



UNIVERSITI  
MALAYSIA  
KELANTAN

**FACULTY OF ENTREPRENEURSHIP AND BUSINESS**

**PROPOSAL OF FINAL YEAR RESEARCH PROJECT**

**THE LEVEL OF UNDERSTANDING OF FARAID AMONG  
UNIVERSITY MALAYSIA KELANTAN (UMK) STUDENTS**

<b>Programme</b>	SARJANA MUDA PENTADBIRAN PERNIAGAAN (PERBANKAN DAN KEWANGAN ISLAM) DENGAN KEPUJIAN (SAB)
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NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Determination (CLO1; C1, A3: CS/CT/TS)	Is not determined and does not put in any effort in completing the research report in group	Is determined but puts in little effort in completing the research report in group	Is determined and puts in reasonable effort in completing the research report in group	Is very determined and puts in maximum effort in completing the research report in group	____ x 0.5 (Max: 2)	
2.	Commitment (CLO1; C1, A3: CS/CT/TS)	Is not committed and does not aim to complete on time and/or according to the requirements	Is committed but makes little effort to complete according to the requirements	Is committed and makes reasonable effort in fulfilling some of the requirements	Is very committed and makes very good effort in fulfilling all the requirements, without fail.	____ x 0.5 (Max: 2)	
3.	Frequency in meeting supervisor (CLO1; C1, A3: CS/CT/TS)	Has not met the supervisor at all	Has met the supervisor but less than five times	Has met the supervisor for at least five times	Has met the supervisor for more than five times	____ x 0.5 (Max: 2)	

NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
4.	Take corrective measures according to supervisor's advice (CLO1; C1, A3: CS/CT/TS)	Has not taken any corrective action according to supervisor's advice	Has taken some corrective actions but not according to supervisor's advice, or with many mistakes	Has taken some corrective actions and most are according to supervisor's advice, with some mistakes	Has taken corrective actions all according to supervisor's advice with few mistakes	___ x 0.5 (Max: 2)	
5.	Initiative (CLO1; C1, A3: CS/CT/TS)	Does not make any initiative to work in group	Makes the initiative to work in group but requires consistent monitoring	Makes the initiative to work in group with minimal monitoring required	Makes very good initiative to work in group with very little monitoring required	___ x 0.5 (Max: 2)	

**Research Topic:** THE LEVEL OF UNDERSTANDING OF FARAIID AMONG UNIVERSITY MALAYSIA KELANTAN (UMK) STUDENTS

**ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: PEER EVALUATION (Weight 10%)**

NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Helping (CLO1; C1, A3: CS/CT/TS)	The teammate never offered assistance to other teammates.	The teammate sometimes offered assistance to others.	The teammate offered assistance to each other most of the time.	The teammate always offered assistance to other members.	___ x 0.5 (Max: 2)	
2.	Listening (CLO1; C1, A3: CS/CT/TS)	The teammate never worked from others' ideas.	The teammate sometimes worked from others' ideas.	The teammate worked from others' ideas most of the time.	The teammate always worked from others' ideas	___ x 0.5 (Max: 2)	
3.	Participating (CLO1; C1, A3: CS/CT/TS)	The teammate never contributed to the project.	The teammate sometimes contributed to the project.	The teammate contributed to the project most of the time.	The teammate always contributed to the project.	___ x 0.5 (Max: 2)	
4.	Questioning (CLO1; C1, A3: CS/CT/TS)	The teammate never interacted, discussed, or posed questions to other team members.	The teammate sometimes interacted, discussed, and posed questions to other team members.	The teammate interacted, discussed, or posed questions to other team members most of the time.	The teammate always interacted, discussed, or posed questions to other team members	___ x 0.5 (Max: 2)	

NO.	CRITERIA	PERFORMANCE LEVELS				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
5.	Sharing (CLO1; C1, A3: CS/CT/TS)	The teammate never offered ideas or reported his/her findings to others.	The teammate sometimes offered ideas and reported his/her findings to others.	The teammate sometimes offered ideas and reported his/her findings to others.	The teammate always offered ideas and reported his/her findings to others.	____ x 0.5 (Max: 2)	

**Research Topic:** THE LEVEL OF UNDERSTANDING OF FARAIID AMONG UNIVERSITY MALAYSIA KELANTAN (UMK) STUDENTS

**ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: PRESENTATION (Weight 20%)**

NO.	CRITERIA	PERFORMANCE LEVEL				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Teamwork (CLO2; A3/TS)	Is not committed to work in a group	Is committed but make little effort to complete the research report in group	Is committed and make reasonable effort in completing the research report	Is very committed and make very good effort in completing the research report	____ x 1 (Max: 4)	
2.	Clear delivery of ideas (CLO2; A3/CS)	Able to deliver ideas and require further improvement	Able to deliver ideas fairly clearly and require minor improvements	Able to deliver ideas clearly	Able to deliver ideas with great clarity	____ x 1 (Max: 4)	
3.	Effective and articulate delivery of ideas (CLO2; A3/CS)	Able to deliver ideas with limited effect and require further improvement	Able to deliver ideas fairly effectively and require minor improvements	Able to deliver ideas effectively and articulately	Ability to deliver ideas with great effect and articulate	____ x 1 (Max: 4)	
4.	Appropriate use of visual aid (CLO2; A3/CS)	Uses visual aids very poorly and the use interferes with the presentation	Uses visual aids but not very effective in aiding the presentation. The	Uses visual aids effectively. The usage of technology	Uses visual aids very effectively. The usage enhances the	____ x 1	

			usage distorts the presentation at times	flows with the presentation	quality of presentation	(Max: 4)	
5.	Confidence and Ability to Answer Questions  (CLO2; A3/CT)	Exhibits a very low level of confidence and appears visibly 'shaky'. Finds it difficult to answer questions.	Exhibits low level of confidence at times. Does not appear to be confident in answering questions	Exhibits a high level of confidence. Does a good job in answering questions.	Exhibits a very high level of confidence. Is perfectly at ease while answering questions.	____ x 1  (Max: 4)	
<b>TOTAL</b>						<b>/20</b>	

**Research Topic:** THE LEVEL OF UNDERSTANDING OF FARAIID AMONG UNIVERSITY MALAYSIA KELANTAN (UMK) STUDENTS

**ASSESSMENT RUBRICS FOR RESEARCH PROJECT I: RESEARCH REPORT (Weight 60%)**

NO.	CRITERIA	PERFORMANCE LEVEL				Weight	TOTAL
		POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Introduction  (CLO1; C1, A3)	Background of study, Problem Statement, Research Objective and Research Question is lack of clarity and focus	Background of study, Problem Statement, Research Objective and Research Question is written but with inconsistent focus.	Clearly written of Background of study, Problem Statement, Research Objective and Research Question with good facts.	Very clear of Background of study, Problem Statement, Research Objective and Research Question with very good facts.	____ x 2.5  (Max: 10)	
		Background of study, Problem Statement, Research Objective and Research Question is written unsystematic and unscientific.	Background of study, Problem Statement, Research Objective and Research Question is written less systematic and less scientific.	Background of study, Problem Statement, Research Objective and Research Question is written systematic and scientific.	Background of study, Problem Statement, Research Objective and Research Question is written very systematic and scientific.		
		Scientific refers to researchable topic	Scientific refers to researchable topic	Scientific refers to researchable topic	Scientific refers to researchable topic		

2.	Overall Proposal Format  (CLO2; C2, A3)	Submit according to the deadline and adhere to the required format	The research proposal is not produced according to the specified time and/or according to the format.	The research proposal is produced according to the specified time but fails to adhere to the format.	The research proposal is produced on time, adheres to the format but with few weaknesses.	The research proposal is produced on time, adheres to the format without any weaknesses.	$\frac{\text{---}}{0.25} \times$ (Max: 1)	
		Writing style (clarity, expression of ideas and coherence)	The proposal is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The proposal is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The proposal is well written and easy to read; Majority of the points are well explained and flow of ideas is coherent.	The proposal is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	$\frac{\text{---}}{0.25} \times$ (Max: 1)	
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	$\frac{\text{---}}{0.25} \times$ (Max: 1)	
	Overall Proposal Format  (CLO2; C2, A3)	Reference list (APA Format)	No or incomplete reference list	Incomplete reference list and/or is not according to the format	Complete reference list with few mistakes in format adherence	Complete reference list according to format	$\frac{\text{---}}{0.25} \times$ (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing includes a strong, beginning, middle, and end with clear transitions and a focused closure.	$\frac{\text{---}}{0.25} \times$ (Max: 1)	
3.	Literature review  (CLO2; C2, A3)	<ul style="list-style-type: none"> <li>Does a poor job in summarizing the relevant literature review</li> </ul>	<ul style="list-style-type: none"> <li>Weak in summarizing the literature review</li> </ul>	<ul style="list-style-type: none"> <li>Critically analyzes but does not summarize effectively</li> </ul>	<ul style="list-style-type: none"> <li>Critically analyzes and summarizes effectively</li> </ul>	$\text{---} \times 1$ (Max: 4)		
<ul style="list-style-type: none"> <li>Does not provide adequate reference of literature review</li> </ul>		<ul style="list-style-type: none"> <li>Provide some reference of literature review</li> </ul>	<ul style="list-style-type: none"> <li>Provide adequate reference of literature review</li> </ul>	<ul style="list-style-type: none"> <li>Provide strong reference of literature review</li> </ul>	$\text{---} \times 1$ (Max: 4)			
<ul style="list-style-type: none"> <li>Weak research framework</li> </ul>		<ul style="list-style-type: none"> <li>Adequate research framework</li> </ul>	<ul style="list-style-type: none"> <li>Feasible research framework</li> </ul>	<ul style="list-style-type: none"> <li>Sound research framework</li> </ul>	$\frac{\text{---}}{0.75} \times$			

						(Max: 3)	
		<ul style="list-style-type: none"> <li>Framework is not link with the literature and the research issues</li> </ul>	<ul style="list-style-type: none"> <li>Framework has a weak link with the literature and the research issues but some major weaknesses exist</li> </ul>	<ul style="list-style-type: none"> <li>Framework has a good link with the literature and the research issues but some minor weaknesses exist</li> </ul>	<ul style="list-style-type: none"> <li>Framework has a strong link with the literature and the research issues</li> </ul>	<p>___ x 1</p> <p>(Max: 4)</p>	
4.	Research method (CLO3; C3, P3, A3)	<ul style="list-style-type: none"> <li>Research methodology is designed poorly</li> </ul>	<ul style="list-style-type: none"> <li>Research methodology is adequately designed</li> </ul>	<ul style="list-style-type: none"> <li>Research methodology is good and can address most of the research issues</li> </ul>	<ul style="list-style-type: none"> <li>The methodology is sound and can address all of the research issues</li> </ul>	<p>___ x 1.75</p> <p>(Max: 7)</p>	
<ul style="list-style-type: none"> <li>Unable to clearly identify the type of research (Quantitative/ Qualitative)</li> </ul>		<ul style="list-style-type: none"> <li>Able to identify the type of research (Quantitative/ Qualitative)</li> </ul>	<ul style="list-style-type: none"> <li>Clearly identify the type of research (Quantitative/ Qualitative)</li> </ul>	<ul style="list-style-type: none"> <li>Clearly identify the type of research with good support (Quantitative/ Qualitative)</li> </ul>	<p>___ x 1.5</p> <p>(Max: 6)</p>		
<ul style="list-style-type: none"> <li>There is no data collection method specified</li> </ul>		<ul style="list-style-type: none"> <li>Data collection method used are not appropriate</li> </ul>	<ul style="list-style-type: none"> <li>Data collection method used are appropriate with some explanations</li> </ul>	<ul style="list-style-type: none"> <li>Data collection method used are appropriate with good explanations</li> </ul>	<p>___ x 1.5</p> <p>(Max: 6)</p>		
<ul style="list-style-type: none"> <li>Wrong interpretation of Research Tools and Analysis</li> </ul>		<ul style="list-style-type: none"> <li>Lack interpretation of Research Tools and Analysis</li> </ul>	<ul style="list-style-type: none"> <li>Good interpretation of Research Tools and Analysis</li> </ul>	<ul style="list-style-type: none"> <li>Very good and clear interpretation of Research Tools and Analysis</li> </ul>	<p>___ x 1.5</p> <p>(Max: 6)</p>		
<b>TOTAL</b>						<b>/60</b>	

**TOTAL MARKING SCHEME**

Assessment	Marks Given By Supervisor	Marks Given By Examiner	Total
(A) Effort (10%)			
(B) Oral Presentation (20%)			/ 2 =
(C) Research Report (60%)			/ 2 =
(D) Peer Evaluation (10%)			i)

i)				
ii)				ii)
iii)				iii)
iv)				iv)
	<b>Grand Total</b>			i)
	<b>Grand Total</b>			ii)
	<b>Grand Total</b>			iii)
	<b>Grand Total</b>			iv)

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Name of Supervisor/ Examiner: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_



## ACKNOWLEDGEMENT

Be grateful to ALLAH SWT for the completion of this research proposal is one of the prerequisites for the Final Year Research Project coursework assessment (AFS4112).

We accepted this as a challenge to ourselves because it developed our passion and ability in creating new ideas on Islamic Banking and Finance field. For the prospect of this field, we were taking the advantages in developing this research to practice our abilities and interests in a different way of thinking and memorizing specific theories, tools and techniques that helped young people to understand the overall process of Faraid. In addition, this research can help us on encouraging ourselves to become an educative and succeed in Islamic Banking and Finance field.

Special thanks to our parents for giving us financial and moral support in completing this research due to online classes at home. This research has been prepared with the cooperation and support by many people. In addition, not to be forgotten to our dedicated supervisor Dr Noormariana Binti Mohd Din for her kindness in helping us during the process of completion this work project. She has provided us with a good service by gave us useful information on research proposal development during a short meeting. Thus, we are not able to complete all of this without these great people.

We have done so many readings and research about this research ideas and services as well as expanding my internal skills to deal with people who are working in industries. We manage to become more organized and mature in dealing with problems that occurred during finishing our proposal. As the results, we have produced our own research proposal assignment which covers few parts of information needed to settle this research proposal.

We are extremely indebted for the support presented to us during completion of this research proposal by our lecturer, family members and friends. In sequence, I would like to thank our lecturer for providing this opportunity to venture this assignment and guiding us at each step of the work especially during a scheduled meeting.

EKRP



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## **CHAPTER 1: INTRODUCTION**

### **1.1 INTRODUCTION**

Islam is a way of life that governs many facets of daily existence, and managing Faraid falls under the Islamic guidelines for what happens to one's property after death. This Faraid knowledge is comprehensive and applies to everyone, not only the wealthy who possess just land and homes. Faraid is a body of knowledge that covers how much each successor will inherit, who is eligible to get it and why, as well as how the estate will be divided (Hasbullah, Mushaddad & Et al, 2017). As a result, his children, spouses, husbands, mothers, and other heirs named in the Quran will receive their inheritance. The deceased's property will be included in the Baitulmal, which is distributed to the less fortunate, if they have no living relatives.

