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ISLAMIC LEGACY PLANNING INDUSTRY IN MALAYSIA: VALIDATION ON COMPETENCY-BASED CERTIFICATION FOR ISLAMIC LEGACY PLANNERS

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Abstract:

Islamic legacy planning is poised to be the new growth area in the Islamic finance space. There is a need to professionalize this area to ensure that best practices applied in assisting the society with the right legacy planning solutions. The objective of the paper is to explore the industry expectation of the content of certification for practitioners in the Islamic legacy planning field in Malaysia. This study applies a qualitative research method that involves in-depth focus group discussion with the subject matter experts, academicians and personnel in the area of Islamic financial planning. The focus group discussion is conducted in order to keep abreast with the current trend of the industry. The input sought from the panels includes improving the learning process, suggesting the method of delivering the subject, and recommending relevant learning methodology. The discussion was also discussed on the suitability of the program structure with participants. The experts agreed that the content of the training should be comprehensive to cover the required knowledge, skills and other characteristics (KSOC) of practitioners in the Islamic legacy planning field. The outcome of the program developed is to advise clients on Islamic legacy planning practices and to use the planning tools effectively. This study discovered the knowledge, skills and other characteristics (KSOC) required to practice in the Islamic legacy planning industry in Malaysia from the perspective of practitioners and lead as a trajectory path to the development of competency framework for the Islamic legacy planners in Malaysia.

Keywords:

Legacy Planners, Islamic Legacy Planning, Competency

Introduction

Islamic financial planning has been seen as a subset of Islamic finance and regarded as essential in all Muslim life. With the growing demand for modern-day Islamic finance, Islamic financial planning is seen as a service that best caters to these ever-increasing needs (Ashraf Md Hashim and Shabana M. Hasan, 2013). As Muslims, an individual(s) is (are) not the right owners of the wealth in this world, one (they) has (have) the responsibility or duty to manage it by the Shariah principles. The right perspective on wealth will ensure that one meets happiness in the world and the hereafter through his property (Wan Jemizan Wan Deraman, 2009). From the Islamic perspective, resources are tools to ensure the comfort of human life in this world and happiness in the hereafter. Allah SWT also grants wealth to test the man whether grateful or otherwise as Allah SWT affirmed in Al-Quran;

“O ye who believe! Let not your riches or your children divert you from the remembrance of Allah. If any act thus, the loss is their own.” (Surah Al-Munaafiquun: 9)

Domestically, financial planning and wealth management was included in the Entry Point Project (EPP) 7: Spurring the Growth of the Nascent Wealth Management Industry (Islamic Fund and Wealth Management Blueprint, Securities Commissions, 2017). The Economic Transformation Plan (ETP) which launched in 2010, through the Financial Services National Key Economic Area (NKEA), Malaysia is committed to developing and enhancing the financial industry, which deemed as the main component of the Malaysia economy. The NKEA is aiming to provide solutions on the challenges faced by the industry and EPP was developed to addressing all related issues in achieving the next stage of growth.

The services of Islamic financial planning offered by the Islamic Financial Institutions (IFIs) in Malaysia are expanding by the evidence of the increasing number of financial planning firms, trustee companies as well as Islamic banks that are offering Islamic financial planning services including *bancatakaful* and legacy planning as described in Table 1 below:

Table 1: Relevant Industry in Islamic Financial Planning Industry

Industry	Institutions	Products
Banking	Full-fledged Islamic bank (FFIB) Islamic banking subsidiary (IBS) Development Financial Institutions (DFI) Islamic window (IW)	Savings Account (SA), Current Account (CA), General Investment Account (GIA), Bancatakaful products, Will Writing
Takaful	Full-Fledged Takaful operators (FFTO) General Takaful operator (GTO) Family Takaful operators (FTO)	Family takaful products, General takaful products, Business takaful products
Investment	Unit trust companies (UTC)	Unit trust, PRS, Initial Public Offer (IPO)

	Private Retirement Scheme (PR) providers	
	Investment Companies (IC)	
Legacy Planning	Legal Professionals (LP) Trustee companies (TC) Financial Planning Firms (FPF) Islamic Banks (IB) Islamic Religious Council Cooperatives (CS)	Will writing, Hibah, Trust, Power of Attorney (PA)

Source: www.fpam.org.my

Literature Review

Islamic Legacy Planning in Malaysia

Legacy planning is a vital but often forgotten element in Islamic financial planning (Nur Azlin Abdul Karim, 2016). Legacy planning is not widely practised in Islamic financial planning industry in Malaysia. Realistically, Islamic legacy planning is almost wholly neglected by Muslims in general and in Malaysia particularly. It is because most of Malaysians feel legacy planning is not too important as Muslims feel it is only meant for the wealthy (Hassan, 2005; Fatin Afiqah Md Azmi and Mohammad Tahir Sabit Haji Mohammad, 2011).

