftar di bawah SSM (Suruhanjaya Syarikat Malaysia) ...

Ahli Lembaga Pengarah hendaklah bebas dari sebarang tindakan mahkamah dan insolvensi... tidak mempunyai tunggakan hutang dan berhutang (kita ada sistem untuk identify) ...

Kami merasakan ianya tidak perlu *complicated*. Yang penting, mereka perlu hadir *briefing* yang kita lakukan. Jika ada sekalipun, kita akan laksanakan *in-house test*.

Briefing yang disediakan itu yang sedikit sebanyak memberikan pengetahuan sebelum mereka mewakili MyAngkasa. Ada juga kita menolak... khususnya mereka yang mempunyai rekod lampau... jadi, inilah antara *filtering* yang kita lakukan.

Translate:

Currently, MyAngkasa has no individual legacy planners... only corporate planners... probably, sooner. We have set criteria but not strict enough.... the company (corporate) must be registered under 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 debt (we have a system to identify) ...

We think it doesn't need to be complicated. Most importantly, they need to attend the briefing that we arrange for them. If needed, we'll conduct an in-house test.

The briefing provided in a way will provide necessary information before they represent MyAngkasa. There are some incidences that we rejected... especially for those with past bad records... so here's some of the filtering that we did...

Researcher : **What is the minimum requirement of appointing legacy planners in your organisation? Apakah syarat minimum untuk melantik perancang pewarisan dalam organisasi?**

Interviewee : Em... melantik ejen ini tidak ada *specific* standard... Kita tidak menetapkan keperluan untuk mereka yang sertai kita perlu ada *specific knowledge* yang bertahun-tahun... *even zero knowledge* juga kita akan terima... Kita akan latih...

Translation:

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...

Researcher : **What is the opinion of having a minimum requirement in appointing the legacy planners? Apa pandangan mengadakan keperluan minimum apabila melantik perancang pewarisan?**

Interviewee : Saya menganggap... setiap perkara yang dibuat untuk kebaikan orang ramai, kita setuju... kena ada *standard*... Kita akan follow...

Translation:

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 will follow the minimum requirement if it imposes later...

Researcher : **How does your organisation monitor the competency level of your legacy planners? *Bagaimana organisasi anda memantau tahap kecekapan perancang pewarisan?***

Interviewee : Kita sedang merangka satu *structure* yang merangkumi insentif dan *overriding system*... sistem ini juga merangkumi skim komisyen mereka.

Dalam usaha mengelak situasi *misleading*, dengan andaian mereka telah lalui semua kursus yang dianjurkan, kita kenakan deposit professional. Jika MyAngkasa terima *complaint* atau aduan... deposit itu akan digunakan untuk compensate klien yang terlibat. Mereka yang didapati melakukan kesalahan... akan dikenakan tindakan termasuklah ditegah daripada terus mewakili syarikat.

Disebabkan itu, institusi yang menjalankan pewarisan Islam ini, perlu ada Jawatankuasa Syariah dalaman. Bukan itu sahaja, syarikat perlu *disclose*, siapakah yang mengganggotai Jawatankuasa Syariah mereka. Jadi, sebelum sesuatu perkara dilakukan, ada proses pemantauan dilakukan termasuklah isu berkaitan wakil atau *legacy planners* ini... Jawatankuasa ini juga akan memberi nasihat dan pandangan terhadap produk dan bagaimana satu-satu produk dipasarkan termasuk *limitation*... begitu juga *guideline* agar insiden *over-sell* tidak berlaku. Ini kerana, *knowledge* kita terbatas.

Proses pengurusan juga memainkan peranan. Disebabkan itu MyAngkasa ada Jawatankuasa Syariah, Lembaga Pengarah dan Pengurusan. MyAngkasa percaya... jika proses ini ada, InshaAllah tidak akan berlakunya isu-isu... jika nak dibandingkan dengan syarikat lain, kami hanya tumpu pada instrumen atau produk yang tertentu sahaja. Betul... ada yang cuba mempromosikan *hibah* dan sebagainya. MyAngkasa akan pastikan produk yang dipasarkan oleh perancang kami tidak mempunyai isu-isu dan *approach* kami bukanlah berdasarkan konsep semata-mata... MyAngkasa akan pastikan wakil kami faham kehendak syarikat...

