

# **FACTORS INFLUENCING UNCLAIMED PROPERTIES IN SHAH ALAM, SELANGOR**

FYP EKP

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# Factors Influencing Unclaimed Properties in Shah Alam, Selangor

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Honours

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2022

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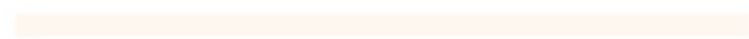
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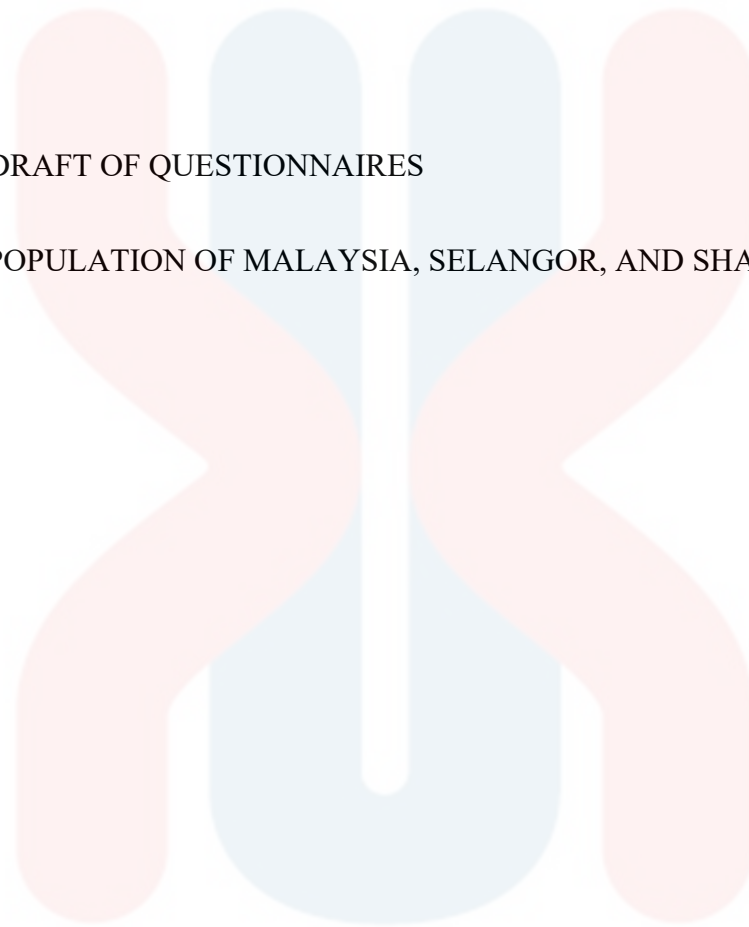


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## ABSTRAK

Kajian ini bertujuan untuk mengkaji kesan antara kekurangan pengetahuan, kesedaran waris, dan proses pentadbiran yang kompleks terhadap harta tidak dituntut dalam kalangan penduduk di Shah Alam, Selangor. Kajian ini mengkaji literatur kajian terdahulu tentang faktor-faktor yang mempengaruhi hartanah yang tidak dituntut oleh penduduk di Shah Alam, Selangor. Faktor utama hartanah tidak dituntut yang digunakan dalam kajian ini adalah menganalisis pengetahuan penduduk, kesedaran dan proses pentadbiran yang kompleks. Kami menggunakan kajian soal selidik untuk mengumpul 384 jawapan yang sah dalam kalangan penduduk di Shah Alam, Selangor. Data yang dikumpul ini dianalisis dengan menggunakan SPSS versi 25 dan hasilnya dikumpulkan melalui “Pearson’s Correlation Coefficient” dan “Multiple Regression”. Hasil kajian menunjukkan bahawa pengetahuan, kesedaran dan proses pentadbiran kompleks dengan pengaruh yang signifikan terhadap penduduk di Shah Alam, Selangor. Implikasi dari kajian ini adalah untuk penduduk di Shah Alam, Selangor yang mempunyai pengetahuan, mempunyai kesedaran dan mempunyai proses pentadbiran yang kompleks. Akhirnya, keputusan menunjukkan bahawa pengetahuan, kesedaran waris dan proses pentadbiran yang kompleks merupakan faktor yang paling banyak mempengaruhi hartanah yang tidak dituntut dalam kalangan penduduk di Shah Alam, Selangor.

*Kata kunci: harta tidak dituntut, kurang pengetahuan, kesedaran waris, pentadbiran kompleks, penduduk Shah Alam*

## ABSTRACT

This paper aimed to study the effect between lack of knowledge, heirs awareness and complex administration process towards unclaimed properties among residents in Shah Alam, Selangor. This study reviewed the literature of past research of factors that influenced unclaimed properties in Shah Alam, Selangor. The main factor of unclaimed properties that was used in this study was to analyse residents' knowledge, awareness and complex administration process. We used a survey questionnaire to collect 384 valid responses from the residents in Shah Alam, Selangor. These collected data were analysed using SPSS version 25 and the result gathered through Pearson's Correlation Coefficient and Multiple Regression. The findings revealed the knowledge, awareness and complex administration process with significant influence on residents in Shah Alam, Selangor. The implication from this study is for the resident who is the resident who is having knowledge, having awareness and having a complex administration process. Finally, the result shows that a lack of the knowledge, heirs awareness and complex administration process are the factors that influence the most unclaimed properties among residents in Shah Alam, Selangor.

*Keywords: unclaimed properties, lack of knowledge, heirs awareness, complex administration, residents of Shah Alam*

## CHAPTER ONE: INTRODUCTION

### 1.1 BACKGROUND OF THE STUDY

The Department of Statistics, Malaysia estimated there are to be 32.7 million residents in this country for the year 2021. From that number, the state with the highest number of residents is Selangor at around 6.6 million people. Shah Alam, the state capital, is estimated to have about 750,000 within its urban area. Based on the figure, 67% are considered to be Bumiputera, 16% Chinese, 11% Indian, 1% from other minority ethnic groups, and 5% non-Malaysians. As of religion, a majority of its people adheres to Islam as all Bumiputera Malays are considered to be Muslims, as stated in Article 160 of the Constitution of Malaysia. The tables below show the population of Malaysia within each state, the population of Selangor, and the population of Shah Alam.