Islamic legacy planning is no different to most of the services provided by other financial planning professionals although it has been regarded as an honourable service by assisting the Muslims to become aware of their responsibilities to their families and helping to preserve harmony by avoiding dispute. Islamic legacy planning including the execution of what has been instructed by the testator (upon his or her death) of the same, even though the scope of much of the planning is still within the restrictions of the Shariah as practised and recognised in Malaysia (Jasmin Jamaluddin, 2013). Muslim should be mindful of the advice of the Prophet Muhammad SAW, as narrated by Sa'ad bin Abu Waqqas, that leaving everything to charity is not necessarily commendable in Islam;

“The Prophet came visiting me while I was (sick) in Mecca, (‘Amir the sub-narrator said, and he disliked to die in the land, whence he had already migrated). He (i.e. the Prophet) said, “May Allah bestow His Mercy on Ibn Afra (Sad bin Khaula).” I said, “O Allah’s Apostle! May I will all my property (in charity)?” He said, “No.” I said, “Then may I will half of it?” He said, “No”. I said, “One third?” He said: “Yes, one third, yet even one third is too much. It is better for you to leave your inheritors wealthy than to leave them poor begging others, and whatever you spend for Allah’s sake will be considered as a charitable deed even the handful of food you put in your wife’s mouth. Allah may lengthen your age so that some people may benefit by you, and some others be harmed by you.” At that time Sad had only one daughter. (Sahih Bukhari, Volume 4, Book 51, Number 5).

Legacy planning for Muslims in Malaysia is a sophisticated and complicated process for dynamic solutions and requires a competent person to provide the client with the expected services. Without proper planning, one risks the drawbacks of hesitation and the acrimony of inheritance-related sibling disputes, and this has contributed to a large number of unclaimed assets worth RM40 billion in 2009 and has significantly increased to RM42 billion and RM60 billion in 2011 and in 2013, respectively (Fazira Shafie, Wan Zahari Wan Yusoff and Syed

Muhammad Dawilah El-Edrus, 2014). Although the reported unclaimed assets were those of both Muslims and non-Muslims, it is believed that most of the assets belonged to Muslims. The amount of unclaimed assets illustrates the lack of awareness of the importance of legacy planning as well as apathy or ignorance in following or carrying out the procedures of asset distribution among Muslims in the country (Nur Azlin Abdul Karim, 2016). Aflah Isa et. al. (2017) highlighted that the majority of Malaysian Muslims are less sensitive about their rights. Hence, the level of consciousness about legacy planning is still lower. The possible scenarios involving legacy planning are perhaps endless and will vary from person to person. Different individuals with distinct needs require differing approaches (Jasmin Jamaluddin, 2013).

Competency Issues for Practitioners in Islamic Legacy Planning

Despite the importance of legacy planning within the Muslim clients, there is little understanding on how to train and groom not just qualified legacy planners, but also competent, who possessed the necessary knowledge and know-how (Yup Ming Hui, 2013). Thus, the skilled Islamic legacy planners are crucial to serve the market and meet the clients' expectation. As highlighted by Mohamad Akram Laldin (2011), there is a need for an adequate of competent talent to uphold the authenticity of Islamic products and services and Islam emphasises the need and importance of competencies in all areas of life, including managing an organisation. All Muslims need to achieve the highest performance in everything they do where *ihsan* and *itqan* as the formulas of competencies. Allah SWT says;

“And you see the mountains, thinking them rigid, while they will pass as the passing of clouds. [It is] the work of Allah, who perfected all things. Indeed, He is Acquainted with that which you do.” (Surah An-Naml: 88).

Islam views competencies as a critical element in the development of human capital. According to Nik Mutasim Nik Ab. Rahman et. al. (2014), we can further appreciate the importance of competencies based on the titles that Prophet Muhammad SAW gave to his companions as Abu Bakar 'as-Siddiq' (truthful), Umar 'al-Faruq' (one who distinguishes between right and wrong), and Khalid 'Saifullah al-Maslul' (sword of Allah SWT) reflect the competencies of the companions of the Prophet Muhammad SAW.

