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STRENGTHENING THE MANAGEMENT OF FUNERAL EXPENSES SYSTEM: TOWARDS DIGITALIZATION AND SUSTAINABLE OUTCOMES

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Information	Abstract:
Article History: Received : 17.01.2023 Revised : 29.06.2023 Accepted : 30.06.2023	<i>The study was conducted to identify the current effectiveness of the funeral expenses (khairat kematian) management system in the Muslim community. Findings from the survey could lead to the development of a system that can provide excellent services and effective solutions to the funeral expenses management system in the Muslim community. A concise description of the common issues that need to be addressed has been detailed using Ishikawa Fishbone Diagram. A survey using Google Forms was chosen as a method of data collection. 60 respondents comprising various ages and states in Malaysia were involved in the survey. Ishikawa Fishbone Analysis tool was used to identify the causes that contribute to the ineffectiveness of the funeral expenses management system. The outcomes of the responses obtained from the survey were analyzed using SWOT Analysis. There were several strategies and action plans suggested at the end of this project paper. These studies and outcomes will trigger macro and micro impacts in the context of a more effective communication network through an integrated mobile application system. In a nutshell, the proposed e-khidmat system is expected to be an effective solution to the funeral expenses management system.</i>
Keywords: Funeral Expenses, khairat kematian, management	

A. INTRODUCTION

Funeral Expenses or known as Khairat is an Arabic term that means well-being or benevolence (Amirul Afif Muhamat, 2014; Katan et al., 2020). Funeral expenses fund is donating money or social contribution. Social contribution is giving and volunteering to help fellow human beings, which is a traditional approach based on religious values and teachings (Pathak, 1981).

The Funeral Expenses Fund is established by parishioners and participation in the funeral expenses committee is a form of social participation. Social participation is defined as activities of participating or engaging in activities of community life (Pathmanathan R. Nalasamy, 2013) as well as various activities, including sports, leisure, religion, arts, health, and safety (Zaff et al. 2010).

Funeral expenses management of the deceased is an obligation upon the living. This obligation is known as *fardhu kifayah* which is a collective duty of the Muslim community to manage the burial of the dead (Fitri, 2005). With regard to the obligation, the effectiveness of the funeral expenses management system and the knowledge of the heirs about the death benefit requirements as well as the death benefit claim procedure, play an important role.

The issues of funeral delays and inefficient management of death benefits are frequently highlighted, as it involves a process that is executed manually. Therefore, it is important for us to identify a way to strengthen the management of the funeral expenses system by taking into account the digitalization approach in order to obtain sustainable outcomes.

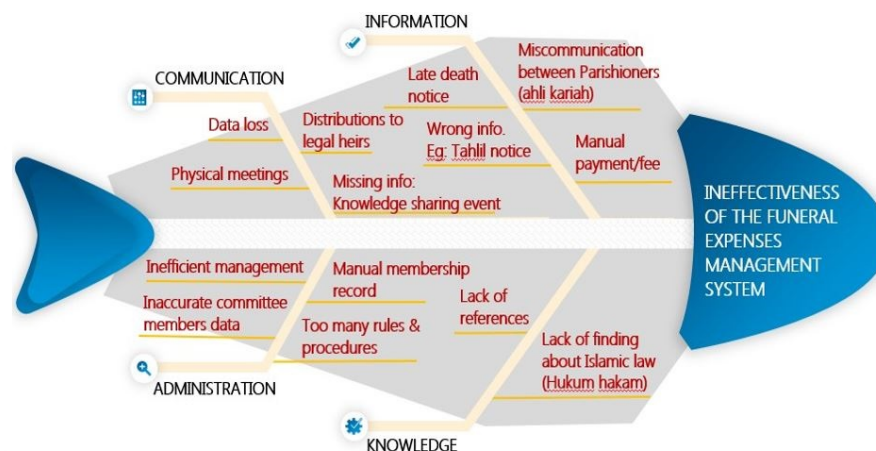
The Fourth Industrial Revolution (4IR) is paving the way for transformative changes in the way we live. In line with the growth of 4IR technology, the digital waves continue to urge global society to change their lifestyles. Indeed, digital technologies have changed the pattern of world ecosystems and life cycle relationships. In line with the current wave, this project paper is a very significant initiative that will contribute to the effectiveness of the funeral expenses management system.