According to the Legal Aid Department Malaysia, inheritance, or *harta pusaka* in Malay, refers to the leftover assets or wealth of a deceased individual which includes his or her movable assets and immovable assets that are subsequently given to his or her living heirs. Movable assets are assets that are not fixed to a certain location such as cash, Employees' Provident Fund (EPF) contributions, insurance remuneration, vehicles, furniture, clothes, and others alike. On the other hand, immovable assets are assets that are fixed in place such as land and the fruits of its usage, houses, farms, lakes, and others of the same definition.

The Islamic Religious Council of Selangor, or Majlis Agama Islam Selangor (MAIS), unclaimed money, as an extension to unclaimed property, can be categorized under the unseasonal property or *ghayr dawriyyah* and is one of the sources which Baitulmal has the rights to. It falls under the category of assets belonging to deceased owners whose heirs are



difficult to locate or identify, or heirs being unaware of the assets, or prior to death the owner did not name any nominee as the executor of the assets.

Unclaimed properties are an unrest issue in Malaysia. According to Azizi, Muhammad Ashraf Aliff, and Mohd Rashdan (2020), unclaimed properties cause multiple disadvantageous to the economy due to the assets and wealth are not able to be exploited or used by any parties, hence being left unutilised. This in turn will subsequently reduce the values of the properties in the long run. These unclaimed properties or assets are due to inheritance issues such as the agency in charge of handling inheritance have problems on finding the rightful heirs after the death of the previous owners (Fazira and Wan Yusoff, 2016), familial disputes in regards on who have rights to the properties (Fazira and Wan Yusoff, 2016), confusing legal systems between the Civil and Shariah Court (Suhaimi, et al., 2018), complex bureaucratic procedures and processes (Issam, et al., 2019), and others.

According to the National Association of Unclaimed Property Administrators based in Washington, D.C., United States of America, unclaimed properties are properties or accounts within any monetary establishments or organisations that have generated no activities by the proprietors for a time of one year or longer. These properties can have any intangible or tangible assets, although these cases are more likely to happen to the former. There are several most usual types of unclaimed properties including checking or savings accounts, stocks, uncashed dividends or payroll cheques, deposits certificates, refunds, travellers' cheques, trusts, money orders that are not redeemed or gift certificates, overpayments made by customers, utility and security deposits, royalty payments, safe deposit boxes with its contents still inside, payments or refunds for insurance policies, as well as annuities.

Malaysia has a registrar known as the Registrar of Unclaimed Moneys by the Accountant General's Department. It is dependable to do the commitments and capacities Part II of the Unclaimed Moneys Act 1965, which includes:

- To go about as legal administrator of the unclaimed money lodged by a company or firm.
- To execute the refund process to claimants, who provided the legal rights to the money.
- To observe and inspect the books, registers, records, and documents owned by the company or firm, in order to guarantee compliance with the Act.
- To recommend any form of compounds and penalties towards any company or firm that has failed to comply with the Act.

## **1.2 PROBLEM STATEMENT**

The reality of today is that the problem regarding property inheritance continues to be a prevalent issue in Malaysia. This can be seen in the Internet searches relating to the issue, which garnered more than 400,000 enquiries. Various parties and authorities are facing problems and complexities in managing and dividing inheritance. According to Bibi Nur Adila and Md Yazid (2016), the local Muslim community of Malaysia may cause this issue due to ignorance regarding the application of dividing inheritance and other related assets.

Situations like this are due to various factors. Among other things is the lack of awareness of the Muslim community of the estate management. In addition, the inadequacy of the Muslim community regarding the methods and procedures that are needed to manage the estate and other properties.

An absence of public mindfulness in making their monetary arrangements is considered as one of the reasons that lead the rise of unclaimed property issues. Likewise, consciousness of the significance of making arrangement ahead of time on the appropriation of property before death is exceptionally essential to keep main beneficiaries from confronting authoritative issues and different issues in dealing with the division of the domain. It is obvious that the law of *faraid* has been laid out in Islam as a method of dividing the estate of the deceased (Rusnadewi Abdul Rashid & Noor Inayah Yaakub, 2010). In practice however, the execution of the law is not quite as simple as one might assumed. This is because the legacy settlement process that has been made will usually take time since it includes a process in some specific authorities as well as requires a high responsibility for the successors to oversee it. In that capacity, the administration of heritage property regularly encounters hardships and faces challenges in disseminating it to the legitimate beneficiaries.

The administration of estate administration should be believed to guarantee that it is in accordance with Islamic prerequisites to serve society and the country. There are many people who believe that the administrative system regarding estate and inheritance management in Malaysia to be ineffective, which costs tens of billions of ringgits. Likewise, the presence of different jurisdictions has by implication made the public to feel that it is extremely convoluted and confusing to deal with the division of this estate. Worse for those living in rural areas, they have restricted knowledge because of lack of exposure on issues related to estate management (Azman Anuar, 2010).

Problems encountered in the application for the division of estate such as the applicant or the heirs cannot deliver the verification of death of the deceased will likewise stretch out the time frame to finish the division of the estate (Hasbah Bakar, 2006). Such things will lead the successors to surrender in dealing with the division of the estate between them because of the long and significant time period to settle it. Moreover, the significant expense factor also

hinders the efforts of the beneficiaries in proceeding with the course of the division of this estate (Othman Yaacob, 2006).

According to Harini Harani and Dr Ahmad Nazri (2019), *faraid* cases in Malaysia often occur due to the lack of knowledge about *faraid*. Mostly for heirs who want to calculate *faraid* but the calculations of *faraid* must be based on the Quran and Hadith. *Faraid* is one of the ways to distribute inheritance to surviving beneficiaries and depends on the prescribed conditions. Fazira and Wan Yussoff (2016) on the other hand due to serious delays in processing the application for estate's distributions because of the lack of knowledge and understanding about the *faraid* process and the reason the *faraid* took place.

Khairy Kamarudin, Mohd Hafizie, and Nasrul Hisyam (2017) stated that the issues relating to *faraid* cases have been on the rise in recent years, mainly due to the number of unclaimed properties. The reasons include heirs not made aware of their rights, lack of knowledge regarding the claimant process, the complexity of the administrative process, and high fees being charged in order to make those claims. There are many people who think that the division of inheritance by *faraid* is something that is not fair and many are looking for alternatives to avoid the property that will be left later divided by *faraid* (Ahmad Termizi, 2017). Nevertheless, many people are still lacking knowledge and confused about the implementation of *faraid* in the division of inheritance.

