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Article

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Estate Planning Behaviour: A Systematic Literature Review

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Abstract: Estate planning is a financial tool for an individual to manage wealth upon his incapacitation or death. Although there are numerous studies on estate planning, there still needs to be an effort to systematically review the estate planning measurements. The paper aims to systematically review the literature published between 1990 to 2021 and evaluate the measures of estate planning and its methodological qualities. The systematic literature review process was guided by the PRISMA protocol, where the articles were selected based on established databases such as WOS, SCOPUS, and Google Scholar. The final sample of 24 articles was reviewed for the estate planning measurement, and it was found that previous studies examined estate planning as a tool for financial, wealth distribution, and succession planning. The measurements of only 10 studies were found to be sufficiently validated, rendering other studies under review to be inadequate in establishing sound empirical conclusions. This review contributes to assisting future researchers in choosing well-validated measurements of estate planning and adapting them accordingly to each context.

Keywords: planning measurement; estate planning; Islamic estate planning; systematic literature review



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1. Introduction

Estate planning has been an emerging research area in financial planning, economics, and accountancy. Understanding estate planning is essential to recognise the importance of wealth planning during a lifetime, as well as ensuring harmonious familial and social ties through smooth asset distribution upon death. From a practical perspective, estate planning could promote an efficient estate administration process that benefits a family, and eventually helps in improving a country's social and economic development. Increasing unclaimed inheritances have been a severe issue, especially in developing countries, such as Malaysia and Singapore (Alma'amun and Kamarudin 2014). The amount of unclaimed assets in Malaysia for example has amounted to RM70 billion due to the delay in estate administration process and inadequate knowledge in estate planning (Abd. Wahab et al. 2021).

Estate planning involves advanced decision-making on the distribution of assets to the next of kin or intended person(s) or charitable organization(s). The decisions can be independently decided by a person's private information or influenced by others. As such, an individual is not making a rational choice by himself but instead following others', a particular trait of herding behaviour. An individual that demonstrates this behaviour tends to follow, mimic of copy a majority without considering his own personal judgement (Andoko and Martok 2020; Cockburn et al. 2022; Munkh-Ulzii et al. 2018). In estate planning behaviour, the decisions are known to be an imitation of a group of individuals, and with the insufficient financial information, herding bias may exist especially during uncertain financial and economics market situations. Literature have highlighted the dependency of a person planning and deciding for his estate on the needs of the beneficiaries for

financial protection (Choi et al. 2019; Matchaba-Hove and Troskie 2019), and reducing family disputes (Garber 2019) and tax benefits (Venter 2014). Since estate planning is a prevalent that is associated with herding behaviour (Cockburn et al. 2022), this review provides an analysis of the associated determinants of estate planning behaviour that have been examined by previous studies.

Further, there is yet a comprehensive review of existing estate planning instruments research. Past studies have shown that reviews on research instruments provide sound knowledge-based instruments to measure certain subject matter (Bing-Jonsson et al. 2013; Hanna et al. 2019). To date, literature reviews of estate planning are found to focus on narrative literature reviews that focus on Islamic estate planning (Ab Aziz et al. 2014; Abdullah et al. 2020) regarding authorship and subject patterns, research outputs, and publication type (Abdullah et al. 2020). Little effort is found that analyses a systematic review of estate planning instrumentation and methodology. A systematic literature review (SLR) has been acknowledged as a review process that locates and synthesizes relevant research that meet certain eligibility criteria in an organized, transparent, and replicable procedures (Higgins et al. 2011). There is yet a systematic literature reviews of estate planning measurement available, despite its importance for future research. As such, this review will assist future research particularly in choosing validated measurement and guide in the aspect of conceptual definitions from past studies on estate planning.

This study aims to critically review and summarise the conceptual definitions and determinants used in past studies in measuring estate planning besides examining their research properties such as reliability, validity, response categories, and measurement model. Employing an integrative approach, this review checks the measurement of estate planning from quantitative, qualitative, and mixed-method studies. This way, this study is hopefully of filling the current literature gap by providing a review of the estate planning instruments in terms of their conceptual definitions, determinants, and methodology.

This review is significant to estate planning research in the following ways. First, it provides a more comprehensive review that focuses on estate planning measurement research properties such as reliability, validity, response categories and measurement properties. Second, in the review of the measurements, it includes the measurement of Islamic estate planning. The inclusion of this measurement into the searching criteria is essential as estate planning is an emerging research in developing countries, especially in Malaysia, due to its distinct estate legal and administration processes, as compared to those applicable to the Non-Muslims (Karunamoorthy 2017; Naiimi 2016). This review, thus, broadens the discussion on the estate planning measurement from both conventional and Islamic estate planning. This allows a richer understanding, which is pertinent to satisfy the mounting need to integrate knowledge pertaining to estate planning in various context. Finally, this review also analyses the determinants or variables that have been used by previous studies in measuring estate planning. As the herding behaviour is prevalent, especially during an individual's financial decision-making, the analysis will in return assist future research on the associations between estate planning and herding behaviour, in which to the best knowledge of the researcher, is still not available in any literatures.

As such, this systematic literature review contributes to several methodological research aspects. First, this study expands the year of review from 1991 to 2021 enabling the elucidation of the latest pattern of estate planning measurements. This can narrow the knowledge gap in providing information on trends of estate planning measurement that have been used by previous researchers, and to assist future researchers in choosing well-validated instruments for estate planning. Further, this study used three main databases to explain the estate planning measurement, namely the Web of Sciences, Scopus, and Google Scholar, while the previous review on estate planning had omitted the Web of Sciences as one of their main databases. In this sense, this review provides extensive discussion on estate planning measurement based on systematic ways. The analysis of this study can be used to help scholars identify gaps and guide future research on estate planning measurement. Overall, this study gives significance for the scholars, educators,

and researchers as it encapsulates the state-of-the-art development in the estate planning research field.

The remaining part of the paper begins with the review methodology. Then, an analysis of systematic literature review (SLR) results is reported, starting with the descriptive analysis of publication trends, and followed by conceptual definitions of estate planning, its determinants, and estate planning measurement evaluation. The last part of this paper summarizes the discussion of the result and presents the limitations of the paper before proposing some future research directions.

2. Review Methodology

2.1. Review Protocol-ROSES

This SLR paper uses the ROSES (Reporting Standards for Systematic Evidence Syntheses) protocol and the reason for using it is based on its suitability to review diverse perspectives from a wide array of subjects (Haddaway et al. 2018). As mentioned in ROSES protocols, the first process in the SLR paper is formulating the research questions according to the PICO method, where “P” stands for Problem or Population, “I” for Interest, and “CO” for Context (Shaffril et al. 2021). The process commences to proceed to the next strategy, which begins with document searching, followed by identification, screening, eligibility, quality appraisal, and data extraction/analysis processes to form a standard SLR paper on estate planning measurement.

2.2. Formulation of Research Question

The research question can be formulated using two sources, namely: (i) the suggestions from Bing-Jonsson et al. (2013), which this study is linked with, the SLR measurement concept; and (ii) the mnemonic of PICo, where “P” signifies (population or problem), “I” (interest), and “Co” (context) (Lockwood et al. 2015). The authors applied these three main aspects as part of the review, measurement (problem), estate planning (interest), and previous scholars (context). Eventually, the authors formulate the main research questions of this study, which is as stated below.