One of the earliest sciences that Allah would raise from a person is the knowledge of Faraid. This demonstrates how crucial it is for every Muslim to study it thoroughly to avoid conflicts inside the family, for instance. One of Muslims' economic issues that is especially concerning for those who reject Faraid is their inability to make ends meet. The property will consequently be frozen and unable to be developed. Neglecting to divide and administer an inheritance can result in issues including cases of mass ownership, conflicting claims, unmanaged property, difficulty with the trial procedure for dividing the decedent's property, and the possibility of losing the decedent's title documents, among other things (Abdul Rashid & Yaakub, 2010). That knowledge has been lost up to this point due to Muslims' current indifference, as there is controversy over men having more property than women.

The study of Faraid knowledge has evolved during the course of Islamic studies in this country, following the progression of other religious information, including the study of the Quran, from one level to the next. It begins with at-home study and progresses to become a significant source of information in mosques and other knowledge gatherings. In religious schools, the subsequent phase gave rise to more structured educational institutions with Faraid book curricula. This education is provided in the religious school system, such as Sekolah Menengah Agama and Sekolah Menengah Kebangsaan Agama, in accordance with the growth of the contemporary educational system. Since property management was added, faraid studies have expanded at the tertiary level in Malaysia.

In fact, the community has been made aware of this study, which is not brand-new in Malaysia. However, the study of Islamic knowledge, particularly the subject of Faraid, was

somewhat influenced by the world's change and the speed of technology. In certain regions, the way research is done is still governed by laws, and the textbooks continue to use outdated sources. This has made it harder to research Faraid specifically. Additionally, research are carried out to enhance the current knowledge, particularly in UMK and elsewhere generally, because there are still gaps and inadequacies in students' understanding of Faraid.

There are some people who make the most of their free time by studying Faraid's information in depth, and there are others who know less because they treat this knowledge lightly and claim that no property would be transferred after death since they believe they are still too young for this. The heirs' attitude, who are highly concerned and skilled in this subject, is what motivated the Muslim community to create Faraid. Wan Abdul Halim Wan Harun (2006) claims that knowing about Faraid can keep us from claiming or owning land or property that belongs to others, especially one's own relatives, and it can also prevent misunderstandings and disagreements among heirs that could cause friendships to end and family institutions to be pillaged. Students at UMK should learn about Faraid so they can practise it because it will be useful to them in the future. The numbers for estate case registration in Amanah Raya Berhad (ARB) as a whole from 2012 to 2016 are as follows:

Table 1.1: Estate Case Registration Statistics in ARB in 2012-2016

Row Labels	In 2012	In 2013	In 2014	In 2015	In 2016
Section 17(1)	5010	5371	5886	5518	5395
Section 17(2)	2885	3033	5072	5349	5969

Based on the table 1.1, section 17 (1) and section 17 (2) of the Public Trust Corporation Act 1995, the statistics of estate registration are as found in the case of inheritance registration of that section. Looking at the figure above, it can be concluded that there were 27, 180 estate cases under section 17 (1) and 22, 308 estate cases for section 17 (2) during 2012 to 2016. This means that during the following period, there were 49, 488 estate cases in ARB in total.



## 1.2 PROBLEM STATEMENT

Family disputes, resentments, and discontent among family members will result from inappropriate Islamic wealth management procedure administration. It is alarming for us that people nowadays suffer poor family conflict, which leads to family member discontent and prevents people from starting families.

This is probably a result of Faraid's expertise not being fully understood and explained. The most recent figures show that this is the case, showing that the majority-owned RM70 billion Malaysian estate is currently frozen due to the lack of heir claims (Haque Ekhwan & Haque Fazlul, 2020). After recognising the issue, the best solution for the issue of inheritance partition needs to be sought out and dealt with in a serious manner. However, there is conflict and animosity, which breeds long-lasting animosity.

This study gives an example of a deceased person who had one wife, one mother, one father, one daughter, and one son, all based on the Faraid calculation method. Given that the deceased's wife had children, the right fardhu rate for her is  $\frac{1}{8}$ . In contrast, the mother and father both receive one-sixth of the estate. For these heirs, the total portion is  $\frac{11}{24}$ . The remaining amount, after deducting this share ( $\frac{13}{24}$ ), will be split equally between the daughter and son in accordance with Asabah by Al-Ghayr distribution (Mohd Khairy Kamarudin & Nasrul Hisyam, 2018). As a result, the daughter receives  $\frac{13}{72}$  of the estate's total value, while the son receives  $\frac{26}{72}$ . As Muslims, we must understand the formula used to divide inheritance. This can facilitate the partition of the property procedure. Therefore, this phrase indirectly aids young people in determining if they meet the requirements to inherit the property.

According to data, almost 42 billion Muslims worldwide do not have successors who have claimed their estate. This problem raises concerns since it has negative effects on society and the country (Wan Kamal Mujani et.al. 2011). Estates have not been distributed to rightful successors in terms of both moveable and immovable property. Multiple factors have contributed to this failure. The heirs' holding off on distributing the land and their ignorance of Faraid are two of the reasons cited. The management of the Faraid division is additionally hampered by the mismanagement of assets in Malaysia (Wan Kamal Mujani et.al. 2011). To help young people understand the significance of the inheritance splitting process, more has to be learned about Faraid.

Muslims will be able to focus entirely on the task at hand since people naturally try to improve the quality of life in the world without giving much thought to death. To boost the

supply in the afterlife, it is also important to maximise the number of worship activities. Muslims would surely be more motivated to serve Allah with entire dedication and sincerity if they knew that death was inevitable. The rate of piety among Muslims can be readily enhanced and sustained if this is instilled in the Muslim person's mentality. Last but not least, the ummah's piety is undeniably a promise for the welfare of humanity to advance (Safar Et. al. 2010).

Therefore, this study looked at how well-informed, aware of, and perceptive University of Malaysia Kelantan students were on Faraid Understanding in light of future challenges. The reason is that it was discovered that people were not overly concerned with their knowledge of the Faraid calculation, even though they were aware of its existence. The Faraid calculation involves the knowledge of how wealth is distributed to those who are entitled to inherit it, and it is crucial to understand this knowledge in order to live our daily lives.

### **1.3 RESEARCH QUESTION**

Research questions are some questions that the current study will be focused and in which prompt as well as reassured answers can be settled straight on the basis of the data collected being examined. The researchers have certain research questions aimed at this study which are:

*RQ1:* Does the lack of knowledge influence the level of understanding of Faraid among UMK students?

*RQ2:* Does level of awareness influence the level of understanding of Faraid among UMK students?

*RQ3:* Does the perception influence the level of understanding of Faraid among UMK students?

### **1.4 RESEARCH OBJECTIVES**

Research objectives are strongly tied with research questions which are used to define the overall and precise intentions and results that a study plans to complete (Aceyourpaper, 2018). The researchers have certain research objectives aimed at this study which are:

*RO 1:* To examine the effects of lack of knowledge to the level of understanding of Faraid among UMK student.

*RO 2:* To study the effect of awareness toward the level of understanding of Faraid among UMK student.

*RO 3:* To investigate the effects of perception to the level of understanding of Faraid among UMK student.

### **1.5 SCOPE OF THE STUDY**

The study is to give more understanding on the Faraid management among students at University Malaysia Kelantan (UMK) towards the study of Faraid in Islamic Wealth Management. It will focus on students in Pengkalan Chepa campus. The study will be focus on the students in Faculty of Entrepreneurship and Business where it in line with the objective of this research.

### **1.6 SIGNIFICANCE OF THE STUDY**

This study will help to extract lessons of the research issues which is how undergraduate students at University Malaysia Kelantan from Pengkalan Chepa campus respond to Faraid's, knowledge, awareness, and perception. In addition, this study can also help open the minds of students to know the importance of learning and deepening Faraid knowledge which is the knowledge demanded in Islam. Other than that, this study allows relevant parties to provide an understanding to the community about division of inheritance according to Faraid law. This is because property has a relationship with the human condition after his death. Moreover, further research should be undertaken to investigate on these findings and to improve the level of understanding of Faraid among the undergraduate students at University Malaysia Kelantan. Therefore, it can help family members and the community economically and financially.

### **1.7 DEFINITION OF TERMS**

For a better understanding of this study, the following terms are defined in the context of this research.

### **1.7.1 Faraid**

According to Ajmain & Halimatul Ashiken (2008), the Islamic Law of Inheritance ('ilm Faraid) is one of the first disciplines that God will take away from each and every person. This demonstrates the value of knowledge. Today's Muslims may lack care, which could progressively result in the loss of this understanding until it undermines God's justice by opposing gender rights. In addition, Faraid is the partition of the property of a Muslim who has passed away without leaving a will, according to the phrase syara'.

According to certain academics, faraid is purposefully defined in this study as a split given to the heirs using Islamic terminology. Faraid also refers to knowledge in the context of inheritance law, which enables a person to comprehend the portion of the decedent's estate to which he or she is legally entitled. The distribution of an individual's inheritance to their legal heirs and beneficiaries, such as a daughter, wife, husband, mother, or father, as defined by Islamic law, is referred to as faraid, we can infer.

### **1.7.2 Knowledge**

According to (Ajmain & Halimatul Ashiken, 2008), Faraid knowledge is a blend of three types of knowledge: lineage knowledge, fatwa knowledge, and mathematical knowledge. Furthermore, according to Cambridge Dictionary (2020), knowledge is what we learn via familiarity or inquiry, regardless of whether it is something that is only known to us or something that is generally known to everybody. Knowledge in the context of this study refers to the elements that influence UMK students' ignorance of Faraid.

Muslims must take immediate action to ensure that al-insight Faraid's continues to play a significant role in establishing the hereditary prosperity of the Islamic family system. He also holds that for the teachings of al-Faraid to endure and remain a part of every Muslim person's life, all parties—including members of the public, scholars, professionals, lawmakers, administrators, and others—must be in agreement. Following the faraid law, according to Muslims, will bar people from claiming or possessing anyone else's land or possessions, not even their own sister. However, faraid law can also avoid misunderstandings and disputes between heirs, which can ruin relationships and disrupt households.

Although many Muslims in Malaysia are familiar with the word "Faraid" and have become accustomed to it, they are not entirely sure what it means. Muslims need to be educated on Islamic inheritance law, or faraid, in order to lessen the amount of unclaimed property. This

will help to address the issue. There are Muslims who have a wealth management strategy in place, but the strategy does not follow the Islamic rules for distributing money.

### **1.7.3 Awareness**

According to Gafoor's (2012) research, awareness is the capacity to perceive, experience, or be aware of events, things, or sensory patterns. An observer can verify sensory facts at this level of consciousness without necessarily assuming cognition. According to Cambridge Dictionary (2020), awareness is defined as being aware of what is happening or being aware of a situation or subject based on what is known or experienced at the time. In the context of this study, awareness refers to the students at UMK's level of familiarity with Faraid.

The vast majority of Muslims are utterly unaware of how important it is to create a written will (wasiyah). Those who understand its significance and make an effort to bring it up do so with the sorrow of a lonely family member. Even worse, if a family member dares to bring up this delicate subject, they risk being viewed as ungrateful and callous for doing so. Some things that are required and crucial when a Muslim die are unknown to and unimportant to Muslims. According to the findings of his study, Muslims who understand the significance of wasiyah often have misconceptions about how Muslims prepare their wills. They contend that it is unnecessary to put their wishes in writing because the Qur'an provides explicit instructions on how Muslims who pass away should be divided's possessions. The reason for this, according to Muslim scholars, is that since there are no completely Shariah-compliant Muslim states in the world, there is a strong likelihood that this crucial requirement won't be followed. For Muslims who live in non-Muslim nations or for those who will later convert to Islam, this is extremely crucial. In order to be sure that we obey Allah's demand, we must provide documented wasiyah (SWT).

Despite advances in IT and technology, today's culture still does not understand the value of money in daily life, which is the primary cause of the rise in unclaimed property. It is vital to inform the public about the early arrangements for the partition of the estate before the latter passes away in order to ensure that the heirs have no issue handling the estate following the decedent's passing. Despite the fact that Islam has specific standards for sharing a decedent's legacy, Faraid claims that because it includes several parties and complex procedures, it is not actually as straightforward as it might seem. As a result, managing the heirloom and giving it to the right heirs have usually been difficult tasks. In general, we can see the components of this complicated issue.



#### **1.7.4 Perception**

Cherry (2020) defined perception as the sensory interaction with the external environment. It requires both recognising and reacting to environmental cues. Through the perceptual process, people can learn about the aspects and elements of their environment that are crucial to their survival. They can behave in their environment thanks to perception, which also shapes how they view the world around them. Perception includes all five of the senses: touch, visual, sound, scent, and taste. It also includes proprioception, a group of senses that includes the ability to detect changes in bodily postures and motions. According to Cambridge Dictionary, perception is a conviction or choice that is frequently debated and is dependent on how things appear (2020). In the scope of this research, perception relates towards how UMK students view Faraid.

Men are still expected to provide financial support for the family in a faraid distribution system, therefore they receive a larger inheritance share despite women's contributions to the household's needs. It has been emphasised that there is a need for a distribution that takes into account the current socioeconomic situation, and that the historical reason for the faraid system needs to be reexamined. Muslims' idea of faraid law is based on customary law, which specifies that inheritance (inheritance land) is a piece of real estate that is shared among members of a tribe or descent and is passed from mother to daughter.

This type of ownership is incompatible with Islam, as is the inheritance of property when, according to customary law, the son has no ownership interest in the property, despite having a right to two-thirds of the assets possessed by both parents under Islamic law of inheritance (faraid). Girls received only one-third of the funding. Adopted children may also inherit under Perpatih Customary Law, which is contrary to Islamic teachings once more. Islam only permits natural offspring to inherit from their parents' assets.

### **1.8 ORGANIZATION OF THE STUDY**

It is allocated into three chapters in this study. The study will partially base on the area of research followed by the chapters:

#### ***Chapter 1 (Introduction)***

In the first chapter, explain about level of understanding, perceptions, and awareness of Faraid among students in University Malaysia Kelantan specifically in Pengkalan Chepa

campus. Also clarify about overview, background to the study, declaration of issues, research questions, research objectives, important to survey, research limitations, interpretations of study, study organizations and summary in this chapter.

### ***Chapter Two (Literature Review)***

This explains analysis literature in the second chapter. In this chapter, address the introduction, analysis of the level of awareness toward Faraid, understanding of Faraid and the perception of young people to Faraid. Also, this study should relate by the previous research through the papers, posts, research framework, and last one is overview chapter.

### ***Chapter Three (Research Methodology)***

This section is a detailed overview procedure in the study that started with the introduction and proceeded by the research methods, research design, research techniques, population study, sample size, data collection, pilot study, data analysis and conclusion is summary chapter.

## **CHAPTER 2: LITERATURE REVIEW**

### **2.1 INTRODUCTION**

This chapter will concentrate on a study of the literature on UMK students' perceptions of Faraid. Furthermore, this chapter discusses the definitions of each independent variable, such as knowledge, awareness, and perception, which influence UMK students' interpretation of Faraid.