Previous studies have proposed various solutions in order to combat similar issues. However, this situation has not yet been able to provide awareness and solve the overall problem of delays in the application of the inheritance division, especially for immovable inheritance assets among Muslims in Malaysia. Despite this, an estimated of more than RM 70 billion worth of unclaimed properties are reported in Malaysia. Many of these unclaimed properties or assets are due to inheritance issues such as the agency in charge of handling

inheritance have problems on finding the rightful heirs after the death of the previous owners, familial disputes in regards on who have rights to the properties, confusing legal systems between the Civil and Shariah Court, complex bureaucratic procedures and processes, and others.

### **1.3 RESEARCH QUESTIONS**

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

1. Does knowledge factor affect the unclaimed properties among the society?
2. Does heirs' awareness factor have an impact on the unclaimed properties?
3. Does management of administrators have an impact on the unclaimed properties?

### **1.4 RESEARCH OBJECTIVES**

1. To identify whether knowledge has an impact on the unclaimed properties.
2. To determine whether heirs' awareness has an impact on the unclaimed properties.
3. To examine whether management of administrators has an impact on the unclaimed properties.

## **1.5 SCOPE OF THE STUDY**

This study was conducted to identify the factors influencing unclaimed properties among the residents in Shah Alam, Selangor. Most people are unaware of the importance of claiming a legacy property. There are also those who are still confused about the implementation of the division of inheritance. This has an impact on the general public to the detriment of the government and the economy due to unpaid taxes.

The location of study is mainly encompassing the Shah Alam area in the state of Selangor. In addition, this research would be beneficial to the future research as the communities can obtain some information that might be useful to them with the outcome of the study.

## **1.6 SIGNIFICANCE OF THE STUDY**

In this section, it provides brief explanations on the various significance of the study. First, the research attempts to identify the factors associated with unclaimed properties among residents in Shah Alam, Selangor. This information gathered in this research is important where explanations given can be used by the general public to have a better understanding and awareness about the property inheritance. This research will make residents become more knowledgeable and aware of property inheritance that has been neglected.

Besides, this study also would help an industry or organisation who are involved in estate management. This industry must ensure that property owners can pass on the property for their own generation in the future. This research will make the industry to be more focused on standards which are the ways by the estate management to influence the residents about the knowledge and awareness of property inheritance. At the same time, it can decrease the percentage of people who have not yet made a plan for property inheritance.

Lastly, this study can be a guideline for the estate management to be more alert and focused on the factors that influenced the unclaimed properties. The findings will help in providing necessary information to guide the estate management to influence the residents about unclaimed properties. It will assist in extra lessons to estate management according to research issues that have potential to change by providing awareness and knowledge to the heirs about the importance of the property inheritance.

## **1.7 DEFINITION OF TERM**

### **1.7.1 Unclaimed properties**

As per the Shariah term, the inheritance or *mirath* is the inheritance of the deceased who has the absolute right of his heirs to the division among the entitled. Real estate planning is the exertion and plan which must be made to distribute the property owned by the property owner to the beneficiaries when the owner passes away, to prevent problems or arguments later on. As per Mohd Fitri (2007), it is stated that the division of property is to be made when the owner of the property is still alive. Unclaimed or “deserted” property alludes to property or records within financial institutions or organisations, in which there has been no action created (or contact with the proprietor) in regards to the property for a period of one year or longer.

## **1.8 ORGANISATION OF THE PROPOSAL**

Overall, the study comprises of five chapters in total. Each chapter explains the logic behind the thought process taken out regarding unclaimed properties in Shah Alam, Selangor.

In Chapter 1, the definition of ‘unclaimed properties’ is clearly defined as to allow fellow readers and future researchers to understand what is being told and focused in this

research. Other than that, the independent and dependent variables are laid out and defined as to be the main catalysts for this research. Also, the clarity of this research is furthermore defined by explaining the background of the study, and its questions and objectives to bring a clear view of this research. This chapter also explains the clear and detailed scope of the study, its significance, as well as how the research proposal is organised. The definition of terms is also included to give readers the correct understanding of what is frequently used in this research.

In Chapter 2, the literature review is analysed based on past research. Also included are the underpinning theories, in which the research is finding theories as to why the independent and dependent variables exist in the first place for the research purpose. Due to this, the research managed to conduct its framework that is used to visualise the relationships of the variables, as well as making hypotheses based on the research framework.

In Chapter 3, the research methodology is conducted and explained. The methodology involves designing how the research is conducted step-by-step and identifying the suitable research sample and population. This chapter also explains how the research instrument is developed, mainly on how to conduct the survey in order to gain inputs from the targeted population. The variables are then measured based on a few analysis tools, as well as the collected data.

In Chapter 4, data collected from respondents based on a questionnaire is analysed and the findings are interpreted. It involves conducting a preliminary analysis to identify the process of data collection. A demographic profile of respondents allows the research to identify its target population in depth. Descriptive analysis is to be used to make further analysis of the data. Several tests are to be done in order to validate and find correlations between variables. The tests include doing a reliability test, normality test, hypotheses test, and correlation analysis.



In Chapter 5, which is the final chapter of the research, the results are discussed based on the key findings and discussion on hypotheses of the dependent and independent variables. From these steps, implications of the research are to be written out as well as limitations during the conduct of the research that allows for recommendations for future studies. The chapter ends with the overall conclusion of the research regarding the factors influencing unclaimed properties in Shah Alam, Selangor.



## CHAPTER TWO: LITERATURE REVIEW

### 2.1 INTRODUCTION

In this chapter, literature review covers all publications related to the underpinning theory, previous studies, hypothesis statement and the conceptual framework. In addition, the researchers also gain an understanding of how to set it in this study so that it is more helpful and easier for researchers in completing the tasks and studies that researchers are conducting.