Other than that, this initiative is also in line with National Fourth Revolution Industry (4IR) Policy. This policy emphasizes on national digitalization agenda, which promotes a culture of innovation and creativity in society and complements the Shared Prosperity Vision 2030 (WKB 2030) and *Keluarga Malaysia* Aspiration. With regard to the several issues related to inefficient funeral expenses management, this paper plays an important role in assisting us in strengthening the funeral expenses management system. In addition, with the increasing number of deaths due to the current Covid-19 outbreak, the development of an integrated mobile application system could be a beneficial platform to facilitate the Muslim communities and expedite the process of funeral expenses management. With all the related circumstances, this paper is expected to be beneficial and a tremendous eye-opener for those who have been involved in the management of the funeral expenses system.

B. LITERATUR REVIEW

Possible causes that could lead to the problem statement have been identified and divided into four (4) main clusters, which are communication, information, administration, and knowledge. Using Ishikawa Fishbone Analysis, this project paper outlined possible causes of the problem statement. As observed in Figure 1, several causes could contribute to the ineffectiveness of the funeral expenses management system.

Figure 1. Fishbone Analysis



Several causes have been identified under the cluster of administration, which are inefficient management, inaccurate committee member data due to manual membership records, and too many rules and procedures (bureaucracy) that contribute to the ineffectiveness of the administration. Under the cluster of communication, most committees tend to use WhatsApp applications to convey important information to their members. Undoubtedly, this application can speed up the delivery of information, but there are risks that need to be addressed such as missing out information and data loss. This can happen because of unstructured communication spread across multiple groups of people which makes it difficult to keep track of vital updates. Besides, physical meetings or series of discussions are part of the communication medium that are practically held to make certain decisions such as the determination of distribution to legal heirs. This may cause delays in the process of providing funeral expenses.

In some districts, the delivery of information is channeled through announcements in mosques. This may cause important information such as death and *tahlil* notice cannot to be channeled to some parishioners who do not have the opportunity to go to the mosque. Besides, miscommunication between parishioners also occurs in WhatsApp groups due to the uncontrolled sharing of information in which the truth is sometimes unknown. In addition, there are also difficulties in terms of unclear information on the funeral expenses fund application process, which is mostly done manually by filling in forms. Finally, under the cluster of knowledge, some parishioners may be less knowledgeable or have trouble obtaining information or references on Islamic laws regarding heirs who are eligible to claim the rights of the deceased. This factor can also cause delays in the funeral expenses management process.

C. METHODOLOGY

This research combines a mix of qualitative and quantitative approaches using data collection. The focus was more on descriptive in analyzing the

current effectiveness of the funeral expenses management system as well as other research questions. A set of questionnaires was constructed as a tool to conduct surveys. The surveys were conducted via Google Forms and which was disseminated through WhatsApp application and email. A total of 60 respondents were involved in this survey which came from different genders, various ages, and different states.

The questionnaire consists of three (3) main sections which are: Section A: Respondent particulars; Section B: Specific questions regarding funeral expenses management; and Section C: Comments or suggestions by respondents. The purpose of the questions in Section A is to identify the respondent's gender, age, residing state, and email address (in case further clarification is needed). Eight (8) specific questions regarding funeral expenses management were asked in Section B to identify the current effectiveness of the funeral expenses management system in the Muslim community. For each question in Section B, respondents were required to choose a scale from 1 (Totally disagree) to 7 (Completely agree) as per Likert Scale in Table 1 below.