### **2.2 CONCEPTUAL FRAMEWORK**

Based on previous perceptions for this study, there are three hypotheses that explain the relationship between the factors that influence Faraid's comprehension. The Theory of Planned Behaviour (TPB) is that theory, and the Theory of Reason Action (TRA) will be the core hypothesis in this study to differentiate and understand the relationship.

#### **2.2.1 Theory of Planned Behavior**

The Theory of Planned Behaviour (TPB) was developed to provide light on human behaviour in general. As this concept suggests, human behaviour influences social goals while also influencing seeming social controls, with social expectation being influenced by conduct demeanour, emotional standard, and witnessed conduct control. Demeanor, abstract standards, and saw control of behaviour are the three main parts of the hypothesis of planned conduct. Tucker et al. (2019) stated that this theory can be applied to create a model for predicting behaviour based on the intentions of individuals.

The hypothesis of anticipated activity (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975) was used to construct the premise of planned activities. TRA was intended to explain virtually all human behaviour and have the capacity to predict and explain human behaviour in a variety of contexts (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975). (1989), Davis, Bagozzi, and Warshaw (1990), and Davis, Bagozzi, and Warshaw (1990). One who is engaged in conflict and gaining the upper hand can also use this principle. Ajzen (1991) advocated the planned behaviour hypothesis to keep in mind a second variable for the first



hypothesis, social control. According to the idea of anticipated activity, expectancy is the main problem with the organised behaviour hypothesis.

A person's goal acts as a motivating factor in their behaviour. The emotional beliefs and norms in the anticipated activity hypothesis will have an impact on the person's expectation to carry out the behaviour. Waqf administrations (Kowalski and Goldstein, 2006), banking administrations (Kangis and Passa, 1997; Abdullah and Abdul Rahman, 2007; Rammal and Zurbruegg, 2006; Bley and Kuehn, 2003; Khattak and Rehman, 2010); cell phone administrations (Kowalski and Goldstein, 2006); waqf administrations (Kowalski and Goldstein, 2006); waqf administrations (Kowalski and Goldstein (Muhammad, 2010). These investigations' conclusions have produced inconsistent outcomes; for instance, Kowalski and Goldstein (2006) found that respondents were ignorant of cell phones' security advantages. However, bank supervisors have a plethora of knowledge regarding general Islamic banking and financial regulations, according to Abdullah and Abdul Rahman's 2007 research. These ideas may be made clearer by considering the concept of the problem at hand as well as its complexity or simplicity.

There is still plenty of proof that the variables of attitudes, subjective standards, and perceived behavioural control mentioned in this theory of planned conduct in the best interests of the person have an empirical relationship. On the other hand, some studies have found a new variable within the parameters of their research, so the idea of planned behaviour is constantly being reviewed. The updated theory of planned conduct is this concept's progression. Figure 2.1 show the framework from theory of planned behaviour.

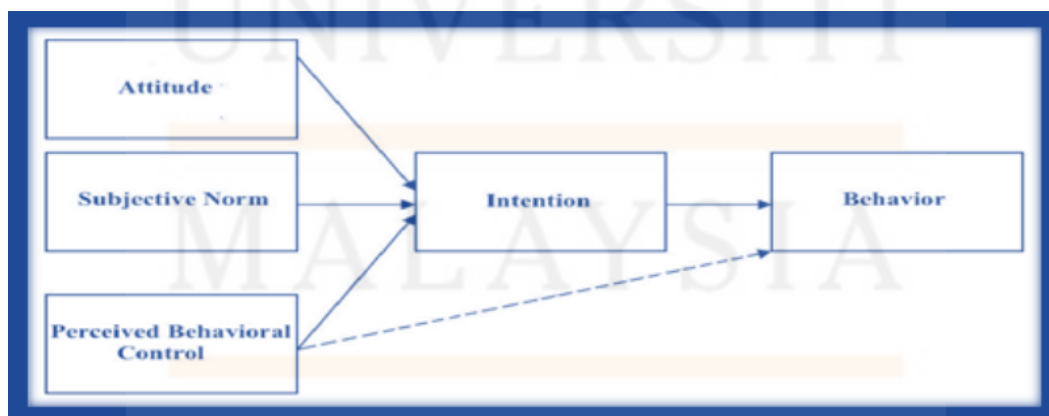


Figure 2.1: Framework from Theory of Planned Behaviour

**Attitude:** People won't assess a behaviour in an emphatic or unfavourable manner, which is referred to as mentality (Ajzen, 1991). Mentality becomes one of the crucial variables because, according to the Theory of Planned Behavior, disposition affects anticipation and behaviour. Previous studies have shown that a person's mentality has a significant role in determining how likely they are to advocate Faraid to others if they think it is a useful practise that will help them in the future. Furthermore, Mishra, Sankar, and Datta (2014) pointed out that people's dispositions have a significant role in their readiness to endure internet banking.

**Subjective norm:** Ajzen (1990) asserts that social factors like emotional norms may have an impact on a person's behaviours and objectives. In general, emotional standard, often referred to as abstract standard, is a person's reaction to or activity in response to the pushing element of others. One of the most important aspects that can be affected by a person's father, partner, family, and friends can have an impact on their behaviour and decision-making (1991). Sareye and Haji-Othman (2017) and Haji-Othman, Alwi, Sheh, Yusuff, and Mohd Saufi (2017) both conducted investigations into conduct from strict perspectives, such as zakat pay, and found a strong connection between abstract norms and objective. Although there hasn't been any research on Faraid to demonstrate how emotional standards affect expectations, experts concur that abstract standards are crucial in setting people's aspirations for Faraid.

**Perceived Behavioural Control:** Locus of control (faith in one's power to control one's situation) and faith in one's capacity to do research together characterise a person's capacity to manage a situation in a situation. The Czech Republic has the city of Ajzen (2002). According to Ajzen (1991), perceived social control refers to a person's capacity to behave in accordance with luck and resources when participating in a specific activity. Furthermore, according to Ajzen (2012), natural factors including emergent patterns, social factors, monetary variables, and other characteristics might have an impact on people's behaviour. According to this definition, apparent behaviour control refers to a person's capacity to exhibit Faraid in response to internal or external stimuli. According to other studies (Mishra et al., 2014; Malebana, 2014), a person's perception of their unusual capacity to carry out that activity makes them believe they have social control, which is perceived as a favourable predictor of behaviour.

### **2.3 EMPIRICAL LITERATURE**

The Theory of Planned Behaviour (TPB) provided the foundation for this study, which consists of three independent variables: knowledge, awareness, and perception. Meanwhile, Faraid's comprehension is the dependent variable. As a result, the study's major goal is to

determine the level of knowledge of Faraid among UMK students using data influenced by independent variables.

### **2.3.1 Understanding of Faraid**

Understanding is defined as "knowledge, sympathy, and informal agreement," according to Dictionary Cambridge (2020). It's how you know you've grasped a concept. Understanding, or understanding, is the ability to grasp something. Aside from that, comprehension informs people about a topic, a situation, or the operation of anything. In this study, the context of knowledge was related to UMK students' comprehension of Faraid.

The consensus of the Prophet's (Allah be Pleased be upon Him) companions, along with their *ijtihad*—the process of making a legal judgement based on a personal perception of legitimate sources like the Al-Quran and the Sunnah—have been the subject of past research.. The urge to determine whether or not someone is an heir or heirs is the driving force behind learning and understanding Islamic inheritance laws. Finding the shares or portions of the inheritance to which each benefit is entitled as well as the computation that may be used to compensate any share or beneficiaries using the calculation approach (mathematics). Following that, Allah (SWT) gave the following directive to the *mujmal* versus: "For men, a share of what the parents and near relatives leave, whether it be small or huge, and for women, a share of what the parents and close relatives leave, be it small or great.

According to Nafed (2009) and Abdelghani & Osman Sayid, Faraid is one of Shariah law's most significant elements (2014). In verses 11, 12, and 176 of Surah Al-Nisa, it lays out a number of clear guidelines. Children, women, and senior family members were not permitted to inherit during the pre-Islamic era (*al-jahiliya*). Only the deceased's strong brothers and uncles, particularly those prepared to defend themselves against prospective adversaries, would be able to assert themselves and lay claim to the inheritance. According to Abdelghani and Osman Sayid (2014), faraid is the understanding of wealth allocation to inheritors. Faraid wants to make sure that the heirs of a deceased relative receive a fair share of their wealth.

Nor Azurah et al. (2013) claim that faraid is a part of Islamic inheritance law with the aim of educating Muslims living in the West about this significant area of Islamic law. After death, a Muslim has four obligations. This comprises covering their final expenses, paying off any debts, having to carry out their will, and distributing the leftover wealth among their heirs in line with Shariah.

According to Md. Yazid (2010), the majority of Muslims lack a thorough understanding of Islamic inheritance laws, regardless of their profession, level of education, or employment in the public or private sector. Because they are driven by their own interests, some Muslims take actions that are prohibited by Islamic law.

Furthermore, Muslims need to move quickly to ensure that Faraid's knowledge remains crucial for accelerating the growth of generations of an Islamic family structure. In order for Faraid's knowledge to endure and remain in the lives of all Muslims, he also believes that all parties—including the wider public, scholars, professionals, legislators, administrations, and others—must be united and have the same views.

Faraid is a study that is concerned with the rules of sharia law that control devotional actions in regard to a person's riches when death is anticipated or certain, according to Abdul Nasir et al. (2018). Muslims need faraid, a cornerstone of Islamic law, to support their argument for fair wealth distribution. The property of a Muslim shall be transmitted to the real owners as soon as is practicable and in conformity with the prescriptions of Faraid.

Furthermore, Faraid is a critical catalyst for research innovation, which has a significant economic influence on the progress of social welfare, according to Adelina and Desintha (2014). Faraid continuously ensures wealth sharing and economic redistribution between generations. Faraid also protects property rights, promotes the participation of women in the economy, and ensures that money is distributed fairly.

According to Mohd Ali & Basri, one of Islam's most significant fields of study is Faraid (2015). But as learning resources have grown more scarce, this information has been gradually evaporating. It also forms the basis for the effective administration of the heir's inheritance in the Muslim community.

Last but not least, Faraid is one option for distributing an inheritance to surviving recipients, as Harini (2019) notes, but it is subject to particular limitations. A number of requirements must be satisfied before the property can be divided. These elements significantly influence how much money the surviving beneficiaries receive. The successors will have trouble doing Faraid computations because to a lack of knowledge, time, and energy, so it seems that this issue needs to be solved.

### 2.3.2 Knowledge of Faraid

Noorzulaikha Roslan (2013) stated that the result of her research shows that knowledge is the most factors that influence people's understanding towards Faraid system. Knowledge have a good relationship with understanding on Faraid system as hypothesized. The researcher mentioned that people out there agreed that knowledge is important not only for Faraid but also to apply in our daily life.

According to Azi Haslin and Rusni Hassan (2019), understanding and being aware of faraid might be a huge step in taking the necessary action smoothly. Basic information includes, among other things, the right of inheritance, the type and quantity of property, and the method of partition. The likelihood of family drama brought on by disagreements or conflicts among family members may be avoided or at least reduced by this recognition of importance. The ultimate goal is to get society ready for effective Islamic estate planning procedures rather than only relying on the said law and only appreciating it on the surface.

The implications of the explanation "knowledge" are varied in both the examination formation and the operational situation, and sometimes they are not unquestionably explained (Gloet and Terziovski, 2004). Similar to how "data" has been defined and used, "data" explanations have been in control, adding to the illusion that data and the people who possess it can be properly directed (Loughridge, 1999). According to Davenport et al. (1998), data is described as a coordinated synthesis of tests, guidelines, and frameworks as well as information gleaned from experience, context, translation, and reflection (Davenport et al., 1998). (Bhatt, 2000). It is a plan-based amazingness experience that includes presence of mind activities, insight, and point of view, both inwardly and outwardly (Jian, 2005).

The world would be a better place if there were no Quran. According to Surah al-Baqarah, man's urgent limit for serving as Allah S.W.T.'s agent on earth is data (2:30-33) As a result, those who possess more information would stand a greater possibility of succeeding Allah S.W.T. as vicegerents (Mirza and Riaz, 2012). The concerns, regulations, structures, data (Bhatt, 2000), experience, setting, and understanding of Islamic cash and banking items—referred to as thing data in this evaluation—will be used to indicate these concerns, regulations, structures, data (Bhatt, 2000), experience, setting, and understanding. Davenport and others (1998)



According to a prior study, Muslim students are more interested in and taught about Islamic money than non-Muslim students (Bley and Kuehn, 2004). A lack of statistics on Islamic banking among Malaysia's non-Muslim corporate clients was another issue (Ahmad and Haron, 2002). However, according to Osman and Ali (2008), information on Islamic financing is extremely well-known among Muslim business visionaries, and they are aware of the necessity of applying it in their organisations.

The lack of awareness and understanding were frequently explored components in prior studies, according to Kamarudin et al. (2015), Nasrul and Mohd Salim (2018), Noordin et al. (2013), Noordina, Shuibb, Zainol, and Adil (2012). The issues of mindfulness knowledge were found to be examined by the new tests, despite the fact that Malaysia's Ministry of Natural Resources and Environment recently established a mechanical-based media or an online platform for Inheritance up-and-comers of small space the board in 2011. Requests may therefore be made based on how well-versed understudies are in Faraid.

Significant knowledge of the Faraid norm is critical in determining those who will participate in home transportation collaboration sooner or later. Furthermore, the Prophet Muhammad (pbuh) urged us to "come out as familiar with the laws of inheritance and train them to people because they are one-bit of supportive information." "The primary part of knowledge which will be cheapened my Ummah will be Ilmu Faraid (information identifying with legacy)," the Holy Prophet (pbuh) had already warned us. Along these lines, it is our responsibility as Muslims to consider the meaning of the Islamic law of inheritance and the implications of an un-Islamic Will, as well as to put the rules into reality in order to ensure the information's persistence. Information and awareness regarding Faraid can serve as a superb stepping stone toward the movement's flawlessness. The basic information includes, among other things, the benefit of inheritance, the kind and number of properties, and the type of division.

Muslims in Malaysia have been given enough freedom to study the details of Islamic Inheritance Law, commonly known as Faraid, in order to prevent the anticipated rise in unclaimed property among Muslims (Zulkifli, Batiha, and Qasim, 2018).

The expert claimed that more work has to be done to enhance awareness of Islamic heritage law and that there is still a lack of understanding of Muslim society in Malaysia. According to research done in Felda Settlers in Bentong, many of these difficulties are brought on by the beneficiaries' error of caving in to a response for having their piece of land divided.

Talib, Noor, and Mohammed (Mohamad, Talib, and Noor, 1998). In order to prevent situations like this, it is important to provide a clear understanding of the potential effects and advantages of the Islamic framework from the outset, to the degree that anyone is aware of them. In addition, Muslims everywhere, regardless of their birthplace, profession, or background, have a poor understanding of Islamic heritage rules. The chiefs are one example of Muslims who have a financial strategy, albeit this is not in line with Islamic bounty distribution (Abd Aziz, Mohamed, Mazlan, Abd Aziz, and Mohaini, 2017). Considering Islamic estate planning is still one of the most crucial considerations, regardless of whether a person opts for Islamic pluralism diffusion or another route.