### 2.2 UNDERPINNING THEORY

The Theory of Planned Behaviour main focus is behavioural intention as a precursor to the actual behaviour. The planned behaviour theory was developed to extend on the rational action theory (Ajzen & Madden, 1986). As a result, Ajzen developed the planned behaviour theory to include other variables in the original conduct control theory. As stated in the theory of rational action, the key feature of planned behaviour theory is intention. Intention acts as a motivating factor in shaping the behaviour of people. It describes how motivated people are to do something, and how much effort they put into doing it (Ajzen, 1991). Subjective attitudes and norms in the rational action theory thus influence the intention of the individual to engage in such behaviour. However, this theory works only if the behaviour is regulated willingly, with the required incentives and resources such as energy, time, skills and education. Therefore, the element of behaviour control found in the planned behaviour complementarity theory is the original theory.

The demeanour towards conduct is alluded to as how much an individual has an ideal or ominous assessment or evaluation of the conduct being referred to (Ajzen, 1991). According

to Ajzen (2011), subjective norms is defined as the perceived social pressure to perform or not to perform the conduct. Perceived behavioural control also refers to perception of individuals to the degree of difficulty of performing the conduct of interest. Nur Shuhada, et al. (2019) used this theory to test the relationship towards Islamic estate planning intention among Muslim entrepreneurs. They found that attitude, subjective norms, perceived behaviour control were correlated significantly with the intention of estate planning among Muslim entrepreneurs. Due to the application of this theory in explaining the intention of the Muslim entrepreneurs on Islamic estate planning in various studies, this theory also can be used to explore unclaimed properties behaviour. Figure 1.1 demonstrates three independent variables that work through behavioural intention namely attitudes towards attitude towards behaviour, subjective norm and perceived behavioural control. It was used in the present study to investigate unclaimed properties behaviour among residents in Shah Alam.

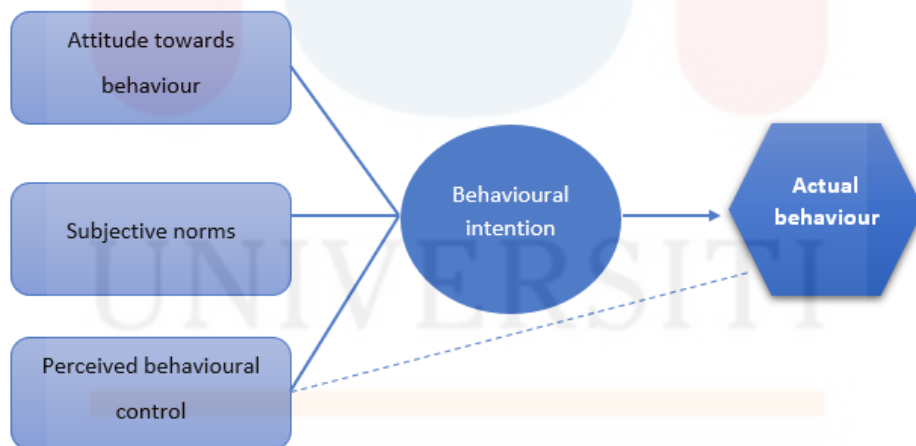


Figure 2.1: Theory of Planned Behaviour (Ajzen, 1991)

## 2.3 PREVIOUS STUDIES

### 2.3.1 Unclaimed properties

According to Abdul Nazir, Mustafa, and Qais (2018), there is an estimated RM 60 billion worth of unclaimed properties in Malaysia. Fazira and Wan Yussoff (2016) on the other hand claimed the number is actually almost RM 112 billion, whereas Mohd Shahril (2016) cited RM 42 billion. The number of unclaimed properties has been increasing annually at an alarming rate (Zatul Karamah, et al., 2017). This issue also impacted the Malaysian government to an extent. Unclaimed properties caused losses to the government and the economy due to taxes not being paid off, which also impacted the public as well as the Muslim community in Malaysia (Azizi, Muhammad Ashraff Alif, and Mohd Rashdan, 2020). It is not a recent issue but the rise in the number has become increasingly chronic in recent years (Nik Rahim, et al., 2018).

Unclaimed property is a serious economic problem among Muslims. In 2005, out of 6.2 million acres of unclaimed land, 900 000 acres were still recorded under the names of the land owners who had been approved. From the government's perspective, it lost an estimated RM 200 million in land tax revenue (Ahmad, Md. Yazid, & Laluddin, H., 2010). Mujani et al., (2011) estimated RM 42 billion of frozen farms that should have been distributed to 500,000 recipients in 2011 had not been distributed. The number of frozen farms increased between RM 3 billion to RM 45 billion in 2012 and these statistics are expected to continue to increase annually (Shahrul, 2012). In November of 2019, Berita Harian published an article regarding a 2016 report made by the Department of Director General of Lands and Mines, under the Ministry of Energy and Natural Resources. The article revealed that the statistics of frozen properties had exceeded RM 60 billion and is projected to consistently increase by the years.

Reasons for this includes no rightful heirs turn up for claims (Siti Khadijah, Nurul Mazrah, Irma, Mohd Zulhelmy, 2018), lack of knowledge (Mohd Khairy, et al., 2018), lack of

awareness among heirs (Issam, Yousef, Mo'min, and Fatimah, 2019), and confusion of jurisdictions between Civil and Syariah courts (Akmal Hidayah, Nor Azlina, and Wan Noraini, 2020).

The heirs are unable to enjoy any proceeds from the property either as a result of the development or sale of the property (Mohd Khairy Kamarudin, et al., 2017). All these issues will not exist if the heirs expedite the application for the division of inheritance upon death after settling the rights of the other deceased (Bibi Nur Adila Zulkaflī and Md Yazid Ahmad, 2016). Property planning and distribution are important in ensuring sustainability of the lives of heirs, as well as to guarantee maintenance of properties and its benefits.

### **2.3.2 Lack of knowledge**

According to Fazira Shafie and Wan Yusoff Wan Zahari (2016), there were serious delays in processing the application for the estate's distributions because of the lack of knowledge and understanding about the *faraid* process and the reason the *faraid* took place. Other reasons include a lack of knowledge among heirs about the processes and procedures that need to be followed, as well as a lack of guidance and a lack of officers managing inheritance cases. The *faraid* cases in Malaysia often occur due to the lack of knowledge about *faraid*. Mostly for heirs who want to calculate *faraid* but the calculation *faraid* must be based on the Quran and Hadith. *Faraid* is one the ways to distribute the inheritance to beneficiaries and depends on the prescribed conditions (Harini Harani and Dr. Ahmad Nazari, 2019).

