

INFLUENCE OF SOCIOECONOMIC, RELIGIOUS, AND NORMATIVE FACTORS ON ISLAMIC INHERITANCE INTENTIONS: A PLS-SEM APPROACH

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Abstrak: Penelitian ini mengeksplorasi pengaruh status sosial ekonomi, keterlibatan dan kewajiban agama, struktur normatif, dan kontrol perilaku yang dipersepsikan terhadap niat untuk mendistribusikan warisan berdasarkan hukum Islam, dengan peran mediasi sikap. Penelitian ini melibatkan 544 partisipan yang berasal dari wilayah Kalimantan Selatan, Indonesia dengan mayoritas berlatar belakang pendidikan perguruan tinggi yang dipilih dengan menggunakan teknik convenience dan snowball sampling. Pengumpulan data dilakukan melalui kuesioner online. Dengan menggunakan metodologi Partial Least Squares Structural Equation Modeling (PLS-SEM) dengan SmartPLS sebagai alat analisisnya, penelitian ini mengungkapkan bahwa pendidikan dan pendapatan yang tinggi tidak berpengaruh terhadap sikap dan niat masyarakat Muslim untuk segera membagi warisan sesuai dengan hukum Islam. Demikian pula, orang yang menganggap bahwa membagi warisan sesuai hukum Islam adalah kewajiban agama cenderung tidak memiliki sikap dan niat untuk membagi warisan sesuai hukum Islam. Namun demikian, penelitian ini memverifikasi bahwa struktur normatif dan kontrol perilaku yang dirasakan mempengaruhi niat untuk membagi warisan menurut hukum Islam melalui sikap sebagai mediator.

Kata Kunci: *Sosial Ekonomi, Keterlibatan Agama, Struktur Normatif, Kontrol Perilaku yang Dipersepsikan, Niat Berbagi Warisan, Hukum Islam, Sikap.*

Abstract: This study explores the influence of socioeconomic status, religious involvement and obligation, normative structure, and perceived behavioral control on the intention to distribute inheritance based on Islamic law, with the mediating role of attitude. This study involved 544 participants from the South Kalimantan region, Indonesia with the majority having a college education background who were selected using convenience and snowball sampling techniques. Data collection was conducted through an online questionnaire. Using Partial Least Squares Structural Equation Modeling (PLS-SEM) methodology with SmartPLS as the analytical tool, this study reveals that high education and income have no effect on Muslims' attitude and intention to divide inheritance according to Islamic law immediately. Similarly, people who consider that dividing inheritance according to Islamic law is a religious obligation do not tend to have the attitude and intention to divide inheritance according to Islamic law. Nevertheless, this study verifies that normative structure and perceived behavioral control affect the intention to divide inheritance according to Islamic law through attitude as a mediator. Future research could expand the geographical coverage and involve populations from different regions with different cultures and levels of religiosity to verify whether the findings of this study are universally applicable.

Keywords: Socioeconomic, Religious Involvement, Normative Structure, Perceived Behavioral Control, Inheritance Sharing Intention, Islamic Law, Attitude.



INTRODUCTION

Inheritance law is one of the important teachings in Islam that provides guidance on the management and distribution of property or assets left by someone who dies to the heirs (*warisi*) who are entitled to the inheritance.¹ Inheritance law in Islam not only provides the principle of justice in the distribution of inheritance but also recognizes individual rights within the framework of sharia. In addition, inheritance law plays a role in maintaining economic and social stability and promoting justice, prosperity, and harmony in Islamic society.²

The division of inheritance in Islam is explained in detailed, clear and systematic arguments.³ The legal basis for the division of Islamic inheritance includes the verses of *the Quran* surah *an-Nisā'* (4): 11, 12, and 176 as well as several hadith-reports related to inheritance which are expressed in terms of half, a quarter, a sixth, and an eighth. The textual explanation of inheritance is very detailed and detailed, then the scholars agree that the laws of inheritance in Islam must be obeyed. The distribution of inheritance that has been regulated in the *Quran* and *Hadith* should not be changed or reinterpreted except for valid reasons according to Shari'ah.⁴

Several studies have shown that there have been changes and deviations in the distribution of inheritance in Muslim societies. J.N.D Anderson mentions that several Muslim countries began to reform the Islamic inheritance distribution system in the early 19th century which was first pioneered by Sudan in 1921.⁵ In addition to Sudan, this reform in the distribution of inheritance was also followed by Egypt, Jordan, Tunisia, Morocco, Turkey, Malaysia to Indonesia.⁶ In addition, several other studies found that there has been a clash between Islamic law and local customary law where several cases show deviations and discrepancies in the distribution of inheritance in Muslim societies for reasons of justice and benefit based on their respective perspectives.

¹ Lorinza Hartomo Razy, "Islamic Inheritance Law in The Modern Era: Contemporary Aspects and Applications," *AN NUR: Jurnal Studi Islam* 15, no. 2 (31 Desember 2023): 287–99, <https://doi.org/10.37252/annur.v15i2.568>.

² Ihsan Rois dan Muh Salahuddin, "Islamic Microfinance Institutions, Indonesian Economic Democracy, and Development (A Maqashid Approach System Perspective)," *Jurnal Iqtisaduna* 8, no. 1 (9 Maret 2022): 1–15, <https://doi.org/10.24252/iqtisaduna.v8i1.26821>.

³ Rois dan Salahuddin.

⁴ Zainal Arifin H. Munir, "Justice and Peace: The Reconstruction of Inheritance Law Based on Traditio in Lombok," *Russian Law Journal* 11, no. 2 (2023): 25–32, <https://doi.org/10.52783/rlj.v11i2.507>; Sayyid Sabiq, *Fikih Sunnah*, 5 ed. (Jakarta: Cakrawala Publishing, 2021).

⁵ J. N. D. Anderson, "Recent Reforms in the Islamic Law of Inheritance," *International & Comparative Law Quarterly* 14, no. 2 (April 1965): 349–65, <https://doi.org/10.1093/iclqaj/14.2.349>.

⁶ M. Taufiq Agiel dkk., "The Dynamics of Inheritance in Various Modern Muslim Countries," *Al Mashaadir : Jurnal Ilmu Syariah* 4, no. 1 (19 Juni 2023): 1–11, <https://doi.org/10.52029/jis.v4i1.100>.

His other research also found that there was a delay in the distribution of inheritance by the Muslim community even for an unspecified time which resulted in conflict in the family.⁷ Thus, the existence of deviations and changes in the distribution of Islamic inheritance shows that the Islamic inheritance system has not been implemented ideally and comprehensively in Muslim societies.⁸

Studies conducted above are more focused on the form of inheritance law reform in Islamic countries and the practice of deviations in the distribution of inheritance in the community, they have not approached the motives for the distribution of Islamic inheritance based on psychological theories. Thus, there is still a knowledge gap and methodological gap that needs to be completed on the issue. Therefore, this study addresses the knowledge gap and methodological gap on Muslim attitudes and behaviors related to the division of inheritance in Islamic law from a psychological perspective using the *Partial Least Squares Structural Equation Modeling* (PLS SEM) approach. This study aims to:

- RO1 : verify the effects of gender, age, socio-economic status, religious involvement and obligation, normative structure, perceived behavioral control, and attitude on the intention to divide inheritance according to Islamic law immediately.
- RO2 : verifying the role of attitude as a mediator of the influence of *gender*, age, socioeconomic status, religious involvement and obligation, normative structure, perceived behavioral control, and attitude on the intention to divide inheritance according to Islamic law immediately.

This study will make an important contribution to the science of Islamic law, especially inheritance, by providing a comprehensive understanding of the factors that influence Muslim attitudes and intentions to divide inheritance according to Islamic law. In addition, this study will make a practical contribution to the authorities and religious leaders as a basis for decision-making that can encourage communities to divide inheritance according to Islamic law.

Inheritance Law in Islam and its Application

⁷ Maimanah Maimanah dkk., "Delay in the Division of Inheritance: A Theoretical Review within Legal System Framework in Indonesia," *Syariah: Jurnal Hukum Dan Pemikiran* 24, no. 1 (1 Juni 2024): 241–57, <https://doi.org/10.18592/sjhp.v24i1.12916>; Aminah Tanjung dan Mariadi Mariadi, "Implications of Postponing the Distribution of Inheritance from an Islamic Legal Perspective," *Al-Qadha: Jurnal Hukum Islam Dan Perundang-Undangan* 10, no. 2 (31 Desember 2023): 233–46, <https://doi.org/10.32505/qadha.v10i2.7200>.