“What are the conceptual definitions and determinants used by previous scholars to measure estate planning?”

“What are the methods used by previous scholars to measure estate planning?”

2.3. Systematic Searching Strategies

The authors adapted three systematic searching strategies, as suggested by Shaffril et al. (2021), which include identification, screening, and eligibility. The processes that observe by observing the recognized way of locating and synthesizing the relevant studies helps in ensuring a structured and transparent SLR.

2.3.1. Identification

The authors begin the identification process by rectifying the main keywords based on the formulated research questions: estate planning, measurement, and definitions. The search for main keywords is conducted through synonyms and related terms using online thesaurus (Thesaurus.com accessed on 14 February 2021), past studies, and based on experts’ opinions. After the detailed keyword searching process, several keywords were inserted, like estate planning, including will planning, wealth planning, bequest planning, intergenerational transfer planning, wealth distribution planning, estate planning decisions, and charitable estate planning. Besides, similar keywords for Islamic estate planning are also being considered to search for conventional and Islamic perspectives, namely wasiyyah planning, Islamic will, include planning, and Islamic inheritance planning.

Further, the authors used keywords that are relatable to estate planning measurement searching such as define, model, concept, factors, determinants, scale, index, assessment, measure, and index, to confine the scope of the systematic literature reviews, thus emphasizing the definitions and measurement of estate planning. As word estate will interlink

with subjects such as real estate, land, farm, plantation, and forest, the authors excluded these keywords for a precise identification process. Scopus and the Web of Science are the central databases sources used during identification. The combination of these keywords uses search functions such as field code functions, phrase searching, wildcards, truncation, and Boolean operators, as suggested by Shaffril et al. (2021). A total of 437 potential articles were identified from the selected databases (see Table 1).

Table 1. Search string used in the selected databases.

Database	String
Scopus	TITLE-ABS-KEY (("estate planning") OR ("Islamic estate planning") OR ("will planning") OR ("wasiyyah planning") OR ("wealth planning") OR ("bequest* planning") OR ("bequest giving")) OR ("Islamic will planning") OR ("Islamic inheritance planning") OR ("intergenerational transfer planning") OR ("wealth distribution planning") OR ("charitable estate planning") OR ("estate planning decision*)) AND NOT ("real estate" OR "land" OR "farm*" OR "plantation*" OR "forest*") AND ("define*" OR "model" OR "concept*" OR "factor*" OR "determinant*" OR "scale" OR "index" OR "assessment" OR "measure*" OR "link"))
Web of Sciences	TS = (("estate planning") OR ("Islamic estate planning") OR ("will planning") OR ("wasiyyah planning") OR ("wealth planning") OR ("bequest* planning") OR ("bequest giving")) OR ("Islamic will planning") OR ("Islamic inheritance planning") OR ("intergenerational transfer planning") OR ("wealth distribution planning") OR ("charitable estate planning") OR ("estate planning decision*)) NOT ("real estate" OR "land" OR "farm*" OR "plantation*" OR "forest*") AND ("define*" OR "model" OR "concept*" OR "factor*" OR "determinant*" OR "scale" OR "index" OR "assessment" OR "measure*" OR "link"))

2.3.2. Screening

After the identification process, the following review process is the screening procedure, where articles need to be included or excluded from the study based on specific criteria (see Table 2). According to Kraus et al. (2020), a number of articles reviewed in SLR are subject to the maturity of the research field. This review does not initially limit the screening process to specific years of publication because estate planning is a niche topic in a less mature field. Limiting the review timeline will hinder this study’s overall aim, which focuses on measurements of estate planning. The authors considered only journal articles that emphasized their research methodology. Thus, it does not include literature reviews and discussion papers.

Table 2. Inclusion and exclusion criteria.

Criteria	Inclusion	Exclusion
Document type	Journal articles (with empirical data and measurement).	Review articles, conference proceedings, chapters in a book, conceptual papers, and others.
Language	English.	Non-English (Malay, Spanish, French, and others).
Nature of study	Focus on measurement variables.	Not focused on measurement variables.
Area of study	Social sciences (business, management, finance, accounting, and economics).	Non- social sciences studies (engineering, medicine, forestry, land development, arts and humanities, psychology, and others).

Further, English journal articles were considered to minimize confusion. Since the objective of this review is to focus on estate planning measurement, only social sciences, business, accounting, management, finance, and economics studies were considered. After a thorough selection process, 303 articles were excluded from the following review process because they did not meet the above inclusion criteria, leaving only 135 articles for the final review process.

2.3.3. Eligibility

The authors conducted the eligibility process by examining the keywords and themes of the papers that match the established inclusion criteria (see Table 2). Nineteen articles were excluded during the title screening stage, and during the abstract screening stage, 88 articles were removed. In total, 108 articles were excluded in this stage as they did not focus on the estate planning measurement but only on specific estate planning instruments. Hence, only 47 articles were qualified for the quality appraisal stage (see Figure 1).