Competency is essential since the legacy planners are the focal reference centre for the clients. The competency of Islamic legacy planners in Malaysia must be assessed to provide reliable legacy plan construction which adheres to Islamic tenets as well as the best financial advice to ensure the credibility of the profession. Islamic legacy planners in Malaysia must take into account both personal and business needs looking at a suitable solution for the clients (Suhaili Alma'amun, 2010). The provision of sound advice does not require experience alone, and it requires competency. Otherwise, it may contribute to several issues like conflict of interest between advisory services and product pushing. To be a competent Islamic legacy planner, he or she should be well rounded (Rafik Issa Beekun, 2011).

Malaysia needs more competent as well as qualified professionals to serve the growing demand for legacy planning as part of a holistic Islamic financial planning in the country. The Financial Planning Standards Board (FPSB) – Financial Planning Association of Malaysia (FPAM) Survey (2015) has stated that the professionals have to systematically recertify with relevant professional bodies to enhance the learning and to keep up with the adjustment in the industry (The Star, 2017).

Research on competency issues of practitioners in financial planning, specifically Islamic legacy planning in Malaysia, has not been conducted extensively as compared to the other relevant topics. Many previous literature studies discuss Islamic legacy planning in Malaysia such as Hasliza Talib et al. (2017), Muhamad Husni Hasbulah and Mohd Zaidi Daud (2015) and Mushaddad Hasbullah et al. (2017) but only focuses on current problems, products and the importance of this industry to the community.

In the researcher's knowledge, there has been no research to discuss the competency of Islamic legacy planners in Malaysia. The gaps found in the study of Islamic legacy planning in Malaysia are the absence of specific studies on the development of a competency-based program for Islamic legacy planners in Malaysia. Hence, this study is very significant and has the potential to be a substantial reference by industry practitioners in developing the competency framework for the Islamic legacy planning industry.

The complacency of industry players in dealing with the missing competency framework for the Islamic legacy planners would lead the market losing confidence in the industry. What is practised by the full-fledged Islamic legacy planning providers in Malaysia varies depending on the needs of each organisation. There is no standardisation or at least an initiative in the industry to ensure and strengthen the level of competency of legacy planners in the Islamic financial planning industry in Malaysia. The development of dedicated competency-based certification for Islamic legacy planning field is an important step that must be taken to ensure the industry is competitive with competent Islamic legacy planners.

This paper endeavours to explore the industry expectation of the content of competency-based certification for practitioners in Islamic legacy planning field in Malaysia. As this is an industry-wide initiative, identification of content for relevant sets of knowledge, skills and other characteristics (KSOC) are critical towards the success of the certification program to produce competent Islamic legacy planners for the market. This study applies a qualitative research approach/method which involves in-depth focus group discussion with the subject matter experts, academicians and personnel in this area. The session conducted in order to keep abreast with the current trend of the industry and expectation from the clients. The input sought from the panels includes improving the learning process, suggesting the method of delivering the subject, and recommending relevant learning methodology. The discussion discussed the suitability of the program structure for the potential participants.

Knowledge, Skills & Other Characteristics (KSOC) for Islamic Legacy Planners

Josh Bersin (2015) sees a disconnect between education and professional programs in the current employment scenario and recognising and certifying informal, and non-formal learning would empower those who may otherwise be hampered. According to Steve Miranda (2016), there is no different from any other sector when it comes to the need to develop skilled talent and create a seamless talent progression pipeline. The confusion of the community towards legacy planning for Muslims is closely linked to Islamic legacy planners who fail to provide knowledge and information on solutions that are consistent with the problems faced by the clients. As a direct comparison, unit trust and takaful industry have its own competency framework for the practitioners including, the entry assessment. Nevertheless, a similar approach has yet to be developed for legacy planners, especially those serving in the Islamic legacy planning area. Hence, there is a strong need for a proper competency-based certification to maintain the significant level of competency for the Islamic legacy planners in Malaysia to mitigate the risk of providing the wrong explanation on the Islamic legacy planning solutions

to the clients. Saruji (2017) has mentioned the need for having a dedicated and structured certification program to recognise a competent and qualified Islamic legacy planner in Malaysia. Certification in this area will play a significant role as part of producing competent advisory services for the different range of stakeholders and contribute to the high professionalism in the industry.

