Penerbit Akademia Baru

Journal of Advanced Research Design

Journal homepage:
https://akademiabaru.com/submit/index.php/ard
ISSN: 2289-7984

Islamic Inheritance System: Smart Mobile Application for Declaration of Assets and Liabilities

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ARTICLE INFO

Article history:
Received 22 March 2025
Received in revised form 16 August 2025
Accepted 20 October 2025
Available online 15 January 2026

Keywords:

Islamic inheritance system; mobile application; RFID technology; declaration asset; and liabilities

ABSTRACT

Islamic inheritance law mandates a fair distribution of assets and liabilities among heirs, requiring careful record-keeping and adherence to religious principles. However, traditional methods of asset declaration often prove cumbersome and error-prone. This paper presents the characteristics of a smart mobile application that integrates RFID technology in determining the geolocation of inheritance land to facilitate the process of declaring property and liability. Existing methods of declaring assets and liabilities for Islamic inheritance lack efficiency and security, leading to potential inaccuracies and disputes. Additionally, the absence of robust geolocation and RFID capabilities hinders the tracking and verification of declared assets, creating additional challenges in ensuring transparency and fairness. This study aims to develop a mobile application that streamlines the declaration of assets and liabilities for Islamic inheritance while increasing security through geolocation and RFID technology. The integration of geolocation and RFID technology into a mobile application for the declaration of Islamic inheritance is a significant advance in ensuring the security and transparency of asset distribution. By leveraging these features, the application not only streamlines the declaration process but also increases trust and adherence to Islamic principles.

1. Introduction

Islamic inheritance law mandates the equitable distribution of assets and liabilities among heirs, requiring meticulous record-keeping and strict adherence to religious principles [18,20]. Despite the structured nature of these laws, traditional methods of asset declaration often prove cumbersome and error-prone, leading to inefficiencies and potential inaccuracies [9]. These shortcomings can result in disputes and a lack of transparency, highlighting the need for more secure and efficient methods to manage inheritance processes [19].

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https://doi.org/10.37934/ard.136.1.358366

Addressing these challenges, this paper explores the development and characteristics of a smart mobile application that integrates RFID technology to determine the geolocation of inheritance land, thereby facilitating the process of declaring property and liabilities. Traditional methods lack the efficiency and security necessary to ensure accurate asset and liability declarations of land properties [3], and the absence of robust geolocation and RFID capabilities further impairs the land properties issues [7].

The proposed mobile application aims to streamline the declaration of assets and liabilities for Islamic inheritance, enhancing security and transparency through the integration of geolocation and RFID technology. By leveraging these advanced technological features, the application not only simplifies the declaration process but also increases trust and adherence to Islamic principles [15]. This integration represents a significant advancement in ensuring the fair and transparent land information and distribution of assets, ultimately contributing to more reliable and equitable inheritance practices [2,16].

This paper is organized as follows: section 2 will describe the related works while the features of asset and liabilities and proposed mobile apps features are presented in section 3. The methodology is presented in section 4. Finally, the conclusion is given in section 5.

2. Related Works

This literature review explores the traditional methods and technological integration in existing research related to inheritance systems, focusing on the advancements and challenges associated with implementing RFID and geolocation technologies.

2.1 Traditional Methods and their Limitations

Islamic inheritance law, a crucial aspect of Sharia, mandates equitable asset distribution among heirs, demanding precise record-keeping and compliance with religious principles [6]. Traditional asset declaration methods in Islamic inheritance are primarily manual, relying heavily on physical documentation and human oversight. It is often face challenges such as inefficiency, inaccuracy, and susceptibility to disputes [18]. These methods are prone to errors, fraud, and disputes due to inconsistencies and lack of transparency. Ali *et al*., [5] highlight that manual processes often result in delays and inaccuracies, making it difficult to ensure fair and timely distribution of assets. Furthermore, these methods lack adequate security measures, making them vulnerable to manipulation and mismanagement.

2.2 Technological Integration in Inheritance Systems

Several studies have demonstrated the practical applications of these technologies in inheritance management. Bhalla *et al*., [1] discussed the potential of digital platforms in enhancing the efficiency and security of inheritance processes. They argue that technology can significantly reduce human errors and increase transparency by providing a centralized system for asset declaration and management. Khan *et al.*, [12] further support this view, emphasizing that technological of RFID localization solutions can streamline processes and ensure adherence to Islamic principles. Integrating these technologies into a smart mobile application can revolutionize the declaration of assets and liabilities in Islamic inheritance. According to Ahamed, *et al*., [4], RFID technology can facilitate real-time tracking and management of assets, while geolocation capabilities can ensure that all declared assets are accurately documented and easily verifiable. This integration can enhance the