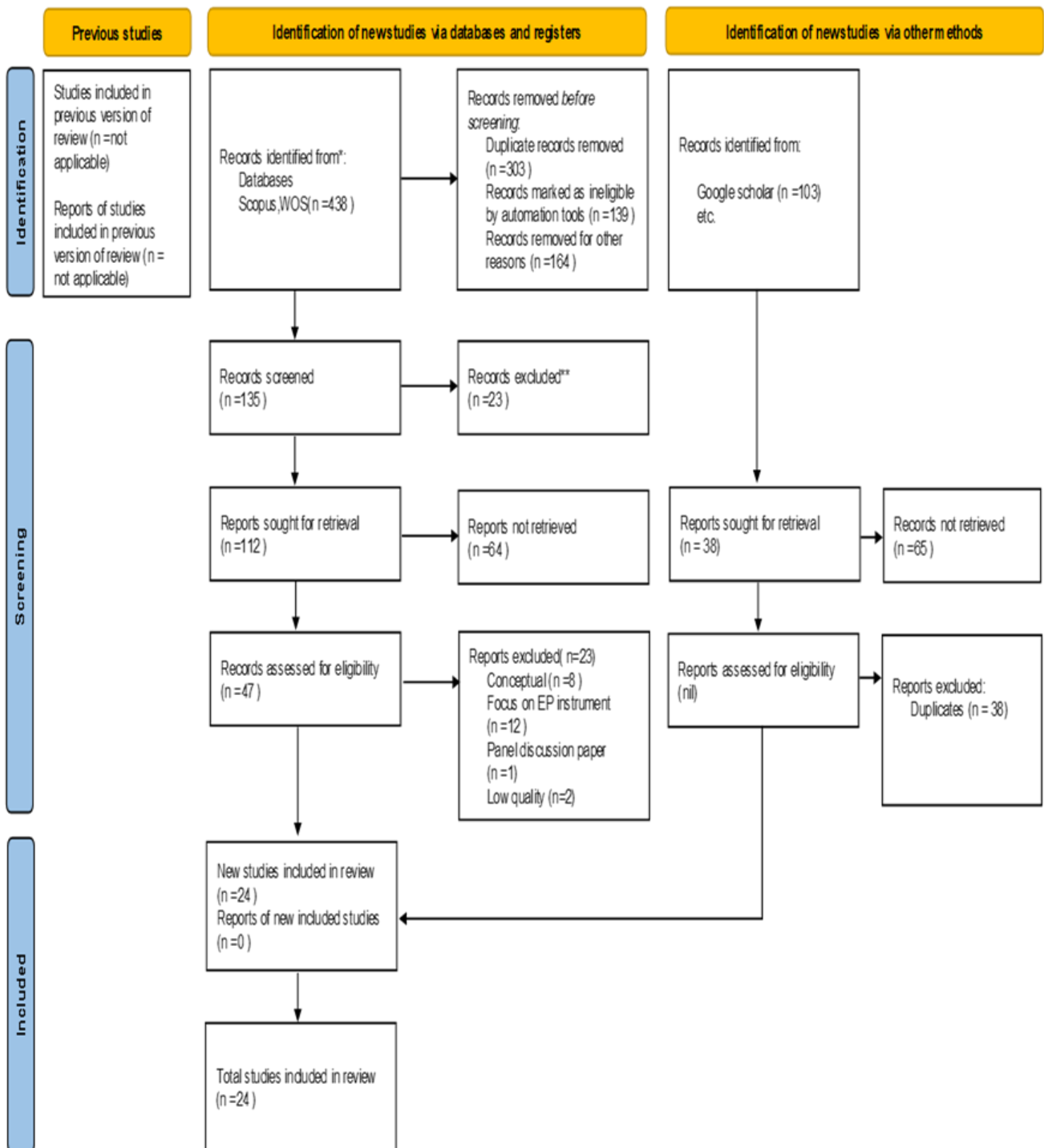


Figure 1. Screening process flow (adapted from PRISMA 2020 diagram flow).

2.3.4. Quality Appraisal

Following the systematic literature review process, the authors conducted a quality appraisal to ensure the quality of the articles' content. For this review paper, the authors applied the Fitzpatrick criteria to select the estate planning outcome and assess the quality of the included instruments (Fitzpatrick et al. 1998) (see Table 3). The eight criteria that the authors should apply to evaluate estate planning measurement, based on Fitzpatrick criteria are reliability, validity, responsiveness, precision, interpretability, acceptability, feasibility, and appropriateness. However, this paper replicates the study of Bing-Jonsson et al. (2013), where they used only seven criteria to evaluate respondent-based outcome measures. Responsiveness is deemed to be excluded as it is unfit for this review paper since it does not involve changes of estate planning over the time. Table 3 explains the selected criteria.

Table 3. Criteria to evaluate estate planning measurement (adapted from Bing-Jonsson et al. 2013).

Reliability	Requires an instrument that is reproducible and internally consistent. Internal consistency is measured by, for example, Cronbach's α . Reproducibility is assessed by test-retest reliability.
Validity	Is assessed for a specific purpose and setting. Face, content, and construct validity are the most relevant. Face and content validity can be evaluated by examining the questionnaire's content and how it was developed. Construct validity is assessed through statistical criteria called convergent and discriminant validity.
Precision	Refers to the ability of the measurement to reflect actual changes or differences in estate planning measurement. One of the main influences on the accuracy of an instrument is the format of response categories, such as scales used in the questionnaire.
Interpretability	It measures the meaning of the scores from an instrument. It is reflected by the analysis tools used to measure estate planning.
Acceptability	Addresses how acceptable an instrument is for respondents to complete by eliciting respondents' views about the instrument and evaluating the response rate.
Feasibility	Is concerned with how easy the instrument can administer and lead a process. This paper focuses more on the types of data collection methods that the researchers used in measuring estate planning.
Appropriateness	Concerns whether the instrument is appropriate to measure the intended research objectives of the study. The tools need to be focused and psychometrically sound to be considered appropriateness. The appropriateness involves a complete evaluation of the instruments considering all the criteria.

The authors collaboratively appraise the quality of the eligible papers using the Fitzpatrick criteria mentioned above. Each article was assessed by these seven criteria with three options of "yes", "no", and "n/a", which is not applicable especially for articles that used primary data sources. The article were included in the review if they passed at least three criteria (Shaffril et al. 2021). At the end of quality appraisal process, all authors agreed that all articles included in the review passed the minimum quality requirements, particularly on methodology. Out of 48, only 24 articles are finalized for the data extraction and analysis stage. The quality assessment findings are reported in Table 4.

Table 4. Quality appraisal based on The Fitzpatrick Criteria for evaluating measurement instruments.

Authors	Research Design	Reliability	Validity	Precision	Interpretability	Acceptability	Feasibility	Appropriateness	Number of Criteria Fulfilled	Inclusion in the Review
Kim and Stebbins (2021).	QN	/	/	/	/	n/a	/	/	6\7	/
Abd. Wahab et al. (2021)	QL	/	x	/	/	/	/	x	5\7	/
Hutchings et al. (2020)	QN	x	x	x	/	x	/	x	2\7	x
Kamarudin et al. (2020)	QL	/	/	/	/	/	/	x	6\7	/
Said et al. (2020)	QN	/	/	/	/	x	/	/	6\7	/
Choi et al. (2019)	QN	x	/	/	/	/	/	/	6\7	/
Singh et al. (2019)	QN	/	/	/	/	/	/	/	6\7	/
Mahapatra et al. (2019)	QN	/	/	x	/	/	/	x	6\7	/
Basah and Tahir (2019)	QN	x	/	/	/	/	/	/	7\7	/
Matchaba-Hove and Troskie (2019)	QN	/	/	/	/	/	/	/	7/7	/
Koss and Baker (2018)	QN	/	/	/	/	x	/	/	6\7	/
Gill et al. (2017)	QN	/	/	/	/	/	/	/	7/7	/
DeBoer and Hoang (2017)	QN	/	/	/	/	/	/	/	7/7	/
Sanders and Smith (2016)	QN	x	/	/	/	/	/	/	6/7	/
Stark and Nicinska (2015)	QN	/	/	/	/	/	/	/	7\7	/
Chong et al. (2015)	QN	/	/	/	/	/	/	/	7\7	/
Brandon and Crenshaw (2015)	QN	/	/	/	/	/	/	/	7\7	/
Venter (2014)	QN	/	/	/	/	/	x	/	6\7	/
Sargeant and Shang (2011)	QL	x	/	/	/	/	/	/	6\7	/
Wiepking et al. (2012)	QN	/	/	/	/	/	/	/	7\7	/
Yu and Ting (2011)	QN	x	/	x	/	x	x	x	2\7	x
Wiepking et al. (2010)	QN	/	/	/	/	/	/	x	6\7	/
Van der Merwe (2010)	QN	/	/	/	x	/	/	/	6\7	/
James (2009)	QN	/	/	/	/	/	/	/	7\7	/
Goetting and Martin (2001)	QN	/	/	/	/	/	/	/	7\7	/
File and Prince (1996)	QN	x	x	/	/	x	x	x	2\7	x
Edwards (1991)	QN	/	x	/	/	/	/	/	6\7	/

QN = quantitative, QL = qualitative, n/a = not applicable as it is secondary data research, / = fulfilled the quality assessment, x = not fulfilled the quality assessment.

