

# CHAPTER 1

## INTRODUCTION

### 1.1 Introduction

This chapter presents the background of the study and the problem statement on the issue of Muslim funeral costs in Malaysia, followed by the study's objectives, research questions, the motivation behind the study, its significance, scope, and limitations. The chapter concludes with an overview of the thesis organisation.

### 1.2 Research Background

Unexpected deaths occur more frequently than most people realise. In this regard, Muslims believe that every human being must endure death as one of the trials that Allah SWT has given them (Firdaus *et al.*,2021).

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ ۗ وَإِنَّمَا تُوَفَّقُونَ أُجُورَكُمْ يَوْمَ الْقِيَامَةِ ۗ فَمَنْ زُحْزِحَ عَنِ النَّارِ وَأُدْخِلَ الْجَنَّةَ فَقَدْ فَازَ ۗ وَمَا الْحَيَاةُ الدُّنْيَا إِلَّا مَتَاعُ الْغُرُورِ

Meaning: “Every soul will taste death. And you will only receive your full reward on the Day of Judgment. Whoever is spared from the Fire and is admitted into Paradise will ‘indeed’ triumph, whereas the life of this world is no more than the delusion of enjoyment.” (Al-Qur'an. Ali-Imran 3:185).<sup>1</sup>

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<sup>1</sup> All Quranic translations in this writing are based on Abdullah Yusuf Ali. 1989. The Holy Qur'an, Text, Translation, and Commentary. Maryland: Amana Corporation.

We receive news of deaths almost daily, including those of Muslim family members and friends. While death is inevitable, only Allah knows when and where it will happen, which has caused many people to fear dying. However, according to the Prophet (ﷺ), the pious and intelligent will try their best to prepare for death.

The fear of death is innate to humans, and many individuals dislike and avoid discussing death because it is uncomfortable to do so (Lyons & Winter, 2021; Millar, 2018; Wildfeuer *et al.*, 2015). As a result, many individuals lack sufficient preparations for death, including savings for funeral costs or choosing funeral directors. In many instances, arrangements for the final rites, including choosing funeral directors, are made after death or when a death is expected to happen imminently. The financial burden and responsibility for preparing for funeral rites often falls on the next of kin. In this light, as death could occur unexpectedly, Islam dictates that everyone needs to prepare themselves to gain righteousness and peace, even after death. Hence, mental and material preparation for death should be taken more seriously (Whitley *et al.*, 2021; Corden & Hirst, 2015b).

Losing a loved one is a difficult time in a person's life for various reasons. The funeral cost is a crucial issue in addition to the human emotions, loss, and grief associated with it. Funerals, including for Muslims, are considered the final moments for the deceased and provide closure for the family. Undoubtedly, funerals are costly affairs. According to Nhan *et al.* (2021), intercessions, memorials, prayers, and ceremonies are all examples of funeral traditions which incur costs that must be paid by the deceased person's next of kin. These days, excessive funeral costs are no new phenomenon, as funerals are deemed an event or procession to give a final honour to the deceased. Consequently, the cost of funerals could cause financial issues for the next of kin.

Funeral costs have risen steeply, especially for burials in developing countries such as in Europe, America, and Australia, as well as in emerging economies in Africa, where burial cost has become unaffordable for many (Corden & Hirst, 2013; (Case, Garrib et al, 2008). According to the Funerals Market Study in the United Kingdom (2018) the price of a basic funeral has increased by 6% yearly over the last 14 years, twice the inflation rate. This is also confirmed by SunLife's (2018) data on the cost of the essential aspects of a funeral. Furthermore, research by the Competition and Market Authority (2019) reported that the average cost of basic funeral essentials in the UK is approximately £4,300 (around RM24,304), specifically, £3,744 (around RM21,162) for cremation and £4,798 (around RM27,119) for a burial. This shows that while Muslim funeral cost is the most economical, it still presents an economic challenge in developing and developed countries like Malaysia. found that although most Muslims are buried in public cemeteries, funeral costs for Muslims have continued to rise (Katan et al, 2019a). Moreover, as described in Azizah (2020), a Muslim funeral in Malaysia usually costs several thousand Malaysian ringgit (RM). This raise concerns that the charges set by funeral management organisations are burdensome for many families.