Translation:

We are designing 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...

RO2 - To identify the KSAO which relates to the competency of the Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia.

RQ2 - How KSAO contribute to the identification of competency required of Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia?

Researcher : **What is your understanding of the word competent legacy planners? Apa yang anda faham tentang perancang pewarisan yang kompeten?**

Interviewee : Legacy planner yang kompeten... dari segi knowledge, mereka harus tahu segala proses... tidak limit kepada tidal produk sahaja... kena tahu poses... bagaimana nak berurusan dengan Autoriti seperti pejabat tanah, mahkamah, pihak bank. Dari segi skills, mereka kena berkebolehan... service after sales... presentation

skills... boleh meyakinkan orang... kena juga ada integriti... Berdisiplin... kena juga sikap yang positif... mahu melestarikan produk Islam yang boleh memberi kesedaran... membuka minda orang ramai...

Translation:

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....

Researcher : **What are the main challenges in selecting or appointing competent legacy planners in your organisation? *Apakah cabaran utama dalam memilih atau melantik perancang pewarisan di organisasi anda?***

Interviewee : Cabarannya banyak... kita akan kongsi sedikit. Antaranya, masalah *integrity*... Apabila klien telah membuat pembayaran... tapi dokumen tidak disediakan. Selain itu, *misleading*.

Kita katakan tadi, *knowledge* bukan perkara utama... tapi sebenarnya, *knowledge* penting... *that's why*, kita kena adakan *briefing* dan *training*... Mereka tidak disyaratkan ada ilmu untuk jadi wakil kita... tapi mereka kena berilmu lepas jadi wakil kita...

Translation:

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...

- Researcher** : **How does your organisation ensure your current legacy planners is competent to represent your organisation and serve the clients? *Bagaimanakah organisasi anda memastikan perancang pewarisan semasa anda adalah kompeten untuk mewakili organisasi anda dan melayani pelanggan?***
- Interviewee** : Skim komisyen yang akan diperkenalkan kelak dijangka boleh menyokong kompetensi *legacy planners* MyAngkasa.

Sebenarnya... industri insurans jauh lebih mencabar. MyAngkasa kerap memantau dengan menjalankan latihan *as and when required*. MyAngkasa komited dalam mengemas-kini *new regulations* bukan sahaja *training*, tetapi juga Whatsapps contohnya... perubahan dalam Enakmen dan caj berkaitan dokumen.

Disebabkan itu, kami sangat-sangat berhati-hati dalam melancarkan produk baru... dan bila *system* baru diperkenalkan nanti, *performance* mereka boleh dipantau... dalam masa yang sama Zan, ni juga boleh naikkan *competency* mereka...

Translation:

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...

- Researcher** : **What is your expectation or aspiration of competent legacy planners in Islamic financial planning industry in Malaysia? *Apakah harapan atau aspirasi anda terhadap perancang pewarisan yang berwibawa dalam industri perancangan kewangan Islam di Malaysia?***

Interviewee : Wakil atau *legacy planners* ini perlu bertanggungjawab dan *amanah*... dan bersedia untuk menyelesaikan masalah orang... mereka tidak harus fokus pada nilai ringgit semata-mata.

Kami tegaskan... setiap perkembangan berkaitan industri akan dikemas-kini dan kita tidak berlandaskan konsep-konsep sahaja. Ini kerana, mereka perlu maklum tentang perbezaan mahkamah dan keputusan yang dikeluarkan mengikut negeri-negeri... Kita nak elak isu dan masalah dikalangan klien kelak. Kita juga tidak mahu perbezaan pandangan berkaitan mazhab juga mempengaruhi wakil kita...

