

**UNIVERSITI TEKNOLOGI MARA**

**THE IMPORTANCE OF INVESTING IN ISLAMIC UNIT  
TRUST FUND DURING COVID-19: A CASE STUDY IN  
SUNGAI BULOH, SELANGOR**

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Academic writing submitted in partial fulfilment of the requirements for the  
diploma of  
**Diploma in Muamalat**

**Academy of Contemporary Islamic Studies**

July 2021

## **ABSTRACT**

Islamic unit trust offers the opportunity to investors to invest in a diversified portfolio of shares and securities that are comply with Shariah principles. Over the past decades, the growth of Islamic unit trust industry in Malaysia has been tremendous. Islamic unit trust fund is among the fastest growing investment products in Malaysia. Lack of savings and reliance only on the Employees Provident Fund alone makes some communities find it difficult to provide money when faced with an emergency. Thus, it is vital to investigate the importance of investors to invest in Islamic unit trust fund. It is important to understand the decision-making factors of the investors. As a result, it can help asset management companies to strategize in attracting the investors based on the significant factors with an Islamic unit trust investment decision. Research objective of this study is to identify the importance that influence the Islamic unit trust decision among the community in Sungai Buloh, Selangor. The target population of this study is addressed to the community in Sungai Buloh who opened an investment account in an Islamic unit trust and also had a fixed income. A total 4 set of survey questionnaires will be personally distributed and collected from the respective respondents. The items in the questionnaire were adopted and combined from several previous studies. There are 3 factors independent variables in this study: product knowledge, religiosity, and Islamic financial literacy. It is expected from this study, product knowledge, religiosity, information sources and Islamic financial literacy factors significantly give impact to the Islamic unit trust decision making among community in Sungai Buloh, Selangor.

## **ACKNOWLEDGEMENT**

First and foremost, I would like to express my sincere heartiest gratitude to Allah s.w.t for His Almighty consent giving me the opportunity to embark on my diploma and for completing this long and challenging journey successfully.

I take this opportunity to express my profound gratitude and deep regards to my advisor En. Mohammad Syukri Jalil for his exemplary guidance, monitoring and constant encouragement throughout the completion of this project paper. His blessing, assistance and guidance from time to time shall carry me a long way in the journey of life on which I am about to embark.

I would like to express my warm thanks to En. Mohammad Syukri Jalil for his support and guidance as a coordinator for this Final Year Project Paper. Furthermore, I would also like to express my sincere gratitude to my investment lecturer, Pn. Noor Hasyimah Binti Sulaiman as an instructor in the subject of IMU 252 Islamic investment at UiTM Dungun, Tereangganu for her excellence teachings and helping me to get an idea for the title of my paper.

Last but not least, a very special thanks to my parents and family for their endless support as well as to all my wonderful classmates. Thank you so much for sharing all the experiences, the blood, sweats and tears during the times we've been together.

Thank You.

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