UNIVERSITI TEKNOLOGI MARA

AWARENESS OF *GHARAR* IN SALE AND PURCHASE CONTRACTS AMONG KUALA NERUS SOCIETY

RAFHANAH ZAKIRAH BINTI ROSLEY

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

Academy of Contemporary Islamic Studies

February 2021

ABSTRACT

This study was conducted to identify the awareness of *gharar* in sale and purchase contracts in the society of Kuala Nerus, Terengganu. Any uncertainties, doubts and shortcomings in the sale and purchase contracts are considered *gharar*. Using the questionnaire as a research instrument, 120 sets were distributed through online forms among randomly selected Kuala Nerus society. The methodology of this study uses quantitiave methods. Descriptive analysis is used to analyse data in percentage, frequency, mean, mode and median. The result of the investigation found that the mean value shown in each variable is high level, the value of mean part B is 4.233 and part C is 4.3833 (high). This study also found that there is a significant relationship between independent variables, namely awareness, understanding and *gharar* influence in the sale and purchase contracts. Researchers also suggest that other researchers develop their research aspects more widely, not only at the district level but also at the comparative level by state.

ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious and the Most Merciful.

Firstly, I wish thank Allah for giving me the opportunity to completing my Diploma and give me patience through the many challenges throughout this study. I would like to sincerely thank to my supervisor Ustazah Rubiah binti Abu Bakar for her guidence, understanding, patience and most important, she has provided positive encouragement and warm spirit to complete this thesis. It has been an honour and great pleasure to have her as my supervisor.

My greatest gratitude to all of my family members who always support me to finish this thesis. My mother Rozaini binti Muda, my father Rosley bin Yusoff and my siblings. It would be possible to complete this thesis without their support. I would like to thanks to all of my friends Nor Shafika, Aishah Mardhiah, Nurul Khairah and others for their help to complete this thesis. And finally, I would like to offer the special thanks to the community of Kuala Nerus that friendly and cooperative to answer all of the survey I have distributed.

Alhamdulillah. May Allah shower the above cited personalities success and honour in their life.

TABLE OF CONTENTS

AUTHOR'S DECLARATION ABSTRAK ABSTRACT ACKNOWLEDGEMENT TABLE OF CONTENTS LIST OF TABLES LIST OF FIGURES		ii
		iii
		iv
		V
		vi
		viii
		xi
LIST OF AF	BBREVIATIONS / NOMENCLATURE	xiii
CHAPTER	ONE INTRODUCTION	1
1.1	Research Background	1
1.2	Problem Statement	2
1.3	Research Objectives	4
1.4	Research Questions	4
1.5	Scope of The Study	5
1.6	Significance of The Study	5
1.7	Conclusion	6
CHAPTER '	FWO LITERATURE REVIEW	7
2.1	Introduction	7
2.2	Meaning of Gharar	7
2.3	Prohibition of Gharar	9
2.4	Types of Gharar	10
2.5	The Effect of Gharar on Sales and Purchase Contract	11
2.6	Conclusion	12

CHAPTER THREE RESEARCH METHODOLOGY		13
3.1	Introduction	13
3.2	Research Instruments	13
3.3	Research Participants	14
3.4	Data Collection	15
3.5	Data Analysis	15
3.6	Conclusion	17
CHAPTER	FOUR RESULTS AND DISCUSSIONS	18
4.1	Introduction	18
4.2	Reliability Analysis	18
4.3	Frequency Analysis and Discussion	20
4.4	Conclusion	52
CHAPTER	FIVE CONCLUSION AND RECOMMENDATIONS	53
5.1	Introduction	53
5.2	Summary of The Research	53
5.3	Recommendation	2
5.4	Limitation and Future Research	4
5.5	Conclusion	4
REFEREN	CES	6
APPENDIC	CES	9