Kita lihat, *awareness* berkaitan pewarisan Islam semakin banyak... malah Menteri juga ada sentuh. Mungkin, suatu hari nanti, instrumen ini menjadi wajib... sebagai contoh, suami-isteri kena mengisytiharkan *harta sepencarian*.

Kita menjangkakan pengamal akan lebih bersedia dan lebih profesional apatah lagi jika bank-bank menjadikannya sebagai salah satu produk utama kelak.

Sekarang... ada ketikanya, klien tidak tahu apakah dokumen yang mereka tanda-tangan. Ini bermakna, maklumat tidak disampaikan dengan jelas kepada klien...

Translation:

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...

Researcher : How do you grade the competency level of your legacy planners? *Bagaimana anda menilai tahap kecekapan perancang pewarisan anda?*

Interviewee : Sederhana... banyak penambah-baikkan perlu dilakukan *especially* wakil kita. Ada ketikanya, klien tidak tahu dokumen apa yang ditanda-tangan dan maklumat tidak disampaikan. Tanggungjawab kita kenalah sampaikan maklumat produk dan pentingnya disampaikan tentang kesedaran.

Translation:

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.

Researcher : What are the expected responsibilities of legacy planners who are serving in Islamic legacy planning industry in Malaysia? *Apakah tanggungjawab yang diharapkan oleh perancang pewarisan yang berkhidmat dalam industri perancangan pewarisan Islam di Malaysia?*

Interviewee : Tanggungjawab wakil melebihi menjual produk... kena sampaikan ilmu... MyAngkasa akan memberi masa kepada setiap *legacy planners'* untuk submit *report* masing-masing... ini penting kerana pembayaran komisyen perlu dibuat. Dokumen semuanya akan diserahkan kepada pejabat dan di *vet through* oleh pejabat... termasuk semakan samada tandatangan cukup atau tidak...

Translation:

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...

Researcher : **What is the knowledge, skills, attribute and other characteristics that need to be developed on the legacy planners to meet the clients' expectation? Apakah pengetahuan, kemahiran, sifat dan ciri-ciri lain yang perlu dibangunkan untuk perancang pewarisan untuk memenuhi jangkaan pelanggan?**

Interviewee : Asas... tentunya tentang dokumentasi... dan *fiqh mawarith*... Sebenarnya Zan... dalam industri ini, kita mahu industri sampai kepada semua lapisan masyarakat. Seterusnya, *legacy planner* kena ada sifat untuk mempermudah klien. Mesti ada satu standard seperti pemakaian *e-signature*... tidak kisah klien nak ambil produk dengan mana-mana *provider* atau *trustee company*.

Salah satu kriteria *planner* sekarang adalah teknologi kerana teknologi yang membuatkan satu-satu industri maju... semua *online*.

Planner kena ada *negotiation skills*, cara memujuk kerana industri banyak menghadapi *rejection*... untuk permulaan, *presentation skill* juga perlu... kena meyumbang kepada *empathy*, emosi klien... *that's why*, kita tengok... ramai penceramah menggunakan kaedah yang berkesan supaya dapat tarik dan memujuk untuk orang mendengar dan cuba faham... kena ada pesona.

Planner kena ada sikap positif... ada tanggungjawab... ada niat untuk membantu, tidak memikirkan tentang komisyen semata-mata... *that is why*, MyAngkasa sangat berminat dengan konsep Agensi... kerana lebih kepada *human touch*... kita nak, klien bukan sahaja *subscribe* kepada produk tapi juga menyampaikan ilmu yang mereka dapat kepada orang lain.

Translation:

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.

Researcher : **What is the relevant training provided for your legacy planners? Apakah latihan yang dianjurkan untuk perancang pewarisan anda?**

Interviewee : *Ceramah yang berkaitan pewarisan kena selalu dibuat... semua berkaitan produk dan undang-undang... dalam training, kita selit juga sharing session seperti pengalaman berurusan dengan waris-waris... seperti kes... kita cerita tentang kes... kerana sesetengah kita merasakan mustahil untuk satu-satu situasi... contohnya, bila orang kata, mengapa perlu merancang dan macam-macam.*

Kadang-kadang kita buat soft-skills... tengoklah kepada keperluan... atau request dari semasa ke semasa... apa yang kita rasa penting, kita akan cepat-cepat arrange supaya wakil kita up-to-date.