Even though death and funeral are unavoidable, many families lack sufficient financial preparation for funeral management, further amplifying the pain of losing their loved ones. The death of a family member, especially the breadwinner, could affect a family's financial situation. In this light, the family could lose economic security, especially when they are unprepared and have a low income. Deviations from the anticipated outcome account for the majority of economic risk (Judy Feldman Anderson & Brown, 2005). There has been significant concern about "funeral poverty" due to price increases due to the high inflation rate. Funeral poverty refers to financial issues from having to pay for a funeral. It occurs when funeral costs exceed a person's financial

resources. It has become a significant problem in the United Kingdom, where there has been a 50% increase in funeral costs in just three short years (Quaker Social Action, 2019). This situation has created a higher risk for vulnerable families to incur bad debts (Anne Corden & Hirst, 2015a).

The increase in funeral costs has created significant financial burdens for the deceased's family, especially for unfinancially stable families (Azizah, 2020). The situation worsens when the deceased's next of kin do not have the financial strength and legibility to apply for assistance because they cannot bear the hefty funeral costs. There are cases where the funeral cannot be held because the family cannot afford the costs. For instance, a father could not pay for his children's funeral cost RM300 (Izyan Liyana, 2019; Mohd Azam, 2019) and a mother was forced to leave her child in the hospital morgue for three days because she could not afford to pay RM500 for the funeral. These are examples of the burden the financially and socially disadvantaged group faces. Financial hardship has exposed them to the risk of debt to pay for the high funeral costs, which could add to their grief and burden when a death occurs in the family.

Funeral costs particularly impact low-income individuals. In this regard, individuals from the lowest income group would spend ten times more money on funerals than people in the highest income group. In 2017, individuals in the lowest-income percentile spent an average of £11,050 (around RM62,458) annually. It was found that the cost of a funeral could make up 39% of the average annual spend for those in the lowest income group, which is more than the combined average expenditure on energy, food, and clothing (26%) (UK Competition, 2019). The research, commissioned by the British Seniors Insurance Agency as part of their funeral costs report, also found that one in ten people had to borrow money from other family members and friends to pay for their loved one's funeral, almost one-fifth had used a

high-interest credit card, and almost one in ten had taken out a payday loan. Two-fifths were also reported as unprepared to pay for their next-of-kin's funeral expenses (Hall, 2020). Additionally, when faced with financial repercussions, the aftermath of disasters hinders such risk-taking behaviours, limiting households' efforts to escape poverty or pushing them even further into it.

Katan *et al.* (2019) found that apart from the deceased's family, death has financial repercussions for society. As death may affect different family members emotionally, it may spread across the house and influence personal relationships and finances. It can also cause a financial burden, especially for low-income families and families already struggling financially. The significant increase in funeral costs has forced many bereaved family members to take on high-interest debts to cover the cost. In many cases, the next of kin found themselves in serious unmanageable debt after the death of a loved one. According to the UK Cards Association, in addition to the £744 (around RM4,205) million already spent on debit cards for funerals, the most expensive credit card purchases in 2013 comprised 'funeral services', costing an average of £11,141 (around RM62,972) and a 2017 report on credit card debt shows that around £200 million was spent on funeral bills (Quaker Social Action, 2017)