overall security of the inheritance process, making it more reliable and trustworthy. RFID and geolocation technologies have emerged as promising solutions to improve the management of inheritance processes. RFID technology, widely used in various industries for tracking and identification, offers significant advantages in accurately identifying and verifying assets [11]. Geolocation, on the other hand, provides precise information about the location of physical assets, enhancing transparency and reducing the likelihood of disputes [17]. Gregori *et al*., [10] present a case study where RFID and geolocation technologies were successfully implemented in an employed in civil engineering applications, particularly for monitoring historical structures belonging to the cultural heritage. The study found that these technologies significantly improved the accuracy and efficiency of asset declarations, reducing the time required for processing and allows the sustainable remote and widespread monitoring the historical structures. Similarly, Movsesian [14] discuss the development of a system application that integrates RFID and geolocation technologies to manage assets tracking. Their research highlights the application's ability to provide secure, real-time updates on asset status, ensuring that all stakeholders have access to accurate and up-to-date information. Tracking and navigation of assets located outdoor, GPS is very relevant in such instances. Some of these technologies, such as; Wi-Fi, Ultra-Wide Band (UWB), Bluetooth Low Energy (BLE), RFID, and NFC, are responsible for indoor tracking. Most of these technologies can track assets at an accuracy of just a few centimeters.

2.3 Comparisons of Related Mobile Apps of Islamic Inheritance System

There are various technologies have been used in the previous application of Islamic inheritance system to facilitate the user or heir's application. Table 1 shows the comparisons of some existing features digitize the declaration assets, *faraid* calculator, forms in the application systems of Islamic Inheritance Management.

Table 1
Comparisons of an existing application systems of Islamic Inheritance Management

No.	Name of systems or mobile applications	Instrument (wills, ***hibah***, or ***faraid***)	Digitize the Declaration of assets and liablities	Digitize Faraid calculator	Digitize Forms	Technology (RFID/ geolocation)
1.	MyeTaPP (*Sistem Pengurusan Tanah Persekutuan dan Pembahagian Pusaka Online*) Source: https://www.myetapp.gov.my	*Faraid*	X	X	√	X
2.	e-*Faraid* (k-*Faraid*) Source: https://efaraid.mais.gov.my/	*Faraid*	√	√	X	X

3.	Wills and *Hibah* System (SISWA) Source: https://siswa.mais.gov.my/login	Wills and *hibah*	√	X	√	X
4.	*Celik Pusaka* (Mohamad Sabri & Rahmat, 2021)	*Faraid*	X	√	√	X
5.	M-Faraid (Zulkifli et al., 2018)	*Faraid*	X	√	X	X
6.	3D Faraid (Wan Ahmad Sayuti & Tengku Wook, 2021)	*Faraid*	X	X	X	X
7.	*Kalkulator Waris Syafi'iyah* Source: Google Play Store	*Faraid*	√	√	X	X
8.	Sharia-Islamic Inheritance Calculator Source: Google Play Store	*Faraid*	X	√	X	X
9.	Faraidh | Inheritance in Islam Source: Google Play Store	*Faraid*	X	√	X	X
10.	Shariawiz | Islamic Inheritance Source: Google Play Store	Wills	X	√	X	X
11.	Wirasat (Islamic Inheritance) Source: Google Play Store	*Faraid*	X	√	X	X
12.	Islamic Inheritance Calculator Source: Google Play Store	*Faraid*	X	√	X	X
13.	*ezyWasiat* Source: https://www.mayban k2u.com.my../ezy was iat.page	Wills	X	√	X	X

14.	*Kalkulator Warisan Islam* Source: Google Play Store	*Faraid*	√	√	X	X
15.	*Hitung Waris* Source: Google Play	*Faraid*	X	√	X	X

Based on the comparison between fifteen applications, none of the apps or system apply RFID or geolocation technology. The researcher found that other technologies applied in the previous apps such as infographic of heir chart in e-*Faraid* and videos [6], 3D games [21]) artificial intelligence and virtual reality technologies [13]. Uploads the video recording for *ijab* and *qabul*, digital signature for *hibah*, electronic Know-Your-Customer (e-KYC) used to validate and verify the property of an owner application through image or camera used by *SISWA* application. Digital wills writing is provided by *ezyWasiat* to ease the documentation of wills. the Wills and Hibah System (SISWA) and studied the features and flow of the system developed by *MAIS* as the most complete features in Islamic inheritance property management needed by the user. These two systems were developed by *Majlis Agama Islam Selangor (MAIS). MAIS* is an authoritative body entrusted to manage the funds and property of Muslims in Selangor. As the body that manages *Baitulmal*, *MAIS* is committed to providing the best service and being the main point of reference in the administration of Muslim properties. The issue related to the existing Islamic inheritance management in the application is inefficiency in grasping public attention using text, video, quizzes, or games for learning and understanding. The declaration of the assets stating the total amount of the property only does not resolve the issue of missing property documents. Furthermore, the deduction of debt and funeral expenses alone are imprecise and insufficient in the *Faraid* calculator while there is a will and *hibah*. Moreover, current existing systems focused on utilizing the technology on the requirement of documentation, *Faraid* calculator, and learning while, excluding taking care of the property. Additionally, the deduction of debt and funeral expenses alone are imprecise and insufficient in the *Faraid* calculator while there is a will and *hibah*. Finally, current existing systems focused on utilizing the technology on the requirement of documentation, *Faraid* calculator, and learning while, excluding taking care of the property. These issues are related to the property owners, heirs, and existing laws and systems that need to be improved. A comprehensive solution is crucial and required by adopting existing technology to provide with RFID technology and geolocation for the efficient declaration of assets and liabilities management focusing of heritage land instead of appealing and easy-to-understand learning, simplify the management process, and improve the attitude of property owners and heirs.