Translation:

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.

RO3 - To develop a competency framework based on KSAO model for Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia.

RQ3 – 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?

Researcher : **How does the uniformity Standard Practise or Code of Conduct or Code of Ethics for legacy planners benefited the Islamic legacy planning industry in Malaysia? *Bagaimanakah keseragaman Amalan Standard atau Kod Etika atau Kod Etika untuk perancang pewarisan memberi faedah kepada industri perancangan pewarisan Islam di Malaysia?***

Interviewee : Ya... MyAngkasa setuju.

Kena standardkan code of practise ini... senang orang faham... memudahkan pentadbiran... kerana, ada syarikat ini buat macam ini... syarikat itu buat cara mereka... sebagai contoh, bila you pergi mahkamah ini, caranya begini... kadang-kadang dalam satu negeri, practise tidak sama... harta pun lain-lain.

Jadi, penting ada satu standard practise untuk digunakan oleh semua yang terlibat dalam industri.

*Translation:
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.

Researcher : **How does the Continuous Professional Development or Continuous Education benefit to the Islamic legacy planners to stays competent? *Bagaimanakah struktur Pendidikan Profesional Berterusan atau***

Pendidikan Berterusan memberi faedah kepada perancang pewarisan Islam untuk kekal berdaya saing?

Interviewee : Ia lumrah... bila kita berkumpul, semangat kita selalunya berkobar-kobar... kita pastikan mereka sentiasa berkumpul untuk *refresh*... lebih *regular*.

Macam Nabi kata (selawat)... untuk menjadi lebih baik... kita kena berkumpul dengan orang yang baik... kita buat setiap bulan... sangat membantu... kita juga setuju jika... kalau nak *implement* macam insurans atau *unit-trust*, saya sangat setuju... mungkin bermula dengan lebih sikit seperti lapan atau sepuluh unit dulu ke...

Translation:

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...

Researcher : **What do you think about having a standard examination for legacy planners who is serving the Islamic legacy planning in Malaysia? Apa pendapat anda mengenai peperiksaan berstruktur untuk perancang pewarisan yang berkhidmat dalam perancangan warisan Islam di Malaysia?**

Interviewee : Saya berpendapat... ia memberi kesan yang positif khususnya dari segi kesediaan *planner* itu sendiri.

Untuk menceburi dalam industri... terus *maintain* dengan *knowledge* dengan *skil* yang kena ada... kena ada kaedah untuk *control* mereka ini... walaupun, mungkin akan merumitkan mereka...

Translation:

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...

Researcher : **What do you think about having a competency framework based on knowledge, skills attribute and others (KSAOs) for legacy planners in Malaysia? Apa pendapat anda tentang keperluan mempunyai rangka kerja kompetensi berdasarkan pengetahuan, kemahiran, sifat dan ciri-ciri lain (KSAOs) untuk Perancang Pewarisan di Malaysia?**

Interviewee : MyAngkasa setuju diadakan *competency framework*. Cuma sekarang... kita perlu buat banyak penambah-baikan... *Soonest is better*... jika benda ini membantu orang ramai, kita menyokong.

Ada ketikanya, yang bukan Muslim macam orang India dan Cina juga mahukan maklumat... MyAngkasa tiada masalah untuk bekerjasama dengan pesaing kita... untuk membantu orang ramai... kepentingan bersama... untuk masalah masyarakat... cumanya kena ada badan tertentu... SC (Suruhanjaya Sekuriti) tak boleh... BNM (Bank Negara) juga tidak sesuai... mungkin satu badan profesional kena ditubuhkan dengan kerjasama dengan badan kehakiman.