2.3.5. Data Extraction and Analyses

The data extraction begins with the thematic analysis, which refers to a process of deriving the pattern of existing studies from critical reading and repetitive analysis, as suggested by [Braun and Clarke \(2019\)](#) and [Fereday and Muir-Cochrane \(2006\)](#).

This review conducts a deductive thematic approach. The main ideas were adapted from the structure study of [Bing-Jonsson et al. \(2013\)](#) and [Spasojevic et al. \(2018\)](#), where SLR in estate planning that focuses on the research methodology is uncommon. The main ideas encompass essential methodology evaluations such as definition, indicators, and instrument evaluations. Then, with the help of two co-authors as experts, the measurement criteria were validated, and data were analysed based on the agreed structure of the analysis. After the validation, the main ideas were reduced into two, in which the [Fitzpatrick et al. \(1998\)](#) criteria were combined under the subtopic of instrument evaluations except for appropriateness. Finally, the instruments were evaluated based on definitions, indicators, and instrument evaluation. The ideas were maintained during the analysis, and data were extracted based on the validated main ideas and their subtopics.

3. Analysis of SLR Results

This section is divided into two sections, where the first section analyses the 24 selected journal articles with estate planning as their prime discussion. Later, a detailed discussion of estate planning measurements is conducted using thematic analysis.

3.1. Descriptive Analysis of Publication Trends

Figure 2 demonstrates the number of estate planning publications over the years. The graphs show a flat trend from 1991 to 2007. Between 2009 and 2012, there was a steady growth shown in two journal articles for the year 2010. The significant development of estate planning publications occurred from 2015 onwards, with 2019 recording the highest number of publications at 10 articles. Over the years, estate planning has emerged, especially in the past five years.

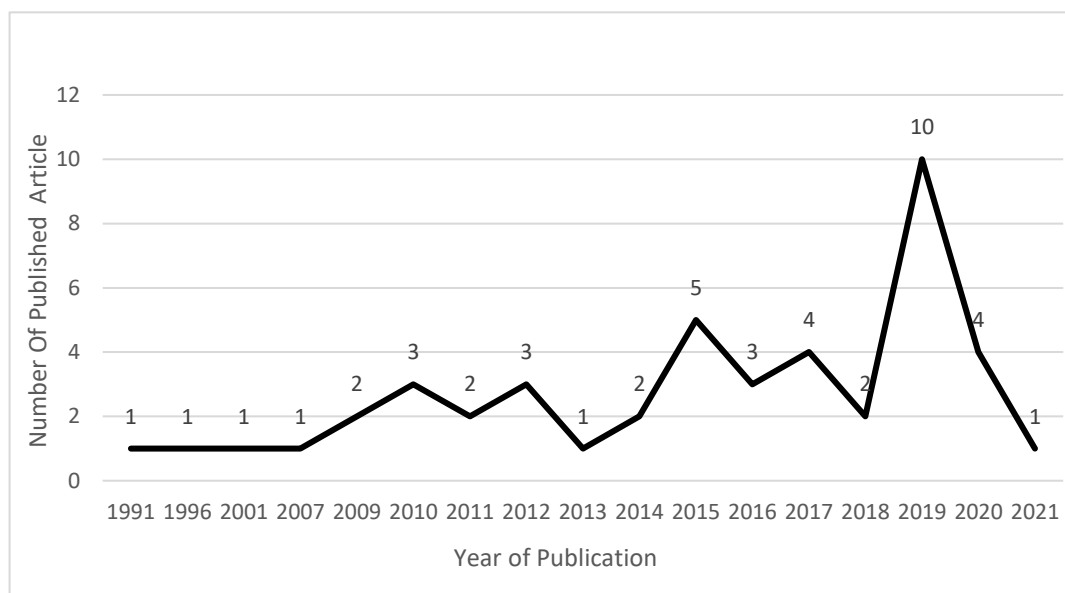


Figure 2. Distribution number of articles published between 1991 to 2021.

The analysis found that estate planning has gained substantial attention worldwide. Table 5 reports the frequency of publication based on countries where the studies were conducted. Result shows that most of the publications focused in the USA context ([Choi and Wilmarth 2019](#); [DeBoer and Hoang 2017](#); [Edwards 1991](#); [Goetting and Martin 2001](#); [James 2009](#); [Kim and Stebbins 2021](#); [Koss and Baker 2018](#); [Sargeant and Shang 2011](#); [Wosley et al.](#)

2017), which accounted for nine publications, followed by two in United Kingdom (Brandon and Crenshaw 2015; Sanders and Smith 2016), two in Australia (Wiepking et al. 2010, 2012) and only one in European countries (Stark and Nicinska 2015). Further, the results also documented publications on estate planning in non-English market, which three in South Africa (Matchaba-Hove and Troskie 2019; Van der Merwe 2010; Venter 2014) and seven in Asian countries. As for Asian countries, two publications were conducted in India (Gill et al. 2017; Mahapatra et al. 2019), while remaining five publications in Malaysia (Abd. Wahab et al. 2021; Basah and Tahir 2019; Chong et al. 2015; Kamarudin et al. 2020; Said et al. 2020). Out of the five publications in Malaysian context, four articles were discussed on Islamic estate planning (Abd. Wahab et al. 2021; Basah and Tahir 2019; Kamarudin et al. 2020; Said et al. 2020).

Table 5. Frequency table on country where the selected studies conducted.

Country	Estate Planning	Islamic Estate Planning	Grand Total
United States	9		9
Malaysia	1	4	5
South Africa	3		3
Australia	2		2
United Kingdom	2		2
India	2		2
European countries	1		1
Grand Total	20	4	24

In terms of the methods, most of the recorded publications (specifically 21 publications) used quantitative methods, and only two conducted qualitative methods. Of the 21 quantitative methods publications, 15 used survey instruments, three used secondary data, and two used experiments. Then, four publications used face-to-face interviews; two articles adopted quantitative, and the remaining were qualitative.

As for the respondents, 10 of the publications were targeted at the individuals, such as working residents (Basah and Tahir 2019; Edwards 1991; Gill et al. 2017; Mahapatra et al. 2019; Said et al. 2020; Venter 2014), clients and estate planning providers (Abd. Wahab et al. 2021; Brandon and Crenshaw 2015), experts (Kamarudin et al. 2020) and elderly persons (Chong et al. 2015). Samples from charity organisations also were used in the studies of Sargeant and Shang (2011) and Wiepking et al. (2010, 2012). Besides, respondents from these two articles were from family businesses in Eastern Cape Province (Matchaba-Hove and Troskie 2019) and South Africa (Van der Merwe 2010).

Further, most authors used less than 300 samples for their study, which amounted to six articles (Basah and Tahir 2019; Chong et al. 2015; Edwards 1991; James 2009; Matchaba-Hove and Troskie 2019; Said et al. 2020). Meanwhile, two articles' sample were in the range of 301–600 respondents (Mahapatra et al. 2019; Van der Merwe 2010), and lastly, more than 601 respondents were from the remaining three articles (Brandon and Crenshaw 2015; Gill et al. 2017; Wiepking et al. 2010, 2012).