### **2.3.3 Awareness of Faraid**

In general, the term "awareness" refers to both the state of simply being aware of something while also being conscious of it. Awareness is the quality or state of noticing, sensing, or being aware of things, events, or sensory patterns. At this level of consciousness, an observer can confirm sense facts without necessarily inferring intellect. Consciousness is a prerequisite for all knowledge, yet awareness alone does not constitute knowledge. It is the quality or state of having a broad perspective on something. The most popular psychological definition of consciousness refers to awareness as self-perceptions. When people discuss physical awareness, emotional awareness, self-awareness, or strength awareness, for instance. This could be described as a feeling of awareness. This is comparable to self-awareness. In all of this, there is a sense of identity (awareness of own individuality).

Despite technological advances, it was found that the level of knowledge and will understanding among Muslims worldwide is extremely low. Assets are frozen until conflicts are addressed, costing both the nation and the Muslim community money. Most people are unaware of the importance of wealth distribution in accordance with Faraid, and even fewer are aware that it is encouraged in Islam and isn't against Islamic teaching (Rosman and Abd Razak, 2008). According to Omar's (2008) analysis, a significant portion of Malaysian Muslims do not have a wasiyyah, which suggests that most Malaysian Muslims do not take estate planning seriously and some are reluctant to form one. The research presented indicates that Malaysian Muslims frequently have poor levels of awareness of wasiyyah practise. Having a written will is crucial in today's complex world, thus Islamic succession planning for Muslims need more than just Faraid and bequests.

One of the causes for many unclaimed assets affecting the Muslim community in the past is a lack of awareness and grasp of the knowledge. More solutions are being sought to exploit the participant's skills, raising the prospect of a stronger effect on society soon. Education and awareness of Faraid can serve as a fantastic starting point toward the seamless execution of the desired action. Basic information, such as family property, property types and numbers, and division forms, are only a few examples (Azi Haslin Abdul Rahman and Rusni Hassan, 2019). This shows that a lot of people just know the actual makes of Faraid and are ignorant of the transmission component. As a result, several initiatives should be taken into consideration to spread the word about Faraid knowledge (Nabilah Syifaa Bt Remy Rony and Nur Baizura Bt Mohd Shukor, 2022). Lack of understanding and awareness are some factors in the underuse of Islamic estate planning (Omar, 2009; Mohyin, 2004). Muslims in Malaysia don't generally practise the Islamic estate plan too much. The lack of broad usage of Islamic estate planning was shown to be caused, in part, by low levels of awareness and comprehension (Sharfina et al., 2013).

Additionally, Ahmad and Pyeman (2008) claimed that broadcasting or promotion includes contending with a lack of public awareness. As a result, behavioral norms play a vital role in the development of will writing, as Muslims are expected to be courteous and well-mannered when it comes to estate concerns. The key behavioral norms, according to the idea of planned behaviors, are awareness, religion, and social influence (Liao et al. 2007). Muslims must be aware of Islamic Inheritance Law (Faraid) to be attractive while dividing the properties of the deceased to the heirs. Faraid is a method of distributing one's property that is based on the Qur'an and As-Sunnah (Waluyadi Waluyad and Setia Budiyaniti, 2022). This was owing to a lack of awareness, publicity, and suitable processes for claiming an inheritance in the society (Rashid & Yaakub, 2010, Nordin et al., 2012; Nordin et al., 2013).



The Muslim community has to be informed of hereditary issues as a result (Yusuf, 2015). The majority of Muslims in Kelantan might not be aware of the hidden treasures. It takes years to settle the claim as a result of a lack of community awareness. Since assets would be dispersed as unclaimed estate after a person's death if they are not claimed, it is imperative for Muslims to be determined to study about the Islamic Law of Inheritance. (2017) (Karamah, Baharul, Syahirah, Mohd, and Amran) (Karamah, Baharul, Syahirah, Mohd, and Amran). Even if modern society is enhanced by innovations, cutting-edge technology, and IT, there is still a lack of understanding of the importance of money in one's life, which continues to be the cause of and a contributing element in the rise in escheatment. Awareness is also the condition or capacity to perceive, feel, or be cognizant of events, objects, or acoustic features. An observer can confirm awareness facts at this level of consciousness without using appropriate or effective it (Mohammad Ali Roshidi Ahmad, 2021).

#### **2.3.4 Perception of Faraid**

Perception includes touch, sight, hearing, smell, and taste. Additionally, it involves sensory perception, a synthesis of senses that enables you to pick up on changes in your body's movement. It also includes cognitive functions like recognising a friend's face or sensing a familiar scent that need to be further affected. Perception is the term used to describe the sensory perception of the world. It requires using various senses to both perceive things and to take action. These are some of the additional senses that enable us to perceive them, together with balance, time, bodily position, momentum, and the perception of interior states. Many of them involve many sensory modalities and are therefore complex. Social perception, or the capacity to perceive and use social clues about people and situations, is another essential type of perception. Our perception influences how we see the world, but it also determines how we act in it. As psychology evolved as a science distinct from philosophy, psychologists were increasingly concerned with figuring out how various components of perception, notably color perception, functioned. Psychologists were interested in discovering how the mind perceives and organizes these experiences, in addition to the fundamental physiological processes that occur.

According to Nik Noriani (2012), women's contributions to family responsibilities are disregarded when it comes to inheriting under the Faraid distribution system because the focus is still on men to maintain the family, which results in men receiving a higher share of the legacy. It was stressed that equal distribution is necessary given the current socioeconomic

circumstances and that the Faraid system's historical foundation has to be reexamined. Waqf, wasiyyah, and Faraid planning are viewed favourably by Malaysian Muslims, claim Abd. Aziz and Izzati (2015). The majority of them think that planning for asset distribution is not exclusively for the well-off, married, and old.

Apart from that, most of them believe that wealth distribution should be planned for the benefit of both the heirs and the ummah. The Islamic community was already aware that bequest should have been shared according to Faraid law after the decedent's death, hence is there any need to organize ahead of time (Wan Suraya Wan Hassin, Wan Shahzinda Shah Shahar, and Umami Munirah Syuhada Mohamad Zan, 2016). Society must change this perception since it will pose problems for the successors with respect to the abandoned property. Moreover, indicate the amount of frozen property is growing (Buang A.H, 2009).

This is likely related to most of the Muslim community in Malaysia's core perception that Faraid is the only system for inheritance distribution (Muhammad Ridhwan et al. 2014), and that physical distribution according to Faraid apportionment is essential (Ali & Ahmad 2013). In essence, the takharuj system in Islamic inheritance law allows rightful beneficiaries/heirs to choose the optimal alternative for legacy distribution while maintaining the link of friendship (ukhuwwah) between them. Furthermore, Malaysian Muslims' perceptions of Islamic wills influenced the function of the disputed property, since they planned to form Islamic wills solely for non-heirs or with a specific purpose in mind (Ridhwan, Aziz & Nurul, 2015).

In order to protect the heirs from future issues relating to the abandoned property, society should alter this perception. Thus, it is clear that the rise of abandoned properties in Malaysia has been significantly influenced by the changing mentalities of our society. We must move rapidly to solve the issue of escheatment in this nation since these reckless attitudes have long been ingrained in the culture. Ahmad, Muhammad Ali Roshidi, 2021). A person's perception of their level of well-being is influenced by a variety of factors (Angeles, 2009; Clark, Diener, Georgellis, & Lucas, 2008; Clark & Georgellis, 2010; Diener, Lucas, & Scollon, 2006; Siedlecki, Salthouse, Oishi, & Jeswani, 2014), but financial satisfaction is the most crucial one (Chong, et al., 2011; Easterlin, 2006; Garrett & James III, 2013; Layard, 2005; Plagnol, 2011; Van Praag & Ferrer-i-Carbonell, 2004).

## 2.4 RESEARCH FRAMEWORK

The objective of this study to explain the understanding of the Faraid among the young generation focused on University Malaysia Kelantan students. This study is not something new in Malaysia, in fact it, has developed well and the community has been exposed. However, the changes of the world and the rapidity of technology to some extent influenced the study of the Islamic knowledge, including the field of the Faraid. In some places, the form of research conducted is still bound by rules, the material taught still uses old sources that have not been updated. This has hindered the study of the Faraid itself. In addition, there are still weaknesses and shortcomings in the understanding and exposure of the Faraid among students, therefore studies are conducted to improve the existing understanding of the Faraid, especially in University Malaysia Kelantan and elsewhere in general. Figure 2.2 show the relationship between independent variable and dependent variable:

### Title of The Proposal: The Level of Understanding of Faraid Among UMK Students

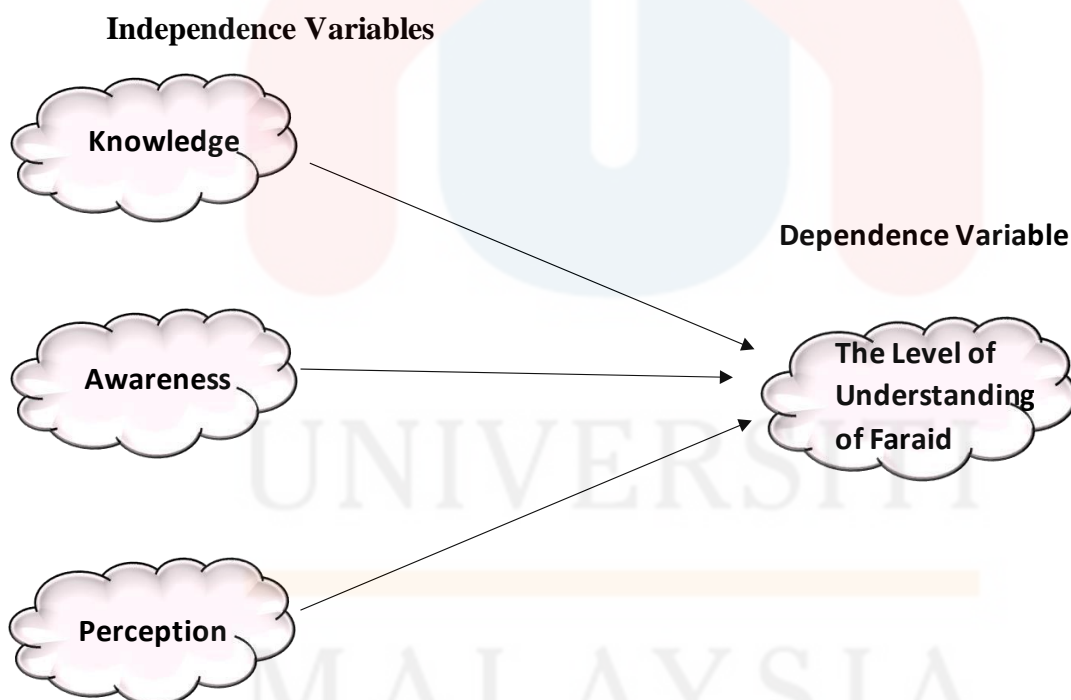


Figure 2.2: The Relationship Between Independent Variable and Dependent Variable

## 2.5 HYPOTHESES DEVELOPMENT

Not to be outdone, the researcher also developed a hypothesis statement related to the study. Where the statement will be tested by the researcher through analysis of the results of the study obtained from the study conducted. The analysis is done to find out whether the

results of this study support the hypothesis statement that has been developed. The following is a hypothesis statement developed by the researcher:

### **2.5.1 Knowledge and the level of understanding Faraid**

According to the previous study, one of the schools of Islamic law that is the subject of discussion is faraid, or Islamic property management. Faraid entails not only theory but also practise, or tatbiqi, which calls for mathematical ability. Whether something is well known to one person or many, knowledge is something we gain through familiarity or investigation. In this study's context, "knowledge" refers to the way that knowledge affects students' comprehension of the Faraid rules in Pengkalan Chepa.

Al-Zarkashi claims that the intellect, hearing, and the five senses are the three sources that round the road to knowledge. As a result, all sources of knowledge, including intelligence, subjective experience, practice, and vision, are now incorporated and the Qur'an, Al-Sunnah, Al-Ijma, and Al-Qiyas are no longer the only sources of knowledge. Knowledge can be derived from revelation, reason, inspiration, and the senses. In conclusion, knowledge, intellect, emotions, and creativity are the sources of knowing. Scholars' perspectives on inspired or intuitive that derives from many sources vary. A very small fraction of subsequent scholars (muta'akhirin) share the Sufi view that inspiration or intuition can also be used as a source of knowledge. As a result, inspiration serves as a source of knowledge for them.

Due to the advancement of audio-visual technologies including radio, television, CDs, and DVDs as well as internet technology, information may now be acquired fast and simply. In the future, this new strategy—particularly the internet—will probably put present strategies to the test as a new platform for Islamic da'wah. Because the internet will serve as a virtual teacher, pupils will be able to learn without being restricted by time or distance. This study suggests a connection between knowledge and faraid understanding level based on prior research.

**H1:** There is a significant relationship between knowledge and the understanding Faraid among UMK students.

### **2.5.2 Awareness and the level of understanding Faraid**

The previous study discovered that Muslims today who are concerned about commitment and care about the concept of adverse possession, which is certainly based on Islamic fiqh, is making a commendable effort to learn about and respect Faraid law. The results

of this study highlight the importance of increasing community awareness of estate planning in order to put it into practise and make sure that the property is effectively managed and administered, especially after the property owner's demise.

Rashid et al. (2010) argue that understanding the relevance of arranging the transfer of ownership before passing is critical to ensuring that the recipients do not face management challenges. He believes that other regions provide the community with less information about the Faraid procedure, are less aware of it, and do not provide specific criteria for legacy claims. Being aware of something is the attribute of awareness. It is the capacity to both perceive or be aware of events and to instantly recognise and analyse them. Another definition describes it as a state in which a person has access to specific knowledge and is able to use that knowledge right away in a variety of behavioural actions.

Being conscious of something is the attribute of being aware. It is the capacity to observe events, to be aware of them, and to promptly recognise and understand them. Another description is a situation in which an individual is aware of specific knowledge and is able to quickly apply that knowledge to a range of regulatory behaviours. Prior research by Ahmad Baharul Ulum et al. (2017) indicates that demographic factors affect Malaysia's Muslim population's awareness of unclaimed property. The expression is commonly mistaken for consciousness itself and used as a synonym for awareness. Because states of consciousness are tied to phases of awareness, the structure of experience reflects the framework of awareness.

Faraid's law, which controls how inheritance is dispersed after death, is universally accepted in Islam. According to Buang (2009), the Islamic community claimed that due to the application of Faraid legislation in Islam, early preparation for the partition of existing property life is unnecessary. As a result of their increased income, Muslim students aim to change the perception of their community. Because the students anticipate the heirs to pay the whole expenses of the litigation and management of the property owner's assets, the students are expected to cover the full costs of the litigation and upkeep of the property owner's assets.

The issue of inheritance division comes when a property owner chooses not to disclose ownership to the heirs, which adds to the heirs' ignorance of the estate's existence. Even worse, if the landowner is unconcerned with matters pertaining to the deed of possession against land, for instance, the absence of such ownership documents will result in a land title that is more problematic than when border overlap occurs (Wan Suraya Wan Hassin et al., 2016). This



study suggests a connection between consciousness and the degree of knowledge of faraid based on prior research.