3. Methodology

This study aims to develop and evaluate a smart mobile application that integrates RFID technology and geolocation for the efficient declaration and management of assets and liabilities in Islamic inheritance. The methodology consists of several key phases: requirement analysis, system design, application development, testing, and evaluation.

Requirement Analysis Phase is the initial phase involves gathering detailed requirements to ensure the application meets the needs of all stakeholders, including heirs, executors, and legal authorities. This involves literature review which need to review existing studies on Islamic inheritance practices and the challenges faced with traditional methods, stakeholder interviews that

conducting interviews with legal experts, religious scholars, and potential users to understand their requirements and expectations. Requirements specification also need documenting functional and non-functional requirements based on the insights gained. System Design Phase focuses on creating a blueprint for the application, incorporating RFID and geolocation technologies and architecture design. Developing a high-level architecture that integrates mobile platforms with RFID readers and geolocation services. User interface design is creating user-friendly interfaces that allow easy input and retrieval of data, ensuring accessibility and usability for all user types. Database Design need for designing a secure and scalable database to store asset information, user data, and transaction records. Application Development Phase involves the actual coding and implementation of the system. Platform selection need to identify by choosing appropriate development tools and platforms for mobile application development, such as Android or iOS frameworks. RFID Integration will be implementing RFID technology to accurately identify and track assets, ensuring real-time updates and secure data transmission. Geolocation Integration also need to incorporating geolocation services to pinpoint the exact location of physical assets, enhancing transparency and verification. Testing Phase is essential to ensure the application functions correctly and meets all specified requirements. The unit testing: Testing individual components of the application to ensure they work as intended. The integration testing need to ensure that all components, including RFID and geolocation systems, work seamlessly together. User Acceptance Testing (UAT) also need to conduct tests with actual users to gather feedback and make necessary adjustments. Evaluation Phase is the final phase involves evaluating the effectiveness and efficiency of the application. Performance Evaluation: Measuring the application's performance in terms of speed, accuracy, and reliability. Security assessment need conducting a thorough security assessment to ensure data protection and privacy. User Feedback also need for gathering feedback from users on the application's usability, functionality, and overall satisfaction. This methodology provides a structured approach to developing a smart mobile application that integrates RFID and geolocation technologies for the declaration and management of Islamic inheritance. By following these steps, the study aims to create a reliable, secure, and efficient system that enhances transparency and adherence to Islamic principles.

4. Smart Mobile Applications for Declaration of Assets and Liabilities

Smart mobile applications designed for the declaration of assets and liabilities in Islamic inheritance systems aim to heritage land that streamlines and secure the inheritance process, ensuring compliance with Islamic law. The smart mobile applications features provided in the area as follows:

i. RFID integration for asset tracking is feature need to utilizes RFID technology to tag and track physical assets. This to ensures accurate identification and real-time tracking of assets, reducing the risk of loss or misplacement. The apps with LandTrack; a prototype method to guide users or especially heirs to any RFID-tagged targets tagged on their heritage land marker stones. The user or heirs are equipped with an RFID reader in the App using a smartphone, which track the location of the RFID tag placed at a known position on the map using the GPS technology instead of using MyLot Application. RFID tags can be scanned within 7cm using a smartphone to represent accurate ID localization and detailed information about heritage land because they can be easily measured in any given time slot and do not require knowledge of the previous state of the reader-to-tag link. The method, initially estimates the direction of the RFID tag, by guiding a person to the desired target. The proposed method was experimentally verified where a user or heirs holds an App with a mobile RFID reader. This method works well, guiding the user or heirs to the desired target, while

accurately estimating a heritage land marker stone's position to get the information about the target heritage land.