Bagi kami, kena ada satu badan tara untuk adakan satu sistem... kerana tidak ada satu sumber yang betul-betul orang ramai boleh rujuk... sebagai contoh, wasiat yang terpakai adalah wasiat akhir... jadi bila ada dispute, wasiat yang dibuat berkali-kali, dengan provider yang berbeza-beza, kerangka perlu ada... akan jadi satu keperluan untuk hadapi masalah seperti ini.

Translation:

MyAngkasa agrees to have a competency framework. As for now... we need to make many improvements....

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.

END

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Appendix 6: Peers Validity Form- Interview Questions

Validator Name :
Organisation :
Date :

Research Title

Competency Framework for Islamic Legacy Planners: Cases from Full-Fledged Islamic Trust Companies in Malaysia

Research Objectives

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.

Research Questions

1. How are the current practices adopted by the full-fledged Islamic trust companies in Malaysia when appointing the Islamic legacy planners?
2. How KSAO contribute to the identification of competency required of Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia?
3. 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?

Interview Questions

No	Original Source	RO	RQ	Suggested Themes
1	What is your organisation current practices when recruiting legacy planners? <i>Apakah amalan sedia ada organisasi anda dalam pengambilan perancang pewarisan?</i>			
2	What is the minimum requirement of appointing legacy planners in your organisation? <i>Apakah syarat minimum untuk melantik perancang pewarisan dalam organisasi?</i>			
3	What is the opinion of having a minimum requirement in appointing the legacy planners? <i>Apa pandangan mengadakan keperluan minimum apabila melantik perancang pewarisan?</i>			
4	How does your organisation monitor the competency level of your legacy planners? <i>Bagaimana organisasi anda memantau tahap kecekapan perancang pewarisan?</i>			
5	What is your understanding of the word competent legacy planners? <i>Apa yang anda faham tentang perancang pewarisan yang kompeten?</i>			
6	What are the main challenges in selecting or appointing legacy planners in your organisation? <i>Apakah</i>			

	<i>cabaran utama dalam memilih atau melantik seseorang Perancang Pewarisan di organisasi anda?</i>			
7	How does your organisation ensure your current legacy planners is competent to represent your organisation and serve the clients? <i>Bagaimanakah organisasi anda memastikan Perancang Pewarisan semasa anda adalah kompeten untuk mewakili organisasi anda dan melayani pelanggan?</i>			
8	What is your expectation or aspiration of competent legacy planners in Islamic legacy planning industry in Malaysia? <i>Apakah harapan atau aspirasi anda terhadap Perancang Pewarisan yang kompeten dalam industri perancangan pewarisan Islam di Malaysia?</i>			
9	How do you grade the competency level of your legacy planners? <i>Bagaimana anda menilai tahap kecekapan perancang pewarisan anda?</i>			
10	What are the expected responsibilities of legacy planners who are serving in Islamic legacy planning industry in Malaysia? <i>Apakah tanggungjawab yang diharapkan oleh Perancang Pewarisan yang berkhidmat dalam industri perancangan pewarisan Islam di Malaysia?</i>			

11	<p>What is the knowledge, skills, attribute and other characteristics that need to be developed on the legacy planners to meet the clients' expectation?</p> <p><i>Apakah pengetahuan, kemahiran, sifat dan ciri-ciri lain yang perlu dibangunkan untuk perancang pewarisan untuk memenuhi jangkaan pelanggan?</i></p>			
12	<p>What is the relevant training provided for your legacy planners? <i>Apakah latihan yang dianjurkan untuk Perancang Pewarisan anda?</i></p>			
13	<p>How does the uniformity Standard Practise or Code of Conduct or Code of Ethics for legacy planners benefited the Islamic legacy planning industry in Malaysia?</p> <p><i>Bagaimanakah keseragaman Amalan Standard atau Kod Etika atau Kod Etika untuk Perancang Pewarisan memberi faedah kepada industri perancangan pewarisan Islam di Malaysia?</i></p>			
14	<p>How does the Continuous Professional Development or Continuous Education benefit to the Islamic legacy planners to stays competent?</p> <p><i>Bagaimanakah struktur Pendidikan Profesional Berterusan atau Pendidikan Berterusan memberi faedah kepada Perancang Pewarisan Islam untuk kekal berdaya saing?</i></p>			

