



# RMU 4U

**Volume 4 (2025)**

**Research Management Unit**  
Universiti Teknologi MARA Cawangan Kedah

**Copyright@** is held by the owners/authors. The e-Bulletin RMU4U is published in its original version without editing the content. However, language editing and proofreading have been conducted by the language editor with permission from the authors.

The views, opinions, and technical recommendations expressed by the contributors are entirely their own and do not necessarily reflect the views of the editors, the faculty, or the university.

**Editors :** AZYYATI ANUAR (DR)  
AZLYN AHMAD ZAWAWI (ASSOC PROF DR)

**Language Editors :** NUR SYAZWANIE MANSOR (DR)  
BERLIAN NUR MORAT  
NOR ASNI SYAHRIZA ABU HASSAN  
SITI MUKHLISA MOHAMAD KHAIRUL ADILAH  
NADIRA M. JAHAYA  
FATIN RAHAINA AHMAD SANI  
SYAKIRAH MOHAMMED  
ROBEKHAH HARUN  
MAS AIDA ABD RAHIM  
NORLIZAWATI MD TAHIR  
AZRUL SHAHIMY MOHD YUSOF  
NOR ASLAH ADZMI  
NUR HIDYATI ZOLHANI

**Design Editors:** JUAINI JAMALUDIN  
SHAFILLA SUBRI (DR)

**eISSN :** 2805-47 5X

**Published by :** Universiti Teknologi MARA  
08400 Merbok, Kedah Malaysia

**Printed by :** Perpustakaan Sultan Badlishah  
Universiti Teknologi Mara Cawangan Kedah  
08400 Merbok Kedah

e ISSN 2805- 47 5X



9772805 475 000

# Table of → Contents

05

Editorial Note

07

Business, Accounting  
& Financial

41

Law & Policy

58

IR 5.0

75

Literature & Culture

99

Designer's Thoughts



# SECRETARIAT EDITORIAL RMU4U

Patron:

**Prof. Dr Roshima Haji Said**  
Rector UiTM Cawangan Kedah

Advisory Boards:

**Assoc. Prof. Dr Mohd Rizaimy  
Shaharudin**

Deputy Rector Division of  
Research, Industrial Linkages,  
Community & Alumni

**Dr Junaida Ismail**

Deputy Rector Academic Affairs

**Prof. Dr. Noor Zahirah Mohd  
Sidek**

Secretary:

**Noraini Awang**

Editorial Technical Team:

**Reza Irwan Othman**  
**Mohammad Fikri Abdullah**



**DR. AZYYATI  
ANUAR**  
Chief Editor



**ASSOC. PROF. DR.  
AZLYN AHMAD  
ZAWAWI**  
Assistant  
Editor-in-Chief



**DR. ROHAYATI  
HUSSIN**  
Managing Editor



**DR. MOHD FAIZAL  
JAMALUDIN**  
Managing Editor



**DR. NUR SYAZWANIE  
MANSOR**  
Managing Editor



**ASSOC. PROF. DR. TS.  
ABD. LATIF ABDUL  
RAHMAN**  
Editor



**DR. AHMAD AFIF  
AHMAROFI**  
Editor



**AHMAD FAZLAN  
AHMAD ZAMRI**  
Editor



**DR. HAFIZAH BESAR  
SA' AID**  
Editor



**DR. NOOR SYAHIDAH  
MOHAMAD AKHIR**  
Editor



**JUAINI JAMALUDIN**  
Graphic Designer



**DR. SHAFILLA SUBRI**  
Graphic Designer



## RECTOR'S NOTE



**Prof. Dr Roshima Said**  
Acting Rector

***"Together we advance knowledge with integrity, creativity, and purpose—many voices united to shape a brighter, sustainable future."***

Assalamualaikum warahmatullahi wabarakatuh,

Alhamdulillah, with gratitude to Allah SWT, I am pleased to welcome you to the fourth volume of RMU4U e-Bulletin. This publication continues to serve as a reflection of our vibrant intellectual community at UiTM Kedah, bringing together voices from diverse disciplines and perspectives. In this issue, with 42 insightful contributions, we witness not only the richness of research topics but also the strength of our shared purpose. While the papers range from sustainability in fashion and design, digital literacy, and artificial intelligence to law, economics, and cultural heritage, they are united by a common aspiration: to advance knowledge that is meaningful, ethical, and impactful for society.

Our academic journey is significant because of this harmony amid diversity. Whether addressing contemporary challenges in technology and governance or celebrating the timeless values of culture and tradition, our scholars demonstrate that knowledge is most powerful when it is connected, when different fields meet at the crossroads of innovation, integrity, and service to the community.

As Rector, I am profoundly inspired by the dedication, innovation, and scholarly excellence demonstrated by our academics and researchers. You are not only advancing knowledge within our university but are also fulfilling UiTM's noble mission, creating impactful ideas that serve the nation and uplift the ummah.