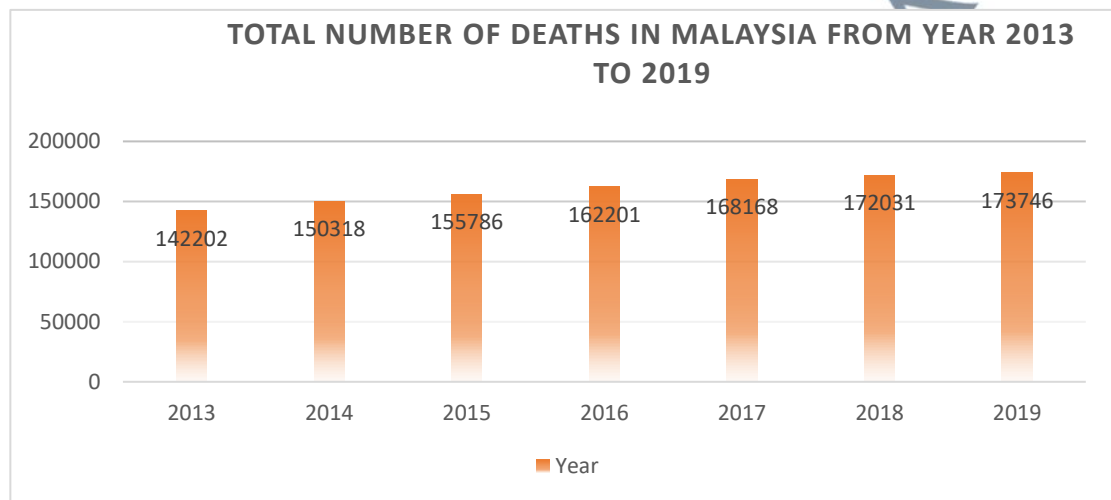
Similarly, according to Tai & Sapuan (2018), the financial condition of many Malaysians is aggravated by the fact that salaries for many seniors have remained stagnant despite the increased consumption, putting retirement savings at risk. Malaysians also have the world's highest household debt-to-income ratio, making them the world's most indebted people (McKinsey, 2015). Shagar (2016) reported that one in three Malaysians has no savings, with 86% of urban households and 90% of rural households having zero or limited savings. Consequently, the rising cost of living and expenses like funeral costs pose a financial challenge for the family and society.

The Malaysian population comprises a unique mix of different cultures and religions; Bumiputera makes up most of the population (69.4%), followed by the Chinese (23.2%), Indians (6.7%) and others (0.7%) (DOSM, 2020). The costs of funeral services can range from RM800 to RM35,000, depending on the deceased's religion and ethnic group. Funeral rites and expenses for Muslims and Hindus are often far more straightforward and cost an average of between RM800 and RM2,000. In this regard, Hindus who wish to have a memorial service are expected to pay an additional RM2,000 to RM3,000 on top of the cremation cost. Meanwhile, the funeral rites for Muslims are usually carried out with the mosque's congregation's assistance in their residential areas. The funeral management rates charged by different mosques often differ, but the rates are usually between RM600 and RM1,400 (Masrukhin *et al.*, 2022; Firdaus & Dewi, 2019).

The phenomenon of population ageing can be observed in many countries, including Malaysia. This phenomenon is caused by the rapid increase of the older population group worldwide in recent years and occurs when the average life expectancy of a population increases over time. This is evident in the last few years, where the mortality rate has decreased while the birth rate has remained low. According to Shair *et al.* (2017), Malaysia will become an ageing population nation by 2030, when 14% of the population will be 60 or older while Lembaga Penduduk dan Pembangunan Keluarga Negara (LPPKN) (2018) mentioned Malaysia is preparing to become an ageing country by 2030 where it is projected that 15% of the population would age 65 or older.

It is also estimated that in 2050, the global population of people aged 60 and above will increase more than threefold. The number of deaths is expected to increase due to this ageing population phenomenon and will reach a catastrophic level by 2030. The

Department of Statistics Malaysia ( 2022) reported 173,746 deaths in Malaysia in 2019, a 22% hike from 142,202 deaths in 2013 (refer figure 1.1). This upward trend is projected to continue in the coming years.



Source: Department of Statistics Malaysia (2022)

**Figure 1.1:** Total Number of Deaths in Malaysia from Year 2013 to 2019

These increases represent the risk associated with death: the danger that people won't have enough money saved up to cover funeral expenses, which are predicted to keep rising. Growing funeral expenses, a lack of savings, and having a low income has made it difficult for families to cope financially with the death of a loved one. The International Longevity Centre (2015) also found that rising funeral costs, combined with the strain on funeral services caused by an increasing number of deaths and individuals' lack of financial preparation for funeral costs, will result in an increasing number of families struggling to meet their financial obligations for funeral expenses.