**H2:** There is a significant relationship between awareness and the understanding Faraid among UMK students.

### **2.5.3 Perception and the level of understanding Faraid**

The study of perception involves pattern recognition. Some academics have suggested that perception is largely dependent on the information included in the stimulus, while others have countered that perception is not entirely dependent on the stimulus information alone but also depends on the perceiver's expectations and prior knowledge.

According to Newell and Simons (1972), who were discussing planning theory, problem-solving is frequently viewed as a theory of planning in which the order of operators is viewed as a plan of executable behaviours for carrying out a job. The perception of Malaysian Muslims on the organisation of wealth distribution also played a significant part in the current problem of frozen assets. As Malaysian Muslims believe that the role of Islamic estate planning only applies when there is an intention and plan to make an estate planning for the benefit of charity or for non-heirs, there is misinformation and confusion around this subject (Ahmad and Peyman, 2008). Only those who are leaving estates and those who will likely inherit appear to be aware of the significance of Islamic estate planning.

They further assume that the faraid system is already in place to guarantee their eligibility for the shares and that it is mandatory in the sense that it must be carefully adhered to. This is a deeper mistake regarding the planning of wealth distribution. As a result, the majority of them believed that Muslims did not need to engage in estate planning (Hassan and Yusop, 2006). Apart from that, it's because the majority of Malaysian Muslims think wealthy and wealthy individuals only need estate planning (Hassan, 2005; Hassan and Yusof, 2006; Fatin, 2011). The vast majority of people believe that real estate only applies to extremely wealthy people. But in reality, an estate can be a house, several thousand Ringgit Malaysia, or a car.

According to Muhammad Ridhwan Ab. Aziz and Nurul Izzati Nordin's (2015) findings, Malaysian Muslims have a favourable attitude toward preparing for waqf, wasiyah, and faraid. The vast majority of them believe that everyone may plan for the distribution of money, not just the wealthy, established, married, and elderly. In addition, the majority of them believe

that planning wealth distribution for the benefit of successors and the ummah is crucial. However, there is a discrepancy in the results when the authors contrast them with those of a previous study that discovered planning was still not prevalent.

Abdullah Siddik (1975) asserts that Muslim interpretations of the law of faraid are founded on Adat law. Hereditary property, as defined by Adat legislation, is owned collectively by clan/lineage members who are listed under the female members of the matriclan or matrilineage and is passed down from mother to daughter. Islam forbids both this type of ownership and the inheritance of property when, according to Adat law, male children have no ownership interest in such property but are entitled to two-thirds of the property that belongs to both parents under Islamic law of inheritance (faraid). The number of female children is only one-third. Adat Perpatih regulations also allow for the inheritance of property to adopted children, which is prohibited by Islamic law. The only legal heirs of a parent's property in Islam are the parent's biological children. According to research by Azura et al. (2013) among Muslims, Muslims' perceptions of the Faraid have a substantial impact on their knowledge of them. This study makes a relationship between perception and faraid level of understanding on the basis of prior research.

**H3:** There is a significant relationship between perception and the understanding Faraid among UMK students.

## 2.6 SUMMARY OF THE RESEARCH

In conclusion, this section addressed research literature review and it focused on the University Malaysia Kelantan student's analysis of understanding regarding Faraid. From this chapter, all the related literature has been reviewed regarding the research, which is understanding of Faraid, knowledge, awareness, and perception. Besides that, the researcher also illustrated the different factors participated in this research by giving Faraid's understanding of the component, aspects, and definitions.

No.	Hypotheses	Statement
1.	H1	There is a significant relationship between knowledge and the understanding Faraid among UMK students.
2.	H2	There is a significant relationship between awareness and the understanding Faraid among UMK students.
3.	H3	There is a significant relationship between perception and the understanding Faraid among UMK students.



## **CHAPTER 3: RESEARCH METHODS**

### **3.1 INTRODUCTION**

As implied by the title, this chapter discusses research methodology, which largely depict the procedures used to collect and analyse data in order to achieve the study's objectives. These include study techniques, strategies, frameworks, locations, demographics and samples, equipment, data collecting, data preparation, and analytic recommendations.

### **3.2 RESEARCH DESIGN**

The research design section provides a model for carrying out the research project that illustrates the exact techniques utilised to obtain the data required to address the research challenges. The purpose of this study is to look at students' comprehension of Faraid at the University Malaysia Kelantan (UMK).

This study's research approaches were quantitative. Additionally, because this is a quantitative study, the researchers employ a questionnaire to collect data. Given that the data from the questionnaire is specific and makes the analysis simple, quantitative research is particularly suitable for the study. According to (Apuke, 2017) and (Apuke, 2018), a research problem, a hypothesis or research question, a survey of literature reviewed, and a quantitative analysis of data are all components of quantitative research (Williams, 2011).

Additionally, it was noted by (Creswell, 2003; Williams, 2011; Apuke, 2017) that a quantitative approach incorporates the use of investigative techniques like surveys and experiments to acquire information for preset instruments that provide statistical data. The ability of quantitative research to generalise validity and reliability from study to the entire population and serve as a reference for future research is its most notable characteristic.

To ascertain how well the University Malaysia Kelantan (UMK) students understand Faraid, an empirical study will be conducted among them. In this inquiry, descriptive and reliability techniques were also used. Knowledge, awareness, and perception served as the independent variables in a descriptive study that examined how well UMK students at the Pengkalan Chepa campus understood Faraid. Dependability was improved by descriptive in order to accomplish study objectives.

After that, it includes a research plan of action and a research framework design. The most crucial thing is to ensure that the data acquired during fieldwork is helpful in resolving

the issues. Since the questionnaire on Faraid knowledge was evaluated among UMK students from the Pengkalan Chepa campus, the descriptive approach using the questionnaire is followed by a section of a sample of 300–360 responses.

### **3.3 DATA COLLECTION METHODS**

According to Dudovskiy, a data collection technique is a procedure for obtaining data from all relevant resources in order to reply to a research problem, test a hypothesis, and evaluate the results (2019). Data is gathered by researchers in order to explain, examine, and validate the question, goals, and study that they are performing. The researchers conducted their investigation using actual data sources. There are both quantitative and qualitative original data sources. As a result, quantitative methodologies will be used to collect data during the entirety of this inquiry.

Many different types of mathematical calculations are used in quantitative data collection approaches. Closed-ended questionnaires, correlation, and regression methods, as well as mean, mode, and median are a few examples of statistical data collection approaches. Additionally, compared to qualitative methods, quantitative ones can be applied more quickly and are less expensive (Dudovskiy, 2019). The researchers will distribute questionnaires to the 346 responders, who are UMK students from the Pengkalan Chepa campus. The SPSS statistical analysis program will also be used to analyze the data. Utilizing descriptive and reliability analysis, research data are examined to look at internal consistency.

### **3.4 STUDY POPULATION**

The population refers to the whole pool from which a sample of data is drawn. A population can refer to an item, an event, a measurement, or a big group of people. A population is participatory research consisting of subject groups linked by a common trait (Kenton, 2020). If the population is correctly stated, it is evident whether or not a specific unit belongs to the population. In a mathematics keyword search, for example, the research must specify the student population by age or grade, the type of school, the location, and the academic year within which the data will be acquired. Because of the complexities of the features that comprise the population, making any inferences about it is ludicrous.

The target audience for this study will be college students at UMK's Faculty of Entrepreneurship and Business. This study focuses on students at the Faculty of Entrepreneurship and Business due to a lack of awareness in Faraid. This study focuses on a

variety of subjects. They are knowledge, awareness, and perception on Faraid. Around 3478 students will be enrolled in the UMK Taman Bendahara Faculty of Entrepreneurship and Business in the early 2021 academic year.

### **3.5 SAMPLE SIZE**

A sample is symmetric with the respect that can be used by a larger group. It is a section of the population with a higher percentage. Samples are utilized in data analysis when the population size gets too large for the sample to include all possible members or supervisors. A sample must be fully representative and must not be biased in any way. Following an examination of the sample, the researcher should be able to draw findings that are generally applicable to the target group.

This study's sample size is limited to undergraduate students for Islamic Banking and Finance (SAB), Logistic (SAL), Commerce (SAK), Entrepreneurship (SAE) and Retailing (SAR) in for all years in 2022/2023 at the Faculty of Entrepreneurship and Business in UMK Campus Kota.

Our study is typically of a broad character, with a focus not just on Malay Muslims but also on non-Muslims. The table below assists in determining sample size based on the population sampled. Based on the table 3.1 of Krejci and Morgan, 1970, we choose 360 respondents for our study to match our population size.

Table 3.1: Table of Krejcie & Morgan, 1970

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.  
Source: Krejcie & Morgan, 1970

### 3.6 SAMPLING TECHNIQUES

#### 3.6.1 Non-Probability Sampling

Non-probability sampling is a technique used to choose samples when not every member of the population has an equal chance of being chosen as a respondent. The public won't choose products lacking these features while using this strategy, which allows the researcher to choose a test based on predetermined criteria. Furthermore, in any non-probability sampling technique, the sampling error cannot be calculated while choosing a sample. This is because, if the respondents are not selected at random, it is challenging to calculate the sample distribution needed to compute the sampling error (Yan Piaw, 2012). Non-probability sampling additionally enables the use of sample selection techniques based on the investigator's personal judgement. In light of this, non-probability sampling might be the most practical during the exploratory stage of some research endeavours, but it won't enable the recognition of the new topic's scope.

### **3.6.1.1 Convenience Sampling**

Non-probability sampling, which is used in this study even though the population may not be precisely defined or be very big, is used. The key justification for using this non-probability sampling method is that it is less expensive and frequently contracts more quickly than the probability sampling method (Micheal, 2011).

As a result, according to Sekaran and Bougie, convenience sampling constitutes one of the key non-probability sampling approaches (2014). For responders who are conveniently located, a convenience sample is created. Members of the population who are easily accessible for data gathering may also refer to convenience sampling as data collecting. The main benefits of this kind of sampling are the ease with which information can be gathered and the speed at which it can be done. During the exploratory stage of a research study, convenience sampling is most frequently used, and it may be the best method for quickly and effectively gathering basic data.

## **3.7 RESEARCH INSTRUMENT DEVELOPMENT**

Study instruments are tools that are used to collect, measure, and analyse data from participants associated with a research topic.

### **3.7.1 Survey Questionnaire**

In this study, questionnaires will often be used to execute the study's objectives and collect information since questionnaires are the most successful approach for researchers to attract a large number of respondents. This study will employ an online survey, such as a Google form, which will be sent at random to UMK students. Direct access to information also increases data quality while decreasing data completion time. Furthermore, the cost of conducting a questionnaire survey is a consideration since a big amount of information may be gathered at a lesser cost than face-to-face or telephone interviews. It can assist fulfil the study's aims by having numerous parts of questions that responders must answer. The questionnaire content included questions on independent and dependent variables.

### **3.7.2 Questionnaire Design**

A questionnaire, according to S, Sreejesh, Mohapatra, Sanjay, and Anusree M.R (2014), is a list of questions to be asked from respondents in an interview, with suitable instructions specifying which questions are to be answered and in what order. This project's



questionnaire was divided into three (3) sections: section A (demography), section B (dependent variable), and section C. (independent variable). This study includes a brief explanation of the research's goal.

### **3.8 MEASUREMENT OF THE VARIABLE**

In variable measurement, there are four (4) levels of measurement: nominal scale, ordinal scale, interval scale, and ratio scale. The nominal scale is employed to produce numerical representations of many categories. Using an ordinal scale, data are arranged in a hierarchy by going from low to high. A scale that allows only the degree of difference between items—not their ratio—is known as an interval scale. The greatest degree of measurement is a ratio scale, which enables researchers to define goals while also assessing and comparing difference.

This questionnaire was created to aid in the study's objectives, one of which is to pinpoint the causes of students' limited exposure to and familiarity with Faraid. Based on the documents uncovered during the earlier investigation, the questions were created. There are three (3) sections in this questionnaire. The first section focuses on getting respondents' demographic data. The dependent variables are the subject of the second part, while the independent variables are the subject of the third part.

#### **3.8.1 Section A: Demography**

This part will examine the respondents' individual backgrounds based on demographic questions such as age, gender, ethnicity, marital status, course attended, prior level of education, and whether or not they are familiar of the Faraid case.

#### **3.8.2 Section B: Dependent Variable**

Mcleod, S. (2019a) defines the dependent variable as the variable that is tested and measured in the experiment and is 'depending' on the independent variable. The questionnaire supplied for this section is solely to assess the extent to which students comprehend Faraid based on fundamental questions.

#### **3.8.3 Section C: Independent Variable**

According to Flannelly, Laura, Flannelly, Kevin, and Jankowski, Katherine. (2014), an independent variable is one that is thought to have an influence on other variables (independent



variables). The questionnaire for this part is on UMK students' knowledge, awareness, and perceptions about Faraid. Each of these variables has a set of questions.

For questions in sections B and C, use a 5-point Likert scale, with respondents rating the claims on a scale of 1 (strongly disagree), 2 (disagree), 3 (least agree), 4 (agree), and 5 (strongly agree) (absolutely agree). The Likert scale, according to Mcleod, S. (2019), is a five (or seven) point scale used to describe how strongly an individual agrees or disagrees with a certain claim.

### **3.9 PROCEDURE FOR DATA ANALYSIS**

In this part, the scientific method that converts raw data into clear numerical representations is discussed. The Statistical Package for the Social Sciences (SPSS) is a piece of computer software that the researcher will use to gather, characterize, alter, categorize, and encode the data from the questionnaire in order to comprehend the primary data (SPSS). The software programming will enable the researcher to complete quantitative investigations more rapidly and with less effort. Tools for transforming information include descriptive analysis, reliability analyses, and the Pearson coefficient. In order to identify anecdotal information offered by respondents and analyze traits, descriptive analysis is performed. Finding a substantial correlation between the investigation variable and the dependability statistic. The independent variables that are utilized to segment the data for the recurrence inquiry are examined using Pearson's coefficient of connection.

#### **3.9.1 Descriptive Statistic**

Quantitative representations are introduced logically using descriptive statistics. The case and estimates will be described in general. It creates the justification for each unique quantitative analysis of the facts as well as straightforward delineation research. In a research study, the researcher can analyse a big number of people or obtain varied estimations to quantify. Engaging insights can provide the analyst with a clearer foundation for working on information measurements.

Frequency analysis is an essential component of descriptive statistics. The number of times an event happens is its frequency. Using the SPSS programming, the frequency toward the segment profiles was decoded, and all the data was tallied up in a table that included the frequency and the percentage. Typical research is done with the analyst's objective to determine the level of recognition of each study component. The researcher can next ascertain which components of this judgement are accepted or discounted by the typical value-reach objective respondents.

### **3.9.2 Reliability Test**

The concept of "reliability" refers to the idea that a stepping stool should be able to constantly repeat the advancement you are projecting. There are some favourable moments and situations where it might be helpful.