Table 1. Likert Scale

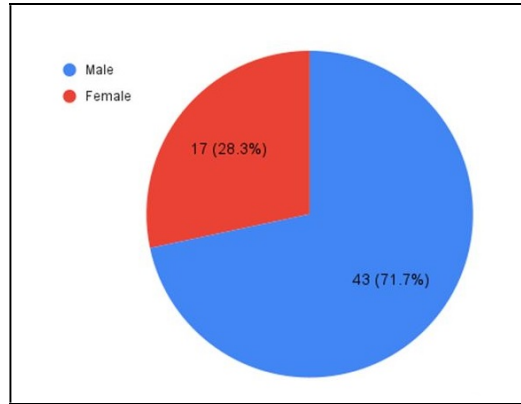
LIKERT SCALE						
1	2	3	4	5	6	7
Totally Disagree	Disagree	Somewhat Disagree	Neutral/ Uncertain	Somewhat Agree	Agree	Completely Agree

In Section C, respondents were required to give their comments or suggestions regarding the funeral expenses management system. The purpose of this section is to identify respondents' views on the current system and what to expect from the future system.

D. RESULT AND ANALYSIS

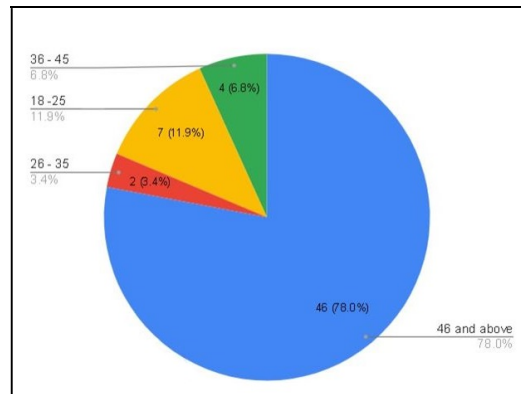
Demographic Analysis

Figure 2: Gender of Respondents



With reference to Figure 2, most of the respondents were men with 71.1% (43 respondents) and 28.3% (17 respondents) were women. While Figure 3 shows the age of respondents divided into four ranges of age. 78% (46 respondents) were ranged above 46 years old, 3.4% (2 respondents) were ranged between 26-35 years old, 11.9% (7 respondents) were ranged between 18-25 years old, and 6.8% (4 respondents) were ranged between 36-45 years old.

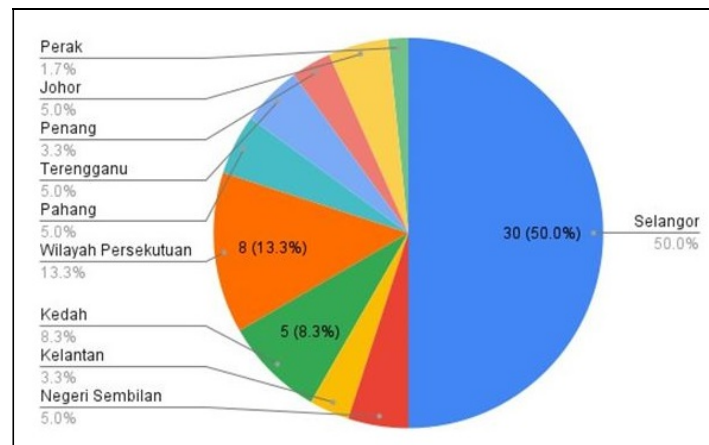
Figure 3: Age of Respondents



As observed in Figure 5, most of the respondents came from Selangor which represented 50% (30 respondents), followed by 13.3% (8 respondents)

from Wilayah Persekutuan Kuala Lumpur, 8.3% (5 respondents) from Kedah and the remaining 36.4%, came from a total of seven states, i.e Perak, Johor, Penang, Terengganu, Pahang, Kelantan dan Negeri Sembilan. The purpose of selecting respondents from different backgrounds is to obtain comprehensive and inclusive data. Ironically, respondents from different genders, ages, and states are likely to give different views and perspectives.