Nowadays, many people are still confused about the implementation of *faraid* division in the division of inheritance. In terms of the *faraid* division method, many are wondering about the division formula. Due to lack of knowledge, the property rights still owned by the deceased have a huge impact on the heirs to be unable to use the assets which result in the government

getting less tax revenue (Mohd Khairy Kamarudin, et al., 2018). The division of the estate shall be divided according to the order of priority. In addition, factors contributing to lack of knowledge are the increase in the number of frozen estates due to the negligence of the heirs to the claims process (Mohd Khairy Kamarudin, Mohd Hafizie Suhaimi, and Nasrul Hisyam Nor Muhamad, 2017).

On the other hand, according to Ahmad Termizi (2017), many people think that the division of inheritance by *faraid* is something that is not fair and many are looking for alternatives to avoid the property that will be left later divided by *faraid*. There are several factors and the main reasons for negligence and delay in the division of the inheritance properties. This is due to several main factors which are due to the attitude of the heirs concerned, unaware of the heirs or customers, and lack of knowledge on this matter. At the same time, the society itself has narrowed the application of the division of the inheritance properties by the Inheritance rule to the point that its implementation is impractical. According to Azi Haslin and Rursni Hassan (2020), the level of awareness and understanding of the Muslim community in Malaysia is still lacking. Therefore, greater efforts are needed to overcome this issue.

Therefore, a good understanding of the possible implications and benefits of the Islamic system should be nurtured at the outset and considered to be able to prevent such a situation. Furthermore, the Muslim community lacks understanding of Islamic heritage law, even from their background, professions, or which sectors there are from. The purpose of having a better understanding of the Islamic inheritance concept, followed by knowledge of the essential procedure involved, will reduce the possibility of Muslims making mistakes. Bibi Nur Adila Zulkaflī and Md Yazid Ahmad (2016) said, lack of knowledge in the understanding of *faraid* can also cause other heirs to be oppressed, especially in the case of hiding the heirs in a layered division of inheritance. The claim for a deep understanding of the management of inheritance

distribution and *faraid* knowledge are essential to facilitate, streamline and expedite the management of the division of inheritance assets of the deceased.

### 2.3.3 Heirs awareness

One of the factors that contribute to the creation of unclaimed properties difficult is lack of knowledge in creating financial plans. As a result, it is critical to plan ahead of time for the distribution of assets before the death of a person in order to avoid complications for heirs in managing the inherited assets. It cannot be denied that the law of *faraid* has been outlined in Islam as a method of distributing a deceased person's inheritance. Nevertheless, the application of this law is not as straightforward as one might imagine.

Despite the fact that Islam has created criteria for the understanding of *faraid* regarding the distribution of the inheritance of the deceased, it is not as simple as it appears because it involves numerous parties and complex procedures (Rusnadewi and Noor Inayah, 2010). This is due to the fact that the inheritance settlement procedures take time as it entails a process in specific authorities, as well as a high level of commitment on the part of the heirs to handle it. As a result, managing legacy property can be challenging, and distributing it to the legal heirs can be problematic as well (Fazira and Wan Yusoff, 2016).

According to Wan Suraya, Wan Shahzinda and Umami Munirah (2016), the perception of the Muslim community today needs to be changed when the Muslim community thinks that early planning is the planning of the division of property during life and should not be carried out as a result of the imposition of *faraid* law. As a result of the community's assumption that the heirs have to fully carry all of the issues that arise in relation with the property owner's claims and the estate's management. Sometimes, the duty of making applications for the inherited properties is solely left to the discretion of the eldest son. Society still has the

preconceived view that there should not need any urgency in the distribution of inheritance as to avoid being misinterpreted as not respecting the deceased and being straight up called as greedy (Fazira and Wan Yussoff ,2016).

There are also Muslims who have a wealth management planning; however, it is not as per Islamic wealth dissemination. Based on the scenario mentioned above, awareness of Islamic estate planning (IEP) remains one of the most important factors in determining whether an individual opts for Islamic wealth distribution or leaves the planning part unattended. The goal of having a better understanding of the Islamic inheritance concept, followed by knowledge of the essential procedure involved, will reduce the possibility of Muslims making mistakes when it comes to individual planning (Azi Haslin Abdul Rahman & Rusni Hassan, 2020). Muslims should plan their finances wisely in order to have proper Islamic financial planning for future generations. Issam Ayyash, et al., (2019) found that Muslims in Malaysia are reluctant to improve their knowledge of Islamic Estate Planning. As a result, this leads to the issue of estate administration problems where it is not well managed and many of them are left unclaimed.

#### **2.3.4 Complex administrative process**

The administration of inheritance in Islam encompasses several stages that involve various specific processes and procedures. In Malaysia, the four main authoritative figures involved in the administration and distribution of the properties of Muslims are the High Court, the Shariah Court, the land administrative bodies, and Amanah Raya Berhad (ARB). The appointment of certain bodies or persons as administrators could be a crucial part in the administration of Muslim property because they are liable for gathering, keeping up with, and ensuring the estate of the deceased forthcoming on the last circulation (Siti Asishah, et al., 2016). The variety of



jurisdictions in the administration and organisation of inheritance assets is one of the reasons why the beneficiaries postpone the application for the division of the assets of the deceased (Bibi Nur Adila and Md Yazid, 2016).

However, there are many issues that say the management of the administration of this estate is very complicated and inconvenient for the public. According to Mohd Shahril (2016), there are also complaints that the process of division of property inheritance takes some time to be resolved. The estate administration system in Malaysia has been inefficient resulting in arrears of the estate, amounting to tens of billions of ringgits and the problems become more pronounced when it comes to individuals living in far distant regions and have restricted information and data because of absence of openness. (Fazira, et al., 2016).

Then again, factors adding to property misfortune are not guaranteed due to the convoluted cycle and such a large number of jurisdictions to go through (Azizi, 2020). This is a direct result of the complicated process of distributing the inheritance as the authorities want it to be disseminated to the legitimate heirs who are qualified to receive the estate to prevent fraud. According to Siti Khadijah, et al., (2018), in the event that the estate remains unclaimed due to nonexistence of rightful heirs for small estates handled by the Land Administrator, Baitulmal shall then acquire the estate from the Land Office. In addition, even if after the estate went to Baitulmal, the estate is still open to be re-acquired by any rightful heir whose appearance later than the process took place by making a claim through the Land office.