Articles that used secondary data approach vary in their databases sources. Choi et al. (2019), Koss and Baker (2018), and James (2009) used data from The Health and Retirement Study (HRS) (Sonnegga et al. 2014). Other authors used distinguished secondary data sources such as the National Financial Capability Study (NFCS) (Kim and Stebbins 2021), Wisconsin Longitudinal Study (Woosley et al. 2017), Survey of Consumer Finances (SCF) (DeBoer and Hoang 2017), Survey on Health, Ageing and Retirement in Europe (SHARE) (Stark and Nicinska 2015) and Study of Aging and Health Dynamics (AHEAD) (Goetting and Martin 2001). However, only Sanders and Smith (2016) used legal data sources from Co-operative Legal Services (CLS), a national law firm that analysed written wills from 1 January 2012 to 15 January 2013.

3.2. Conceptual Definitions of Estate Planning

Based on the review of articles in this study, it is found that conceptual definitions of estate planning fall into three contexts, namely: (1) financial planning; (2) wealth distribution; and (3) succession planning.

Context 1: Financial planning

According to [Altfest \(2004\)](#), personal financial planning incorporates any method of future financial preparation made by the family, whereas estate planning is categorised as one of the personal financial planning components. [Edwards \(1991\)](#) who was among the first to defined estate planning, considered it as an integral component of each household's financial management and championed developing estate planning as a construct.

For [Kim and Stebbins \(2021\)](#), estate planning is associated with long-term financial behaviour, as the benefits are more on the heirs rather than the descendants. For most authors, estate planning is the process where individuals make advance financial decisions and plan for their wealth distribution to the heirs once deceased ([Brandon and Crenshaw 2015](#); [Choi et al. 2019](#); [Gill et al. 2017](#); [Goetting and Martin 2001](#); [Mahapatra et al. 2019](#)).

The authors also further state that the written will is an essential legal tool of estate planning in constructing the estate planning measurement ([Brandon and Crenshaw 2015](#); [Choi and Wilmarth 2019](#); [Goetting and Martin 2001](#); [Mahapatra et al. 2019](#)). Will refers to a legal document that distributes the decedent's properties to the intended heirs or person(s) after death ([Goetting and Martin 2001](#); [Kim and Stebbins 2021](#)). Authors also included a durable power of attorney, health care proxy ([Brandon and Crenshaw 2015](#)), and bequest ([Chong et al. 2015](#)) in defining estate planning for their measurement. In the context of Islamic estate planning measurement, [Abd. Wahab et al. \(2021\)](#) and [Basah and Tahir \(2019\)](#) state that Islamic estate planning execution is through *wasiyyah* (will), *hibah* (gift), and *waqf* (endowment).

Context 2: Wealth Distribution

It was observed that the literature described estate planning as one of the wealth distribution processes, where individuals determine how assets will be distributed before and after their life ([Gill et al. 2017](#)). Specifically, it is the process where individuals make advance financial decisions and plan for their wealth distribution to the heirs once deceased ([Brandon and Crenshaw 2015](#); [Choi et al. 2019](#); [Gill et al. 2017](#); [Goetting and Martin 2001](#); [Mahapatra et al. 2019](#)).

The purpose of estate planning is to enable smooth asset transfer to the heirs, designated person/s, or any charitable organisations they intended ([Basah and Tahir 2019](#); [Chong et al. 2015](#); [Edwards 1991](#); [Matchaba-Hove and Troskie 2019](#); [Van der Merwe 2010](#)). Islamic estate planning, on the other side, denotes a secure and comprehensive individual's asset planning throughout their life and upon death according to the governance of Islamic inheritance laws (*faraid*).

Context 3: Succession Planning

The importance of estate planning in succession planning has been discussed as essential in developing business continuity strategies ([Ryan 1995](#)). Further, past studies from the family business context also support the views of the positive impact of estate planning on the success of the succession planning process of one's company ([Matchaba-Hove and Troskie 2019](#); [Van der Merwe 2010](#); [Venter et al. 2003](#)).

Two articles reviewed have defined estate planning based on succession planning of family businesses despite the context. [Van der Merwe \(2010\)](#) refers estate planning as planning for the family businesses' future by emphasising the written will, where details on the owner's wishes concerning the business and other inheritances transition to the family and other heirs. Meanwhile, [Matchaba-Hove and Troskie \(2019\)](#) state that family business owners must emphasis estate planning and succession planning to ensure business continuity from generation to generation.

3.3. Estate Planning Measurements

The review identifies 10 estate planning measurements from 24 journal articles that met the eligibility criteria (see Table 6). It is found that indicators of estate planning from the selected studies are similar in measurement. The first common traits of estate planning dimensions are the will possessions. Will possessions have measured based on a single item. The seminal work by [Goetting and Martin \(2001\)](#) used an indicator 'having a written will' to signify will possessions. Subsequently, [Choi et al. \(2019\)](#) have adopted a similar item from the study of [Goetting and Martin \(2001\)](#) in measuring estate planning. However, the indicator used by [Kim and Stebbins \(2021\)](#) is much simpler, which is by *having a will*. In sum, it is found that studies that used secondary data sources tend to use this unidimensional item to measure estate planning.

Another popular estate planning measurement is estate planning knowledge. A seminal paper by [Edwards 1991](#) first discussed the estate planning knowledge measured within eight aspects, which include estate planning wills, federal/state tax law, intestate succession, property ownership, spousal elective share, and general estate planning. [Gill et al. \(2017\)](#) subsequently adopted [Edwards \(1991\)](#) measurement to develop its estate planning decisions index, which focuses on five items measuring the power of attorney, beneficiaries, joint tenancy, and trustee appointment.

Many past studies have examined estate planning, including ([Basah and Tahir 2019](#); [Matchaba-Hove and Troskie 2019](#); [Said et al. 2020](#)). [Said et al. \(2020\)](#) adopted the intention measurement developed by Ajzen based on the theory of planned behaviour in estate planning. Meanwhile, [Basah and Tahir \(2019\)](#) used the intention to have Islamic estate planning products to measure estate planning, with little information on the items' construct. Further, [Matchaba-Hove and Troskie \(2019\)](#) measure estate planning directed on the intention to seek estate planning professionals, which operationalised as an individual's intention in advice seeking, making provision for life after death, seeking assistance in managing a family business, and the individual's finance. The majority of the indicators of estate planning are used as dependent variables, except for the study of [Van der Merwe \(2010\)](#).

3.4. Determinants of Estate Planning Measurement

Based on the review of selected articles that were included in this study, the determinants used to evaluate estate planning behaviour are either demographic or behavioural factors. It is found that six articles have tested on demographic factors such as race and ethnicity ([Choi et al. 2019](#); [Koss and Baker 2018](#)), gender ([Edwards 1991](#)), the level of assets ([Gill et al. 2017](#)), net worth, education level ([Goetting and Martin 2001](#)), household income, worth, and ownership ([Koss and Baker 2018](#)).