Figure 4: Resident of Respondents



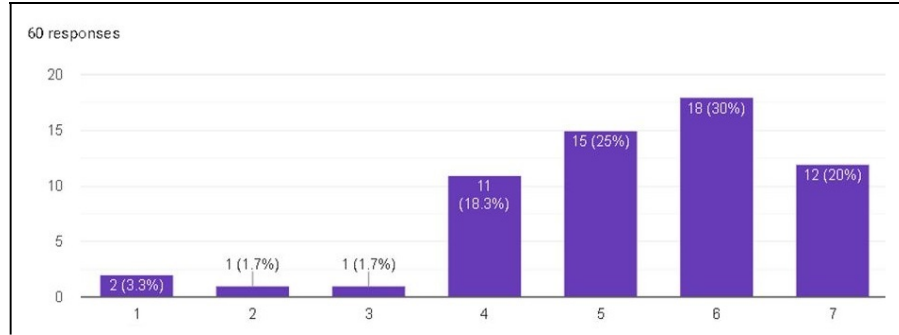
With reference to Table 1. Likert Scale as illustrated in previous unit 3.0, respondents were required to choose a scale from 1 (totally disagree) to 7 (completely agree) for each question in Section B. Thus, the X-Axis in Figure 6–13 represents Likert Scale 1-7 and the Y-Axis represents the numbers of respondents and its percentage.

Question 1 (Q1): Information of death has been disseminated to the local community widely and rapidly

As observed in Figure 5, 12 respondents (20%) completely agree, 18 respondents (30%) agree and 15 respondents (25%) somewhat agree with the question. However, 11 respondents (18.3%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 4 respondents (6.7%) did not agree with the question. Findings from the survey found that a few respondents

who chose a scale of 1-2 thought that the current system should be improved in line with IR4.0.

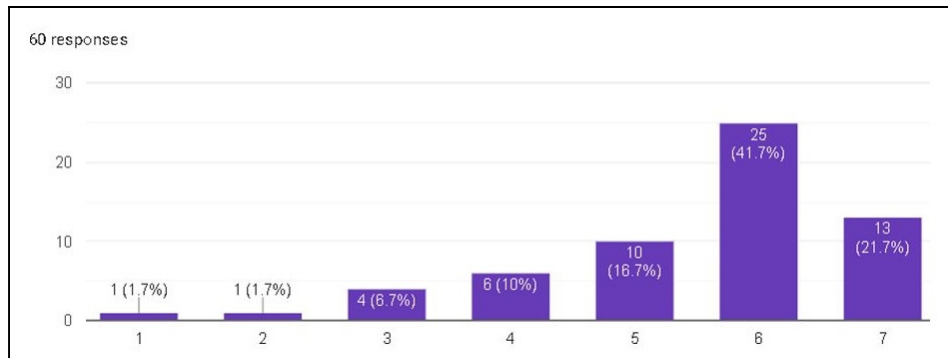
Figure 5. Feedback from Respondents for Question 1



Question 2 (Q2): Information on mosque programs and activities in the local community is easily obtained

As illustrated in Figure 6, 13 respondents (21.7%) completely agree, 25 respondents (41.7%) agree and 10 respondents (16.7%) somewhat agree with the question. However, 6 respondents (10%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 6 respondents (10.1%) did not agree with the question. Findings from the survey found that 3 out of 7 respondents aged 18-25 years old did not agree with the question and a few respondents thought that the current system should be improved and all information should be obtained through an online application.