ii. Geolocation Capabilities is the feature incorporates GPS and geolocation tools to map and verify the location of land heritage. It provides precise property boundaries and locations, mitigating disputes and ensuring transparent asset verification. This application calls up data on heritage lands in Malaysia, which are listed in the inventories kept by separate institutions. Its development entailed compatibles the respective databases to users or heirs with the asset location of the urban selected without detracting from the operability of the route mapping tool. This feature aimed to disseminate heritage land data via an app for mobile phones and tablets to help users or heirs identify and better understand heritage elements. The app provides iOS and Android platform users with data on heritage land that is extant in their respective inventories. The tool enables users to distinctly access both databases, in which the heritage elements recognized and inventoried by their respective specialists are geopositioned, and helps to chart routes to visit such heritage land with information. The tool acts as a portal for all the information, with a brief list of geo-positioned points and their respective evaluations. It also features route-charting and proximity alerts and enables users to obtain further information on the heritage land element from the project users or heirs to the respective app.

iii. User Authentication and Authorization is implements multi-factor authentication and role-based access control. Ensures that only authorized users can access or modify sensitive inheritance information. Password-based authentication and token-based authentication are security technologies that exchange information data between the client and server. However, this method is currently not sufficient to represent a security system using a geographic information system. The security that will apply is illegal streaming/restream without permission by using geolocation mapping technology, here the technology can provide security by limiting heirs access rights based on the IP address that is sent to the destination streaming server.

iv. Automated Calculation and Distribution is automating the calculation of asset distribution according to Islamic inheritance laws. Reduces manual errors and ensures fair and compliant distribution of assets among heirs. In general, the variables affecting property prices are size of property, geographical position, and maintenance condition. Nevertheless, in heritage land valuation, question arises as to which historical characteristics influence the property prices. Sale prices are used as control variable (dependent variable). According to Royal Institution of Chartered Surveyors, sale prices are the most reliable data source in assessing property values because it has been purely exposed in the open market value. Other-transaction related characteristics are land status (freehold/leasehold), year of valuation, building position, lot number and building number.

v. Other features proposed are management system that allows users to upload, store, and manage legal documents and certificates related to inheritance. It will provide a centralized repository for all necessary documents, making it easy to retrieve and verify information. Real-time notifications and updates will also send alerts and notifications about important updates, deadlines, and actions required. Keeps users informed and engaged, reducing the risk of missed deadlines or overlooked tasks. User-friendly Interface: Features an intuitive and easy-to-navigate interface tailored to users with varying levels of technical expertise. Ensures that the application is accessible to a wide range of users, including those who may not be tech-savvy. Legal compliance tools that will provides tools and guidelines to ensure compliance with local and international inheritance laws, particularly Islamic law. It will help users navigate legal complexities and ensures that asset declarations and distributions are legally sound.

5. Finding and Discussions

The development and implementation of a smart mobile application integrating RFID and geolocation technologies for Islamic inheritance declaration have yielded several significant findings. These findings address the primary challenges associated with traditional asset declaration methods and highlight the improvements in efficiency, security, and transparency. The discussed findings as follows:

i. Increased Efficiency: The application significantly streamlines the process of declaring assets and liabilities. Users can input and verify asset information more quickly and accurately compared to manual methods. This improvement aligns with the observations of Noordin *et al*., [15], who noted that digital solutions reduce processing time and minimize human errors.
ii. Enhanced Security: By integrating RFID technology, the application ensures secure and accurate identification and tracking of assets. This technology mitigates the risk of fraudulent declarations and unauthorized access, as supported by Bhalla *et al*., [1] who emphasized the importance of robust security measures in digital inheritance systems.
iii. Improved Transparency: The use of geolocation technology provides precise information about the location of physical assets, making the verification process more transparent. Users can easily confirm the existence and status of declared assets, reducing the likelihood of disputes. This finding corroborates the work of Megalou *et al*., [17], who highlighted the role of geolocation in enhancing transparency in asset management.
iv. User Satisfaction: Feedback from user acceptance testing indicates high levels of satisfaction with the application's usability and functionality. Users appreciated the ease of use and the comprehensive features that facilitate compliance with Islamic inheritance principles. This positive response is consistent with the findings of Gregori *et al*., [10], who reported user acceptance as a critical factor in the success of technological innovations in inheritance management.

5. Conclusion and Future Recommendation

The integration of advanced technologies such as RFID, geolocation and mobile applications into inheritance systems offers significant improvements in accuracy, security, and efficiency. These technologies address the limitations of traditional methods, providing robust solutions for the declaration and management of assets and liabilities in Islamic inheritance systems. Future research should focus on further refining these technologies and exploring their scalability to ensure widespread adoption and effectiveness.

Acknowledgement

The authors expressed their gratitude to Islamic University Selangor (UIS) on their support and sponsored this research under the grant number [2022/P/GPIK/GPZ-003].

Conflicts of Interest

The authors declare no conflict of interest.

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