The researcher also found that most of the selected articles examined behavioural factors towards estate planning. The behavioral factors for some of these article may be divided further, into internal and external factors. Internal factors in this review refers to personal factors that drive the estate planning behaviour while external factors are factors that are driven by other people and the environment in influencing estate planning. Among the internal factors that were tested are attitude, perceived behavioural control ([Said et al. 2020](#)), self-awareness, self-trust ([Matchaba-Hove and Troskie 2019](#)), and meditation ([Gill et al. 2017](#)). Whereas [Mahapatra et al. \(2019\)](#) tested on individual's behaviour and cognitive factors, such as financial cognition and mental accounting. Interestingly, studies conducted by [Venter \(2014\)](#) link with objectives of estate planning and found among of the important objectives is to minimise the estate duty and tax.

Table 6. Quality assessment of estate planning measurement instrument based on information provided in referenced articles.

References	Indicators of Estate Planning	Quality Assessment Based on Fitzpatrick Criteria	Appropriateness of Measurement
Kim and Stebbins (2021)	Having a will	<p>Reliability: using Pseudo R-square, 0.2163.</p> <p>Dependability: Cross-sectional, same dataset as Wagner and Walstad (2019).</p> <p>Validity: Design validity: INFRA-Reputable Financial Education foundation.</p> <p>Data reformulation: one new variable in the dataset. This fit the purposes of the study.</p> <p>Criterion validity: Descriptive statistics and logistics regression. A robustness check is measured.</p> <p>Precision: response categories: Dichotomous Yes/No.</p> <p>Interpretability: Sufficient interpretability using PSM.</p> <p>Acceptability: 1 item only. The acceptance rate is not applicable as secondary data.</p> <p>Feasibility: Secondary data sources; 2018 NFS study.</p>	<p>This measurement is unidimensional and conducted using secondary data sources (2018 NFCS dataset). It tested more on financial education constructs rather than on estate planning measurement.</p>
Said et al. (2020)	Hibah’s intention—based on Ajzen’s scale (5 items)	<p>Reliability: using Construct reliability: 0.806.</p> <p>Validity: Criterion validity using AVE, Fornell-Lacker Criterion, and Multiple regression analysis.</p> <p>Precision: response categories: Likert scale. However, not mentioned how many is the point of the scale.</p> <p>Interpretability: Focus on Confirmatory Factor Analysis (CFA) such as AVE, Construct reliability, and HTMT. Testing hypotheses using multiple regression analysis has also been conducted.</p> <p>Acceptability: items adapted from Ajzen items (<i>hibah</i> giving intention), not reported in detail the items. Feasibility: not reported.</p>	<p>This study adapted Ajzen’s behavioural intention items to measure hibah’s planning intention. It focuses on the CFA analysis of the items and constructs. However, there was inadequate information about sample and data collection process.</p>
Choi et al. (2019)	Current possessions of will that are written and witnessed	<p>Reliability: HRS-established national data sources for aging studies. Dependability: able to discuss the changes. Inability to separate bequest expectations of the spouse due to data limitation.</p> <p>Validity: Design validity: reputable national survey sources fit the purpose of the study. Data reformulation: the dataset comprises aging data used by past research.</p> <p>Criterion Validity: Chi-square, ANOVA, and multi-level regression analysis.</p> <p>Precision: Dichotomous Scale; Yes/No.</p> <p>Interpretability: Descriptive analysis, multi-level logistics regression analysis.</p> <p>Acceptability: Measurement is unidimensional. Data is well established for estate planning study-2014 wave of Health and Retirement Study (HRS) involves 13,261 older adults.</p> <p>Feasibility: Secondary data sources; 2014 wave of the HRS consists of residents older than 50 years in the United States. Renowned national data sources associated with aging at both individual and national data.</p>	<p>The measurement is unidimensional and conducted using secondary data sources (2014 HRS dataset). The study explains the differences in racial/ethnicity in estate planning engagement.</p>
Basah and Tahir (2019)	Intention to have Islamic estate planning products	<p>Reliability: Not reported.</p> <p>Validity: Criterion Validity; using correlations and multiple regression analysis</p> <p>Precision: five points Likert-type scale (strongly disagree (1) to strongly agree (5)).</p> <p>Interpretability: Descriptive analysis, Pearson Correlation Analysis, Multiple regression analysis.</p> <p>Acceptability: Not reported much on the items—80.4% response rate.</p> <p>Feasibility: an online survey using Google forms.</p>	<p>The measurement of estate planning intention that used in this article is appropriate and in line with the research objectives. However, it lacks explanation on its instrument especially on its reliability and acceptability.</p>

Table 6. *Cont.*

References	Indicators of Estate Planning	Quality Assessment Based on Fitzpatrick Criteria	Appropriateness of Measurement
<p>Matchaba-Hove and Troskie (2019)</p>	<p>Intention of seeking the Estate planning professionals</p>	<p>Reliability: EFA, Cronbach Alpha (0.7). Validity: Content validity: from reliable adapted items from LR. Criterion validity; mean, multiple regression analysis with r square (β: 0.6599). Precision: five points Likert-type scale (strongly disagree (1) to strongly agree (5)). Interpretability: EFA analysis and the multiple regression analysis. The operationalisation of each construct measurement is explained. Acceptability: five items, no information on response process, high response rate (74%). Feasibility: Online questionnaire.</p>	<p>This article provides precise operational dimensions of each estate planning construct. However, it does not explain its EFA analysis, and further validity test such as CFA is not detailed in this article. The article describes concise sampling techniques, data collection, and research methodology.</p>
<p>Gill et al. (2017)</p>	<p>Estate planning decisions</p>	<p>Reliability: Cronbach alpha (0.986). Validity: EFA analysis using Varimax Rotation (94.58%), KMO = 0.89. Precision: 5-point Likert Scale ranging from 1, representing “strongly disagree,” to 5, representing “strongly agree”. Interpretability: Comprehensive analysis of the findings through multiple regression analysis. Acceptability: Five items-modify from Edwards knowledge test measurement. Low response rate: 28%. The author briefly explains the responses process. Feasibility: Physical survey and telephone interviews.</p>	<p>The measurement of estate planning decisions was adapted from Edwards (1991). Established measurement with modification of 5 measures (power of attorney, beneficiaries, joint tenancy, and appointment of a trustee. Good measurement as it has high reliability and validity. However, no further explanation on of the construct is attached.</p>
<p>Brandon and Crenshaw (2015)</p>	<p>Status of estate planning; (1) Whether the respondents have a will, power attorney, and health proxy (2) List of 10 barriers to estate planning</p>	<p>Validity: face and content validity; four subject experts. Precision: Mixed based on questions. (1) Dichotomous scale (Yes/No). (2) Three points Likert scale: agree, disagree, or “undecided”. Interpretability: The analysis is based on objective, descriptive analysis, and Chi-square, with minimal explanations. Acceptability: Two significant items. High response rate: 70%, Briefly explain the sampling procedure. Feasibility: A physical survey of participants of SAI conferences.</p>	<p>The instrumentation captures the estate planning measurement in limited ways. Need more information on the validity and analysis of the instrument. The instrumentation captures the estate planning measurement in limited ways. Need more information on the validity and analysis of the instrument.</p>
<p>Van der Merwe (2010)</p>	<p>Estate planning (as an independent variable)</p>	<p>Reliability: All items are more than Cronbach alpha = 0.7. Validity: Face validity: pilot test to nine family businesses. Construct validity; EFA analysis using Oblimin oblique rotation, KMO values; 0.91 Discriminant validity: factor loadings are more than 0.35, no items were deleted. Precision: Seven-point Likert-type scale ranging from ‘Strongly disagree’ (1) to ‘Strongly agree’ (7). Acceptability: Seven items out of nine are measured after an EFA analysis, reported detailed data collection, and response process. No detailed response rate was reported, only stated 501 questionnaires were returned from 81 family businesses. Feasibility: Mail questionnaire.</p>	<p>A systematically evaluated measurement. Even though estate planning is measured as independent variables, the article explained the reliability and validity of the latent variables. More advanced statistical procedures for scale validation include the structural equation model. It is a good choice for estate planning measurement in family businesses.</p>