The administration and management ought to consider however much as they could to the report of the application from the beneficiary to forestall any future issues. Subsequently, the time taken for the application process is too long that the community cannot commit to proceed with the process. It is considerably more troublesome to independently employed

individuals with no other source of income as if they do not work then there is no income for them.

## 2.4 HYPOTHESES STATEMENT

Table 2.1: Hypotheses statement

H <sub>1</sub>	There is a significant relationship between the lack of knowledge and unclaimed properties among the residents
H <sub>2</sub>	There is a significant relationship between the awareness of heirs and unclaimed properties among the residents
H <sub>3</sub>	There is a significant relationship between the complex administrative process and unclaimed properties among the residents

## 2.5 CONCEPTUAL FRAMEWORK

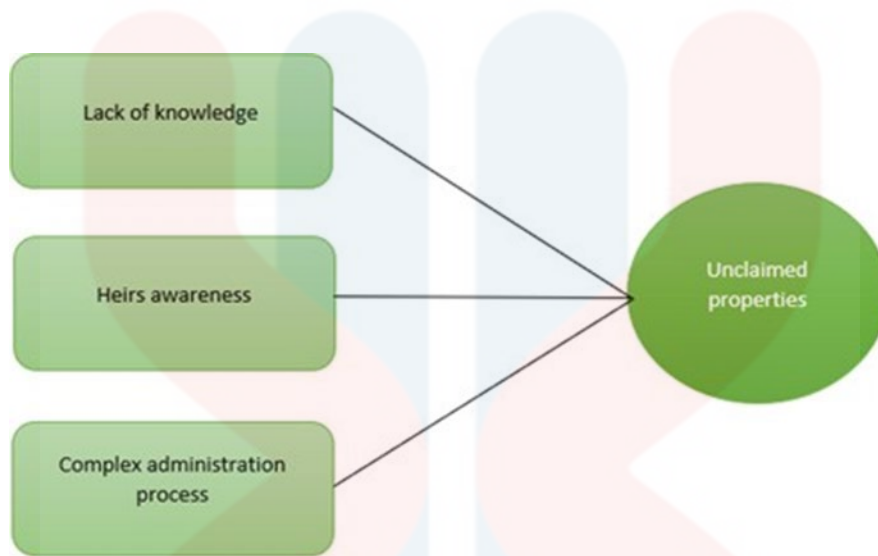


Figure 2.2: The conceptual framework between independent and dependent variables

## 2.6 CONCLUSION

Based on the understanding gained, the underpinning theory refers to the theory of why unclaimed property occurs in Shah Alam, Selangor. Meanwhile, previous studies described the estimated value of unclaimed property, the reasons for unclaimed property, the impact and the institution or court involved.

The hypothesis statement which is the assumption proposed by the researcher based on the limited evidence that the researcher obtained from the search for initial information where the evidence or information will be the starting point for the researcher to carry out the study more carefully. However, this set of data is not enough to carry out a full study. Therefore, the research framework which also serves as the conceptual framework of this study illustrates the relationship between independent variables related to the unclaimed property.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 INTRODUCTION**

In this part, it elaborates on the formulation of the design and methodology of research used to reach the goals set forth for this study. This chapter will begin by explaining the definition of research design to provide an overview of this research methodology. Next, it will be followed by important information from this research such as target population, sample size, sampling method, data collection, and data research and analysis instruments. The research methodology used in this study has been described extensively in Chapter 3. The research method includes discussion on how the data collection and research processes are being undertaken. Subsequently, this chapter will explain the data analysis techniques used in this study and explain how the collected data is analysed and processed. Then, it will combine with the analysis for hypothesis testing such as Pearson Correlation.

The objective of this study is to study the factors influencing unclaimed properties among residents in Shah Alam, Selangor. The appropriate methodology to be used in this study for the factors of unclaimed properties among residents in Shah Alam, Selangor will be discussed.

### **3.2 RESEARCH DESIGN**

Research and overall design are defined as a plan or framework used to perform a whole analysis. Therefore, since our objective of this study is the factors influencing unclaimed properties among residents in Shah Alam, Selangor and the relationship between lack of knowledge, awareness of heirs and complex administrative process, quantitative research is considered significant and suitable for this study. In this study, we used a quantitative research

approach to gather numerical data while analysing it using a method of quantitative analysis (SPSS software). Descriptive analysis is the aim of this review. This is because the information is gathered through Google form that emphasises the analysis of precise profile individuals.

### **3.3 DATA COLLECTION METHOD**

Data collection method is a cycle that assembles data from all applicable sources to track down replies to the exploration issue, test the speculation and evaluate the outcomes (Dudovskiy, 2019). Data collection is the way researchers collect data to identify, investigate and confirm their research problems, objectives and study. In this study, researchers use primary data sources. Basically, there are two primary data sources such as quantitative and qualitative. In the details of that, the study will use quantitative data collection methods to collect data.

Quantitative methods of gathering data are based on numerical competitions in various arrangements. Quantitative data collection and analysis methods incorporate questionnaires with closed ended questions, method of correlation and regression, mean, mode, median and other methods. Furthermore, quantitative strategies are less expensive to utilise and can be applied in a more limited time compared with qualitative techniques (Dudovskiy, 2019). Hence, researchers will be distributing questionnaires to 384 respondents consisting of those who have faced the situation of claiming inheritance in Shah Alam, Selangor to answer the questionnaire.

### **3.4 POPULATION**

Population is the whole pool from which to extract a sample data. A population can refer to the whole group of people, object, event and measurement. The population for the analysis is a group of people chosen based on incorporation and avoidance criteria that connect with the

variables being considered. It is the population from which the sample population will be arbitrarily or purposively chose. As of 2021, the population of Selangor is estimated to be 6.6 million. The aim respondents were taken from the residents staying in Shah Alam, which has an estimated 750,000 residents.

### **3.5 SAMPLE SIZE**

The sample size refers to a mini version practicable for a wider group. It is a subgroup which accommodates a greater population attribute. Samples are used in data analysis when another size of the population becomes too wide for the sample to include those achievable members or supervision. A sample must cover the overall population and must not show any predilection towards a particular attribute.