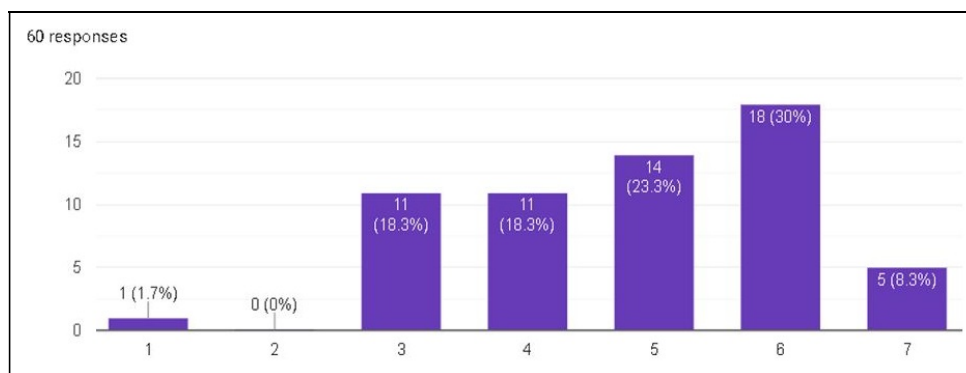
Figure 6. Feedback from Respondents for Question 2



Question 3 (Q3): Information about charitable membership is accurate and easy to check

With reference to Figure 7, 5 respondents (8.3%) completely agree, 18 respondents (30%) agree and 14 respondents (23.3%) somewhat agree with the question. However, 11 respondents (18.3%) chose a scale of 4 which indicates uncertainty with the answer and the remaining 12 respondents (20%) did not agree with the question. Again, findings from the survey found that a few respondents thought that the current system should be improved and all information should be obtained through an online application.

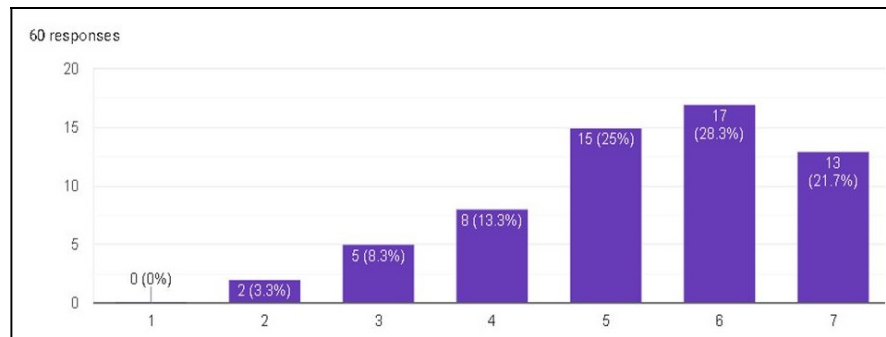
Figure 7. Feedback from Respondents for Question 3



Question 4 (Q4): Funeral expenses (*khairat kematian*) contributions are easily collected on a yearly basis

As observed in Figure 8, 13 respondents (21.7%) completely agree, 17 respondents (28.3%) agree and 15 respondents (25%) somewhat agree with the question. However, 8 respondents (13.3%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 7 respondents (11.6%) did not agree with the question. In other words, the current system was still deficient in terms of managing funeral expenses contributions.

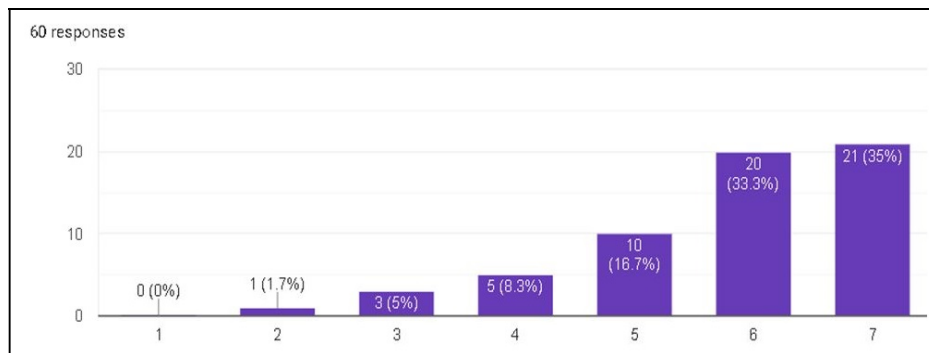
Figure 8. Feedback from Respondents for Question 4



Question 5 (Q5): Funeral expenses management online system is the best medium for the delivery of information

As illustrated in Figure 9, 21 respondents (35%) completely agree, 20 respondents (33.3%) agree and 10 respondents (16.7%) somewhat agree with the question. However, 5 respondents (8.3%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 4 respondents (6.7%) did not agree with the question. It is clear that the majority of the respondents agree that the funeral expenses management online system is the best medium for the delivery of information.

