

**UNIVERSITI TEKNOLOGI MARA**

**COMMUNITY AWARENESS OF THE  
IMPORTANCE OF ESTATE PLANNING:  
THE ROLE OF AMANAH RAYA BERHAD IN  
PROVIDING DISCLOSURE AND GUIDANCE**

**AMIRUL FAHMI BIN FAUZI**

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## ABSTRACT

**Introduction:** This study assesses the community's awareness of the importance of estate planning as well as the role of Amanah Raya Berhad in providing exposure and guidance on this planning. Accurate estate planning is important to ensure property is inherited fairly and avoid conflict among heirs. The main objective of this study is to assess the community's level of understanding about estate planning, their level of awareness about Amanah Raya Berhad, as well as the effectiveness of the program introduced by Amanah Raya Berhad in increasing community awareness. **Methodology:** A quantitative approach was used in this study with questionnaires distributed via Google Forms to Amanah Raya Berhad customers randomly in the state of Kelantan. The primary data collected was analyzed using Statistical Software for Social Sciences (SPSS). In addition, this study also uses secondary data obtained from journals, websites, reports, seminar papers, and books to support the arguments obtained through primary data. **Results:** The results of the study show that there is a high awareness among the community about the importance of proper estate planning. Almost all respondents agreed that estate planning is important to ensure family financial stability and protect the rights of heirs. In addition, the findings of the study also show that the community has a high level of awareness about Amanah Raya Berhad and its role in inheritance matters. Most of the respondents admitted that they know Amanah Raya Berhad and are aware of its role in providing estate planning guidance. **Conclusion:** This study emphasizes the importance of raising community awareness about estate planning and strengthening the role of Amanah Raya Berhad in providing exposure and guidance. With a better understanding of estate planning, people can make smarter decisions in planning their estate.

**Keywords:** Public Awareness, Inheritance, Statistical Software for Social Sciences (SPSS), Amanah Raya Berhad (ARB).

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# **CHAPTER ONE INTRODUCTION**

## **1.1 Research Background**

Estate planning is an important process in ensuring that a person's property is distributed according to the owner's wishes after death. Although important, estate planning is often neglected by society. According to research, more than half of adults in our country do not have a will, which causes uncertainty and confusion in determining the fate of their property after death. This shows that the level of awareness about the importance of estate planning is still low.

Amanah Raya Berhad (ARB) is an institution that plays an important role in helping people plan and manage their inheritance. ARB offers a variety of estate planning services, including will writing, estate management, and trust services. However, the community's level of knowledge and awareness about the role and services offered by ARB is still moderate.

This study aims to assess the level of community awareness about the importance of estate planning and the role of ARB in providing the service. In addition, this study also aims to identify the factors that influence the selection of ARB as an estate planner by the community. By understanding the level of public awareness and knowledge, ARB can improve their strategy in providing more effective disclosure and guidance on estate planning.