⁸ Sri Lumatus Sa'adah, Saifuddin Zuhri Qudsy, dan Nur Quma Laila, "Sigar Semongko and Gilir Waris: The Controversy of Customary Law and Islamic Law in The Inheritance System," *AHKAM: Jurnal Ilmu Syariah* 23, no. 2 (30 Desember 2023), <https://journal.uinjkt.ac.id/index.php/ahkam/article/view/31266>; Nita Triana, "Reconstructing Sharia Economic Dispute Resolution Based on Indonesian Muslim Society Culture," *Ijtima' Iyya Journal of Muslim Society Research* 2, no. 1 (31 Maret 2017): 107–28, <https://doi.org/10.24090/ijtimaiyya.v2i1.1099>; Andi Sukmawati Assaad dkk., "Gender Equity in Inheritance System: The Collaboration of Islamic and Bugis Luwu Customary Law," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 17, no. 2 (31 Desember 2022): 458–79, <https://doi.org/10.19105/al-hkam.v17i2.6761>.

Inheritance is one of the many models of wealth distribution in Islam. The essence of wealth distribution in Islam is to prevent the accumulation of wealth in certain individuals or groups, which can cause social inequality and open up opportunities for economic exploitation. Through the inheritance distribution system, Islam ensures that wealth flows to various family members fairly, avoiding the accumulation of wealth in one party only.⁹

The distribution of inheritance in Islam is regulated by detailed, clear and systematic arguments. In Islamic literature, this provision is known as *'ilm al-farā'id* or *'ilm al-mirāth*. According to Anderson, *'ilm al-farā'id* or inheritance law in Islam has a very important role in Islamic law because it not only regulates the distribution of wealth but also ensures justice and social welfare among Muslims. *'ilm al-farā'id* is considered as one of the branches of knowledge that has significant value in maintaining social and economic order, by ensuring that each heir receives his or her right according to the provisions of the Shari'ah. Anderson also highlighted that Islamic inheritance law is a tangible form of Islamic law's commitment to equitable distribution of wealth and justice, preventing the concentration of wealth that can undermine the economic balance in society.¹⁰

At the normative level, the law of inheritance is stated in the *Quran* in surah al-Nisā' (4): 7, 11, 12, 33, 174 and surah al-Anfāl (8): 75. In these verses expressions about inheritance such as *yushibukumullāh* (inherited by Allah), *farīdatan minallāh* (obligation from Allah), *waṣīyatan minallāh* (will of Allah), and *budūdallah* (decree from Allah) are mentioned which emphasize that the rule of inheritance in Islam is not optional, but an obligation stipulated by Allah.¹¹ The use of these terms indicates that the rules of inheritance in Islam must be obeyed as a form of submission to Allah's command. Any violation or disregard of these rules not only means injustice to the heirs, but also a violation of the Divine decree which has moral and spiritual consequences.¹²

In the Quran and Hadīth, the amount of inheritance received by each heir is stated very clearly in the form of certain fractions, such as half, a quarter, a sixth, and an eighth. Surah Al-Nisā' verses 11, 12, and 176 explicitly explain the division of inheritance for family members such as children, parents, husband, wife, and siblings. These divisions show that Islam provides definite rules to avoid disputes within the family as well as ensuring that all heirs receive their rights according to Allah's decree. These figures are designed to be fair and proportionate, taking into account the responsibilities and needs of each heir within the family structure.¹³

In addition, Islamic inheritance law recognizes the principle of hastening the settlement of inheritance after a person dies. This principle is based on the recommendation not to delay the distribution of inheritance, in order to avoid disputes, maintain family harmony, and ensure that each heir receives his rights fairly. The *Quran* emphasizes the provisions of inheritance in great detail in Surah Al-Nisā'

⁹ Munir, "JUSTICE AND PEACE."

¹⁰ Anderson, "Recent Reforms in the Islamic Law of Inheritance," 1965, <https://doi.org/10.1093/iclqaj/14.2.349>.

¹¹ Sabiq, *Fikih Sunnah*.

¹² Sa'adah, Qudsy, dan Laila, "Sigar Semongko and Gilir Waris."

¹³ Hasnah Aziz, "The Distribution of Children's Inheritance in the Islamic Law and Custom Law Perspective," *International Journal of Law Reconstruction* 7, no. 1 (6 Mei 2023): 12–25, <https://doi.org/10.26532/ijlr.v7i1.30895>.

verses 11, 12, and 176, which show the importance of the distribution of inheritance as part of the Divine decree.¹⁴

Historically, Muslim societies practiced the Islamic system of inheritance strictly without any significant changes.¹⁵ The majority of Islamic jurists, especially those of the Sunni school, consider that the provisions of the system of inheritance distribution are absolute and must be followed in accordance with the explanations of the Sharia, which bases this distribution on very detailed verses in the *Quran*. They see this rule as a fixed and unchangeable order, as it reflects a divine decree aimed at ensuring social justice and welfare. However, in the early 19th century, social changes began to take place in many Muslim regions, including a shift from extended families to *nuclear* families. This was driven by factors such as modernization, the influence of colonialism, and changes in social and economic structures.¹⁶

According to Anderson, Sudan was the first country to reform Islamic inheritance law. Through Judicial Circular No. 24 in January 1921, Sudan began to regulate the status and rights of missing persons (*mafqud*) in terms of inheritance distribution. This was the first step in adapting Islamic law to changing social conditions. This reform step was followed by Judicial Circular No. 26 on February 3, 1925, which gave the husband or wife the right to inherit the entire estate if there were no other surviving heirs, an adjustment that shifted some traditional provisions in Islamic inheritance law.¹⁷ Sudan's reform efforts were also followed by several other Muslim countries, such as Egypt, which issued Judicial Circular No. 28 of 1925 on the right of a widow to inherit the entire estate of her husband through the mechanism of restitution (*rādd*) if there are no other heirs. This reform was further codified in Law No. 77 of 1943 in Egypt, which regulates the rights of widows in inheritance. In addition to Sudan and Egypt, this reform in the distribution of inheritance was also followed by Jordan, Tunisia, Morocco, Turkey, Malaysia and Indonesia. According to Agiel, et al, this effort to reform inheritance law shows how Muslim countries have begun to reinterpret and adapt Islamic inheritance law in accordance with the complex conditions and needs of modern society.¹⁸

In Indonesia, there is a clash between Islamic inheritance law and local customary law where several cases show deviations and discrepancies in the distribution of inheritance in Muslim communities for various reasons, both reasons of justice, benefit and equality. Sri Lumatus Sa'adah, et al. revealed that the Muslim community of Jember, East Java has long practiced the division of inheritance with the *sigor semongko* system (equal division between sons and daughters) and *gilir waris* (property or assets that are not divided but managed in turn).¹⁹ Likewise, in the Bugis Luwu community in Sulawesi, inheritance between men and women equally (Assaad et al., 2022). In Sumatra, there are communities that divide inheritance with the *sepikul segendong* system, which is the division of inheritance where boys get twice the share of

¹⁴ Ralph E. Giesey, "Rules of Inheritance and Strategies of Mobility in Prerevolutionary France," *The American Historical Review* 82, no. 2 (1977): 271–89, <https://doi.org/10.2307/1849949>.

¹⁵ Gregory C. Kozlowski, "Islamic Law in the Modern World," *Update on Law-Related Education* 16 (1992): 8.

¹⁶ Wael B. Hallaq, *An Introduction to Islamic Law* (Cambridge: Cambridge University Press, 2009).

¹⁷ Norman Anderson, "Law Reform in the Muslim World," no. 11 (1976), <https://www.africabib.org/rec.php?RID=760229325>.

¹⁸ Agiel dkk., "The Dynamics of Inheritance in Various Modern Muslim Countries."

¹⁹ Sa'adah, Qudsy, dan Laila, "Sigar Semongko and Gilir Waris."

girls (Ritonga, 2018). While in Kalimantan, there are Banjar people who carry out *badamai customs* in the distribution of inheritance and are mediated by *tuan guru* (ulama).²⁰

In addition, some cases of delay in the distribution of inheritance are rampant, not only by the laity, but also by some scholars, even though they understand and master the shara'a law.²¹ This is often due to various factors, such as personal interests, differences of views within the family, or the desire to maintain control over the property. Sometimes, the reason for delay can be caused by the desire to maintain family harmony, for example to avoid potential conflicts that may arise in the division process (Tanjung & Mariadi, 2023).²²

Thus, the above cases of deviation and changes in the practice of inheritance distribution show that the Islamic inheritance system has not been implemented ideally and comprehensively in Muslim societies.