As of now, few institutions provide training related to Islamic legacy planning. Islamic Banking & Finance Institute Malaysia (IBFIM), in collaboration with FPAM covering the topic through one of Islamic Financial Planner (IFP) certification modules and Malaysian Financial Planning Council (MFPC) in its Shariah Registered Financial Planner (Shariah RFP) certification. There are also unstructured and customised in-house programs conducted by the full-fledged Islamic legacy planning providers for the appointed agents and representatives. However, most trainings are merely on product knowledge and marketing strategy on how to market the products, and this is proven when some of the existence of Islamic legacy planners who only market specific products that are solely aimed at soliciting commissions (Nurul Hazira Rahmat, 2009). These trainings are usually short term in nature, and lack of clear career progression.

Research focusing on the training and development of human capital in the Islamic finance industry in order to improve competency was performed by Norhanim Dewa and Sabarudin Zakaria (2012). Their study emphasised the needs of enhancing Islamic knowledge to improve staff's competency in the Islamic finance industry and postulate that highly trained individuals that are effectively managed by the organisation are inclined to demonstrate a high level of commitment and produce significant contributions to the quality of the services. The findings are consistent with another study by Bidayatul Akmal Mustafa Kamil and Marhanum Che Mohd Salleh (2013) which argued that competent talents may ensure the sustainability of the industry.

Knowledge

Knowledge may provide a competitive advantage for organisations and in the significance of knowledge workers, organisational competencies and knowledge-intensive firms (Frank Blackler, 1995). From an Islamic perspective, to be well-balanced, one's requires acquired and revealed knowledge (Agil Natt, Othman Al-Habshi and Mohd-Pisal Zainal, 2009). As mentioned by Maimun Aqsha Lubis, Ramlee Mustapha and Abdullah Awang Lampoh (2009), acquired knowledge is a formal education that a Muslim acquired in universities or colleges, while the revealed knowledge is the primary source of knowledge as revealed by Allah SWT. The combination of both bits of knowledge; the competent and knowledgeable Muslim is created and ready to serve in the Islamic legacy planning sectors.

There remain numerous challenges to be addressed, particularly in integrating education and training with the industry requirements for the Islamic legacy planners in Malaysia as well as streamlining the standards between academic and industry professional programs. Prior empirical findings also seem to suggest that there is a need to integrate a specific Islamic legacy planning as part of the curriculum in universities' degree in Islamic financial planning and wealth management similar to zakat and waqf as part of the subjects. The current offerings by the universities, Islamic legacy planning is only a minor or elective subject and only compulsory for those who are taking Islamic financial planning and wealth management as a major. Universiti Tun Abdul Razak (Unirazak), Universiti Utara Malaysia (UUM) and Universiti Sains Islam Malaysia (USIM) are the local universities that offer the relevant subjects in its current curriculums.

For those who are practising in the Islamic legacy planning area, the only way to acquiring the specific knowledge is in the form of training by industry training providers like IBFIM and FPAM. However, the specific programs to assess the competency level for Islamic legacy planners at the national level has yet to be developed. The registered agents or planners of any Islamic legacy planning providers may only need to sit an entry-level assessment before being accepted as representatives and meeting the potential clients; and this is not a mandatory requirement. What we need today is to establish a more comprehensive program in Islamic legacy planning as the profession is increasingly demanded and drive the initiative of creating a dedicated competency-based program as well as warmer collaboration between the industry and the academic institutions. More investments need to be allocated for raising awareness and developing knowledge on the nature of Islamic legacy planning.

Skills

Skills are referred to as achievements and behaviours to be acquired through practice or training (Eileen Piggot-Irvine, 2003). Communication and technical skills are also considered to be essential to become a competent individual (Robert B. Woodruff, 1997). According to Linda Darling-Hammond and Milbrey W McLaughlin (1995), integration of multiple kinds of knowledge and skills are required to forge connections between theory and practice.

A mismatch between the academic qualifications and the skills required by the industry could prove costly for the emerging Islamic legacy planning sector. The observation is based on the fact that higher education institutions most often equip students with skills that are theoretical rather than practical. This means that there is a disconnect between the competencies of the graduates bring to the table and the real-time needs of the industry (Zulhamri Abdullah, 2018). Islamic legacy planning, in principle, is of higher complexity than its conventional counterpart. An expert Islamic legacy planner is needed to structure the innovative legacy planning solutions that tailored for Muslim markets.

The acquisition of reflective skills through collaborative inquiry where they will be able to critically examine their conceptions with those of other people's, such as the experienced practitioners in what Hazel Hagger and Donald McIntyre (2006) termed as "practical theorising". As such, Islamic legacy planners need to possess proficient interpersonal skills to engage in meaningful communication and participate in collaborative efforts within the industry. Islamic legacy planning is a complex and demanding task, and Islamic legacy planners are often expected to handle multiple roles. Hence, they must develop analytical skills that allow them to make sound decisions, investigate problems and understand clients' needs (Linda Darling-Hammond, Barnett Berry and Amy Thoreson 2001).