For Muslims, all duties related to the funeral management of the deceased are often performed by funeral organisations or individuals. There are three types of Muslim funeral management organisations in Malaysia that are responsible for assisting

the next of kin in managing funeral affairs. These organisations are *Khairat* Death Fund (*Khairat Kematian*) organisations which are available through the local mosque (*qaryah*), non-governmental organisations (NGOs), and private funeral directors. According to Rofaizal Ibhram *et al.* (2017) the *Khairat Kematian* scheme has existed since 1926 in Malaya, and while these entities are responsible for managing funeral arrangements, funeral management would often incur some costs and is not free.

### 1.3 Problem Statement

Muslim funeral management organisations play a significant role in managing funerals in Muslim communities in Malaysia. These organisations have, however, encountered several issues. One of which is the fact that Muslim funeral management organisations in Malaysia are not regulated. There is no legislation for who can operate in the funeral sector, nor are formal training or certifications required for funeral directors. Furthermore, there is no formal system of inspection for the premises of these funeral management organisations, in which cost quality and service requirements are not required by law. Other than that, no explicit restrictions exist to track how funeral directors operate and charge their clients. According to Mirza *et al.* (2022), the practical administration of the *Khairat* Death Fund or Muslim funeral organisation is subject to the supervision of mosques, villages, or local committees. There are no explicit regulations from the State Religious Council for administering death funds. In consultation with committee members, each organisation determines its governance and administration.

The absence of rules and regulations for Muslim funeral management organisations means there is no guidance to increase transparency and availability of

information on funeral costs, and no measures are suggested. Consequently, some organisations do not apply the best cost management when making funeral arrangements. According to Shaharuddin & Sulaiman (2015), the poor enforcement of financial policies contributes to differences in accounting practices and financial reporting, including cost decisions. As a result, the cost of funerals is determined solely by the organisations and varies across localities. This situation has made funerals unaffordable for low-income earners in some areas, making it difficult for them to perform their last rite. The cost of holding funerals varies significantly from state to state or even across localities or *qaryah*. The cost escalates in states with unique traditions and customs, for instance, in Johor and Kedah, where a funeral can cost up to RM4000 (Miza *et al.*, 2019). The absence of a guideline on funeral administration costs may cause cost differences. In this regard, the Islamic Religious Council of the States in Malaysia does not impose any restrictions on the minimum and maximum participation fees that may be paid. This further explains the cost discrepancies. As a result, each *qaryah* or Muslim funeral management organisation is free to set rates for their services.

Note that the ageing population increases every year. Unlike most takaful and insurance companies, the *Khairat* Death Fund charges a set annual fee that is decided by estimating the number of deaths yearly rather than based on actuarial procedures. Thus, it is possible for the funds gathered to be insufficient to cover the costs of the funerals if the actual number of deaths exceeds expectations amidst the continuous increase in funeral costs (Katan *et al.*, 2019; Miza *et al.*, 2019). This amplifies the need for a good formula or policy for estimating the risks and the premium paid. Ultimately, these organisations risk becoming unsustainable, inaccessible, and subject to an uncontrollable rise in funeral prices due to the lack of a cost structure. This could result

in delays in funerals and memorial services due to a lack of finances and unfair decisions regarding funeral fees.

Furthermore, most Muslim funeral management organisations perform funeral services inside the confines of the *qaryah* or locality and provide the bereaved with the most basic facilities. According to Miza *et al.* (2019), this system's shortcomings include that the mosque committee of a particular *qaryah* could not assist in managing funeral rites for a *qaryah* member who has died outside of their locality. Hence, the cost of transporting the remains must also be considered, in addition to the price of burial. The question of who will perform the funeral rites would emerge when the next-of-kin does not consult the mosque committee or when there is an issue in transporting the body for burial. Studies have highlighted regional and infrastructure constraints in transporting the body and that many Muslims are unaware of the hefty cost of transporting a body for the funeral. Thus, the exorbitant cost of Muslim funerals exists because certain groups take advantage of the difficult times of others by manipulating charges through the imposition of exorbitant fees (Masrukhin *et al.*, 2022). Table 1.1 provides insight into the topics published in local portals and newspapers in connection with the issue of the costs of Muslim funerals.

