

**UNIVERSITI TEKNOLOGI MARA**

**THE DETERMINATION OF  
AWARENESS ON HIBAH TAKAFUL:  
A STUDY AMONG STAFF IN UiTM  
CAMPUS REMBAU, NEGERI  
SEMBILAN**

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## ABSTRACT

*Hibah* has been proposed as one of the main techniques of property distribution for Muslims in Malaysia. This effort is seen to alleviate the problem of frozen assets in Malaysia. This issue has prompted the author to increase public awareness of the need to use *hibah* as an alternative form of Islamic estate planning in Malaysia. This study aims to identify the elements that influence *Hibah* awareness in terms of education, financial knowledge and income level, identify which factors are more dominant on *Hibah* takaful awareness and suggest proposals to increase *Hibah* takaful awareness towards Muslims. Data collection is an important part of every research activity. This qualitative study uses a simple random sampling technique. At the same time, the data collection procedure of this study is through personal observation of the interview process and using a semi-structured questionnaire to guide the researcher's interview towards achieving the study's objectives. Information gathered from personal interviews was analysed using content analysis and textual and visual analysis from books, journals and articles, among other methods. In addition, the approach of this study was made thematically in which the data were arranged and categorised according to themes. According to the study's findings, UiTM Rembau staff have a very good understanding of *hibah*. Furthermore, in terms of determination, financial knowledge was more likely to be associated with awareness of takaful *hibah*.

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