A relatively straightforward gauge of dependability in exploration writing is Cronbach's Alpha. The reliability of the interior consistency of several components or scores that the expert must combine in order to generate an overview or synopsis score of the scales is assessed using this method.

The relationship grid determines alpha, which is compared to other dependability metrics. To help with the reliability of internal consistency, alpha should be positive and, in the majority of circumstances, more than 0.70.

The quantitative reliability test is governed by consistency and strength. Cronbach's Alpha is a reliability indicator that demonstrates how well the things are generally related to one another. The internal consistency is more trustworthy the closer Cronbach's Alpha is near one.

### **3.9.3 Pearson Correlation Coefficient**

The test statistic known as Pearson's correlation coefficient establishes the statistical interaction or relationship between two continuous variables. It is used in this part to achieve the research goal of identifying the elements that influence students at University Malaysia Kelantan (UMKknowledge)'s of Faraid. The correlation coefficient is found when two variables are related. According to Cohen (1988), there is a weak correlation if the correlation coefficient's value, whether it is positive or negative, is between 0.10 and 0.29; a medium correlation is between 0.30 and 0.49; and a strong correlation is between

0.50 and 1.0. In this study, it was discovered that awareness and perception of Faraid among University Malaysia Kelantan (UMK) students also had a moderately favourable association with comprehension of Faraid. Knowledge of Faraid also had a moderately good correlation with understanding of Faraid. Finding multicollinearity problems can also be done via correlation analysis. All variables' correlation coefficients were less than 0.80, indicating that there is no serious multicollinearity issue (Hair et al., 1998). Table 3.2 displays the general guideline for determining the magnitude of a correlation coefficient.

Table 3.2: Rule of thumb for Interpreting the Size of a Correlation Coefficient

Size of correlation	Interpretation
0.90 to 1.00/ -0.90 to -1.00	Very high positive/ negative correlation
0.70 to 0.90/ -0.70 to -.090	High positive/ negative correlation
0.50 to 0.70/ -0.50 to -0.70	Moderate positive/ negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.00 to 0.30/ 0.00 to -0.30	Little of any correlation

### 3.10 SUMMARY OF THE CHAPTER

In this section, we will look at the research methodology and how this research will be carried out. This part is responsible for the data population, sampling technique, research instrument, data collecting method, sample size, and research strategy. This part supports analysts in better understanding how to obtain information and assess the information that will be gathered in order to continue with exploration to meet the purpose of this study.

## CHAPTER 4: DATA ANALYSIS AND FINDINGS

### 4.1 INTRODUCTION

This part will emphasise on the collected data and research methodology embraced. Each segment will focus in on various thing. This segment will be examined on the demographic segment of respondent and the data analysis that have referenced in Chapter 3.

### 4.2 PRELIMINARY ANALYSIS

The purpose of the new evaluation was to ascertain the viability and reliability of the concept and variable. The results of a pilot test were used to conduct a reliability test. The feasibility of the study is validated by evaluating the criteria of inclusion and exclusion for the respondents, anticipation of the substances and involvement, collection and evaluating of the components used for measurement methods in the research, as well as training of the researchers and research assistants, according to Junyong (2017). Cronbach's Alpha ( $\alpha$ ) will be used to evaluate the findings of this study, and a value of less than 0.60 will be regarded as the lower acceptability limit. The general guidelines for Cronbach's Alpha coefficient size are shown in Table 4.1.

Table 4.1: The Rules of Thumb about Cronbach's Alpha Coefficient Size

Cronbach's Alpha Coefficient Range	Strength of Internal Consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Very Good
$0.8 > \alpha \geq 0.7$	Good
$0.7 > \alpha \geq 0.6$	Moderate
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Very Poor

For a pilot test on this research, the researchers have run the questions among 35 respondents randomly. This questionnaire was allocated to survey participants to check the reliability of the instrument. There are three (3) sections in the questionnaire labelled as Sections A, B, and C. Section A consists of six (6) questions focusing on the demographic profiles of the respondents.

Besides that, Section B consists of five (5) questions focusing on the dependent variable which is understanding of Faraid while Section C focuses on the independent variables. It is divided into three types of variables and each variable has five (5) questions. The questions involving these variables are about knowledge of Faraid, awareness of Faraid and perceptions of Faraid. Table 4.2 shows the results of the pilot test for all variable by reliability test analysed from SPSS.

Table 4.2: The Results of Pilot Test for All Variable by Reliability Test

<b>Cronbach's Alpha</b>	<b>Domain</b>
0.782	Understanding
0.837	Knowledge
0.828	Awareness
0.787	Perception

Based on the table 4.2, the results indicate that Cronbach's Alpha for all variables is more than 0.6. For instance, the result for the dependent variable which is understanding of Faraid is 0.782. Meanwhile, the results for the independent variables that are knowledge of Faraid, awareness of Faraid and perception of Faraid are 0.837, 0.828 and 0.787 respectively. In addition, the value considered as good and reliable to be used. Therefore, the results show that the study has the high internal consistency of the item in measuring concepts.

### **4.3 DEMOGRAPHIC PROFILE FOR RESPONDENTS**

The respondents of this study consisted of students from the Faculty of Entrepreneurship and Business at University Malaysia Kelantan from Pengkalan Chepa campus. The total of 363 students were selected as respondents and 363 sets of google forms were distributed equally to each respondent through the email. In addition, these 363 respondents were divided into 196 female respondents and 165 male respondents. This section will discuss further about the findings of this study based on the questionnaires that have been given to the respondents. The researcher discusses in detail about the background of the respondents' profiles for this research. The data collected from section A is about the demographic profile of the respondents which consist of age, gender, race, marital status, course attended, and previous education level.

Hence, the demographic profiles of the respondents for this research are shown in all tables as below.

#### 4.3.1 Age

Table 4.3: Frequency Output of Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 – 20 years	68	18.8	18.9	<b>18.9</b>
	21 – 23 years	219	60.5	60.8	<b>79.7</b>
	24 years and above	73	20.2	20.3	<b>100.0</b>
	<b>Total</b>	<b>360</b>	<b>99.4</b>	<b>100.0</b>	

Table 4.3 show the result of frequency and percentages of the respondents based on the segmentation of ages. The table indicate that majority of the respondents are between the ages of 21 to 23 years old which is 219 respondents and has a percentage of 60.5%. Meanwhile, the frequency for the age of 18 to 20 years is 68 respondents and 24 years and above is 73 respondents and has approximately the same percentage of 18.8% and 20.2% respectively involved in this research.

#### 4.3.2 Gender

Table 4.4: Frequency Output of Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	163	45.0	54.4	<b>100.0</b>
	Female	197	54.4	45.0	<b>55.0</b>
	<b>Total</b>	<b>360</b>	<b>100.0</b>	<b>100.0</b>	



Table 4.4 show the result of frequency and percentages of the respondents based on the segmentation of gender. The result indicate that the female respondents had the highest percentage value of 54.4% and a frequency of 197 respondents. Meanwhile, for the male respondents had the lowest percentage value of 45.0% and a frequency of 163 respondents involved in this research.

### 4.3.3 Race

Table 4.5: Frequency Output of Race

		<b>Race</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
<b>Valid</b>	Malay	296	81.8	82.2	<b>82.2</b>
	Chinese	37	10.2	10.3	<b>92.5</b>
	Indian	25	6.9	6.9	<b>99.4</b>
	Others	2	.6	.6	<b>100.0</b>
	<b>Total</b>	<b>360</b>	<b>99.4</b>	<b>100.0</b>	

Figure 4.3: Chart for the Race of Respondents

Table 4.5 show the result of frequency and percentages of the respondents based on the segmentation of race. The result indicates that the majority of respondents who answered this survey are Malays because it has the highest percentage value of 81.8% and a frequency of 296 respondents. Meanwhile, the respondents of Chinese have a percentage value of 10.2% and a frequency of 37 respondents. Besides that, the respondents of Indians and others have a percentage value of 6.9% and 0.6% and a frequency of 25 and 2 respondents.

### 4.3.4 Marital Status

Table 4.6: Frequency Output of Marital Status

		<b>Marital Status</b>			
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>

	Single	310	85.6	86.1	<b>86.1</b>
	Married	50	13.8	13.9	<b>100.0</b>
<b>Valid</b>	<b>Total</b>	<b>360</b>	<b>99.4</b>	<b>100.0</b>	

Figure 4.4: Chart for the Marital Status of Respondents

Table 4.6 show the result of frequency and percentages of the respondents based on the segmentation of marital status. The table indicates that the single respondents have the highest percentage value of 85.6% and a frequency of 310 respondents. Meanwhile, the married respondents have the lowest percentage value of 13.8% and a frequency of 50 respondents involved in this research.

#### 4.3.5 Course Attend

Table 4.7: Frequency Output of Course Attend

Course Attend					
		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	SAB	110	30.4	30.6	<b>30.6</b>
	SAE	54	14.9	15.0	<b>45.6</b>
	SAK	79	21.8	21.9	<b>67.5</b>
	SAL	70	19.3	19.4	<b>86.9</b>
	SAR	47	13.0	13.1	<b>100.0</b>
	<b>Total</b>		<b>360</b>	<b>99.4</b>	<b>100.0</b>

Figure 4.5: Chart for the Course Attend of Respondents

Table 4.7 show the result of frequency and percentages of the respondents based on the segmentation of course attend. The table indicates that the majority who answered this survey were from SAB course because it had the highest percentage value of 30.6% and a frequency of 110 respondents. Besides that, the respondents for SAK course had the second highest percentage value of 21.8% and a frequency of 54 respondents. Then, the percentage value for

respondents from SAE course was 14.9% and a frequency of 47 respondents. In addition, the percentage value for respondents from SAI course was 19.3% and a frequency of 70 respondents. At last, the respondents for SAR course had the lowest percentage value of 13.0% and a frequency of 47 respondents involved in this research.

#### 4.3.6 Previous Education Level

Table 4.8: Frequency Output of Previous Education Level

Previous Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	Matriculation	52	14.4	14.4	<b>14.4</b>
	Foundation (Asasi)	28	7.7	7.8	<b>22.2</b>
	STAM	43	11.9	11.9	<b>34.2</b>
	STPM	196	54.1	54.4	<b>88.6</b>
	Diploma	41	11.3	11.4	<b>100.0</b>
	<b>Total</b>	<b>360</b>	<b>99.4</b>	<b>100.0</b>	

Figure 4.6: Chart for the Previous Education Level of Respondents

Table 4.8 show the result of frequency and percentages of the respondents based on the segmentation of previous education level. The table indicates that the majority who answered this survey are STPM graduates because it has the highest percentage value of 54.1% and a frequency of 196 respondents. Besides that, the respondents for Matriculation graduates have the second highest percentage value of 14.4% and a frequency of 52 respondents. Additionally, the percentage value for STAM graduates was 11.9% and a frequency of 43 respondents. Subsequently, the percentage value for Diploma graduates was 11.3% and a frequency of 41 respondents. Lastly, the respondents for Foundation graduates had the lowest percentage value of 7.7% and a frequency of 28 respondents involved in this research.

#### 4.4 DESCRIPTIVE ANALYSIS

The descriptive analysis comes out from independent variable and dependent variable to find the mean of each variable. The response as was by using 5 points of likes the skills to measure respondents about how much they agree or disagree with the statement which is 1- Strongly disagree, 2- Disagree, 3- Least agree, 4- Agree and 5- Absolutely agree.

##### 4.4.1 Descriptive Analysis of Understanding

Table 4.9: Understanding of Faraid

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Based on your understanding of Faraid, Faraid is a knowledge related to the system of inheritance distribution for Muslims.	360	2	5	4.14	.685
Based on your understanding of Faraid, property such as land, buildings, jewellery, and cash are properties that can be divided according to Faraid?	360	3	5	4.11	.688
Do you agree that resources from forums and the internet can improve the level of understanding about Faraid among students?	360	3	5	4.10	.709

The understanding of Faraid is very important to be understood and practiced by the society as it is an order from Allah s.w.t.	360	3	5	4.13	.690
Does having a good academic background play an important role in determining the level of understanding of Faraid?	360	3	5	4.16	.677
Valid N (listwise)	360				

Table 4.9 show the dependent variable of the understanding of Faraid. There are five (5) items for these dependent variables. The highest mean is on the question “Does having a good academic background play an important role in determining the level of understanding of Faraid” which is 4.16. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the “Do you agree that resources from forums and the internet can improve the level of understanding about Faraid among students” which is 4.10.

Besides that, the highest standard deviation is on the question “Do you agree that resources from forums and the internet can improve the level of understanding about Faraid among students” which is 0.708. Meanwhile, the lowest standard deviation for this variable is on the question “Does having a good academic background play an important role in determining the level of understanding of Faraid” which is 0.677. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.4.2 Descriptive Analysis of Knowledge

Table 4.10: Knowledge of Faraid

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I have knowledge of Faraid and how it works.	360	3	5	4.01	.648
I have knowledge of the benefits of Faraid to the heirs.	360	3	5	4.05	.655
I have knowledge of the wealth planning of Faraid is important to avoid difficulties of financial.	360	3	5	4.02	.665
I believe Faraid is better than other property management.	360	3	5	4.09	.651
I know that Faraid help me to manage my property efficiently.	360	3	5	4.16	.662
Valid N (listwise)	360				

Table 4.10 show the independent variable of the knowledge of Faraid. There are five (5) items for these independent variables. The highest mean is on the question “I know that Faraid help me to manage my property efficiently” which is 4.16. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question “I have knowledge of Faraid and how it works” which is 4.01.

Besides that, the highest standard deviation is on the question “I have knowledge of the wealth planning of Faraid is important to avoid difficulties of financial” which is 0.665. Meanwhile, the lowest standard deviation for this variable is on the question “I have knowledge of Faraid



and how it works” which is 0.648. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.4.3 Descriptive Analysis of Awareness

Table 4.11: Awareness of Faraid

<b>Descriptive Statistics</b>					
	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
In your opinion, do demographic factors influence a person’s level of awareness about Faraid?	360	3	5	4.12	.643
Adults have a higher level of awareness about Faraid than young people.	360	2	5	4.15	.693
Did you know gender plays a role in determining a person’s level of awareness of Faraid?	360	3	5	4.20	.669
The level of education is able to cultivate one’s awareness of Faraid as well as understanding the processes in faraid.	360	3	5	4.19	.650
Do you think society is now aware of the concept of Faraid in the division of inheritance?	360	3	5	4.16	.673
Valid N (listwise)	360				

Table 4.11 show the independent variable of the awareness of Faraid. There are five (5) items for these independent variables. The highest mean is on the question “Did you know gender plays a role in determining a person’s level of awareness of Faraid” which is 4.20. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question “In your opinion, do demographic factors influence a person’s level of awareness about Faraid” which is 4.12.