15	<p>What do you think about having a standard examination for legacy planners who is serving the Islamic legacy planning in Malaysia? <i>Apa pendapat anda mengenai peperiksaan berstruktur setara untuk perancang pewarisan yang berkhidmat dalam perancangan warisan Islam di Malaysia?</i></p>			
16	<p>What do you think about having a competency framework based on knowledge, skills attribute and others (KSAOs) for legacy planners in Malaysia? <i>Apa pendapat anda tentang keperluan mempunyai rangka kerja kompetensi berdasarkan pengetahuan, kemahiran, sifat dan ciri-ciri lain (KSAOs) untuk Perancang Pewarisan di Malaysia?</i></p>			

Note:

Reviewer Comments:

Signature:

Date:

Appendix 7: Peers Validity Form- Emergent Findings

Validator Name :
Organisation :
Date :

Research Title

Developing Competency Framework Based on KSAO Model for Islamic Legacy Planners in The Full-Fledged Islamic Trust Companies in Malaysia

Research Objectives

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.

Research Questions

1. How are the current practices adopted by the full-fledged Islamic trust companies in Malaysia when appointing the Islamic legacy planners?
2. How KSAO contribute to the identification of competency required of Islamic legacy planners in the full-fledged Islamic trust companies in Malaysia?
3. 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?

Emergent Findings

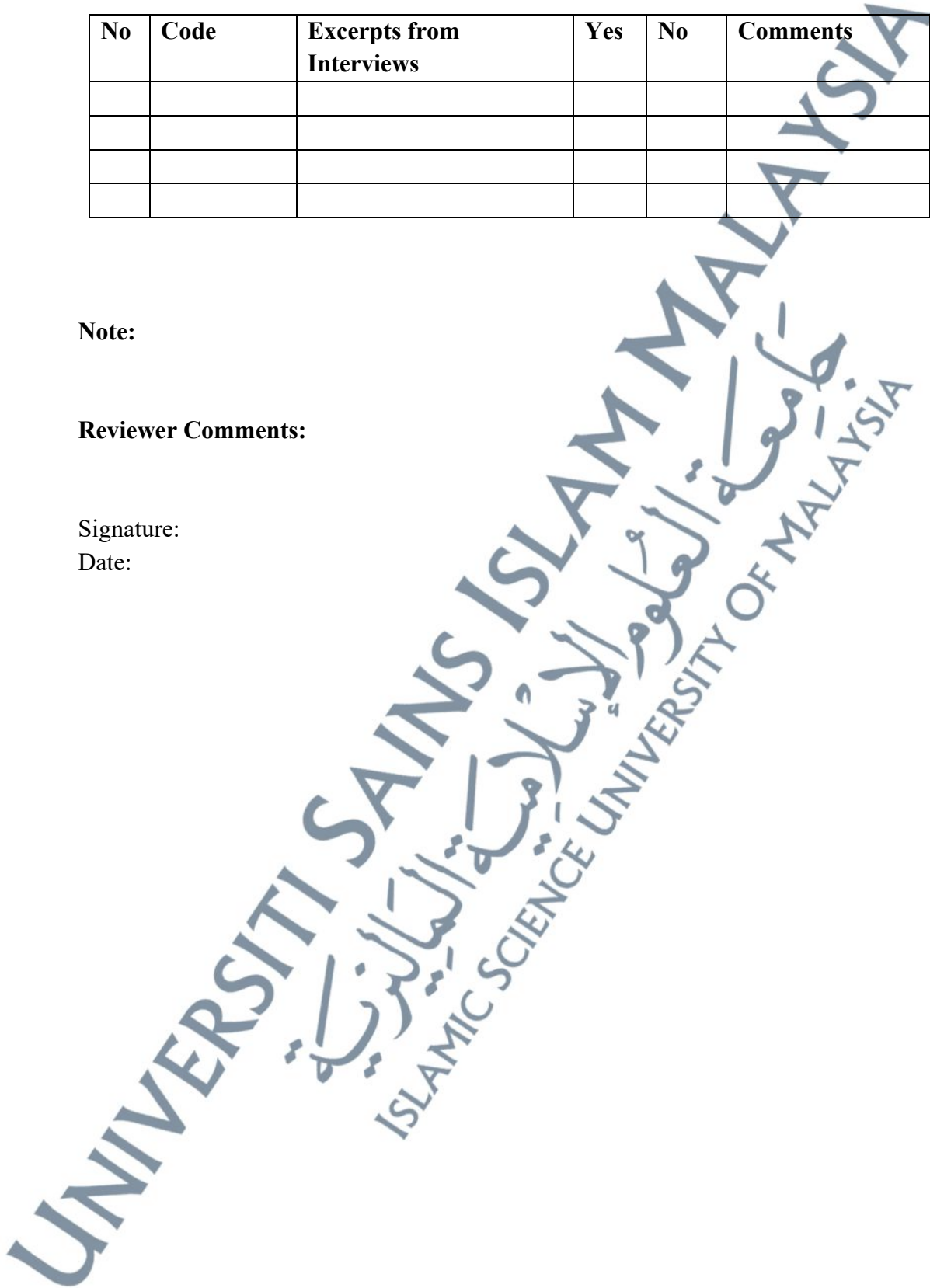
No	Code	Excerpts from Interviews	Yes	No	Comments