By researching the sample, the researcher should be in a position to make conclusions that are generally applicable to the target population. Whilst also, questionnaires were distributed to respondents through Google form. At first, this study was going to distribute 384 sets of questionnaires, but due to COVID-19, researchers cannot proceed with it. This study only uses Google Form to collect data.

The population is 750,000 so the sample size of 384 respondents in Shah Alam was calculated according to the formula by referring to a table that can help the researchers determine the sample size needed in their study that has a known population size (Krejcie & Morgan, 1970). The research selects residents in Shah Alam as the location to be conducted because Shah Alam is a city and the state capital of Selangor, Malaysia. Shah Alam is also surrounded by other cities that are currently developing. In addition, there are many institutions such as MARA University of Technology Shah Alam (UITM), Management and Science University (MSU), University of Selangor (UNISEL) and others. It should be one of the highest

unclaimed properties in this city, as Shah Alam is the second most populous city in Selangor. Researchers chose this location also because the majority of the population here consists of the Malay race of 66% which is more than half of the population here. As a result, it is easy for researchers to find respondents among the residents and determine the factors that cause unclaimed properties in Shah Alam, Selangor.

Table 3.1: Table for determining sample size of a known population by Krejcie and Morgan

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

Note: N is Population Size; S is Sample Size Source: Krejcie & Morgan, 1970

### 3.6 SAMPLING TECHNIQUES

Sampling techniques is the most common way of choosing an adequate number of components from the population. It is to ensure the sample and understanding of its qualities would make it feasible for the study to sum up the attributes to the population elements. The sampling strategy can be partitioned into two which is probability sampling and non-probability sampling. This study utilises simple random sampling.

Convenience sampling is characterised as a technique adopted by researchers where they gather statistical data surveying from a conveniently accessible pool of respondents. It is the most commonly used sampling technique as it is incredibly quick, straightforward, and affordable. Much of the time, individuals are readily agreeable to be a part of the sample. Researchers use convenience sampling in situations where additional inputs are not necessary for the principal research. There are no criteria required to be a part of this sample. Thus, it becomes incredibly simplified to include elements in this sample. All components of the population are eligible and dependent on the researcher's proximity to get involved in the sample.

Convenience sampling is chosen because it is the easiest survey that can be used because they are "convenient" sources of data for researchers. In this research, stratified sampling cannot be used because the population needs to divide into subgroups which all share the same features.

Furthermore, the findings can collect data quickly, which generalises the population of 384 respondents of residents in Shah Alam, Selangor. There are also weaknesses when using convenience sampling such as researchers needing to distribute questionnaires through google form to the respondents so that they can fill the survey on the spot. This takes a long time because researchers need to review the questionnaire to get information from the survey they have filled.

It consists of 384 respondents of residents in Shah Alam, Selangor in the process of choosing the individuals from the population. Probability samplings were choosing to collect the data in this research. The questionnaire is randomly distributed to 384 respondents consisting of those who have faced the situation of claiming inheritance in Shah Alam, Selangor. The sampling location is in Shah Alam, Selangor. Sampling is defined as a



specialised and measurable issue of significance in many questionnaire's investigations and in numerous other descriptive review studies.

### **3.7 RESEARCH INSTRUMENT DEVELOPMENT**

The research instrument used is the form of a questionnaire. Questionnaire is a research instrument consisting of a series of questions or prompts for the purpose of garnering information from respondents or target population (Gault, 1907). The usage of a questionnaire is best used for gathering responses from a large pool of target population, regardless of how widespread their locations. Plus, the findings are easy to be analysed later and data can be standardised from similar questionnaires that are identical (OECD Economic Survey, 2019). Usually, a questionnaire requires fairly straightforward information (Maber, 2001).

According to McLeod (2018), questionnaires can be considered of as a sort of composed interview. They can be carried out face to face, by telephone, computer, or post. They provide a relatively cheap, quick, and efficient way of data collection from the masses. Questionnaires can be a compelling method of measuring the behaviours, attitudes, preferences, opinion, and intentions of respondents. A questionnaire can use both open-ended and closed-ended questions, which is beneficial as both quantitative and qualitative data can be obtained. For this research, a close-ended questionnaire is used instead due to it being a quantitative research.

The questionnaire is divided into three sections. The first section, Section A, will allow respondents to choose their demographic profiles such as their gender, age, level of education, and income level. The second section, Section B, respondents will answer questions pertaining to the research's independent variables; level of knowledge regarding unclaimed properties, level of awareness amongst heirs, and the administration process of gaining properties left by

the deceased. The third and final section, Section C, is related to the research's dependent variable; the unclaimed properties itself.

Table 3.2: Development of questionnaire

Section	Dimension
A	Demographic profile
B	Independent variables (Factors influencing unclaimed properties)
	i) Level of knowledge of unclaimed properties
	ii) Level of awareness amongst heirs
	iii) Administration process
C	Dependent variable (Unclaimed properties)

### 3.8 MEASUREMENT OF THE VARIABLES

For Section A of the questionnaire, a nominal scale is used as it only requires respondents to choose the basic demographic questions. As for Section B, the scale used for measuring the variables is an interval scale. For this, the research used the Likert scale to measure said variables. Respondents will answer each question relating to the independent and dependent variables based on how they feel about the questions; 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree).

Table 3.3: The Five-point Likert scale

Level	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Scale	1	2	3	4	5

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

Data analysis involves several analyses that will use numerical or statistical measurements and test hypotheses. The main purpose of data analysis is to derive meaning and interpretation from the findings of the research. It is also through the researcher that knowledge and expertise in the research field itself. The data will be collected using a questionnaire formulated by the researcher in a structured manner. Based on the study, the data collected is quantitative data. All quantitative data collected from the survey results will be analysed with the help of the SPSS application. These data will be inspected to see their effectiveness it will be encoded and categorised into the parent datasheets

All data assembled from the questionnaire will be analysed using IBM SPSS Statistics version 25. SPSS is a statistics software that can be used to analyse and decipher quantitative information. Furthermore, the time taken to compute primary data can be minimised in assisting research and consequently facilitating quantitative data all the more rapidly and precisely for analysis. The researcher will conduct descriptive analysis, reliability test, and Pearson's Correlation analysis method will be discussed in following subsection:

#### **3.9.1 Descriptive Analysis**

A survey researcher was used to study a questionnaire to collect the data. Hence, the descriptive statistic being used by the researcher to summarise data and description of the responses to the questions. Descriptive analysis was used to analyse the major elements of the quantitative data collection process. A data collection obtained from respondents is quantitatively included in this. Mohd Khairy and Suhaili (2013) also state that to define the essence of all responses, a descriptive method is used. This research used SPSS to evaluate descriptive statistics using all

the data in the questionnaire. It can help the researcher to manage data, by that it will be easier to analyse.