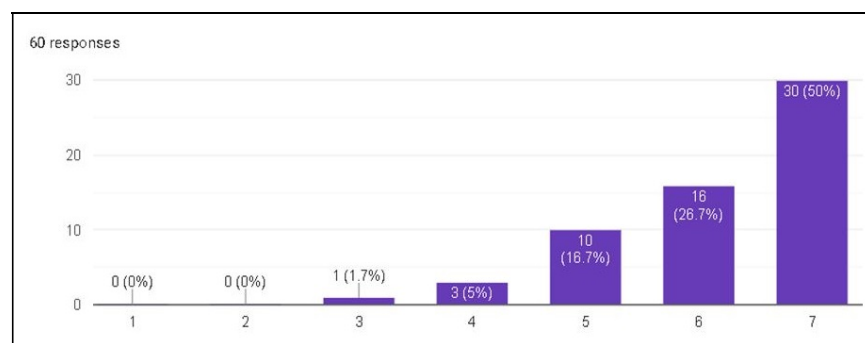
Figure 9. Feedback from Respondents for Question 5



Question 6 (Q6): Delay of death information may cause the community to miss the opportunity to visit and assist in managing remains

With reference to Figure 10, 30 respondents (50%) completely agree, 16 respondents (26.7%) agree and 10 respondents (16.7%) somewhat agree with the question. However, 3 respondents (5%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 1 respondent (1.7%) did not agree with the question. It is clear that majority of the respondents totally agreed that the delay of death information may cause the community to miss the opportunity to pay a visit and assist in managing the remains

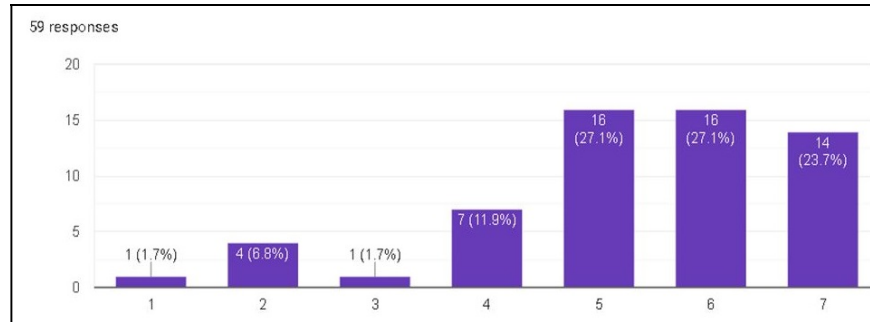
Figure 10. Feedback from Respondents for Question 6



Question 7 (Q7): Information about mosque committee members is known by local community

As we look at Figure 11, 14 respondents (23.7%) completely agree, 16 respondents (27.1%) agree and 16 respondents (27.1%) somewhat agree with the question. However, 7 respondents (11.9%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 6 respondents (10.2%) did not agree with the question. Findings from the survey found that 4 out of 6 female respondents did not agree with the question and a few respondents thought that the current system should be improved and all information should be obtained through an online application.