Other Characteristics

Other characteristics refer to the behavioural factors of an individual which represents traits which differs between them. Other characteristics related to personal development are ethical responsibility, self-motivation, self-esteem, self-management and integrity. These characteristics also contribute to the elements needed as part of competency requirements as highlighted by Siti Khadijah Ab. Manan et. al. (2018). An effective leadership model comprising of five basic practices for manager's self-development proposed by Rafik Issa Beekun (2006) are the ability to challenge process, ability to inspire mutual vision, ability to put aside own interest and place public and organization welfare above self-interest, ability to

make himself a role model, and ability to *istiqamah* (Nik Mutasim et al., 2014). These are among the characters of the prophets, as stated in the Al-Quran;

"O my sons, go and find out about Joseph and his brother and despair, not of relief from Allah. Indeed, no one despairs of relief from Allah except the disbelieving people." (Surah Yusuf: 87)

Islamic legacy planners must understand some of the criteria and ethical values (Carolyn Ball and Akhlaque Haque, 2003) related to competencies, which include accountability, responsibility, and trustworthiness (Monir Tayeb, 1997). Ethical value is the set of moral principles that distinguish what is right from what is wrong. Rafik Issa Beekun (1996) states that the term most closely related to ethics in the Al-Quran is *khuluq*. The Islamic legacy planners with qualified Islamic financial planning training and education must observe and practice the principles of Islamic ethical values in advising the clients, and credible characteristics. The integrity of the Islamic legacy planner will enhance public confidence and trust in the future.

Methodology

This paper explores the industry expectation of the proposed content of competency-based certification for Islamic legacy planners and validates the proposed content. Dominic Sagoe (2012) explained that interaction in the focus groups lead to relatively natural responses from the participants, as well as allowing a high level of participant involvement. The input from focus group participants is sought after to validate that the key aspects of the competency-based certification for Islamic legacy planners have been fulfilled; the learning process improves and meets the industry expectations. The session is to keep abreast with the latest development of the industry. This may include proposing the method of teaching and delivering the subject, learning material, and the suitability of syllabus with the participants.

The content of the proposed program was initially conceptualised and developed by the researcher based on his experience in designing industry technical certifications. This certification is an industry-oriented and competency-based approach. In ensuring the attainment of professional proficiency levels to fulfil the needs and support the professionalisation of the industry, the content has to be validated so that the content will be fulfilling the industry's expectation on required KSOC of Islamic legacy planners Malaysia. This exercise sets the expectation of the participants on how to assess and provide input to the proposed program. The focus group panels, as depicted in Table 2, serves as an industry validation session which is an essential activity for the programme development process to achieve the following objectives:

- i. To relate the principles of Islamic legacy planning and its legal framework.
- ii. To advise clients on the available tools of Islamic legacy planning.
- iii. To apply the appropriate Islamic legacy planning process.

Table 2: Designation of Focus Group Panels

No	Designation	Organization
1	Chief Executive Officer	Islamic Legacy Planning Provider
2	President	Industry Association
3	Associate Professor	University
4	Manager	Industry Association

5	Resident Expert, Islamic Financial Planning	Industry Training Institute
6	Assistant Manager, Instructional Design	Industry Training Institute
7	Shariah Officer	Industry Training Institute
8	Consultant, Quality Assurance & Delivery	Industry Training Institute
9	Consultant, Examination and Assessment	Industry Training Institute

The focus group participants recorded their feedback on the content of the proposed syllabus of the certification in a report provided by the secretariat. The session is moderated by the researcher as Resident Expert in Islamic financial planning and wealth management. The validation session was held for the whole day, in April 2018 at Premiera Hotel Kuala Lumpur in the format of in-depth focus group discussion among nine subject matter experts, academicians and instructional designer in the area of Islamic financial planning.

Results and Findings

The industry validation session thoroughly discussed the program; the title of the program, modules within the program, the specific content of each topics and other related issues. For program structure, focus group participants recommended for the program to be emphasized on the product knowledge in Islamic legacy planning. Also, the participants were in view that the initial structure is lacking on soft skills which is regarded as the essential element for the Islamic legacy planners. Thus, the participants suggested for the certification program to be aligned with commonly accepted areas in the Islamic financial planning industry to achieve the suggested objectives.