Theory of Planned Behavior

Theory Planned Behavior (TPB) is one of the social psychology theories developed by Icek Ajzen in 1985 to help explain how a person's intention affects the behavior performed.²³ TPB is the development of the *Theory of Reasoned Action* (TRA) initiated by Ajzen and Fishbein (1980), with the addition of a perceived behavioral control component to accommodate behaviors that may be influenced by external factors beyond individual control.²⁴

The TPB states that a person's intention to perform a behavior is the main predictor of the execution of that behavior.²⁵ This intention is influenced by three main factors: *First*, attitude toward the behavior (ATT). This attitude is usually formed from beliefs about the positive and negative consequences that will be obtained from the behavior. *Second*, subjective norm (NOR). Subjective norms reflect beliefs about the normative expectations of others. When someone feels supported by others in taking an action, they will be more encouraged to intend to take that action. *Third*, perceived behavioral control (PBC). Perceived behavioral control refers to the extent to which individuals feel that they have the ability or resources to perform certain behaviors. This includes beliefs about the ease or difficulty that will be faced in carrying out the

²⁰ Israt Damiarto dan Alfitri Alfitri, "Pembagian Harta Waris Sebelum Meninggal: Kompatibilitas Prinsip Hukum Islam?," *SAMI Law Review* 1, no. 1 (1 Maret 2025): 32–59, <https://doi.org/10.21093/samilrev.v1i1.10090>.

²¹ Novi Arbaini Daulay dan Amal Hayati, "Perspective of the Gonting Julu Village Community, Huristak District, Padang Lawas Regency Regarding Delays in the Distribution of Inheritance," *Journal Equity of Law and Governance* 4, no. 2 (24 Juli 2024): 260–70, <https://doi.org/10.55637/elg.4.2.10090.260-270>.

²² Tanjung dan Mariadi, "Implications of Postponing the Distribution of Inheritance from an Islamic Legal Perspective."

²³ Martin Fishbein dan Icek Ajzen, *Predicting and Changing Behavior: The Reasoned Action Approach* (New York: Psychology Press, 2011), <https://doi.org/10.4324/9780203838020>.

²⁴ Icek Ajzen, "The Theory of Planned Behavior," *Organizational Behavior and Human Decision Processes, Theories of Cognitive Self-Regulation*, 50, no. 2 (1 Desember 1991): 179–211, [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).

²⁵ Michael Bosnjak, Icek Ajzen, dan Peter Schmidt, "The Theory of Planned Behavior: Selected Recent Advances and Applications," *Europe's Journal of Psychology* 16, no. 3 (31 Agustus 2020): 352–56, <https://doi.org/10.5964/ejop.v16i3.3107>.

action.²⁶ This component allows TPB to more accurately predict behaviors that may be influenced by external factors, such as time or resource constraints.

Although TPB was born from social psychology studies, the application of this theory has been widely used to predict and explain a person's desire or intention to behave in various fields²⁷ among others,²⁸ health,²⁹ marketing,³⁰ education,³¹ to the religious field.³²

While on the one hand the TPB provides important insights into how attitudes, norms, and control influence intentions and behavior, it has some limitations in predicting behavior. The TPBs tend to be more effective in predicting well-planned behavior. They are less able to capture impulsive or unplanned behavior, which often occurs in everyday life (Webb & Sheeran, 2006) . In addition, according to Sheeran, although intention is considered a key predictor of behavior, research shows that intention does not always translate into action. External factors, such as social situations or environmental constraints, can influence actual behavior.³³

Therefore, we formulated a hypothesis:

H_1	:	Normative structure has a significant effect on attitudes about the distribution of inheritance based on Islamic law.
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²⁶ Ajzen, "The Theory of Planned Behavior."

²⁷ Bosnjak, Ajzen, dan Schmidt, "The Theory of Planned Behavior."

²⁸ Wudneh Simegn, Mohammed ,Solomon Ahmed, dan Getachew and Moges, "Adherence to Self - Care Practice Among Type 2 Diabetes Mellitus Patients Using the Theory of Planned Behavior and Health Belief Model at Comprehensive Specialized Hospitals of Amhara Region, Ethiopia: Mixed Method," *Patient Preference and Adherence* 17, no. null (31 Desember 2023): 3367–89, <https://doi.org/10.2147/PPA.S428533>.

²⁹ Amanda Ravis, Paschal Sheeran, dan Christopher J. Armitage, "Expanding the Affective and Normative Components of the Theory of Planned Behavior: A Meta-Analysis of Anticipated Affect and Moral Norms," *Journal of Applied Social Psychology* 39, no. 12 (2009): 2985–3019, <https://doi.org/10.1111/j.1559-1816.2009.00558.x>.

³⁰ Syed Faheem Hasan Bukhari, "Exploring Muslims Consumer Perception and Religiosity Towards Purchase Behavior in Context with Western Imported Food Products in Pakistan" (phd, University of Southern Queensland, 2018), <https://doi.org/10.26192/5f71710899a0c>; Dina Hariani dkk., "Promoting Halal Tourism in Sharia-Compliant Destination: Insights on Aceh Competitiveness and Tourist Perceived Value and Behavior," *Tourism and Hospitality Research*, 15 September 2024, 14673584241283902, <https://doi.org/10.1177/14673584241283902>.

³¹ Madeleine Bornschlegl, Kishani Townshend, dan Nerina Jane Caltabiano, "Application of the Theory of Planned Behavior to Identify Variables Related to Academic Help Seeking in Higher Education," *Frontiers in Education* 6 (20 Oktober 2021), <https://doi.org/10.3389/educ.2021.738790>; Maxwell Peprah Opoku dkk., "Applying the Theory of Planned Behaviour in Assessments of Teachers' Intentions Towards Practicing Inclusive Education: a Scoping Review," *European Journal of Special Needs Education* 36, no. 4 (8 Agustus 2021): 577–92, <https://doi.org/10.1080/08856257.2020.1779979>.

³² Asyari Asyari dkk., "Online Cash Waqf Behavioral Intention: The Role of Knowledge of Cash Waqf and Trust," *Journal of Islamic Marketing* 15, no. 11 (16 April 2024): 2864–90, <https://doi.org/10.1108/JIMA-07-2023-0224>; Budi Sukardi, Fuad Dhiya Ul Husaen, dan Oktavia Rustiara, "Can the Integration of Social Presence and the Theory of Planned Behaviour Predict the Intention to Donate Zakat on an Islamic Crowdfunding Platform? Indonesian Experience Practices," *The 4th International Conference on University Community Engagement (ICON-UCE 2022)* 4 (13 November 2022): 273–180.

³³ Paschal Sheeran, "Intention—Behavior Relations: A Conceptual and Empirical Review," *European Review of Social Psychology* 12, no. 1 (1 Januari 2002): 1–36, <https://doi.org/10.1080/14792772143000003>.

H_2	:	Normative structure has a significant effect on the intention to divide inheritance according to Islamic law.
H_3	:	Perceived behavioral control has a significant effect on attitudes about the distribution of inheritance based on Islamic law.
H_4	:	Perceived behavioral control has a significant effect on the intention to divide inheritance according to Islamic law.
H_5	:	Attitude has a significant effect on the intention to divide inheritance according to Islamic law.

Furthermore, Hagger and Hamilton added that educational background and income play a role in influencing attitudes and behavioral intention.³⁴ In the context of lifestyle, education level and income level have a positive and significant effect on a person's intention and attitude towards healthy living behaviors.³⁵ Likewise, in terms of sharia compliance, educational background factors play an important role in interest in saving at Islamic banks.³⁶ Therefore, we formulate a hypothesis:

H_6	:	The level of education has a significant effect on attitudes about the distribution of inheritance based on Islamic law.
H_7	:	The level of education has a significant effect on the intention to divide inheritance according to Islamic law.
H_8	:	Income has a significant effect on attitudes about the distribution of inheritance based on Islamic law.
H_9	:	Income has a significant effect on the intention to divide inheritance according to Islamic law.

Religion also plays a role in influencing attitudes and behaviors. Studies in Italy show participation in religious activities has an effect on attitudes towards LGBT+.³⁷ In Islamic teaching, religious obligation (ROB) is the guidance in all aspects of life. On

³⁴ Martin S. Hagger dan Kyra and Hamilton, "Effects of Socio-Structural Variables in the Theory of Planned Behavior: a Mediation Model in Multiple Samples and Behaviors," *Psychology & Health* 36, no. 3 (4 Maret 2021): 307–33, <https://doi.org/10.1080/08870446.2020.1784420>.

