

UNIVERSITI TEKNOLOGI MARA

**MARKETABILITY OF HIBAH
AM AN AH: A CASE STUDY AT
TABUNG HAJI JOHOR BAHRU**

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AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulations of Universiti Teknologi MARA. It is original and is the results of my own work, unless otherwise indicate or acknowledged as referenced work. This academy writing 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 Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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ABSTRACT

2010 had leaves a scratch for Malaysia with 1073 unsolved cases related to the mal cases (including inheritance cases) and it keep increasing in number year by year (Annual report of Federal Territory Syariah Court, 2010).The increasing number of frozen assets had call for a need to introduce an alternative instrument in distributing Muslim's wealth. Tabung Haji as one of the financial institution had provides an initiative as a backdoor in distributing their depositors saving. The purpose of this research is to analyse the level of relationship between knowledge of depositors and contribution of depositor on the hibah amanah. This research also aims to construct relationship between the approaches used by Tabung Haji in promoting the product with the participation of depositor in hibah amanah. The main objective is to appraise the marketability of hibah amanah Tabung Haji. However, the research revealed that marketability of hibah amanah had an intermediate low level. In term of medium of approach used by Tabung Haji foresee the web as an effective approach to gather information. Another effective approach towards promoting the hibah amanah is through Tabung Haji branch. Last but not least, there are few recommendations from these findings in enhancing the participation of the depositor and approach used by Tabung Haji. The recommendations were divided into two types which are long term and short term and future study was included at the end of the research.

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