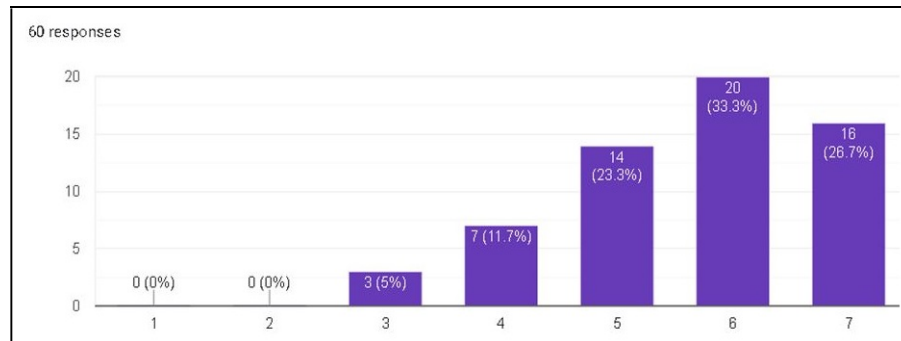
Figure 11. Feedback of Respondents for Question 7



Question 8 (Q8): Information about mosque committee members is known by local community

Refer to Figure 12 below, 16 respondents (26.7%) completely agree, 20 respondents (33.3%) agree and 14 respondents (23.3%) somewhat agree with the question. However, 7 respondents (11.7%) chose the scale of 4 which indicates uncertainty with the answer and the remaining 3 respondents (5%) did not agree with the question. Findings from the survey found that a few respondents thought that the current system should be improved by introducing online applications, which is in line with IR4.0.

Figure 12. Feedback of Respondents for Question 8



Evaluation of Current Funeral Expenses Management System Effectiveness

The level of system effectiveness was categorized based on the percentage stated in Figure 13. The percentage of every question in Section B (questionnaire) was evaluated, in order to get the average level of current system effectiveness.

Figure 13. Level of Effectiveness

Level of effectiveness	Totally ineffective	Ineffective	Average	Effective	Totally effective
Percentage	0%-20%	21%-40%	41%-60%	61%-80%	81%-100%

According to Figure 14, the lowest percentage is 69.3%, which falls under question 3 (Q3). This could tell us that information about charitable membership is not totally accurate and easy to check. That is why a few respondents thought that the current system should be improved and all information should be obtained through an online application. The second lowest percentage is 75.7%, which falls under question 1 (Q1). This indicates that not everyone agreed that information of death has been disseminated to the local community widely and rapidly. The highest percentage goes to question 6 (Q6), which is 88.3%. Meaning to say that, majority of the respondents totally agreed that the delay of death information may cause the community to miss the opportunity to pay a visit and assist in managing the remains. With reference to Figure 14, the average level of current system effectiveness is 78.43%, which falls in the range of 61%-80% (EFFECTIVE). Therefore, comprehensive improvement is needed to strengthen and empower the current funeral expenses management system

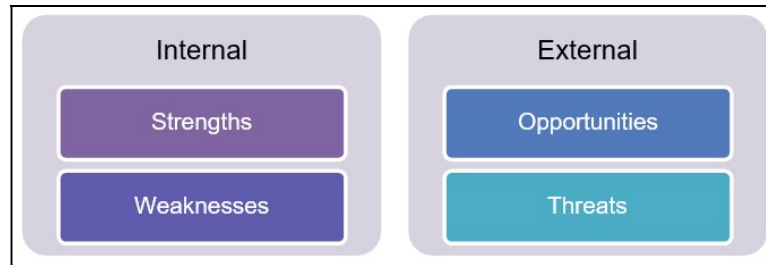
Figure 14. Average Level of Effectiveness



SWOT Analysis

Based on findings from the survey conducted as well as the input obtained in the questionnaire, a simplified SWOT Analysis Framework (refer to figure 15) is used to identify the internal strengths and weaknesses that can influence the effectiveness of the funeral expenses management system. The study also identifies external threats and opportunities that need to be addressed.