³⁵ Kelly S. Clemens dkk., "The Role of Attitudes, Affect, and Income in Predicting COVID-19 Behavioral Intentions," *Frontiers in Psychology* 11 (6 Januari 2021), <https://doi.org/10.3389/fpsyg.2020.567397>; Qing Wang dkk., "Income, Occupation and Education: Are They Related to Smoking Behaviors in China?," *PLOS ONE* 13, no. 2 (8 Februari 2018): e0192571, <https://doi.org/10.1371/journal.pone.0192571>.

³⁶ Hariyanto Hariyanto dan Bariyyatin Nafi'ah, "Analysis of Factors Affecting on Saving Intention in Islamic Bank: The Case in Indonesia," *Jurnal Ilmiah Ekonomi Islam* 8, no. 1 (25 Februari 2022): 28–38, <https://doi.org/10.29040/jiei.v8i1.4308>.

³⁷ Massimiliano Agovino, Massimiliano Cerciello, dan Federica D'Isanto, "Religious participation and attitude towards LGBT+ communities. The case of Italy," *Socio-Economic Planning Sciences* 78 (1 Desember 2021): 101071, <https://doi.org/10.1016/j.seps.2021.101071>.

the other hand, religiosity engagement (RENG) affects students' affection³⁸ and social values.³⁹ Furthermore, we develop a hypothesis:

H_10	:	Religious obligation has a significant effect on attitudes about the distribution of inheritance based on Islamic law.
H_11	:	Religious obligation has a significant effect on the intention to divide inheritance according to Islamic law.
H_12	:	Religious engagement has a significant effect on attitudes about the distribution of inheritance based on Islamic law.
H_13	:	Religious engagement has a significant effect on the intention to divide inheritance according to Islamic law.

Attitude as a Mediator

TPB has explained that attitude (ATT) affects behavioral intention. In addition, studies in various fields have proven the mediating role of attitude. Attitude toward Islamic banks acts as a mediator of the effect of ROB on loyalty.⁴⁰ Religiosity affects customer choice decisions through attitude as a mediator.⁴¹ Furthermore, we formulate a hypothesis:

H_14	:	Education has a significant effect on the intention to divide inheritance according to Islamic law through attitude as a mediator.
H_15	:	Income has a significant effect on the intention to divide inheritance according to Islamic law through attitude as a mediator.
H_16	:	Normative structure has a significant effect on the intention to divide inheritance according to Islamic law through attitude as a mediator.
H_17	:	Perceived behavioral control has a significant effect on the intention to divide inheritance according to Islamic law through attitude as a mediator.
H_18	:	Religious obligation has a significant effect on the intention to divide inheritance according to Islamic law through attitude as a mediator.
H_19	:	Religious engagement has a significant effect on the intention to divide inheritance according to Islamic law through attitude as a mediator.

Proposed Theoretical Framework

This study will examine the effects of ATT, NOR, and PBC on the intention to share inheritance (INT). Furthermore, this study also examines the effects of

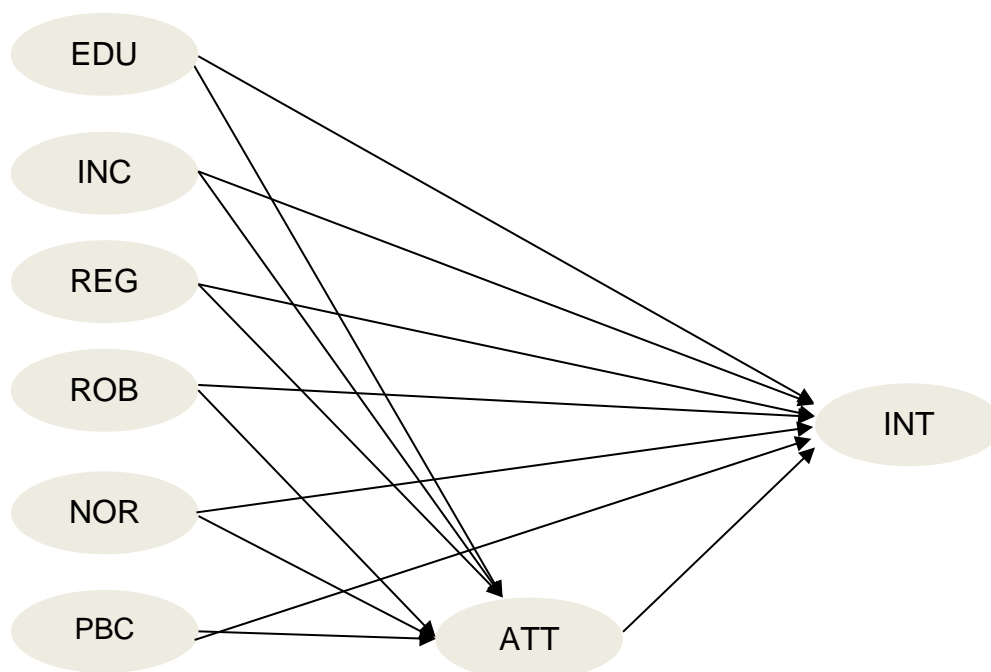
³⁸ Liz A. Rennick dkk., "The Effects of Spiritual/Religious Engagement on College Students' Affective Outcomes: Differences by Gender and Race," *Journal of Research on Christian Education* 22, no. 3 (September 2013): 301–22, <https://doi.org/10.1080/10656219.2013.850996>.

³⁹ Chris Hin Wah Cheung dkk., "Religious Engagement and Attitudes to the Role of Religion in Society: Their Effect on Civic and Social Values in an Asian Context," *British Journal of Religious Education* 40, no. 2 (4 Mei 2018): 158–68, <https://doi.org/10.1080/01416200.2016.1256269>.

⁴⁰ Mohamed Albaity dan Mahfuzur Rahman, "Customer Loyalty towards Islamic Banks: The Mediating Role of Trust and Attitude," *Sustainability* 13, no. 19 (Januari 2021): 10758, <https://doi.org/10.3390/su131910758>.

⁴¹ Junaidi Junaidi, "The Awareness and Attitude of Muslim Consumer Preference: The Role of Religiosity," *Journal of Islamic Accounting and Business Research* 12, no. 6 (4 Agustus 2021): 919–38, <https://doi.org/10.1108/JIABR-08-2020-0250>.

educational (EDU) and economic background (INC), RENG and ROB on the intention to share inheritance and the role of ATT as a mediator. The relationship between these variables can be seen in Figure 1.



Notes: EDU = education level; INC = Income; NOR = Subjective norm; PBC = Perceived behavioral control; ROB = Religious obligation; RENG = Religious engagement.

Figure 1. Proposed Theoretical Framework

METHODS

Participants

Participants of this study totaled 544 people (F=281, M=263) who came from South Kalimantan Province. South Kalimantan is considered the center of Islamic development on Kalimantan Island, the third largest island in the world. We determined the minimum sample size by power analysis with the help of G*power. We used the standard f^2 value of 0.15, probability of error 0.05, number of predictors 7, and power 0.90. With these criteria the minimum sample result is 130 respondents. Thus, the number of study samples has been more than the results of the power analysis. The results of the power analysis are

F tests - Linear multiple regression: Fixed model, R^2 deviation from zero

Analysis: A priori: Compute required sample size

Input:	Effect size f^2	=	0.15
	α err prob	=	0.05
	Power (1- β err prob)	=	0.9
	Number of predictors	=	7
Output:	Noncentrally parameter λ	=	19.5000000
	Critical F	=	2.0854845
	Numerator df	=	7

Denominator df	=	122
Total sample size	=	130
Actual power	=	0.9024731

We used convenience sampling technique to determine the sampling. This technique establishes a sampling of ease of access and willingness to respond (Andrade, 2021) . In addition, respondents were also accessed using snowballing sampling. With this technique, respondents were asked to distribute the questionnaire to their friends who could potentially become study samples. We used these two techniques because the distribution of the population is difficult to access, cheaper, and faster.

Measurement

The questionnaire consists of 35 items and is divided into eight sections. The first section contains questions about demographic background including name, gender, age, education, and income (5 items). Section two contains items measuring religious obligation (items), intention to share inheritance (4 items), normative structure (8 items), attitude (6 items), perceived behavioral control (3 items) and religious engagement (4 items).