Besides that, the highest standard deviation is on the question “Did you know gender plays a role in determining a person’s level of awareness of Faraid?” which is 0.693. Meanwhile, the lowest standard deviation for this variable is on the question “In your opinion, do demographic factors influence a person’s level of awareness about Faraid?” which is 0.643. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.4.4 Descriptive Analysis of Perception

Table 4.12: Perception of Faraid

<b>Descriptive Statistics</b>					
	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
I find that sources from the internet can change the perception that the internet can also increase the level of knowledge about Faraid.	360	3	5	4.14	.654
I believe that perception and understanding in Faraid knowledge is closely related.	360	3	5	4.20	.631

I believe perception has a significant influence on student satisfaction in terms of inheritance.	360	2	5	4.22	.666
I believe students' perceptions of Faraid are very important in determining our future lives and those of their families.	360	3	5	4.23	.656
I am sure the students have a positive perception of this Faraid knowledge.	360	3	5	4.31	.617
Valid N (listwise)	360				

Table 4.12 show the independent variable of the perception of Faraid. There are five (5) items for these independent variables. The highest mean is on the question “I am sure the students have a positive perception of this Faraid knowledge” which is 4.31. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question “I find that sources from the internet can change the perception that the internet can also increase the level of knowledge about Faraid.” which is 4.14.

Besides that, the highest standard deviation is on the question “I believe perception has a significant influence on student satisfaction in terms of inheritance” which is 0.666. Meanwhile, the lowest standard deviation for this variable is on the question “I am sure the students have a positive perception of this Faraid knowledge” which is 0.617. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.5 RELIABILITY TEST

In this study, the analysis enables the research to determine whether these sets of items have a strong level of stability in measuring variable. The table below shows the reliability tests for all the variables.

Table 4.13: Understanding of Faraid

Reliability Statistics	
Cronbach's Alpha	N of items
.788	5

Based on the table 4.13, Cronbach's Alpha for five (5) items in the understanding of Faraid measure is .788. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's understanding.

Table 4.14: Knowledge of Faraid

Reliability Statistics	
Cronbach's Alpha	N of items
.789	5

Based on the table 4.14, Cronbach's Alpha for five (5) items in the knowledge of Faraid measure is 0.789. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's knowledge.

Table 4.15: Awareness of Faraid

Reliability Statistics	
Cronbach's Alpha	N of items
.774	5

Based on the table 4.15, Cronbach's Alpha for five (5) items in the awareness of Faraid measure is 0.774. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's awareness.

Table 4.16: Perception of Faraid

Reliability Statistics	
Cronbach's Alpha	N of items
.764	5

Based on the table 4.16, Cronbach's Alpha for five (5) items in the awareness of Faraid measure is 0.764. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's perception.

#### 4.6 NORMALITY TEST

Table 4.17: Test of Normality

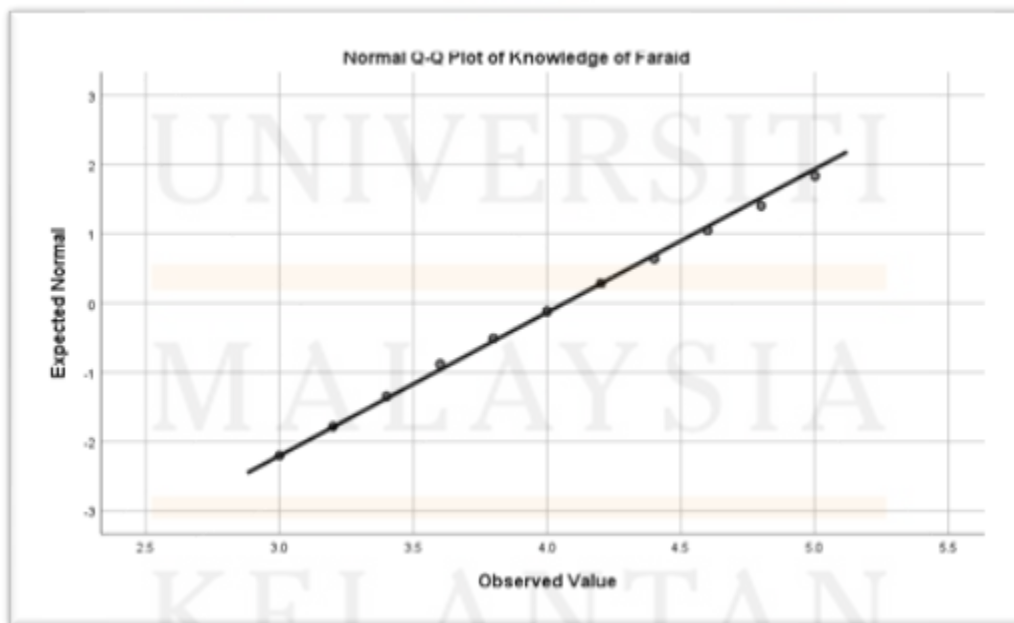
	Tests of Normality					
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Mean of Understanding of Faraid	.093	360	.000	.965	360	.000
Mean of Knowledge of Faraid	.098	360	.000	.972	360	.000
Mean of Awareness of Faraid	.096	360	.000	.965	360	.000

Mean of Perception of Faraid	.117	360	.000	.961	360	.000
a. Lilliefors Significance Correction						

Source: SPSS Data Analysis



Figure 4.7: Understanding of Faraid



4.8: Knowledge of Faraid



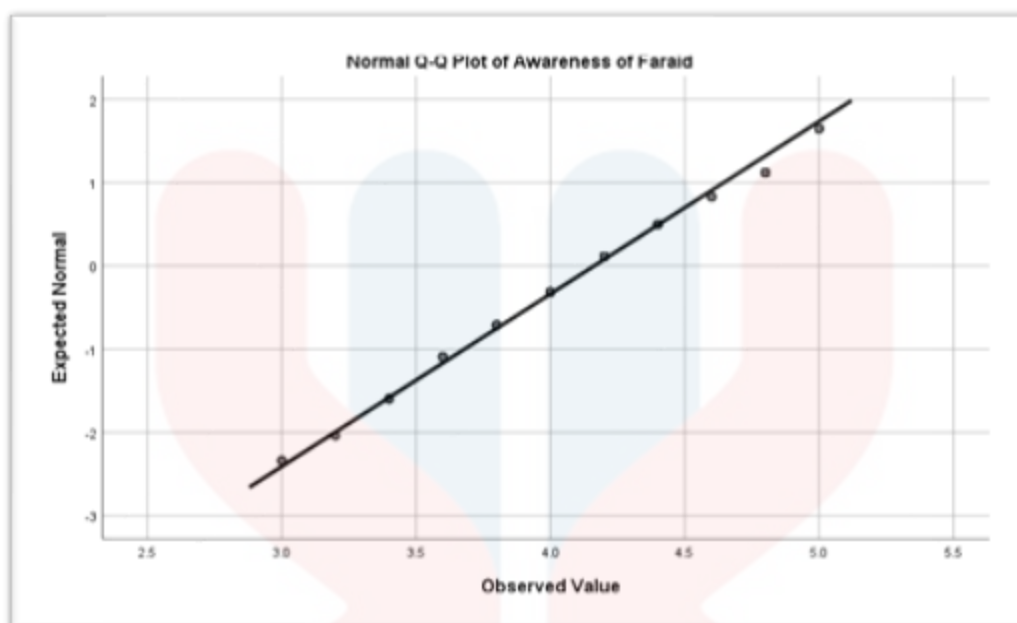


Figure 4.9: Awareness of Faraid

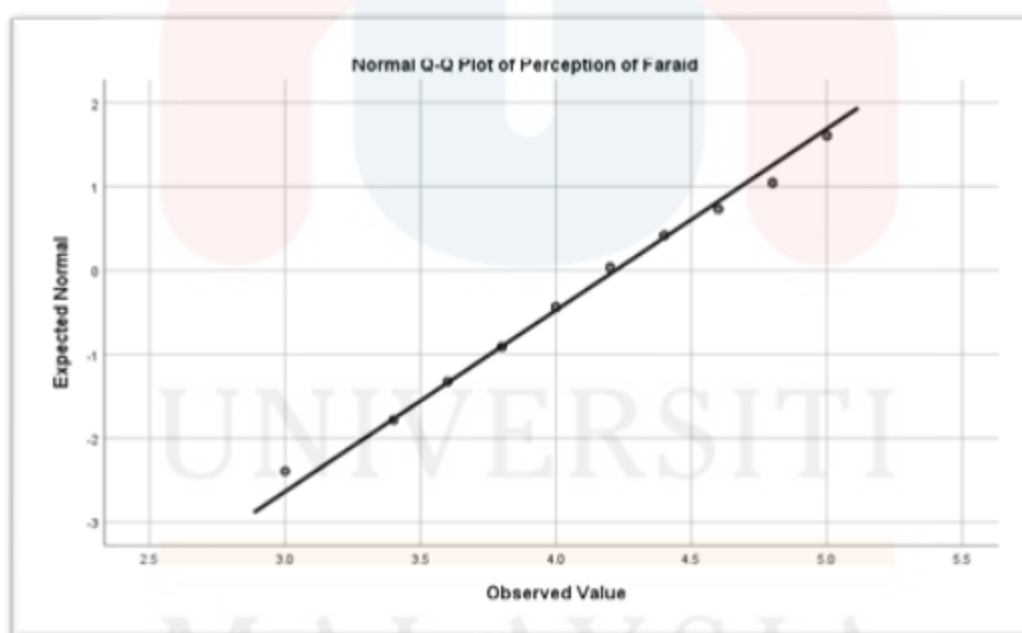


Figure 4.10: Perception of Faraid

In light of the table shows that all the variables have  $p < 0.05$  so every one of the variables can be thought to be non-typical. Accordingly, the normality of all variables for this examination was met. This research utilizing Kolmogorov-Smirnov normality test rather Shapiro-Wilk normality test. The Shapiro–Wilk normality test is more suitable strategy for little example sizes ( $< 50$  tests) despite the fact that it can likewise be taking care of on bigger example size

while Kolmogorov–Smirnov normality test is utilized for  $n \geq 50$ . So, Kolmogorov-Smirnov normality test more appropriate as direction for this research. This is on the grounds that Kolmogorov-Smirnov had no touchy to issue in tails and it was appropriate for informational index more than 50. What's more, Shapiro-Wilk didn't function admirably assuming that few qualities in the informational index were something very similar and its turn out best for informational index informational collection under 50 (Razali and Bee).

#### 4.7 HYPOTHESES TESTING

Table 4.18: Pearson Correlations

Pearson Correlations					
		Understanding	Knowledge	Awareness	Perception
Understanding	Pearson	1	.619**	.673**	.649**
	Correlation				
	Sig. (2-tailed)		.000	.000	.000
	N	360	353	353	353
Knowledge	Pearson	.619**	1	.581**	.553**
	Correlation				
	Sig. (2-tailed)	.000		.000	.000
	N	360	360	360	360
Awareness	Pearson	.673**	.581**	1	.717**
	Correlation				
	Sig. (2-tailed)	.000	.000		.000
	N	360	360	360	360

Perception	Pearson	.649**	.553**	.717**	1
	Correlation				
	Sig. (2-tailed)	.000	.000	.000	
	N	360	360	360	360
**. Correlation is significant at the 0.01 level (2-tailed).					

Table 4.19: The Relationship between Knowledge and Understanding Faraid among UMK Students.

Correlations			
		Knowledge	Understanding
Knowledge	Pearson Correlation	1	.619**
	Sig. (2-tailed)		.000
	N	360	360
Understanding	Pearson Correlation	.619**	1
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant relationship between knowledge and understanding of Faraid among UMK students. Pearson correlation showed 0.619 with a significance level of 0.00. This indicates that there is a statistically significant correlation between knowledge and understanding of Faraid ( $r = 0.619$ ,  $N = 360$ ,  $p < .001$ ). It is a moderate positive correlation. Therefore, the study accepts H1 that researchers ensure that there is a significant relationship between knowledge and understanding of Faraid among UMK students.

Table 4.20: The Relationship between Awareness and Understanding Faraid among UMK Students.

<b>Correlations</b>			
		<b>Awareness</b>	<b>Understanding</b>
Awareness	Pearson Correlation	1	.673**
	Sig. (2-tailed)		.000
	N	360	360
Understanding	Pearson Correlation	.673**	1
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant relationship between awareness and understanding of Faraid among UMK students. Pearson correlation showed 0.673 with a significance level of 0.00. This indicates that there is a statistically significant correlation between awareness and understanding of Faraid ( $r = 0.673$ ,  $N = 360$ ,  $p < .001$ ). It is a moderate positive correlation. Therefore, the study accepts H2 that researchers ensure that there is a significant relationship between awareness and understanding of Faraid among UMK students.

Table 4.21: The Relationship between Perception and Understanding Faraid among UMK Students.

<b>Correlations</b>			
		<b>Perception</b>	<b>Understanding</b>
Perception	Pearson Correlation	1	.649**
	Sig. (2-tailed)		.000
	N	360	360

Understanding	Pearson Correlation	.649**	1
	Sig. (2-tailed)	.000	
	N	360	360
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the table above, the results show a significant relationship between perception and understanding of Faraid among UMK students. Pearson correlation showed 0.649 with a significance level of 0.00. This indicates that there is a statistically significant correlation between awareness and understanding of Faraid ( $r = 0.649$ ,  $N = 360$ ,  $p < .001$ ). It is a moderate positive correlation. Therefore, the study accepts H3 that researchers ensure that there is a significant relationship between perception and understanding of Faraid among UMK students.

#### **4.8 SUMMARY OF THE CHAPTER**

This chapter 4 contains descriptive analysis, reliability test and the test on presumption that is directed in regression analysis. The analysis was done to explore whether there is a connection between the dependent variable and independent variable as communicated by the past researchers.

## CHAPTER 5: DISCUSSION AND CONCLUSION

### 5.1 INTRODUCTION

The researcher will discuss the conclusions based on the data that were examined in chapter four in this chapter. Highlights of the findings that pertain to the study's main goal—that is, the comprehension of Faraid among UMK students at the Pengkalan Chepa campus—will really be presented in this section. The ramifications of this study and the restrictions on how long it can take to complete it are then covered in the following section. Giving a suggestion for additional investigation is the final step. Consequently, the complete investigation is concluded in this chapter.

### 5.2 KEY FINDINGS AND DISCUSSION

The focus of this research was to see if knowledge, awareness, and perception influenced UMK students' understanding of Faraid. Researchers discovered significant relational variables based on data collected from respondents. The table below shows the finding of all the hypotheses in this research.

Table 5.1: The Finding of Hypotheses 1

Objective	Hypotheses 1	Significant (Positive/Negative)	Result
To study the relationship between knowledge and the understanding Faraid among UMK students.	There is a significant relationship between knowledge and the understanding Faraid among UMK students.	0.619 (Moderate Positive)	Supported

Based on this table, it shows that there is a moderate positive relationship between knowledge and understanding of Faraid among UMK students, as well as significant values. In Chapter 4, H1 is accepted with a correlation coefficient of 0.619 at a significant level,  $p < .001$ . According to the correlation coefficient statistics, Faraid's knowledge can assist UMK students in gaining a deeper comprehension.



According to Zulkifli, Batiha, and Qasim (2018), Malaysian Muslims now have enough flexibility to fully comprehend Islamic Inheritance Law, or Faraid, which supports this conclusion. Students will also profit from this because it will speed up the estate division process and ensure that everything goes according to plan. A set of students will probably respond favourably to property management if they respond favourably to this Faraid.