Your work reflects a deep commitment to relevance, integrity, and service. Let us continue to nurture a culture of collaboration, creativity, and excellence, ensuring that our contributions remain forward-looking, transformative, and rooted in the needs of society. Together, we are shaping a brighter, more sustainable future through education, research, and innovation.

Congratulations to all the dedicated contributors whose passion and perseverance have brought this volume to life. My heartfelt appreciation goes to the Research Management Unit for their steadfast leadership and solid commitment in making this achievement possible. May RMU4U continue to shine as a beacon of knowledge, uniting diverse voices in a shared mission of discovery and excellence. Together, may we be inspired to reach even greater heights in the pursuit of impactful research and innovation.

One purpose. One vision. Many voices, one future.

Sincerely,  
Prof. Dr Roshima Said  
Acting Rector,  
Universiti Teknologi MARA Keda

## A MESSAGE FROM THE CHIEF EDITOR



**Dr Azyyati Anuar**  
Chief Editor,  
RMU4U E-Bulletin

***"RMU4U Volume 4 celebrates diverse scholarship, uniting research, innovation, and culture to inspire collaboration, sustainability, and inclusive growth."***

We are pleased to present Volume 4 of RMU4U, a platform dedicated to showcasing research, innovation, and thought leadership across diverse academic disciplines. This issue reflects the dynamic intellectual ecosystem we strive to cultivate, highlighting contributions that bridge theory and practice while addressing pressing contemporary challenges. In the Business, Accounting, and Finance section, we feature 15 insightful papers that explore the evolving landscape of global markets, financial resilience, sustainable accounting practices, and digital transformation in business operations.

These works not only provide empirical findings but also propose actionable frameworks for industry adoption, underscoring the vital role of research in shaping competitive and ethical enterprises. The Designer Thoughts segment presents 6 stimulating papers that merge creativity with problem-solving. From design thinking methodologies to innovation in product aesthetics and usability, these contributions remind us that design is not merely about form but about crafting meaningful user experiences.

This section will be of particular interest to those who value the intersection of artistry, functionality, and human-centered solutions. Our IR 5.0 category brings together 6 pioneering papers examining the fusion of automation, artificial intelligence, and human capital development in the context of the Fifth Industrial Revolution. The authors challenge readers to consider how technology can be harmonized with ethical and inclusive practices, ensuring that digital progress translates into equitable societal benefits. In the Law and Policy section, 7 comprehensive papers analyze legal reforms, governance frameworks, and policy innovations that respond to shifting socio-economic realities.

The breadth of topics from regulatory compliance in emerging industries to community rights in a globalized economy reflects the critical role of law as both a safeguard and an enabler of change. The Literature and Culture segment enriches this volume with 8 thought-provoking papers that delve into narratives, identities, and cultural dialogues shaping societies today.

Whether revisiting classic literature through modern lenses or exploring contemporary cultural phenomena, these works invite readers to appreciate the role of the humanities in fostering empathy, critical thinking, and cultural continuity. Collectively, these 42 scholarly contributions affirm the breadth and depth of academic engagement within our community. They underscore our commitment to advancing knowledge that is relevant, impactful, and forward-looking. This volume is not only a testament to our contributors' dedication but also a resource for policymakers, practitioners, educators, and learners who seek informed perspectives and innovative solutions. We extend our heartfelt appreciation to all authors, reviewers, and editorial team members whose collective efforts have made this publication possible. We hope that RMU4U Vol. 4 will spark dialogue, inspire collaboration, and contribute to the enrichment of both academic scholarship and practical application.

Let us continue to explore, innovate, and contribute, together shaping a future where knowledge serves as the foundation for sustainable and inclusive growth.

Warm regards,  
Dr Azyyati Anuar  
Chief Editor,  
RMU4U E-Bulletin



# HIBAH OF GOLD: SHARIAH COMPLIANCE AND LEGAL REALITIES IN MALAYSIA

**\*Rohayati Hussin, Nurul Mazrah Manshor & Nur Irinah Mohamad Sirat**

Faculty of Law, Universiti Teknologi MARA, Cawangan Kedah, Kampus Sungai Petani, Kedah, Malaysia

\*[roha427@uitm.edu.my](mailto:roha427@uitm.edu.my), [mazrah@uitm.edu.my](mailto:mazrah@uitm.edu.my) & [irinah@uitm.edu.my](mailto:irinah@uitm.edu.my)

(\*corresponding author)

## Introduction

In Malaysia, hibah (inter vivos gift) is a significant Islamic estate-planning tool, legally recognized under State Islamic Family Law Enactments and integrated into Shariah-based financial instruments. While traditionally applied to immovable assets, it is increasingly relevant for movable wealth like gold which is a popular investment among Malaysian Muslims. This paper investigates the framework governing hibah of gold, assesses Shariah compliance considerations, and analyzes practical challenges within Malaysia's dual legal system.