All measurement indicators are adapted from previous studies and then modified for measurement in the context of inheritance distribution according to Islamic law. All indicators of religious obligation and intention to share inheritance adapt from,⁴² normative structure, attitude, and perceived behavioral control adapt⁴³ and religious engagement adapt.⁴⁴

Questionnaire was created using GForm. The questionnaire link was shared through WhatsApp messages to the Muslim community through students and lecturers. Data collection was conducted from September 9, 2024 until October 19, 2024. Respondent characteristics can be seen in Table 1.

Table 1. Respondent characteristics.

	N=544	Share (%)
Gender		
Female	281	51.65
Male	263	48.35
Age (years)		
Under 20	0	0
>20 - 30	192	35.29
>30 - 40	86	15.81
>40 - 50	149	27.39
>50 - 60	104	19.12
>60	13	2.39
Education		
Under high school	129	23.71

⁴² Hanudin Amin dkk., "Determinants of customers' Intention to Use Islamic Personal Financing," *Journal of Islamic Accounting and Business Research* 2, no. 1 (1 Januari 2011): 22–42, <https://doi.org/10.1108/17590811111129490>.

⁴³ Shirley Taylor dan Peter A. Todd, "Understanding Information Technology Usage: A Test of Competing Models," *Information Systems Research* 6, no. 2 (Juni 1995): 144–76, <https://doi.org/10.1287/isre.6.2.144>.

⁴⁴ Cheung dkk., "Religious engagement and attitudes to the role of religion in society."

High school	261	47.98
University	154	0.2831
Income/month (USD)		
Under 126.54	333	61.21
>126.54 - 189.82	94	17.28
>189.82 - 253.09	30	5.51
>253.09 - 316.36	36	6.62
>316.36 - 632.72	32	5.88
>632.72 -1265.44	14	2.57
More than 1265.44	5	0.92

Note: 1 USD = IDR

The majority of respondents were aged >20 till 30 years (35.29 years) and >40 till 50 years (27.39%). The majority of respondents' educational background is high school (47.98%). Economically, the sample is dominated by 61.21% of respondents who have an income under USD 126.54 per month. With these characteristics, the context of the study will be better understood.

RESULT AND DISCUSSION

Result

Reliability and Validity

We used Cronbach alpha (α), composite reliability (CR) to evaluate the reliability of the data. The α and CR values meet the criteria above 0.7 which indicates the measurement is reliable. The outer loading value of indicator items shows that all indicators have met the validity requirements (>0.7). We test convergent validity with the average variance extracted (AVE) value. The AVE value indicates that the measurement has met the convergent validity requirements (AVE>0.5).

Reliability and validity

	Outer Loading	VIF	α	CR	AVE
Education	1.000	1.000			
Income	1.000	1.000			
Religious Engagement (RENG)			0.713	0.837	0.632
Reng_1	0.704	1.325			
Reng_2	0.837	1.529			
batten_3	0.837	1.404			
Reng_4*	0.552				
Religious Obligation (ROB)			0.919	0.939	0.757
Rob_1	0.840	2.735			
Rob_2	0.904	4.049			
Rob_3	0.911	3.733			
Rob_4	0.809	2.306			
Rob_5	0.883	3.090			
Normative Structure (NOR)			0.947	0.956	0.731
NS_1	0.837	3.153			
NS_2	0.817	2.908			
NS_3	0.873	3.919			
NS_4	0.839	3.222			
NS_5	0.865	3.466			

	Outer Loading	VIF	α	CR	AVE
NS_6	0.878	4.270			
NS_7	0.868	4.437			
NS_8	0.859	4.423			
Perceived behavioral control (PBC)			0.804	0.883	0.716
PBC_1	0.873	1.708			
PBC_2	0.861	1.929			
PBC_3	0.804	1.656			
Attitude			0.876	0.915	0.731
At_1	0.925	4.552			
At_2	0.904	4.151			
At_3*	0.551				
At_4*	0.527				
At_5	0.709	1.677			
At_6	0.872	2.508			
Intention			0.873	0.913	0.725
EI_1	0.873	2.462			
EI_2	0.858	2.332			
EI_3	0.804	1.828			
EI_4	0.868	2.239			

Notes: Outer loading > 0.7; VIF < 5; Cronbach alpha (α) > 0.7; Composite reliability (CR) > 0.7; AVE > 0.5.

Furthermore, discriminant validity was evaluated by Heteroit-Monotrait (HTMT). HTMT shows below 0.9 (HTMT < 0.9). The Heteroit-Monotrait (HTMT) values can be seen in Table 2.

Model Fit

We measured the quality of the model using R-square (R²) and SRMR. The R² value of the endogenous variable attitude toward dividing inheritance is 0.601. This value reflects that the measured variables affect 60.1% of the attitude or at a moderate level. Meanwhile, 39.9% is influenced by other variables not measured in this study. Furthermore, the intention to share inheritance variable is influenced 41.5% by the variables measured in this study and 48.5% by other variables not measured in this study. This value indicates that the model fit is at a moderate level. Model fit is also evaluated by Standardized Root Mean Square Residual (SRMR). The SRMR value of the model in this study is 0.054. This value is below 0.08 which indicates the model is fit (SRMR < 0.08). Model fit evaluation can be seen in Table 3.

Table 3. Model Fit

	R-square	SRMR	Model Quality
Attitude	0.600	0.055	Moderate
Intention	0.414		Moderate

Notes: R⁽²⁾ < 0.19 very weak; 0.19 ≤ R² < 0.33 weak; 0.33 ≤ R² < 0.67 moderate; R⁽²⁾ > 0.67 substantial (Chin,)1998 , SRMR 0.048 < 0.08 (Schuberth et al., 2023) .

The relationship between exogenous variables with endogenous variables and mediators is depicted in the structural model. The structural model tested in this study can be seen in Figure 1 below.