Figure 15. SWOT Analysis Framework



The structure of SWOT (Strengths, Weaknesses, Opportunities, Threats) elements are as follows:

No.	Strengths
i.	Respondents' inclination towards funeral expenses management online system is high. According to a few suggestions in Section C (questionnaire), respondents suggested that the existing system should be improved by implementing an online system
ii.	The mosque is the best place to create <i>ukhwah</i> the among community and is community friendly
iii.	Utilize technologies such as online payment implementation, WhatsApp application, and social media to gather or disseminate information and as an effective communication medium
iv.	More activities can be done by the mosque committee
No.	Weaknesses
i.	Youngsters nowadays are less aware of the importance of being mosque members. In addition, they may receive less information about mosque activities since the majority that always went to the mosque was the eldest
ii.	Some older people are put off using online tools because they see them as being arduous and time-consuming
No.	Opportunities
i.	The implementation of an online management system drives the national digitalization agenda asstated in the National Fourth Revolution Industry (4IR) Policy
ii.	Social media should be a beneficial platform for promoting the mosque committee's benefits and programs
iii.	An effective funeral expenses management online system would encourage the general public tojoin membership in their local area

iv.	The mosque committee can spread awareness regarding funeral expenses to the local community
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No.	Threats
i.	The development of an online management system requires certain allocations
ii.	The mosque committee should always ensure that the funeral expenses fund is always adequate. To accomplish this, it is their responsibility to ensure that all members contribute to the fund and that all residents join the committee
iii.	An effective management system needs to take into account the involvement and integration between mosques, third parties, and local authorities
iv.	Committee management should appoint a third-party auditor as it involves financial management

Suggested Strategies, Plan of Action, and Solutions to Address the Problem Statements

According to the SWOT Analysis earlier, a few strategies with several action plans have been identified in this project paper as below:

Mosque management strategy. The selection of mosque committee is chosen entirely by the local community without outside interference. Transparent selection is held to determine who will hold leadership once a year. This approach will instill the confidence of parishioners in the leadership that will be involved in managing funeral expenses.

Enliven mosque strategy. This strategy aims to give an initial overview to the locals regarding various beneficial programs held in the mosque area. This will give the whole parishioner a clear picture of how the active operation of the mosque will increase confidence and efficiency in the management of the mosque.

Flyers and posters distribution. This approach will be part of the dissemination and communication medium to the parishioners about the use of digital technology in integrating all programs and activities in the local area. This step may be taken only once in order to ensure that the parishioners are ready for the digitalization of the entire program information.

Digital infrastructure and facilities. The digital infrastructure and facilities provided must be able to operate the system that will be developed. Strengthening the digital system in the mosque requires thorough research and expertise so that the technology provided benefits all parishioners.

Engagement sessions with third parties or local authorities. The mosque management needs to hold engagement sessions with religious offices, religious

councils, or other appropriate bodies in aligning the latest information. This method will enhance cooperation and closer bilateral relations, especially in optimizing the operation of the mosque.

Auditing by third parties. Third-party audits need to be carried out to ensure that the funeral expenses fund is managed transparently and effectively. The report will be shared with all parishioners to give a clearer picture of how the fund is channeled by the mosque.

E. CONCLUSION

From this project paper, an integrated online mobile application system called *e-khidmat* will be introduced. This is because nowadays everybody has their own mobile phone, regardless of the youngsters or the eldest. Through this system, compensation funds, as well as benefits, are provided if any member of the community is destined to have any disaster. Based on the findings, it is clear that the use of technology will improve and strengthen the management of funeral expenses. Even death announcements, programs, collections, and other activities can be conveyed directly and clearly through the *e-khidmat* applications. This approach will ensure that the Muslim community is always aware of what is happening and will further increase the consensus and harmony in the local community. Moving forward, the empowerment of technology should be set as a priority agenda in the local community so that welfare and community affairs are always taken into account. This is in line with the IR4.0 which requires changes in IT literacy by society to keep pace with current developments.

As a conclusion, the fund management according to the concept of the funeral expenses fund is in line with Syariah compliance. Lending hands and assisting those in trouble is a practice that is highly demanded by Islam. In fact, one of the ways to turn this practice into reality is through a contribution fund. Indeed, it is neither a new practice. It has been practiced and implemented by Rasulullah (PBUH). to create harmony and a spirit of solidarity in the community that consists of the *Muhajirin* from Mecca and the *Anshar* from Medina following his migration there.

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