**Table 1.1:** News on Issues of Muslim Funeral Management Costs Reported by Mass Media

Title of Headline	Issues	Sources	Date
“Kaki sailang', licik hinggakan waris terpaksa berhutang akibat helah kartel urus jenazah”	The funeral management cartel syndicate also charges high fees on funeral management for critically ill patients.	Majoriti	February 2023
“Harga barang naik, meninggal dunia perlu ada RM5,000”	The cost of completing the funeral is increasing.	Kosmo Online	July 2022

<b>“Gadai gelang emas nak bayar RM5,000 urus jenazah”</b>	Funeral management agents who charge up to RM5,000 are considered too much.	Sinar Harian Online	May 2022
<b>“Kenakan caj hingga RM4,500!”</b>	The cartel ( <i>ulat pengurusan jenazah</i> ) charges an expensive fees to burden heirs.	Harian Metro Online	May 2022
<b>“Kos RM1,300-RM1,500 urus jenazah Covid-19 bebaskan waris”</b>	The management of the remains of COVID-19 patients is unreasonable and burdensome for the beneficiaries.	Harian Metro Online	August 2021
<b>“Kos pengurusan jenazah Covid-19 bebaskan waris mangsa”</b>		BH Online	August 2021
<b>“Kos urus jenazah pesakit COVID-19 melampau, aniaya keluarga – NGO”</b>		Astro Awani	August 2021
<b>“Kos tinggi dikenakan syarikat pengurusan jenazah”</b>	The cost of managing the remains of Covid-19 patients is too expensive due to the fees charged by the funeral management company.	Harian Metro Online	February 2021

The above headlines were the few cases reported in the national mass media, and these questions about the cost of Muslim funerals exploded during the pandemic, when the number of deaths suddenly increased, even though this problem had existed for a long time. According to Rizan (2022), the use of a funeral transportation service has revealed the existence of a cartel involved in the Muslim funeral management service. The cartel charges exorbitant fees, especially during the pandemic season, of up to RM4500 without outlining the more transparent pricing, resulting in a huge financial burden on the affected families who have been trapped by the presence of the cartel since the morgue. In fact, the existence of a cartel that charges a fee will prolong the funeral with additional services, which can cost the heirs up to RM5000. This urges the government and the bodies responsible for assisting and encountering the streamlining of funeral management costs to avoid further price manipulation.

The cost of Muslim funerals is a prerequisite for evidence-based cost management. As decisions on the equitable and efficient allocation of funeral service costs can only be made based on reliable data and information, it can provide data-based evidence in helping decision-makers manage Muslim funerals, specifically in determining Muslim funeral costs. However, many funeral directors lack access to cost information, particularly in Malaysia, and the necessary information is not always available. For the efficient and equitable distribution of resources, cost information and an understanding of the cost determinant are required. This is because the cost of funerals in Malaysia is rising dramatically along with the annual increase in mortality rate brought on by an increased ageing population.

The *Khairat* Death Fund provides funds for Muslim funeral management and is usually managed by the congregations of local mosques. However, these funds only provide the minimum service and have restricted cost structure and administration. As funeral directors are comprised entirely of volunteers, it is difficult for mosque administrators to fulfil the duties and responsibilities of funeral directors consistently (Ismail *et al.*, 2019). Most Muslim funeral directors working for the mosques are neither fully employed nor professionally competent, increasing the risk of negligence. In addition, Ismail *et al.* (2019) discovered an issue in the frequent shift of the main committee responsible for managing the funds.

Additionally, those with different educational backgrounds mostly manage religious institutions, and more expertise might be needed in strategic management, financial management, and accounting, including cost accounting (Enofe & Amaria, 2011). Sulaiman *et al.* (2008) also argued that the lack of accounting knowledge among those entrusted with managing mosque funds resulted in the organisation's absence of certain control systems and the perception that managing funerals is not considered a

serious responsibility. Mohamed *et al.* (2014) added that financial management practices in some mosques have been criticised for lack of accountability in managing the accounting system, including improper recording and reporting of mosque income. In contrast, Mohd Yahya Mohd Hussin *et al.* (2014) and Adnan (2013) revealed that most finance committee members are the elderly, contributing to inefficiencies and management problems, especially in organisations' decision processes. This increases the risks of improper management of the internal and external control system, leading to unfair decisions when deciding the funeral cost.