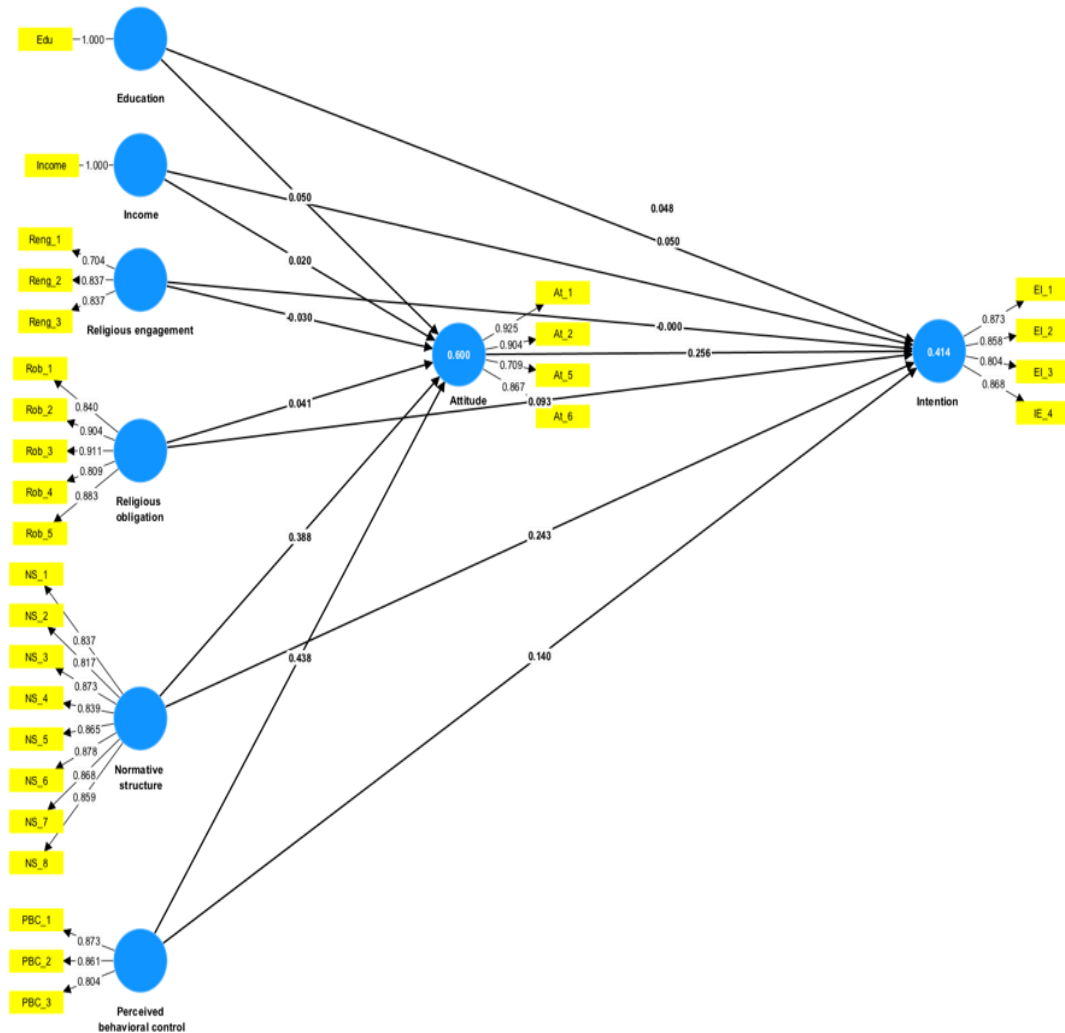


Figure 1. Structural Model

Hypothesis Verification

Bootstrapping results show that NOR and PBC have a significant direct effect on attitude and intention to divide inheritance according to Islamic law. On the other hand, attitude has a significant effect on intention. This is reflected in the bias corrected confidence interval (CI) value which does not include zero. These results are supported by the value of the T statistic (t), and the P value (p) which has met the threshold ($t > 1.96$; $p < 0.05$). The effect of PBC ($\beta = 0.438$) on attitude is greater than the effect of NOR ($\beta = 0.388$).⁴⁵ Thus, decision-making authority and norms (support or approval) of family, peers, and religious leaders have a large influence on Muslims' attitudes about

⁴⁵ M. Fadhil Azzam Arfa, Desrianto, dan Abdul Qodir Zaelani, "Hukum Waris Dalam Perspektif Sosio Historis, Normatif, Dan Psikologis," *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory* 2, no. 2 (3 Juni 2024): 557–67, <https://doi.org/10.62976/ijjel.v2i2.503>.

dividing inheritance according to Islamic law. However, attitude has a greater effect on the intention to divide inheritance ($\beta=0.256$) than NOR ($\beta=0.243$) and PBC ($\beta=0.140$). The effect of these three variables on the intention to divide inheritance based on Islamic law is so small that it can be ignored ($\beta<0.3$). Thus, H_1, H_2, H_3, H_4, and H_5 were supported.⁴⁶

Furthermore, this study also demonstrates that education level has no effect on attitudes towards dividing inheritance according to Islamic law immediately (CI [-0.001;0.102]; t statistic 1.919 > 1.96; p value 0.055 < 0.05) and no effect on the intention to divide inheritance according to Islamic law. The statistical test results indicate that high education and income will not be accompanied by high attitudes and intentions regarding dividing the inheritance according to Islamic teachings. Thus, we have proven that H_6, H_7, H_8, and H_9 were rejected.⁴⁷

Furthermore, we prove that ROB and RENG have no significant effect on attitudes and intentions to divide inheritance according to Islamic law. This finding can be evidenced by the t value below 1.96 and p more than 0.05 ($t<1.96$, $p>0.05$). It was also clarified by the range of CI values that included zero [-0.040; 0.129, 0.000; 0.187, -0.091; 0.030, -0.077; 0.074]. This study indicates that people who consider dividing inheritance according to Islamic law as a religious obligation do not have a higher tendency to have a positive attitude towards dividing inheritance according to Islamic law. Thus, we proved that H_10, H_11, H_12, and H_13 were rejected.⁴⁸

We also verified the role of attitude as a mediator in this study. The test results prove that NOR and PBC affect the intention to divide inheritance according to Islamic law through attitude as a mediator (CI > 0.000; t statistic > 1.96; p value < 0.05). The role of attitude is small and can be ignored because the path coefficient value is below 0.3 ($\beta < 0.3$). Attitude cannot mediate other exogenous variables in influencing intention. Thus this study confirmed that H_16 and H_17 were supported but H_18 and H_19 have been rejected. The bootstrapping results of testing these hypotheses can be seen in Table 3.⁴⁹

⁴⁶ Azni Azni dkk., "The Timing Analysis of Inheritance Distributions in the Compilation of Islamic Law," *Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan* 23, no. 2 (31 Desember 2023): 258–73, <https://doi.org/10.30631/alrisalah.v23i2.1431>.

⁴⁷ Arief Budiman, Muhammad Saifullah, dan Bahrul Ulum, "Wājibah Will for Non-Muslim Heirs in Indonesia: A Legal Political Perspective Based on Justice and Welfare," *Ijtihad: Jurnal Wacana Hukum Islam Dan Kemanusiaan* 24, no. 2 (28 Desember 2024): 223–50, <https://doi.org/10.18326/ijtihad.v24i2.223-250>.

⁴⁸ Mursyid Djawas dkk., "The Construction of Islamic Inheritance Law: A Comparative Study of the Islamic Jurisprudence and the Compilation of Islamic Law," *JURIS (Jurnal Ilmiah Syariah)* 21, no. 2 (30 Desember 2022): 207–19, <https://doi.org/10.31958/juris.v21i2.7495>.

⁴⁹ Iim Fahimah dkk., "Interfaith Inheritance in Muslim Families in Indonesia: Practices, Philosophy, and the Direction of National Inheritance Law Development," *AHKAM: Jurnal Ilmu Syariah* 24, no. 2 (31 Desember 2024): 379–96.

Table 2. Heteroit-Monotrait (HTMT)

	Attitude	Education	Income	Intention	NOR	PBC	ROB	RENG
Attitude								
Education	0.166							
Income	0.072	0.215						
Intention	0.648	0.164	0.1					
Normative _ structure (NOR)	0.741	0.122	0.03	0.631				
Perceived_ behavioral control (PBC)	0.818	0.114	0.061	0.61	0.713			
Religious _obligation (ROB)	0.514	0.139	0.042	0.487	0.669	0.504		
Religious engagement (RENG)	0.23	0.091	0.056	0.214	0.309	0.31	0.345	

Note: HTMT < 0.9

Table 3. Direct and direct effect

	β	CI		t	p	Hypothesis
		2.5%	97.5%			
Normative _ structure -> Attitude	0.388	0.285	0.499	7.041	0.000	H_1 was supported
Normative _ structure -> Intention	0.243	0.112	0.379	3.568	0.000	H_2 was supported
Perceived_ behavioral control -> Attitude	0.438	0.345	0.526	9.417	0.000	H_3 was supported
Perceived_ behavioral control -> Intention	0.140	0.035	0.253	2.524	0.012	H_4 was supported
Attitude -> Intention	0.256	0.129	0.376	4.074	0.000	H_5 was supported
Education -> Attitude	0.050	-0.001	0.102	1.919	0.055	H_6 was rejected
Education -> Intention	0.048	-0.016	0.113	1.455	0.146	H_7 was rejected
Income -> Attitude	0.020	-0.033	0.066	0.802	0.422	H_8 was rejected

	β	CI		t	p	Hypothesis
		2.5%	97.5%			
Income -> Intention	0.050	-0.011	0.105	1.695	0.090	H_9 was rejected
Religious _obligation -> Attitude	0.041	-0.040	0.129	0.957	0.339	H_10 was rejected
Religious _obligation -> Intention	0.093	0.000	0.187	1.942	0.052	H_11 was rejected
Religious engagement -> Attitude	-0.030	-0.091	0.030	0.970	0.332	H_12 was rejected
Religious engagement -> Intention	0.000	-0.077	0.074	0.000	1.000	H_13 was rejected
Education -> Attitude -> Intention	0.013	0.013	0.008	1.659	0.097	H_14 was rejected
Income -> Attitude -> Intention	0.005	0.005	0.007	0.762	0.446	H_15 was rejected
Normative _ structure -> Attitude -> Intention	0.099	0.099	0.027	3.656	0.000	H_16 was supported
Perceived_ behavioral control -> Attitude -> Intention	0.112	0.112	0.031	3.614	0.000	H_17 was supported
Religious _obligation -> Attitude -> Intention	0.011	0.010	0.012	0.894	0.372	H_18 was rejected
Religious engagement -> Attitude -> Intention	-0.008	-0.007	0.008	0.937	0.349	H_19 was rejected

Discussion

This study found that socioeconomic background (education and income) has no effect on Muslims' attitudes and intentions to divide inheritance according to Islamic law. This is different from the conclusions of previous studies which prove that education and income have a positive effect on attitudes and behavioral intention in various contexts. Hamdani stated that literacy has the greatest influence on awareness and loyalty in the distribution of inheritance compared to religiosity and perceptions.⁵⁰ Education influences the choice of dividing inheritance in Islam compared to customary law.⁵¹ The study of Carvacho concluded that education and income affect prejudice negatively.⁵² Children from high-income families tend not to have good financial attitudes.⁵³

However, our study is not in line with research findings that conclude that education level and income have a major effect on attitudes and behavior. Khosyi'ah and Rusyana found that the level of education does not necessarily influence a person's attitude towards dividing inheritance in an Islamic manner.⁵⁴ In a different context, income affects behavior in financial management,⁵⁵ healthy lifestyle,⁵⁶ and interest in saving in Islamic banks.⁵⁷

This study also found that people who consider dividing inheritance according to Islamic law as a religious obligation have no tendency to have attitudes and intentions to divide inheritance based on Islamic law. This is in line with Amin who concluded that ROB has no effect on Islamic personal financing.⁵⁸ This finding is inconsistent with previous research which states that religious obligation plays an important role in Islamic law compliance behavior such as halal products, Islamic banking, and zakat.⁵⁹ A plausible

⁵⁰ Fahmi Fatwa Rosyadi Satria Hamdani dkk., "Traditional Law vs. Islamic Law; An Analysis of Muslim Community Awareness in Inheritance Issues," *Al-Abkam* 32, no. 1 (28 April 2022): 109–30, <https://doi.org/10.21580/ahkam.2022.32.1.11000>.