Table 6. *Cont.*

References	Indicators of Estate Planning	Quality Assessment Based on Fitzpatrick Criteria	Appropriateness of Measurement
Goetting and Martin (2001)	Written wills possession	Reliability: Not reported. Validity: R2L is 0.232, and model fit values are based on chi-square and comparing the calculated average probability against the actual proportion of observations with a will. Precision: Dichotomous Scale; Yes/No. Interpretability: Clear explanations of the logistics regression analysis. Acceptability: It is not applicable as it uses secondary data, but it reported that out of 757 respondents, the usable sample is 501. Feasibility: Secondary data source; Study of Aging and Health Dynamics (AHEAD).	This measurement is recommended for secondary data research rather than survey based. The interpretation of logistics regression analysis is brief and can be used to measure estate planning in the context of secondary data sources.
Edwards (1991)	Estate planning knowledge Estate planning involvement	Reliability: Hoyte Reliability Test: 83.5% = women, 66.4% = men. Validity: Criterion validity using Chi-square analysis. Precision: True/False based on 32 items. Interpretability: Easy to interpret, using chi-square and descriptive analysis. Acceptability: 35 items. However, it does not provide any acceptable items out of 35 items. The response rate is low (35%). The article justified the low response rate, publicity problems, and unwillingness to share confidential information. Feasibility: Mail questionnaire. The article detailed the procedure of mail questionnaires, including administering undelivered questionnaires.	Seminal estate planning instrument. It was adapted by Gill et al. (2017) to measure the estate planning index. It is psychometrically appropriate to measure estate planning as it involves eight aspects of estate planning. However, more statistical interpretation should be tested using these measures.

Further, it is found from the SLR analysis, studies also had tested external factors that drive the estate planning behaviour. Some of these variables, such as normative variable, captured the influence of other people on an individual behaviour. [Sanders and Smith \(2016\)](#) in this case, has tested on non-pecuniary mechanism, which involved social norms for bequest giving, while [Matchaba-Hove and Troskie \(2019\)](#) included family norms such as one of the determinants of estate planning decisions among family businesses. [Wiepking et al. \(2010\)](#), examining on charitable bequest behaviour, also covered reciprocity, altruistic, political, and religious values.

3.5. Reliability and Validity

In most articles included in this study, literature reviews on estate planning were explicitly or implicitly used to argue for content validity. For instance, the seminal instrument proposed by [Edwards \(1991\)](#) was adapted by [Gill et al. \(2017\)](#) for its estate planning decisions index. [Brandon and Crenshaw \(2015\)](#) adopted the method of expert reviews, where four expert reviews were used to evaluate the instrument.

Two instruments were evaluated for the response processes through a pilot study in pre-testing on the targeted sample. [Brandon and Crenshaw \(2015\)](#) conducted a pilot study at nine family business units, while [Van der Merwe \(2010\)](#) performed a pilot study on 43 older adults before finalising their instrument. However, not much explanation about the dimensions of the pilot study used by [Brandon and Crenshaw \(2015\)](#) and [Van der Merwe \(2010\)](#).

Meanwhile, for studies that used secondary data, the evaluation of instruments is based on the guidelines by [Tasić and Bešlin Feruh \(2012\)](#), which focus on errors and bias in using secondary data in marketing research instead of focusing on reliability and validity. Evaluating instruments that use secondary data sources is based on design validity, data reformation, and dependability ([Flintermann 2014](#); [Tasić and Bešlin Feruh 2012](#)). Three instruments that used secondary data sources were the reputable sources from a reputable national survey conducted to target respondents, such as INFRA-a reputable financial education foundation, established Health and Retirement Study, and Study of Aging and Health Dynamics (AHEAD). Besides, all three instruments explained the vital relationship that affected the study's findings during the research process. Even missing values are reported in the study of [Goetting and Martin \(2001\)](#). The author also provides a brief justification and treatment of the missing values.

Apart from that, evidence for reliability and validity was sufficiently provided. Most of the articles studied were tested for reliability and validity for instruments that opted for primary resources. Only [Basah and Tahir \(2019\)](#) have not reported its instrument's reliability. Further, the instruments included in their study used diverse ways of interpreting its validity, where most of them used multiple regression analysis to evaluate its criterion validity. It has been found that recent studies were using more updated validity tests such as exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). All instruments used Cronbach Alpha regarding reliability, except for [Edwards \(1991\)](#), where the Hoyte reliability test was used to measure estate planning knowledge. For the instrument that used secondary data resources, its reliability and validity were evaluated as proposed by [Tasić and Bešlin Feruh \(2012\)](#). Overall, it is found that most of the instruments were assessed with sufficient psychometric tests for reliability and validity.

3.6. Precision

On the precision part of the evaluation, five instruments used Likert-type scales varying from 3 to 7 as the response category. The remaining employed a dichotomous scale based on ([Edwards 1991](#)) for survey-based studies, while [Goetting and Martin \(2001\)](#); [Kim and Stebbins \(2021\)](#) for secondary data studies. Only ([Edwards 1991](#)) used different response categories, which were true/false, for its 32 items in measuring estate planning knowledge. Most instruments that opted for secondary data sources used a dichotomous scale (yes, no) coded as one respondent has a will and 0 otherwise. Table 6 reported further

details regarding response categories under “precision” as it indicates the accuracy of an instrument.

3.7. Interpretability

Based on the Fitzpatrick criteria, the interpretability of measurement is being assessed by looking at the analytical tools to measure estate planning. The reviewed articles found that most studies use sufficient analysis tools to report their findings. For studies that use primary data, [Said et al. \(2020\)](#), [Matchaba-Hove and Troskie \(2019\)](#), [Gill et al. \(2017\)](#), and [Van der Merwe \(2010\)](#) used multiple regression analysis in testing the research hypothesis. In reporting the estate planning measurement validity, exploratory factor analysis and confirmatory factor analysis are being conducted, especially in the most recent studies. However, [Brandon and Crenshaw \(2015\)](#) and [Edwards \(1991\)](#) used descriptive analysis and Pearson Chi-square analysis as their main analysis tools to measure estate planning. It is also found that in the study of [Matchaba-Hove and Troskie \(2019\)](#), [Van der Merwe \(2010\)](#), and [Edwards \(1991\)](#), the operationalisation of the estate planning construct is tabulated in a precise way. Regarding the secondary data-based study, most studies report its logistics regression analysis, while one study has reported robustness tests across generations ([Kim and Stebbins 2021](#)).