Table 5.2: The Finding of Hypotheses 2

Objective	Hypotheses 2	Significant  (Positive/Negative)	Result
To study the relationship between awareness and the understanding Faraid among UMK students.	There is a significant relationship between awareness and the understanding Faraid among UMK students.	0.673  (Moderate Positive)	Supported

This table shows that there is a moderate positive relationship between Faraid awareness and understanding, as well as significant values, among UMK students. In chapter 4, H2 was received with a correlation coefficient of 0.673 at a significant level,  $p < .001$ . According to the correlation coefficient statistics, Faraid's knowledge can assist UMK students in gaining a better understanding.

Demographic factors can affect Faraid awareness among the younger generation, as shown by Zatul et al. (2017). This is because close friends have such a powerful impact on raising awareness of the value of faraid information. This pushes students to take care of their properties and introduces them to other students, allowing them to constantly enhance their comprehension of Faraid in addition to addressing any future challenges. Age (Wilford & Wakunuma, 2014), gender (Omoogun, 2013), and education (Roeser and Peck, 2009; Alma'amun, 2013; Rashid & Madya, 2015) are all proven to have an impact on the degree of awareness of Islamic heritage rules in Faraid.

Table 5.3: The Finding of Hypotheses 3

Objective	Hypotheses 3	Significant (Positive/Negative)	Result
To study the relationship between perception and the understanding Faraid among UMK students.	There is a significant relationship between perception and the understanding Faraid among UMK students.	0.649 (Moderate Positive)	Supported

This table demonstrates that there is a moderate positive relationship between Faraid perception and understanding, as well as significant values, among UMK students. In chapter 4, H3 was accepted with a correlation coefficient of 0.649 at a significant level,  $p < .001$ .

Masrek and Gaskin (2016) provide more evidence in support of these conclusions. Faraid source assessment and evaluation are critical for measuring student efficacy and competence as well as improving social media resources. The perceptions of people's future conduct can affect and be influenced by opinions from social media sites like Facebook, Twitter, and Instagram. According to Bagudu and Sadiq (2013) and Khan et al. (2014), in previous studies, students' perspective and perspectives were utilized to assess the utility and efficacy of sources of information.

### 5.3 IMPLICATIONS OF THE STUDY

In the section under "Research Implications," researchers discuss or concentrate on how a study's findings are important for the future or how a research strategy, practise, concept, or study may have an impact on it (William M.K. 2006). The final research study's applicability and the implications of the references developed at its end (Astuti, and Wigati 2015). There may be a variety of perspectives on the study's activities depending on the outcomes. The results of the study will have an impact on what occurs in the future. The findings of this study will thereby promote collaboration across parties, including the government, a crucial social force.

Due to technological improvements, the effects of Faraid understanding within university students, particularly at University Malaysia Kelantan, might raise awareness across the entire young population of Malaysia. Furthermore, every nation, including all sectors, both domestic and international, has been significantly impacted by the COVID-19 crisis, which has shaken the whole world today. Because there are technology facilities available, the communities will be more watchful in resolving problems as they occur. The resources of the community aid in understanding Faraid and its predecessors to some extent.

Additionally, per the Adelina Zuleikha and Shamsheer Mohamad (Dec 2017), Malaysian law recognises the partition of Faraid and the government plays a vital role in the Faraid system, which serves as the foundation for Islamic inheritance. Considering the findings of this study, it is advised that Faraid-related data be spread through appropriate channels. At the primary, secondary, and collegiate levels, faraid studies ought to be incorporated into the system of public education in this country. Disseminating information regarding the inheritance claim process calls for ongoing conversations and briefings between governmental and private groups. Research on this inheritance system must move more quickly, which calls for more publication of Faraid-related books and periodicals. Additionally, the community might find it easier to understand the inclusion of Faraid information if facilities are made available through social media use. will just be able to contribute in this way to the more efficient and effective conveyance of information.

The implications for society may help people recognize Faraid's understanding. According to the level of understanding of the populace, particularly among students at the University Malaysia Kelantan, the most of them are familiar with the notion of Faraid but are still baffled by it. It will be necessary for those who are already familiar with the Faraid side of the family to understand about inheritance. People are more knowledgeable about the problem and have a better comprehension of it as a result of this research. Even though they are aware that Faraid is an Islamic practice and that it would be employed in a family dynamics structure, those who are familiar with it may be perplexed as to what it is.

The proportion of students were familiar with Faraid, according to the data gathered from the surveys, which is last but not least. Even though some individuals are ignorant of this, it can have positive effects on institutions like colleges (Stephanie L, September 2021). On the basis of the interview session, the students did well during this study to get comprehension of Faraid.

#### 5.4 LIMITATIONS OF THE STUDY

Throughout the research project, the researcher encountered various restrictions. Limits are features of uncontrolled weaknesses that are strongly tied to the selected study design, model restrictions, or financing constraints. In this situation, the restrictions can also have an impact on the findings, even though they are essentially outside the researcher's control.

This research focuses on the understanding of Faraid among University Malaysia Kelantan (UMK) students at the Pengkalan Chepa campus. They have the different knowledge and experience about this study. The researcher chose to bring the data gathering procedure face to face at the outset. However, because of the Covid-19 epidemic, interviews were performed using questionnaires. The researcher is unable to view the reaction of the information as it serves to comprehend if the informant understands the query or vice versa while using this approach. As a researcher, you must understand if the informant can or cannot answer since he does not want any misunderstanding to occur.

Besides that, getting responders to complete the questionnaire is a hurdle for the researchers. Their time will likely be disrupted as they complete the quiz. Because it's possible that some respondents didn't fully comprehend the question. Network folding is a problem as well. Some locations or localities have poor internet connectivity, which disrupts the process of completing the questionnaire. They may lose focus during the questioning process when they aren't with the informant. Some of the kids consequently failed to pay consideration to the issues and significance of Faraid that frequently arose in their homes or in the environment. Furthermore, as described in chapter 3, the researchers must make every effort to guarantee that there are enough responders to this survey. The researchers' ability to gather data is thus hampered by this condition. There is also a time constraint for the researchers. The time frame alludes to the amount of time needed to gather all the respondents' data. There were some individuals who wouldn't participate and answer the questionnaire, which made it challenging for the researcher. The researcher eventually found also that study's sample size was a problem (Vasileiou k, et.al, 2018). Some of them might have participated in the study because they weren't aware that Faraid even existed or because they had trouble getting online. This is due to ignorance about Faraid and what would happen in a familial institution setting (Khairy and Nasrul, February 2018). The difficulties and obstacles that researchers must overcome in order to accomplish this study are hence all of the following.

## **5.5 RECOMMENDATIONS**

Naturally, our findings raise a number of questions that need be further investigated. These investigations may be carried out through arbitrary methods like focus groups or inside-out meetings. These approaches are probably the best for bringing some rich information on understanding of Faraid to University Malaysia Kelantan students. 500 responders from all three campuses of the University Malaysia Kelantan will be included in the sample size for future research, which will increase to a higher number. Future research is expected to correct this flaw. Despite the limits mentioned, this evaluation provides a thorough understanding of Faraid's contributions to managing resources for students at University Malaysia Kelantan. Without a doubt, it is expected here that inquiry will serve as motivation for and a requirement for future research in order to guide research to complete and investigate Faraid attention. a Such study is seen to be useful as reference material and data for other studies. As a suggestion for future research, it would've been fantastic if analysts focused their attention on the local area and the advantages of Faraid with a broader scope of the study, either local investigations or correspondences on the coast to add the most data once more and not confined to specific nations and conferences of provinces as a consequence.

## **5.6 MAJOR CONCLUSION OF THE STUDY**

Overall, the outcome of the analysis of the running data is related to the goal that the researcher had specified. According to the researcher, understudies at UMK Pengkalan Chepa in Kelantan understand Faraid in terms of acknowledgment, disposition, and emotional condition. According to research, awareness has the greatest impact on one's ability to comprehend Faraid. The study influences how acknowledgement input is presented in the future by increasing students' comprehension of Faraid at UMK Pengkalan Chepa in Kelantan. Even though study focused on a limited sample, we hope these will serve as a platform for future studies that will cover a broader population and go into greater detail.



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APPENDIX A

**UNIVERSITI MALAYSIA KELANTAN**  
**ENROLMEN PELAJAR AKTIF IJAZAH SARJANA MUDA SESI 2021/2022**  
**(Mengikut Program dan Semester Pengajian)**

		Semester 1			Semester 2			Semester 3			Semester 4			Semester 5			Semester 6			Semester 7			Semester 8			Semester 9			Semester 10			Semester 11		Jumlah			
		L	Jum		L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	P	Jum	L	Jum	L	P	Jum				
FAKULTI KEUSAHAWANAN DAN PERNIAGAAN	\$AA - B. Accounting (Hons)				2	17		19	3	13	16	1		1																			6	30	36		
	\$AB - BBA. (Hons) (Islamic Bank & Fin)				40	163		203				34	167	201				40	160	200	3	9	12	46	140	186	1		1				164	639	803		
	\$AE - B.Ent. (Hons)				18	36		54				14	35	49				12	44	56		1	1	14	39	53							58	155	213		
	\$AK - B. Ent. (Hons.) (Commerce)	1	1		51	140		191				58	162	220		2	2	64	161	225	1	11	12	60	170	230			1	1	2		236	647	883		
	\$AL - B. Ent. (Hons) (Logistic)				60	143	1	204				56	152	208				78	150	228	2	9	11	46	88	134	1	1	2	1		1		244	543	788	
	\$AL0 -				1			1				3	2	5																			4	2	6		
	\$AR - B. Ent. (Hons) (Retailing)				52	138		190		1	1	37	149	186	2	12	14	50	119	169		2	2	54	163	217	1	1	2	1	2	3	1	1	198	587	785
	<b>Jumlah Fakulti</b>	<b>1</b>	<b>1</b>		<b>224</b>	<b>637</b>	<b>1</b>	<b>862</b>	<b>3</b>	<b>14</b>	<b>17</b>	<b>203</b>	<b>667</b>	<b>870</b>	<b>2</b>	<b>14</b>	<b>16</b>	<b>244</b>	<b>634</b>	<b>878</b>	<b>6</b>	<b>32</b>	<b>38</b>	<b>220</b>	<b>600</b>	<b>820</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>910</b>	<b>2603</b>	<b>3513</b>
<b>Jumlah Keseluruhan</b>	<b>1</b>	<b>1</b>		<b>224</b>	<b>637</b>	<b>1</b>	<b>862</b>	<b>3</b>	<b>14</b>	<b>17</b>	<b>203</b>	<b>667</b>	<b>870</b>	<b>2</b>	<b>14</b>	<b>16</b>	<b>244</b>	<b>634</b>	<b>878</b>	<b>6</b>	<b>32</b>	<b>38</b>	<b>220</b>	<b>600</b>	<b>820</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>910</b>	<b>2603</b>	<b>3514</b>	



**APPENDIX B: DRAFT OF QUESTIONNAIRE**

**EKFP**

**TITLE OF PROPOSAL: THE UNDERSTANDING OF FARAIID AMONG UMK STUDENTS.**

**SECTION A: DEMOGRAPHIC**

<b>Respondent's profile</b>	<b>Items</b>	<b>Tick</b>
Age	Below 22 years	
	23 years	
	24 years and above	
Gender	Male	
	Female	
Race	Malay	
	Chinese	
	Indian	
	Others	
Marital status	Single	
	Married	
Previous education level	Matriculation	
	Foundation (Asasi)	
	STAM	
	STPM	
	Diploma	

**SECTION B: UNDERSTANDING OF FARAIID**

No	Question	Likert scale				
		1	2	3	4	5
1	Based on your understanding of Faraid, Faraid is a knowledge related to the system of inheritance distribution for Muslims.					
2	Based on your understanding of Faraid, property such as land, buildings, jewelery and cash are properties that can be divided according to Faraid?					
3	Do you agree that resources from forums and the internet can improve the level of understanding about Faraid among students?					
4	The understanding of Faraid is very important to be understood and practiced by the society as it is an order from Allah s.w.t.					
5	Does having a good academic background play an important role in determining the level of understanding of Faraid?					
6	Do you agree that lack of knowledge is one of the factors that influence the level of understanding about Faraid among students?					
7	Based on your understanding of Faraid, the primary heirs in the division of property are father, mother, husband, wife, son, and daughter.					
8	I need to improve my level of understanding about Faraid because it is very important to use in the future.					
9	If you understand about the process of inheritance division in Faraid, will you help your family to solve the problem?					
10	I am sure that having a good level of understanding about Faraid can give me a lot of benefits.					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

**SECTION C:**

**I. KNOWLEDGE OF FARAID**

No	Question	Likert Scale				
		1	2	3	4	5
1	I have knowledge of Faraid and how it works.					
2	I have knowledge of the benefits of Faraid to the heirs.					
3	I have knowledge of the wealth planning of Faraid is important to avoid difficulties of financial.					
4	I believe Faraid is better than other property management.					
5	I know that Faraid help me to manage my property efficiently.					
6	Attitude has positive influence on Faraid of giving behavior.					
7	Faraid wealth planning will avoid any kind of arguments in future					
8	Faraid has positive influence among family members in future					
9	I have knowledge of the rules of Faraid					
10	I have knowledge that Faraid is not applicable to non-muslim					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

**II. AWARENESS OF FARAID**

No	Question	Likert Scale				
		1	2	3	4	5
1	In your opinion, do demographic factors influence a person's level of awareness about Faraid?					
2	Adults have a higher level of awareness about Faraid than young people.					
3	Did you know gender plays a role in determining a person's level of awareness of Faraid?					
4	The level of education is able to cultivate one's awareness of Faraid as well as understanding the processes in faraid.					
5	Do you think society is now aware of the concept of Faraid in the division of inheritance?					

6	Do you think society nowadays aware with the basic rules of Faraid distribution?					
7	Are you aware of the existence of inheritance laws in Islam?					
8	Do you agree Faraid distribution process is very difficult to do nowadays?					
9	Technology facilities does affect the level of awareness in Faraid.					
10	Did you know Muslim's unclaimed properties in Malaysia is high due to the lack of awareness in Faraid?					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree

### III. PERCEPTION OF FARAID

No	Question	Likert Scale				
		1	2	3	4	5
1	I find that sources from the internet can change the perception that the internet can also increase the level of knowledge about Faraid.					
2	I believe that perception and understanding in Faraid knowledge are closely related.					
3	I believe perception has a significant influence on student satisfaction in terms of inheritance.					
4	I believe students' perceptions of Faraid are very important in determining our future lives and those of their families.					
5	I am sure the students have a positive perception of this Faraid knowledge.					
6	I always look at society's perception of in solving Faraid problems.					
7	Learning through the internet can increase my level of interest in Faraid.					
8	Difficulty in understanding Faraid causes quarrels as siblings.					
9	Be a burden for me in understanding Faraid.					
10	Invitations from friends in learning Faraid can pique my interest.					

Hint: 1. Strongly disagree, 2. Disagree, 3. Least agree, 4. Agree, 5. Absolutely agree