⁵¹ Sakban Lubis dan Muhammad Yunan Harahap, "Divation of Inheritance in Muslim Communities Pari City, Pantai Cermin District, Regency Serdang Bedagai," *Proceeding International Seminar and Conference on Islamic Studies (ISCIS)* 1, no. 1 (18 Desember 2022), <https://doi.org/10.47006/iscis.v1i1.14591>.

⁵² Héctor Carvacho dkk., "On the Relation between Social Class and Prejudice: The Roles of Education, Income, and Ideological Attitudes," *European Journal of Social Psychology* 43, no. 4 (2013): 272–85, <https://doi.org/10.1002/ejsp.1961>.

⁵³ Dorjana Nano, Teuta Llukani, dan Antoneta Polo, "The impact of family income on students financial attitude," *European Journal of Economics and Business Studies* 1, no. 3 (2015): 83–88.

⁵⁴ Siah Khosyi'ah dan Ayi Yunus and Rusyana, "Inheritance settlement of descendants of children and siblings in Islamic law with local wisdom in Indonesia," *Cogent Social Sciences* 8, no. 1 (31 Desember 2022): 2126615, <https://doi.org/10.1080/23311886.2022.2126615>.

⁵⁵ I. Gede Adiputra dan Ellen Patricia, "The Effect of Financial Attitude, Financial Knowledge, and Income on Financial Management Behavior" (Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2019), Atlantis Press, 2020), 107–12, <https://doi.org/10.2991/assehr.k.200515.019>.

⁵⁶ Clemens dkk., "The Role of Attitudes, Affect, and Income in Predicting COVID-19 Behavioral Intentions"; Wang dkk., "Income, Occupation and Education."

⁵⁷ Hariyanto dan Nafi'ah, "Analysis of Factors Affecting on Saving Intention in Islamic Bank."

⁵⁸ Amin dkk., "Determinants of customers' Intention to Use Islamic Personal Financing."

⁵⁹ Ezlika M. Ghazali dkk., "Restaurant choice and religious obligation in the absence of halal logo: A serial mediation model," *International Journal of Hospitality Management* 101 (1 Februari 2022): 103109, <https://doi.org/10.1016/j.ijhm.2021.103109>; Zhonghua Han, Emile Kok Kheng Yeoh, dan Wan Marhaini Binti Wan Ahmad, "Does Religious Obligation of Muslims in Western China Influence Their Intention to Adopt Islamic Banking?," *Contemporary Chinese Political Economy and Strategic Relations: An International Journal* 4, no. 3 (2018): 1207–44; Nurul Ilmi dkk., "The Impact of Subjective Norm and Religiosity on Zakat Compliance of Muslim Entrepreneurs: The Mediating Role of Intention," *Shirkah: Journal of Economics and Business* 9, no. 2 (7 Maret 2024): 230–44, <https://doi.org/10.22515/shirkah.v9i2.584>.

explanation for the insignificant relationship between religious obligation and attitudes towards inheritance sharing may be related to family tensions and conflicts and perceptions of fairness.⁶⁰

Furthermore, this study verifies that normative structure and perceived behavioral control have direct and indirect effects through attitude on the intention to divide inheritance according to Islamic law. These findings are relevant to the findings of previous studies on the direct and indirect effects of NOR and PBC on attitude and behavioral intention. NOR and PBC affect grants,⁶¹ halal food,⁶² Islamic banks⁶³ and zakat⁶⁴ through attitude as a mediator. Further, Bouteraa and Al-Aidaros confirmed the effect of the mediating role of attitude in the relationship between religiosity, awareness and social influence on intention to have Islamic will.⁶⁵

Theoretical Implication

This study provides significant theoretical implications, particularly in understanding the factors that influence individuals' intention to comply with Islamic law in inheritance distribution. First, this study supports and extends the Theory of Planned Behavior (TPB) by incorporating contextual dimensions such as education level, income, religious involvement and obligation, and normative structure. These factors extend the application of TPB to the religious context, demonstrating that social norms and religious obligations play an important role in shaping individuals' attitudes, perceived behavioral control and intentions.⁶⁶

Second, this study emphasizes the importance of attitude as a mediating variable linking various external factors (such as socioeconomic status, religious obligation, and normative structure) with individual intentions. The findings provide new insights that while external factors influence intentions, such influence is mediated through personal evaluations reflected in individual attitudes.⁶⁷

⁶⁰ Khairuddin Hasballah, Dhaiful Mubarrak, dan Saddam Rasanjani, "Disparity in Judge Decisions in Resolving Rad Inheritance Disputes: Case Study at the Sharia Court in Banda Aceh City," *El-Usrah: Jurnal Hukum Keluarga* 6, no. 2 (30 Desember 2023): 249–61, <https://doi.org/10.22373/ujhk.v6i2.8612>.

⁶¹ Bornschlegl, Townshend, dan Caltabiano, "Application of the Theory of Planned Behavior to Identify Variables Related to Academic Help Seeking in Higher Education."

⁶² Siti Salmah dan Anwar Adem Shikur, "The Relationship of Attitude, Perceived Behavioral Control, Subjective Norm on Halal Food Purchasing Behavior on Indonesian Muslim Millennials," *Ekonomi Islam Indonesia* 5, no. 1 (23 Juni 2023), <https://doi.org/10.58968/eii.v5i1.258>.

⁶³ Andi Reni dan Nor Hayati Ahmad, "Application of Theory Reasoned Action In Intention to Use Islamic Banking In Indonesia," *Al-Iqtisad: Jurnal Ilmu Ekonomi Syariah* 8, no. 1 (10 Januari 2016): 137–48.

⁶⁴ Zainol Bidin, Kamil Md. Idris, dan Faridahwati Mohd Shamsudin, "Predicting Compliance Intention on Zakah on Employment Income in Malaysia: An Application of Reasoned Action Theory," *Jurnal Pengurusan* 28 (2009): 85–102, <https://doi.org/10.17576/pengurusan-2009-28-05>.

⁶⁵ Mohamed Bouteraa dan Al-Hasan Al-Aidaros, "The Role of Attitude as Mediator in the Intention to Have Islamic Will," *International Journal of Advanced Research in Economics and Finance* 2, no. 1 (31 Maret 2020): 22–37.

⁶⁶ Miftahul Huda, Niswatul Hidayati, dan Khairil Umami, "Fiqh And Custom Negotiation In Inheritance Dispute Tradition At Mataraman Society, East Java," *AL-IHKAM: Jurnal Hukum & Pranata Sosial* 15, no. 2 (29 Desember 2020): 224–50, <https://doi.org/10.19105/al-lhkam.v15i2.3787>.

⁶⁷ Muhammad Jaidi dkk., "Peradilan Adat Badamai Kewarisan Islam Banjar Perspektif Madrasah Ahlul Hadis Dan Madrasah Ahlurra'yi," *Interdisciplinary Explorations in Research Journal* 2, no. 2 (24 Juni 2024): 1032–52, <https://doi.org/10.62976/ierj.v2i2.599>.