Note:

Reviewer Comments:

Signature:

Date:



Appendix 8: Sample of Data Analysis

How does monitoring mechanisms in your organisation, tracking the level of competency of your legacy planners?				Initial Coding	Focused Coding	Concluding Theme
C1	C2	C3	C4			
<p><i>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</i></p>	<p><i>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</i></p>	<p><i>We designed a structure that includes incentives and overriding systems... this system also comprises their commission scheme. In an attempt to avoid misleading situations,</i></p>	<p><i>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</i></p>	<p>Tracking system C2 Compliance Checklist C1 Internal structure C3 Professional Deposit C3 Penalty C3</p>	<p>Monitoring system C1, C2, C3, C4</p>	<p>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 stays competent.</p>

<p>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</p>	<p>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-day course on corporate</p>	<p>assuming they <u>have passed all the courses</u>, we will <u>impose a professional deposit</u>. If MyAngkasa receives a complaint... the deposit then will be used to compensate the affected client. Those found guilty of wrongdoing... <u>will be subject to action</u>, including <u>being barred</u></p>	<p>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 <u>keep track for any planners that have problems...</u> as examples, planners who are not able to give</p>	<p>Training record C4 Attend training C2 Test and exercises C4 Pass the courses C3</p>	<p>Training C2, C3, C4</p>	
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	<p>introduction ... challenges and issues in legacy planning and product solutions... such as on will, pre- inheritance and joint asset agreement ... living trust.</p> <p>No CPD hour, no minimum qualification ... Day-1 will focus on estate planning ... day-2, on</p>	<p><u>from</u> <u>representing</u> <u>the company.</u></p> <p>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</p>	<p>proper explanations... or... misinterpretation. .. the management <u>will</u> <u>counter check on</u> <u>their training's</u> <u>track record...</u></p>	<p>UNIVERSITI SAINS ISLAM MALAYSIA جامعة العلوم الإسلامية ISLAMIC SCIENCE UNIVERSITY OF MALAYSIA</p>		
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	<p><i>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.</i></p> <p><i>There are two layers... senior and junior ILP. There is no target, but there is a commission... there will be</i></p>	<p><i>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</i></p>				
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	<p><i>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.</i></p>	<p><i>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...</i></p>				
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		<p><i>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.</i></p> <p><i>That's right... some are trying to promote the hibah and so on.</i></p> <p><i>MyAngkasa</i></p>			
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		<p><i>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...</i></p>			
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