

UNIVERSITI TEKNOLOGI MARA

**FACTORS THAT INFLUENCE THE ADOPTION
OF *WASIYYAH* AMONG MUSLIMS COMMUNITY
IN IPOH, PERAK**

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Final Year Project Paper submitted in fulfillment
of the requirements for the degree of
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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.

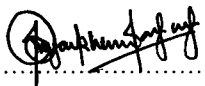
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ABSTRACT

Wasiyyah is an essential instrument in easing wealth distribution upon death of a person. The issue of unclaimed and frozen assets in Malaysia is still high. The frozen assets occurred are because Malaysian Muslims hold a perception that the function of Islamic estate planning only comes into play when there is an intention and planning to make *wasiyyah* for the purpose of charity or non-heirs. The *wasiyyah* plays a vital role in Islamic wealth management industry in Malaysia as it is parallel with the principles of *Shariah* that is to ensure equality. Due to that, this study had been conducted to investigate the factors that influence the adoption of *wasiyyah* among Muslims community in Ipoh, Perak. Primary data has collected by distributing the questionnaires to the sample consist of 130 respondents from the Muslims living in Ipoh, Perak. The sampling method used for this study is convenience sampling where the sample were drawn from the population which is close to hand. The independent variables of this research are religiosity, knowledge, life event and institutional factor while the dependant variable is the adoption of *wasiyyah*. The data collect analysed by using Statistical Package of Social Sciences (SPSS). The findings of this research show that religiosity, and institutional factor have a significant and positive relationship with the adoption of *wasiyyah*. The results from this study may be used to increase the adoption of *wasiyyah* among Muslims especially in Malaysia.

Keywords: Adoption, *Wasiyyah*, Islamic Wealth Management, Knowledge, Religious

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