There has been very little academic research on the cost framework for Muslim funeral management. Given the significant contribution of Muslim funeral management organisations in Malaysia and the lack of clear information related to the cost of Muslim funeral management, this study focuses on developing a cost framework to improve the current cost practices of Muslim funerals to make them more transparent, reasonable, efficient and competitive.

#### **1.4 Research Aims and Objectives**

Following the above problem statement, the following objectives of the study can be stated;

1. To explore the cost elements of an essential funeral service for Muslim funeral
2. To understand the determinants involved in deciding the cost of Muslim funeral management by Muslim funeral management organisations
3. To develop a Muslim funeral management cost framework in Malaysia

## 1.5 Research Questions

In this research, three key research questions are;

1. What are the cost's elements of essential funeral service for a Muslim funeral?
2. What are the determinants involved in deciding the cost of Muslim funeral management by Muslim funeral management organisations?
3. How to develop Muslim funeral management cost framework in Malaysia?

## 1.6 Rationale and Significance of the Research

Therefore, this study is intended to fill the gap in the literature on the topic of Muslim funeral management costs by exploring the cost practice of Muslim funeral specifically in non-profit Muslim funeral management organisations, which is mainly located under mosque or *qaryah*. There are currently about 6817 mosques throughout Malaysia, and each has at least one funeral management organisation or *Khairat* death fund body representing their respective *qaryah* (Portal Masjid Malaysia, 2021). It is highly important to develop cost framework of Muslim funeral management in a cost-effective, reasonable, accessible, time to market and easy to understand by aiming to achieve the expected results through policies, behaviours and services that have a good and lasting impact on the economy, the community and the environment. Promote social mobility and public social protection which is being access and as alternative coping strategy for the household and ill prepared to cope with unexpected expense and loss of income in the event of death.

Thus, the results from this study have practical implications to provide a better understanding on cost practices by Muslim funeral management organisations in order to improve the accuracy of cost of Muslim funeral to be better cost management on Muslim funeral services provide to community. Moreover, this cost framework of this cost practices may be used as a role model for the other non-profit organisations as these organisations' objectives are beyond the profit and as an obligation to the community as the priority and contribution by means of social responsibility.

Understand the cost practices by Muslim funeral management organisations thus, will having benefit in improving the cost in Muslim funeral. Moreover, it would certainly bridge the gap in a good way of offering the Muslim funeral service as *Fard kifayah* services with reasonable and effective costs. Muslim funeral management organisations should utilize the resources in cost-effective and efficient way and increase the trust among the Muslim community in Malaysia. It is new way for the organisations to get trust and thus capable to penetrate every corner of Malaysia and will be brought together to help one another, raise quality of services and benefit to the community.

It is hoped that it will transform the Muslim funeral industry while driving the spread of Islamic products and Islamic finance to new heights. It is believed that this innovation of Muslim funeral management cost framework is one of the approaches to influence and add value to society as a whole. Finally, it will ensure that Muslim funeral management organisations are purposeful and financially viable to continue to serve the community and achieve the common goal of mutual protection for the well-being of the *ummah*.

## 1.7 Research Target and Scope

This study focuses on the costs of Muslim funeral management in Malaysia. Malaysia has been chosen since there is currently no study on suitable cost framework in place to cope with the high cost of funerals in the country at the present time, especially for non-governmental organisations (NGOs) or non-profit organisations (NPOs) and Muslim funeral management organisations under mosques or *qaryah*, which play a role in addressing the problem of funeral poverty, especially for families who cannot afford it. This study focuses on the supply side of Muslim funeral management services in non-profit organisations as there is a significant gap in the current literature. Most research focuses on the demand for funeral services and tends to neglect the complex dynamics and cost structures that non-profit funeral organisations deal with on the supply side. These organisations are critical to the Muslim community as they provide funeral services that are in line with Islamic customs and are available to all members of the community regardless of their financial circumstances. Therefore, examining the supply side provides a great opportunity to uncover the actual costs that these non-profit organisations bear in providing funeral services. Muslim funeral management organisations in Malaysia are still operating under the old system which is inefficient and lacks proper guidelines and regulations. Therefore, this study emphasises on developing a cost framework for Muslim funeral by exploring the range of current basic funeral elements and understanding the determinant on current cost of Muslim funeral by Muslim funeral management organisations.

