

UNIVERSITI TEKNOLOGI MARA

**RELUCTANCE IN WRITING WASIYYAH
AMONG MUSLIM IN MALAYSIA**

**SURIANA BINTI AHMAD PUAT
2015403252**

Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
**Bachelor of Business Administration
(Islamic Banking)**

Faculty of Business and Management

June 2018

AUTHOR'S DECLARATION

I declare that the work in this final year project paper 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 indicated or acknowledged as referenced work. This thesis 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 Undergraduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

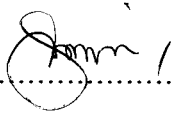
Name of Student : Suriana binti Ahmad Puat

Student I.D. No. : 2015403252

Programme : Bachelor of Business and Administration (Hons)
Islamic Banking.

Faculty : Business and Management

Thesis : Reluctance in Writing Wasiyyah Among Muslim in
Malaysia.

Signature of Student : 

Date : June 2018

ABSTRACT

In Islamic inheritance system it is usually discussed about the framework of Faraid (Islamic Law of inheritance), Wasiyyah (Islamic Will) and Hibah (gift). For wasiyyah, it is limited up to one-third of the asset value for the non-heirs whereas the other two-third of wealth is transferred to the deceased's heirs by using the Faraid. However the data had shown that number of people who doing wasiyyah is very low. As mentioned in Utusan Malaysian news, it is estimated that only ten percent of people are having the wasiyyah. Thus, this shows that many Muslim are not concern in writing the wasiyyah. As reported by Deputy Minister of Natural Resources and Environment, Datuk Ir. Hanim in Utusan Malaysia news March 2016, the data has shown that there are around 60 billion of assets are not claimed by the heirs. This statistic are predicted to be increase every year. Therefore, at this scenario, it triggers the researchers to explore issues related to reluctance in writing wasiyyah. The purpose of this study is to identify which factors is actually contribute to reluctance in writing wasiyyah. This study had tested the factors such as knowledge, attitude, perception, organization and subjective norms. The data gathered had been analysed using the descriptive analysis, reliability test, correlation analysis and multiple regression to generate the result. Based on the result, only two variables had a significant relationship on reluctance in writing wasiyyah which are attitude and perception.

ACKNOWLEDGEMENT

Firstly, I wish to thank God for giving me the opportunity to embark on my thesis and for completing this long and challenging journey successfully. My gratitude and thanks go to my advisor Dr Norashikin binti Ismail.

My appreciation goes to the people in Manjung that involved to accomplish this research. Special thanks to my colleagues and friends for helping me with this project.

Finally, this thesis is dedicated to my loving father and mother for the vision and determination to educate me. This piece of victory is dedicated to both of you. Alhamdulillah.

TABLE OF CONTENTS

	Page
AUTHOR'S DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	iv
LIST OF TABLES	vii
LIST OF FIGURES	viii
LIST OF SYMBOLS	ix
LIST OF ABBREVIATIONS	x
CHAPTER ONE INTRODUCTION	1
1.1 Introduction	1
1.2 Research Background	1
1.3 Problem Statement	3
1.4 Research Questions	3
1.5 Research Objectives	4
1.6 Significance of the Study	4
1.7 Limitation of the Study	5
1.8 Definition of Key Terms	6
1.9 Summary	7
CHAPTER TWO LITERATURE REVIEW	8
2.1 Introduction	8
2.2 Literature on Topic	8
2.3 Knowledge	8
2.4 Attitude	9
2.5 Organization	10
2.6 Perception	10
2.7 Subjective norms	11
2.8 Research Framework	11
2.9 Summary	11