

**UNIVERSITI TEKNOLOGI MARA**

**THE ADOPTION OF WASIYYAH  
AMONG URBAN MUSLIMS IN  
WILAYAH PERSEKUTUAN  
KUALA LUMPUR**

**NURLIYANA BINTI JAMALUDDIN**

Thesis submitted in fulfillment  
of the requirements for the degree of  
**Bachelor of Business Administration**  
**(Islamic Banking)**


**Faculty of Business Administration**

**June 2018**

## AUTHOR'S DECLARATION

I declare that the work in this thesis was carried out in accordance with the regulations of Universiti Teknologi MARA Johor. It is original and is the results of my own work, unless otherwise indicated or acknowledged as referenced work. This thesis has not been submitted to any other academic institution or non-academic institution for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Undergraduate, Universiti Teknologi MARA Johor, regulating the conduct of my study and research.

Name of Student : Nurliyana Binti Jamaluddin  
Student I.D. No. : 2015578955  
Programme : Bachelor of Business Administration (Hons) Islamic  
Banking  
Faculty : Business Management  
Thesis : The Adoption of Wasiyyah among urban muslims in  
Kuala Lumpur  
Signature of Student :  .....  
Date : 3 June 2018

## **ABSTRACT**

The issue of unclaimed and frozen assets in Malaysia is still left idle and unproductive. The frozen assets occurred are because Malaysian muslims hold a perception that the function of Islamic estate planning only comes into play when there is an intention and planning to make Wasiyyah for the purpose of charity or non-heirs (Ahmad & Peyman, 2008). It seems only those who are leaving the estates and those who probably receiving the inheritance aware the importance of Islamic estate planning (ZAR Perunding Pusaka, 2004). As an addition, The Star reported that the figure of unclaimed and frozen estate rapidly increased from RM42 billion in 2011 to RM52 billion in 2012. The latest update by Deputy Minister of Natural Resources, the number of unclaimed and frozen estate still increasing as now stood at about RM60 billion. The statistics from Syariah Judiciary Department Malaysia stated RM66 billion inheritance claims are still frozen in 2013. The continuous increasing of unclaimed and frozen asset showed that the implementation of wasiyyah in Malaysia is still lag. According to Kamarudin & Alma'mum (2013), muslims in Malaysia are still lack of attentiveness in planning their properties in their life. Thus, this research is conducted to understand the adoption of Wasiyyah among urban muslims in Wilayah Persekutuan Kuala Lumpur.

**Keywords:** Adoption, Wasiyyah, Islamic Wealth Management, Knowledge, Religious

## **ACKNOWLEDGEMENT**

Alhamdulillah, thanks to Allah SWT that has given me an opportunity in completing this research within the giving time in order to fulfil the requirement for this semester even though it is a long and challenging journey but it is successful. It is impossible for me to complete this research without the grace and help from Him.

My gratitude and thanks go to my advisors, which are Puan Nurul Aien Hj. Abd Aziz and Puan Rabiyyatul Adawiyah and also my coordinator, Puan Zuraidah Sipon for their valuable guidance and non-stop advice for me. They have been provide me necessary information regarding my research and give direction for the errors from the research. I would be lost to complete this research without their guidance and advice.

My appreciation goes to Universiti Teknologi MARA (UiTM) for providing me with a good environment and facilities to complete this project. Besides, special thanks to all my colleagues and friends that had been given their commitment and time for helping me with this research.

Not to forget my beloved parents for the vision and determination to educate me. This piece of victory is dedicated to both of you supports and understanding on me in completing this research especially in the form of financial and also moral.

## TABLE OF CONTENT

	<b>Page</b>
AUTHOR'S DECLARATION	i
ABSTRACT	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENT	iv
LIST OF TABLES	viii
LIST OF FIGURES	ix
LIST OF SYMBOLS	x
LIST OF ABBREVIATIONS	xi
<b>CHAPTER ONE INTRODUCTION</b>	<b>1</b>
1.1 Introduction	1
1.2 Research Background	2
1.3 Problem Statement	3
1.4 Research Questions	5
1.5 Research Objectives	5
1.6 Significance of the Study	5
1.6.1 Researchers	5
1.6.2 Future Researchers	6
1.6.3 Management Wasiyyah Company and Institution	6
1.7 Scope of the Study	6
1.7.1 Subject Scope	6
1.7.2 Time Scope	6
1.7.3 Geographical Scope	6
1.8 Limitation of the Study	7
1.8.1 Limited Resources	7
1.8.2 Respondent	7
1.8.3 Sample Size	7
1.9 Definition of Terms	7
1.9.1 Adoption	7