The government, in its capacity as policymaker, the private sector, non-governmental organisations, and the public are all stakeholders in this research. As this study is a first attempt to develop a cost framework for Muslim funeral management,

any faults and constraints identified in this study will need to be addressed in future research.

## 1.8 Operational Definition

The operational definitions for this study are provided in Table 1.2 below.

**Table 1.2:** Operational Definition of the Study

Terms	Definition	Sources
<b>Muslim Funeral Management</b>	A person or group responsible for coordinating, organising, facilitating and conducting the funeral (after the death of a Muslim person) throughout the entire process, including washing, shrouding, praying and burial according to Islamic customs and religious procedures. It is a sequence of coordinated actions and tasks aimed at treating the deceased dignifiedly and ensuring that Islamic customs and values are adhered to throughout the funeral process. In general, funeral management is a <i>Fard kifayah</i> that requires at least one Muslim in a community to oversee the care of the deceased, including washing, shrouding, praying and burial.	Tirmizi <i>et al.</i> (2023), Ma'arif (2022), Yusri Yusof <i>et al.</i> , (2017)
<b>Muslim Funeral Management Cost</b>	All costs and expenses associated with Muslim funeral management begin with washing and end with burial according to Islamic principles. The costs of funeral services are calculated according to two categories: direct costs and indirect costs. Direct costs are expenses directly related to the provision of funeral services, such as material costs and labour costs for funeral directors. Materials are used for washing, shrouding, funeral prayers, and burying the body. Correspondingly, wages are the monetary value paid as remuneration to the person who has provided the agreed service(s). Indirect costs are the costs incurred in carrying out the funeral and are generally not readily measurable in financial terms and are, therefore, more difficult to quantify.	Nešporová, O. (2020), Mathijssen <i>et al.</i> (2019), Allison <i>et al.</i> (2019), Bađun, M. (2017)

Source: Developed for Current Study (2024)

## 1.9 Organisation of the Thesis

To achieve the objectives of the study and answer the research questions, this study aims to develop a framework for the cost of Muslim funeral management. Therefore, this thesis consists of eight chapters, namely:

Chapter One is an introduction that describes the background of the study, the problem statement, the research objectives, the research questions, the rationale and importance of the research, the research goal, and the scope. This chapter also present the operational definition and finally describes the organisation of the thesis.

Chapter Two, discusses the fundamental of Muslim Funeral Management which covering on the basic principles of Islamic Funeral Management and the processes of Muslim Funeral Management which are highlights from the revision of the *kitab* as well as a review of previous studies.

Chapter Three, discusses previous studies and the gaps in this topic. This chapter also deals with the theoretical framework that was applied in this research. This chapter describes the philosophy of social entrepreneurship and its application to funeral management organisations that provide social services to Muslim funerals as funeral directors. This chapter also describes the conceptual framework that was used in this study.

Chapter Four discusses and describes in detail the research methodology conducted in this research, including: research paradigm, research design, research strategy, data collection strategy, data validity, data analysis process and ethical considerations.

The fifth chapter details the results of the data collection, which focuses on the elements of cost of Muslim funeral management. This chapter also presents the discussion on the cost of Muslim funeral management service.

Chapter Six presents the findings on the determinants of Muslim funeral management service cost decision-making. This chapter also discusses the determinants found in this study.

Chapter Seven: This chapter presents and discusses all findings related to the development of the framework for Muslim funeral management framework.

Chapter Eight provides conclusions and recommendations. This chapter summarises all the findings. It also discusses the theoretical, methodological and practical implications of the study, limitations of the study, and further research recommendations, including conclusions and recommendations.

### **1.10 Conclusion**

In order to present the systematic research and structure of the thesis, in this chapter, discussed the introduction by providing the necessary information on background of the study. This chapter also highlighted the problem statement which been identified in the study, specifying the objectives of the study and research questions. Later, this section described the significance of the study, research scope and operational definition. This chapter ends by providing a brief summary to guide the reader to read the thesis.