Third, this study integrates religious and social perspectives into the behavioral model. By highlighting religious involvement and religious obligations, this study enriches behavioral theory by explaining how religious beliefs and social values shape intentions in specific contexts such as Islamic law-based inheritance distribution. In addition, this study shows that behavioral theories such as the TPB can be adapted to understand compliance with faith-based rules, such as Islamic law. This provides a theoretical framework for studies in fields that have a strong religious dimension, which is often overlooked in general behavioral theories. Overall, this article provides new insights by combining behavioral theories with specific cultural and religious contexts, broadening the scope of behavioral theories, and providing a strong theoretical foundation for future research.⁶⁸

Practical Implication

This research has a number of practical implications that can benefit various parties, including policy makers, religious institutions, and the general public, which can be applied in public policies, educational programs, and community-based approaches to increase awareness, understanding, and implementation of Islamic inheritance law more broadly.⁶⁹

First, the results show that the factors of education and high income do not affect the attitude and intention of Muslims to divide inheritance according to Islamic law immediately. Similarly, people who consider dividing inheritance according to Islamic law is a religious obligation are not accompanied by their tendency to act and intend to divide inheritance based on Islamic law. Therefore, the results of this study are useful for religious institutions, sharia law practitioners, and policy makers to understand the psychological and social factors that influence people's behavior in inheritance distribution. Religious organizations or related authorities can develop educational programs that emphasize the importance of distributing inheritance according to Islamic law. An understanding of individual attitudes can mediate the influence of perceived norms and behavioral control enabling more effective messaging to shape positive intentions.⁷⁰

Second, the findings regarding the role of attitudes as mediators point to the importance of creating an environment that supports positive attitudes towards the distribution of inheritance according to Islamic law. This can be implemented through public awareness campaigns that demonstrate the benefits of justice in Islamic inheritance law, both in personal and social life.⁷¹

Third, the *Partial Least Squares Structural Equation Modeling (PLS-SEM)* analysis approach used in this study provides an analytical framework that can be adopted by other studies. This approach is useful for exploring complex relationships between variables,

⁶⁸ Hotnidah Nasution dan Ahmad Rifqi Muchtar, "Negotiating Islamic Law: The Practice of Inheritance Distribution in Polygamous Marriages in Indonesian Islamic Courts," *Al-Manabij: Jurnal Kajian Hukum Islam*, 12 Juni 2024, 125–44, <https://doi.org/10.24090/mnh.v18i1.10921>.

⁶⁹ Ulfiani Rahman dkk., "Men and Women in The Distribution of Inheritance in Mandar, West Sulawesi, Indonesia," *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam* 6, no. 1 (27 Juni 2022): 156–75, <https://doi.org/10.22373/sjhk.v6i1.9094>.

⁷⁰ Syaikhu Syaikhu dkk., "The Maqashid Sharia Construction on Inheritance in Dayak Ngaju Customs within the Tumbang Anoi Agreement," *El-Mashlahah* 13, no. 2 (31 Desember 2023): 181–202, <https://doi.org/10.23971/el-mashlahah.v13i2.7375>.

⁷¹ Mohammad Takdir dkk., "The Takharrūj Method as an Islamic Legal Solution for Customary Inheritance Practices among Muslim Communities in Pakamban Laok, Sumenep, Indonesia," *Journal of Islamic Law* 4, no. 1 (28 Februari 2023): 104–22, <https://doi.org/10.24260/jil.v4i1.1044>.

especially in religious, social behavior, or legal studies, so researchers can utilize this method to strengthen the validity and reliability of their research.⁷²

Limitation and Future Research

This study has several limitations that allow for future research. First, this research on the division of inheritance under Islamic law using the Planned Behaviour Theory approach was conducted in the context of a limited region and social community, namely South Kalimantan, Indonesia, which has different cultural, social and religious characteristics from other regions. The results may not be fully generalizable to other populations, whether in a regional, national, or international context. Future research could expand the geographical coverage and include populations from different regions with different cultures and levels of religiosity to verify whether the findings of this study are universally applicable. Future research could use a larger and more diverse sample, covering different age groups, socioeconomic backgrounds, religious organizations and education levels to improve the generalizability of the results.

Secondly, while this study reflects the insignificant impact of educational factors of opinion and elements of trust on attitudes and behaviors in inheritance sharing, it does not summarize the multifaceted nature of socio-economic disparities across different contexts. Future research therefore needs to conduct a more comprehensive investigation to examine the impact of socio-economic, belief and other factors on Islamic law-based inheritance sharing across different demographics.

Third, this study relied on the PLS-SEM approach to examine the relationships between variables. While powerful in the analysis of complex relationships, this model may not fully capture other relevant elements, such as the role of emotional, personal experiences, or deeper cultural factors. Research could explore other variables that may be relevant, such as emotional factors, family experiences, trust in religious authorities, or the influence of technology (e.g. social media) in shaping intentions and attitudes in Islamic legal inheritance distribution.

Fourth, changes in social, economic and religious values in society that occur over time are not accommodated in this study. These factors may alter the relationship between the variables under study. Future studies conducted over a longer period of time could explore how changes in the lives of individuals or communities affect intentions and behaviors related to Islamic law-based inheritance distribution. Future research could also explore how government policies, the prevailing legal system and administrative services affect the implementation of Islamic law-based inheritance sharing.

CONCLUSIONS

The findings of this study reveal that high education and income have no effect on Muslims' attitudes and intentions to divide inheritance according to Islamic law immediately. Similarly, people who consider dividing inheritance according to Islamic law as a religious obligation do not tend to have the attitude and intention to divide inheritance according to Islamic law. However, this study verifies that normative structure and perceived behavioral control affect the intention to divide inheritance according to Islamic law through attitude as a mediator.

⁷² Tarmizi Tarmizi dkk., "Inheritance Distribution and Conflict Resolution in Bone Regency: Upholding Women's Rights and Islamic Law Objectives," *De Jure: Jurnal Hukum Dan Syar'iah* 16, no. 2 (17 Desember 2024): 255–77, <https://doi.org/10.18860/j-fsh.v16i2.29477>.

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Disclosure statement

No potential competing interests were reported by the authors.

Data availability statement

Data availability statement the data that support the findings of this study are available upon reasonable request.

Appendix: Indicator

	Gender
	Age
	Edu
	Income
	Siblings
	Behavior intention
EI_1	If my parents died today, I would immediately (within 10 days at the latest) divide the inheritance based on Islamic law (faraid).
EI_2	If my parents died today, I would immediately (within 10 days at the latest) divide the inheritance according to Islamic law (faraid), despite challenges from other family members.
EI_3	I will immediately (within 10 days at the latest) divide the inheritance based on Islamic law (faraid), even though the majority of family members want the inheritance to be divided equally.
IE_4	I advise others to immediately (within 10 days at the latest) divide the inheritance according to Islamic law (faraid), if their parents pass away.
Reng_1	I pray in congregation at the mosque/langgar
Reng_2	I am involved in religious activities in my neighborhood
batten_3	I listen to religious lectures at the mosque or majlis taklim.
Reng_4	I listen to religious lectures online/radio
	Religious Obligation
Rob_1	The division of inheritance is part of the teachings of Islam
Rob_2	Dividing inheritance in accordance with Islamic values
Rob_3	The command to divide the inheritance based on the Quran and hadiths
Rob_4	The division of inheritance based on Islamic law will avoid conflicts.
Rob_5	The distribution of inheritance based on Islamic law is fair and avoids fraud.
NS_1	My friend thinks that I should immediately divide the inheritance based on Islamic law, if my parents pass away.
NS_2	I want to do what my friend asked me to do.
NS_3	My family thinks that I should immediately divide the inheritance based on Islamic law, if my parents pass away.
NS_4	I want to do what my family asks me to do.
	Normative Structure
NS_5	The clerics/teachers in my area think that I should immediately divide the inheritance based on Islamic law, if my parents pass away.
NS_6	I wanted to do what the cleric/master in my area asked me to do.

NS_7	I have to immediately divide the inheritance based on Islamic law, if my parents pass away, because the Ulama/Tuan Guru in my area asked me to do so.
NS_8	I wanted to do what the cleric/master in my area asked me to do.
	perceived behavioral control adapts
PBC_1	If my parents passed away, I would be able to immediately divide my parents' inheritance.
PBC_2	If my parents pass away, I decide when the inheritance is divided.
PBC_3	I have the resources and knowledge to carry out the division of my parents' inheritance
	Attitude
At_1	Dividing your parents' inheritance immediately is a good idea
At_2	Dividing your parents' inheritance immediately is a wise idea
At_3	I don't like the idea of dividing my parents' inheritance immediately
At_4	Splitting your parents' inheritance immediately is a ridiculous idea
At_5	Splitting the parents' inheritance immediately is fun
At_6	Dividing your parents' inheritance immediately is very useful

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