In addition to the inputs on the general structure of the certification, comments are sought on specific topics of the program which is designed in both languages; Bahasa Melayu (Malay language) and English language. Table 3, 4 and 5 provide the validated program structure as agreed by the focus group participants. The validated program structure then converted into write-up standard as per outlined by Finance Accreditation Agency (FAA)'s Islamic Finance Professional Qualification Framework (IFPQS). The IFPQS is a reference structure which provides the mechanism to streamline and classify learning levels for Islamic finance professional learning programs based on the program tiers, program levels, program descriptors, program outcomes, recommended learning methodologies, recommended entry requirements and recommended minimum learning hours. By having the program mapped against the IFPQS, it will ensure the high quality of the program which supports the strengthening of competencies for Islamic legacy planners in Malaysia.

Table 3: Program Tiers, Program Levels, Program Descriptors, Program Outcomes, Recommended Entry Requirements and Recommended Minimum Learning Hours

Tier	Program Levels (PLs)	Program Descriptors (PDs)	Program Outcomes (POs)	Recommended Entry Requirements			Recommended Minimum Learning Hours
				Formal Qualifications	Working Experience	Entry Assessment (Optional)	
Fundamental	Specialized Knowledge	This module provides the requisite knowledge of Islamic legacy planning which covers the structural components, characteristics of Islamic legacy products and current practices.	<ul style="list-style-type: none"> Advise clients on Islamic legacy planning practices and to use the planning tools effectively. 	<ul style="list-style-type: none"> Diploma with 3 years of related financial planning experience. 	For non-diploma holders, working experience required: <ul style="list-style-type: none"> SPM or equivalent qualification with 6 years of related financial planning experience. 	N/A	14 hours

Table 4: Program Recommended Minimum Learning Hours, Recommended Assessment Methods And Recommended Trainer Profile

Recommended Learning Methodologies		Recommended Assessment Methods	Recommended Trainer Profile					
Guided	Self-Directed		Qualifications		Subject Matter Expertise		Training Competencies	
			Relevant Qualifications	Working Experience	Area of Expertise	Professional Membership	Training Credentials	Years of Practice
<ul style="list-style-type: none"> • Lectures with interactive discussions • Knowledge sharing • Case studies 	<ul style="list-style-type: none"> • Presentation • Group discussion 	MCQs	Relevant postgraduate degree or its equivalent that meets the Specialized Programme Level of IFPQS.	≥ 5 years in a relevant specialized role.	Core: Specific to the programme area Additional: Related area.	Being a member of a relevant professional body in the area of expertise will be an advantage.	Preferably has the relevant training credentials.	At least 3 years' experience in facilitating a learning programme.

Table 5: Program Outcomes, Learning Program Objectives, Learning Topics And Program Duration

Program Outcomes (POs)	Learning Program Objectives (LPOs)	Learning Topics (LTs)	Duration
Advise clients on Islamic legacy planning practices and to use the planning tools effectively.	<ul style="list-style-type: none"> To relate the principles of Islamic legacy planning and its legal framework. 	Topic 1: Key Objectives in Legacy Planning Topic 2: Key Differences Between Islamic And Conventional Legacy Planning Topic 3: Legal Framework of the Legacy Administration	14 hours
	<ul style="list-style-type: none"> To advise clients on the available tools of Islamic legacy planning. 	Topic 4: <i>Faraid</i> Topic 5: Wills Topic 6: <i>Hibah</i> Topic 7: Matrimonial Assets Topic 8: Trust	
	<ul style="list-style-type: none"> To apply the appropriate Islamic legacy planning process. 	Topic 9: Steps in Planning Your Legacy	

Conclusion

This study discovered the knowledge, skills and other characteristics (KSOC) required of legacy planners in Islamic financial planning industry in Malaysia from the perspective of practitioners. It will form the professionalism and contribute to the development of the competency framework for the Islamic legacy planners in Islamic financial planning industry in Malaysia. The experts agreed that the content of the training should be comprehensive to cover the required KSOC of practitioners in Islamic legacy planning field. The outcomes of the program developed is to advise clients on Islamic legacy planning practices and to use the planning tools effectively. The learning program objectives are divided into three segments; to relate the principles of Islamic legacy planning and its legal framework, to advise clients on the available tools of Islamic legacy planning and to apply the appropriate Islamic legacy planning process. The program aims to address the potential competency issues among the practitioners in this emerging industry. This will grow the professionalism of legacy planners in Islamic financial planning industry in Malaysia who are representing the industry and providing certain services for the clients.

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