3.8. Acceptability and Feasibility

The authors evaluate the acceptability criteria of the measurement by eliciting respondents' views about the instrument and its response rate. Based on the reviewed instruments, most studies reported a moderate to high response rate. Whereas for those studies that reported low response rates, the justifications are explained by reporting the responses process.

The final criterion under evaluation assessment, based on Fitzpatrick's criteria, is feasibility, which concerns the data collection methods that the researchers opted for in measuring estate planning. As for primary data studies, most instruments were developed through a questionnaire. Recent studies found that an online questionnaire is an emerging data collection method compared to a physical or mail questionnaire. While for secondary data, the feasibility of all secondary data sources is aligned with the measurement of estate planning as the sources are most reliable in capturing the estate planning data of the respondents.

3.9. Appropriateness

The instrument's appropriateness is the final criterion for selecting a measurement device ([Fitzpatrick et al. 1998](#)). The measurement's appropriateness concerns the instrument's fitness for a particular research objective. Many aspects should be considered in evaluating the instrument with various evidence, including its concepts, content assessment, reliability, construct validity, precision, interpretability, acceptability, and feasibility. The attribute of the instrument must be examined comprehensively because there is no complete set of evidence that can determine its appropriateness ([Bing-Jonsson et al. 2013](#)). However, an article's actual instrument assessment evidence should be adequate for the reader to determine the instrument's quality and suitability for a specific purpose.

Table 6 reports the detailed appropriateness of measurement of these 10 estate planning instruments. Most instruments are recommended for their appropriateness in every detailed criterion adapted from the Fitzpatrick criteria. Seminal estate planning measurement was introduced by ([Edwards 1991](#)), in which its appropriateness of measurement is sufficient, and [Gill et al. \(2017\)](#) subsequently adapted it to measure its estate planning index. However, only two are classified as poor in terms of their appropriateness due to insufficiency in reporting their reliability, validity, and minimal interpretations of the measurement. However, it was found that some measurements have the potential to develop a more viable estate planning instrument for future research.

4. Discussions

At glance, this study reviews estate planning measurements that used by previous researchers, adapting in more systematic ways. First, the descriptive analysis of publication trends was reported based on year, methods, countries in the study undertaken, the unit of analysis, the number of samples, and secondary data resources. The descriptive analysis undertaken by this review is more comprehensive than narrative literature review conducted by [Abdullah et al. \(2020\)](#) as the year search criteria is widen until 2021, and it considered estate planning journal articles from the Web of Sciences, Scopus, and Google scholar databases. Further, the analysis of this review was elaborated focus on the methodology than the descriptive part.

This review also documented conceptual definitions of estate planning based on three contexts, which is financial planning, wealth distribution tools and succession planning. The conceptual definitions of estate planning have never been discussed in any of the estate planning literature review paper. The categorization of context by the researcher in this review will assist future researchers on defining the estate planning in their context. Then, this review also reported on the determinants that used by previous studies in measuring estate planning. This is in line with [Abdullah et al. \(2020\)](#), a review paper on the possible causes of delay in estate planning. However, this review has elaborated it into demographic and behavioural factors. In addition, it is found that studies had discussed on the relationship of family norms ([Matchaba-Hove and Troskie 2019](#)), social norms ([Stark and Nicinska 2015](#)) and affection ([Kamarudin et al. 2020](#)) that link towards estate planning. These determinants are one of the external factors and link to herding behaviour that been defined by [Cockburn et al. \(2022\)](#); [Munkh-Ulzii et al. \(2018\)](#). [Matchaba-Hove and Troskie \(2019\)](#) found that family norms is significant to the estate planning decisions especially for family businesses. It indicates that individual that engage with financial planners to decide on estate plan is influenced by family's financial norms, that learned since the early ages from their respective families. The act of copying behaviour that existed in the family business culture is deemed to be significant in the context of estate planning among family businesses ([Matchaba-Hove and Troskie 2019](#)). Hence, this marks a need for future discussions on norms and how it relates to herding behaviour.

The main part of the review is on estate planning measurement in terms of conceptual definitions and measurement evaluation. The measurement evaluation is adapted from the method that been used by [Bing-Jonsson et al. \(2013\)](#); [Fitzpatrick et al. \(1998\)](#) criteria. However, this review is novel as it came up with the idea of categorizing the conceptual definition of estate planning into three, which is financial planning, wealth distribution, and succession planning, besides evaluating the measurement based on previous studies of estate planning. Hence, it enriches the knowledge of the interested researchers, scholars, and educators for their understanding of estate planning and its measurement.

However, this study has two main limitations. First, estate planning literature is limited to access. It is an emerging research interest, but it lacks in terms of published articles in reputable databases, which limits the thorough search efforts of this study. The current researchers have adapted the technique of systematic literature review and covered as many as possible, especially from the WOS, Scopus, and Google Scholar databases. However, there is not much literature available compared to other financial planning literature.

Besides, the current researchers also acknowledge limitations in their search criteria. The attention of literature on estate planning in this review is focused solely on the Web of Sciences (WOS), Scopus, and Google Scholar databases. There may be possibilities for other development of estate planning measurements unavailable through these databases. Similarly, this study narrowed down the search criteria only to English-language publications. Such practices may be overlooked in the high-quality instruments published in other than English languages, such as Malay and Portuguese. This study is also restricted to journal articles, as it ignored relevant papers that may have been published in other formats such as proceedings, books, theses, or other publications.

5. Conclusions

The aim of this paper is to review conceptual definitions and estate planning measurement. On the part of conceptual definitions, the study found that estate planning has been defined as financial planning, wealth distribution, and succession planning tools. Then, the review discussed the determinants that were used by previous researchers. These determinants are majority comes from demographic factors and behavioural factors. Hence, it can be concluded that future research is needed to relate estate planning with herding behaviour, despite its importance in dealing with uncertainties in the market. This review indirectly opens further discussion in the aspect of behavioural economics that integrate with cognitive and psychological factors affecting individual's financial decision-making particularly in estate planning.

Besides, this study reviews 10 estate planning instruments that fall within recent eligibility criteria. It is found that the evidence of the instruments' quality was inconsistent and, in most cases, insufficient. Only five instruments were developed on precise definitions of estate planning. However, an explicit description of the construct that one aims to measure is a basis for assessing and presenting evidence for validity. Psychometric testing is a common practice, but this study discovered that the evidence of the psychometric quality of the identified was poor in two of 10 instruments.

This study is remarkable as an initial effort to be included in the estate planning measurement as the main subject of systematic literature review. Previously, other scholars have conducted literature reviews, particularly on Islamic estate planning. The strength of this review is deriving from the fact that it follows rigorous guidelines for conducting systematic literature reviews. Hence, it contributes to building knowledge of existing estate planning in the literature and comprehending the existing estate planning measurement.

In the future, researchers should be clear about their conceptualization of the construct they measure when developing and using estate planning measurement instruments, and evaluate the appropriateness. Further, the need to embrace psychometrics as a methodology is essential for assessing the validity of estate planning measurements. Besides, this study only concentrated on the systematic literature review of estate planning measurement. This review may assist future researchers in deciding whether to employ an existing estate planning evaluation instrument or to opt for self-developed measurement. For future research, it is suggested to include the component of bibliometric analysis as it will document the review in more analytical aspects.

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