## Legal and Shariah Framework

Hibah must meet five essential conditions: clear offer and acceptance (ijab-qabul), competent parties, ownership of the asset, delivery (qabd), and absence of consideration (Azmi et al., 2023). Gold, being malmanqul (movable property), can fulfill these conditions. Physical gold requires direct handover, whereas gold savings accounts—such as Public Gold GAP—rely on constructive possession (qabd hukmi) if ownership and withdrawal rights transfer to the donee (Abas et al., 2023).

Gold investment instruments in Malaysia operate under the Islamic Financial Services Act 2013, which mandates Shariah governance for Islamic financial institutions (IFSA, 2013). Studies confirm that gold investment products (including bars, ETPs, and savings accounts) largely comply with Shariah contracts like musawamah, wakalah, bai', and wadi'ah (Abas et al., 2023) and hence can be valid subjects of hibah.



## Hibah of Gold: Modes and Mechanisms

Two prevalent modes are:

- **Direct Hibah**

During life, the donor executes akad, performs qabd, and transfers gold or account rights to the donee. Formal procedures include institutional forms and documentation that evidence possession transfer (Abas et al., 2023).

- **Hibah Amanah (Trust Model) for Gold**

The owner declares a hibah of gold assets (e.g. bars, dinar, jewellery, gold accounts) to specific beneficiaries and appoints a trustee to manage them during their lifetime. Upon death, the trustee transfers the gold to the beneficiaries according to the hibah declaration, thus bypassing faraid distribution if all hibah conditions are met.

## Practical and Legal Realities

Implementing hibah of gold involves several challenges:

Fulfillment of delivery (qabd) is essential; absence renders hibah void (Azmi et al., 2023).

Documentation is vital. The low hibah adoption rate (~RM90 billion in frozen assets in 2022) is linked to limited awareness, insufficient religiosity, and poor self-efficacy among Muslims (Azmi et al., 2023). Estate disputes may arise if hibah is not clearly distinguished from wasiat or conditional transfers. Shirting property post-death requires alignment with Shariah principles to avoid being invalidated (Bank Negara Malaysia, 2015). Jurisdictional ambiguity persists civil courts may regard the hibah trust as equitable, whereas Syariah courts must confirm its compliance with Islamic inheritance rules.

## Conclusion

Hibah of gold is a viable Shariah-compliant method for wealth transfer in Malaysia, utilizing both direct transfers and trust mechanisms. Legal enforceability rests on satisfying Shariah requirements, especially qabd and documentation. While institutions must educate Muslims to increase uptake. Moreover, legal clarity is needed regarding court jurisdictions over hibah trusts. In sum, hibah of gold offers practical and religious legitimacy but requires robust procedural frameworks and regulatory oversight to optimize its effectiveness.

## References

Abas, A.-M., Mat Zain, M. N., Yaacob, S. E., Yahaya, M. Z., & Nik Abdul Ghani, N. A. R. (2023). Shariah-compliant gold investment in Malaysia: A review of models and regulatory issues. *International Journal of Academic Research in Business and Social Sciences*, 13(3), 889-899. <https://doi.org/10.6007/IJARBS/v13-i3/16489>.

Azmi, A., et al. (2023). Factors influencing hibah practice: A scoping review. *Journal of Contemporary Islamic Studies*, 1(1), 120-135.

Islamic Financial Services Act 2013, Act 759 (Malaysia).

Bank Negara Malaysia, 2015

## Biodata of authors

Dr. Rohayati Hussin is a senior law lecturer at Universiti Teknologi MARA (UiTM) Kedah Branch. She obtained her PhD from UiTM Shah Alam in 2021. She also has a Master of Comparative Law (MCL) in 2009, an LLB\_S (Shar'iah) Degree in 2008, and an LL.B (Hons) Degree in 2007 from the International Islamic University Malaysia (IIUM). She has experience teaching various law subjects, including Business Law, Corporate Law, Commercial Law, and the Malaysian Legal System. Her areas of interest include waqf law, waqf land, and Islamic properties.

Nurul Mazrah Manshor is a senior law lecturer at Universiti Teknologi MARA (UiTM) Kedah Branch. She obtained her Bachelor of Laws (LL.B Hons) from IIUM. She was admitted as an Advocate and solicitor of the High Court of Malaya in 2005 after receiving her LL.B (Hons) degree, and she pursued her Master of Laws (LL.M) at the Universiti Kebangsaan Malaysia (UKM). She has taught the Malaysian Legal System, Corporate Law, and Business Law at the UiTM Kedah Branch since 2009.

Nur Irinah Mohamad Sirat is a senior lecturer at the Faculty of Law UiTM Kedah Branch. She obtained her Bachelor of Laws from the University Utara Malaysia (UUM) and completed her Master of Laws from the University Malaya (UM). Her area of interest includes environmental law and commercial law.

e ISSN 2805-475X



9772805475000

**Volume 4 (2025)**

**RMU** *4U*  
**e-Bulletin**

**Research Management Unit**  
Universiti Teknologi MARA Cawangan Kedah