



**FACTORS AFFECTING THE PUBLIC AWARENESS ON
WRITING WASIYYAH**

**HASFINA BINTI MOHAINE
2013968189**

**Submitted in Partial Fulfillment
Of the Requirement for the
Bachelor of Business Administration (Hons) Islamic
Banking**

**FACULTY OF BUSINESS MANAGEMENT
UNIVERSITI TEKNOLOGI MARA
SEGAMAT, JOHOR.**

DECEMBER 2016

ACKNOWLEDGEMENT

All praises belong to Allah the Almighty. With His permission, I have successfully complete this research on time. First of all, I would like to give a million appreciations for those who were involves in the making of this project paper.

Highest appreciation to Madam Nurul Aien for being my advisor and sincerely give valuable guidance and advice along the completion of this thesis. She has been the one who inspire and motivate me to work hardly on this research project paper. The willing guidance have led me to contribute tremendously to this thesis. My appreciation also goes to Dr Akmal Aini for being the one who taught me on research methodology subject on semester 5. To Madam Mawar for taught me how to extract data from the databases that been subscribed by UiTM Johor and how to use DataStream. To UiTM Segamat for the hospitality that student can use in order to finish this research report.

Last but not least, I remain indebted to my parents, lecturers and professors, friends and to everyone who providing me the means to learn and understand. By having this project paper, I hope that I am able to complete my requirement on this subject and can finish up my last semester with success. May this little work and contribution can give a little bit benefit in future and may Allah blessed the completion of this project paper.

Not to be forgotten, my thanks goes to everyone that involve directly or indirectly, who supported and encouraged me in finishing this research. Without helps of those mentioned, I might not be able to finish this research paper successfully. May Allah bless all of you.

Thank you.

ABSTRACT

In this era of globalization, there are about a million land titles that are still in the name of the deceased owners. In 2012, the amount of frozen estates is estimated to be around RM45 billion and this figure is expected to increase further (Anuar, 2012). This is noting that Muslims in Malaysia do not put wealth planning as a serious matter. This statistic is alarming and calls for an urgent need in solving the problem of unclaimed inheritance in the Muslims society in Malaysia. Majority of Muslims in Malaysia do not seem to care on wealth planning especially regarding the practice of wasiyyah (Islamic Will). Previous researches attest that some of the Muslims are skeptical about making a wasiyyah. It is proven by the large number of Malaysian Muslims who do not have wasiyyah. This may also be due to the lack of awareness on the importance of wasiyyah writing. So, this study was conducted to explore the factors which can trigger the public awareness on writing wasiyyah among Muslims and come out with a few recommendations to increase the level of awareness of writing wasiyyah. This study had been using the public awareness as dependent variable while there were also another five independent variables which were the factors affecting wasiyyah writing awareness. The independent variables for this research were knowledge, religiosity, wasiyyah writing providers, perception and financial condition. This was important because we want to look into what extend Muslims in study area are actually aware on wasiyyah practices and what is it that can actually trigger their awareness. The research method applied was quantitative research approach. Multiple regressions analysis was used to test the elements that might be affecting the adoption of wasiyyah. Primary data collection was used in this research. 100 of questionnaires were distributed among Muslims who live in Kota Tinggi, Johor area. This study had been using SPSS

TABLE OF CONTENT

| | |
|---|-----|
| “DECLARATION OF ORIGINAL WORK” | ii |
| ACKNOWLEDGEMENT | i |
| ABSTRACT | ii |
| LIST OF TABLES | vii |
| CHAPTER 1 | 8 |
| INTRODUCTION AND BACKGROUND OF STUDY | 8 |
| 1.1 INTRODUCTION | 8 |
| 1.2 BACKGROUND OF STUDY | 8 |
| 1.3 PROBLEM STATEMENT | 10 |
| 1.4 RESEARCH OBJECTIVES | 12 |
| 1.4.1 Main Research Objectives | 12 |
| 1.4.2 Specific Research Objectives | 12 |
| 1.5 RESEARCH QUESTIONS | 13 |
| 1.5.1 Main Research Question..... | 13 |
| 1.5.2 Specific Research Question | 13 |
| 1.6 SIGNIFICANT OF STUDY | 14 |
| 1.7 SCOPE OF STUDY | 14 |
| 1.9 SUMMARY | 15 |
| CHAPTER 2 | 16 |
| LITERATURE REVIEW | 16 |
| 2.1 INTRODUCTION | 16 |
| 2.2 WASIYYAH IN GENERAL | 16 |
| Literature Review on variable | 17 |
| 2.3 PUBLIC AWARENESS | 17 |
| 2.4 KNOWLEDGE | 18 |
| 2.5 RELIGIOSITY | 19 |
| 2.6 WASIYYAH WRITING PROVIDERS | 20 |
| 2.7 PERCEPTION ON WASIYYAH PRACTICES | 20 |
| 2.8 FINANCIAL CONDITION | 21 |
| 2.9 SUMMARY | 22 |
| CHAPTER 3 | 23 |

CHAPTER 1

INTRODUCTION AND BACKGROUND OF STUDY

1.1 INTRODUCTION

This chapter aims to give a slight view on what this project paper is about. This paper will discuss on the relationship between the variables which are public awareness on wasiyyah practices as dependent variable and also knowledge, religiosity, wasiyyah writing providers, perception and financial condition as the independent variables. More information on this topic will be further discussed in the next chapters.

1.2 BACKGROUND OF STUDY

A will is an arranged form of declaration which states the intention of making it of the matters which he wishes to take effect on or after his death, until which time it is revocable. It is a legal document which enables a person to determine how their property is to be distributed upon demise. It is neither a contract nor an agreement and will only take effect upon the demise of the testator.

Wasiyyah is the Arabic term for will or bequest. It is derived from the word ‘wassa’ which means to order, advice, promise or give away property after death (Ridhwan, 2012). Shafii scholars are of the opinion that it originated from the adjective “wassa” which means connecting or delivering (MZMuda, 2008). In other words, it connects or delivers someone’s good deeds during his lifetime to be rewarded later after his demise. It can be