



**(ISB 665)**

**“A STUDY OF AWARENESS TOWARDS WASIAT AMONGST  
BANK RAKYAT CUSTOMERS.”**

**SUBMITTED TO:**

**PUAN NORAZIDAH BINTI SHAMSUDIN**

**PREPARED BY:**

**RAJA NOR NAJIHA BINTI RAJA SHURAWARDI**

**(2009433274)**

**BACHELOR OF BUSINESS ADMINISTRATION**

**(HONS) (ISLAMIC BANKING)**

**FACULTY OF BUSINESS MANAGEMENT**

**UNIVERSITI TEKNOLOGI MARA**

**TERENGGANU**

**APRIL 2011**

**DECLARATION OF ORIGINAL WORK**



**BACHELOR OF BUSINESS ADMINISTRATION  
(HONS) (ISLAMIC BANKING)  
FACULTY OF BUSINESS MANAGEMENT**

**RAJA NOR NAJIHA BINTI RAJA SHURAWARDI (2009433274)  
I/C NUMBER: 881031-03-5736**

Hereby, declare that:

- This work has no previously been accepted in substances for any degree, locally or internationally and is not being concurrently submitted for this degree or any other degrees.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have specifically acknowledged.

Signature:

-----

Date:

-----

# TABLE OF CONTENTS

<b><u>ITEMS</u></b>	<b><u>PAGE</u></b>
<b>ACKNOWLEDGEMENT</b>	<b>i</b>
<b>TABLE OF CONTENTS</b>	<b>ii</b>
<b>LIST OF TABLES</b>	<b>vii</b>
<b>LIST OF FIGURES</b>	<b>ix</b>
<b>ABSTRACT</b>	<b>x</b>
<b><u>CHAPTER 1: INTRODUCTION</u></b>	
1.1 BACKGROUND OF STUDY	1
1.2 PROBLEM STATEMENT	2
1.3 RESEARCH OBJECTIVES	5
1.4 SCOPE OF STUDY	5
1.5 SIGNIFICANT OF STUDY	6
1.6 THEREOTICAL FRAMEWORK	7
1.7 HYPHOTHESIS	8
1.8 RESEARCH QUESTIONS	10
1.9 DEFINITION OF ITEM	
1.9.1 CUSTOMER	10
1.9.2 AWARENESS	10
1.9.3 WASIAT	11

1.9.4	KNOWLEDGE	11
1.9.5	ATTITUDE	11
1.9.6	HUMAN NEEDS	12
1.9.7	PROMOTION	12
1.10	LIMITATIONS	
1.10.1	TIME	13
1.10.2	COOPERATION	13
1.10.3	BUDGET CONSTRAINT	13
1.10.4	INFORMATION ACCURACY	14
1.10.5	HARD TO FIND THE INFORMATION	14

## **CHAPTER 2: LITERATURE REVIEW**

2.0	INTRODUCTION	15
2.1	HISTORY OF WASIAT	15
2.2	THE IMPORTANCE OF WASIAT/ ISLAMIC WILL	19
2.3	THE ISLAMIC LAW OF WASIAT	20
2.4	CUSTOMER AWARENESS	25
2.5	KNOWLEDGE FACTOR	27
2.6	ATTITUDE FACTOR	28
2.7	HUMAN NEEDS FACTOR	29

## **ABSTRACT**

This paper is aim to study the level of awareness among customer at Bank Rakyat Jerteh towards the concept of wasiat. The researcher will gather the data and information through questionnaire that are distributed to the customer of Bank Rakyat in order to measure their awareness towards wasiat concept and the importance of its in their life. There are some research result shows that wasiat is a practice that is being claim in Islam and it's easy to perform by Muslim. However, the reality is the level of awareness among customer Bank Rakyat towards wasiat is still low even there is some of them already had an experience make wasiat. So, its importance for the people to get aware about wasiat early through education system in order to support the people nature towards wasiat practices for their benefit. At the same time they need to change their attitude towards wasiat and need to feel that wasiat is one of the important things in human life. However, in order people want to do that the responsible bodies such as Bank Rakyat and Amanah Raya Berhad or others need to conduct an effective promotion to the society regarding the wasiat.