### 3.9.2 Reliability test

Researchers have measured the reliability of the questionnaire by using the reliability test. Reliability analysis was conducted by using Cronbach’s Alpha analysis. The purpose is to measure the internal consistency of the sets of items for dependent variables and independent variables. The content validity was gained by gaining from the questionnaire that was already distributed. The Cronbach’s alpha is an index of reliability associated with the variation accounted for by the true score of the “underlying construct”. The range of the Alpha coefficient refers to the value from 0 to 1. It is a suitable use to describe the reliability of factors where it included the questions with two possible answers and multi-point formatted questionnaires or scales such as the rating of scale: 1 = poor, 5 = excellent. On the other hand, the researcher stated that if the Cronbach’s Alpha value of 0.60 or greater it will be accepted in the research.

Table 3.4: Rules of thumb on Cronbach’s alpha coefficient range

<b>Cronbach’s Alpha Coefficient Range</b>	<b>Reliability Level</b>
More than 0.90	Excellent
0.80 – 0.89	Good
0.70 – 0.70	Acceptable
0.60 – 0.69	Questionable
0.50 – 0.59	Poor
Less than 0.59	Unacceptable

### 3.9.3 Pearson's Correlation

Pearson correlation coefficients were indeed test statistics that measure the statistical relationship or correlation between two continuous variables. It is known as the best method of measuring the relationship between the variables of interest because it is based on the covariance method. According to Hair et al., (2003), the correlation coefficient varies between  $-1.00$  and  $+1.00$ . An R-value of 1 indicates a perfect positive linear correlation. This happens when the value of both variables increases together and their coordinates on a scatter plot form a straight line. Whereby, an R-value of  $-1$  indicates a perfect negative linear correlation. This happens when the values of one variable increase while the other variable decreases and their coordinates on a scatter plot form a straight line.

Table 3.5: Rule of thumb of the correlation coefficient range

<b>Coefficient Range</b>	<b>Strength of Association</b>
0.91 to 1.0 / -0.91 to -1.0	Very strong
0.71 to 0.90 / -0.71 to -0.90	High
0.41 to 0.70 / -0.41 to -0.70	Moderate
0.21 to 0.40 / -0.21 to -0.40	Small but definite relationship
0.01 to 0.20 / -0.01 to -0.20	Slight, almost negligible

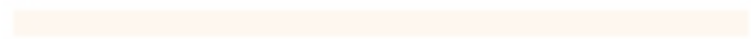
### 3.10 CONCLUSION

This chapter focused on the research methodologies and explained how the research methodology is applied in the practical situation of the research context. It is discussed about the process to collect the data from samples that will be surveyed. The researcher will use the

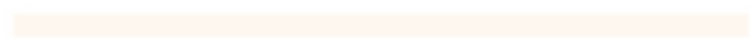
Pearson correlation, reliability analysis and descriptive analysis for the study. The data will be gathered from the residents in Shah Alam, Selangor.



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## CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

### 4.1 INTRODUCTION

The content of this chapter is to interpret the data of the analysis that has been collected by using the method of data analysis in the previous chapter. In this chapter, it has been divided into six sections which is reliability test, descriptive statistics, frequency distribution, correlation coefficient, regression analysis and lastly is chapter summary.

On the first point, this paper will discuss the reliability test which will discuss how well the variables in the set are positively correlated to one another. Next, it will examine descriptive analysis that analyses the mean, standard deviation and variance of each variable. In this study, we conducted correlation coefficients to know the relationship between both variables of independent and dependent variables. Other than that, we conducted regression analysis using coefficient of determination (r-square), Durbin Watson and multiple regressions. The last argument is that the study of the inference test is clarified in this chapter

### 4.2 PRELIMINARY ANALYSIS

According to Blischke, Karim, and Murthy (2011), the objectives of conducting a preliminary data analysis are to edit or omit the data collected in order to prepare it for further analysis, describe key features of the data, and to summarise the results based on the collected data. The 2<sup>nd</sup> Canadian Edition of the Research Methods in Psychology (2015) described the steps involved in preparing and analysing raw data. Raw data is defined as the primary or main source of information collected directly from the object of study that is not yet being processed for analysis (Statology, 2021), the object in question being the respondents who partake in answering the questionnaire.

The raw data collected is then analysed through the 24.0 version of the IBM SPSS Statistics software. The software allows quick and straightforward analyses of the data by way of showing the frequencies of respondents based on their gender, age group, level of education, type of employment, and monthly income. The questions answered by the respondents are analysed based on the independent and dependent variables. A reliability analysis (Cronbach's alpha) is used to demonstrate whether the tests and scales constructed for the research fit with the research objectives (Taber. K.S., 2018). Each variable is also analysed through descriptive analysis which summarises the data set in brief (Hayes, A. 2021). Lastly, variables are tested using the Pearson's correlation coefficient, in which it is used to measure the statistical relationship between different variables (Nickolas, S., 2021).

#### **4.3 DEMOGRAPHIC PROFILE OF RESPONDENTS**

According to Hayes, A. (2021), a demographic analysis is the study of factors based on population and the socioeconomic information that are statistically measured in order to know the target population in general. This allows better understanding of certain groups of people within the target population and target sample. In this study, the factors include the respondent's gender, age group, level of education, type of employment, and monthly income range. All of the factors regarding demographics are laid out based on frequencies of responses for each question, as well as by using bar charts to visualise the frequencies. Table 4.1 until Table 4.5 shows the frequencies of responses, and Figure 4.1 until Figure 4.5 shows the visualisation of the frequencies.



### 4.3.1 Gender

Table 4.1: Frequency output of gender of respondents

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	165	43.0	43.0	43.0
	Female	218	56.8	56.8	99.7
	Male	1	.3	.3	100.0
Total		384	100.0	100.0	

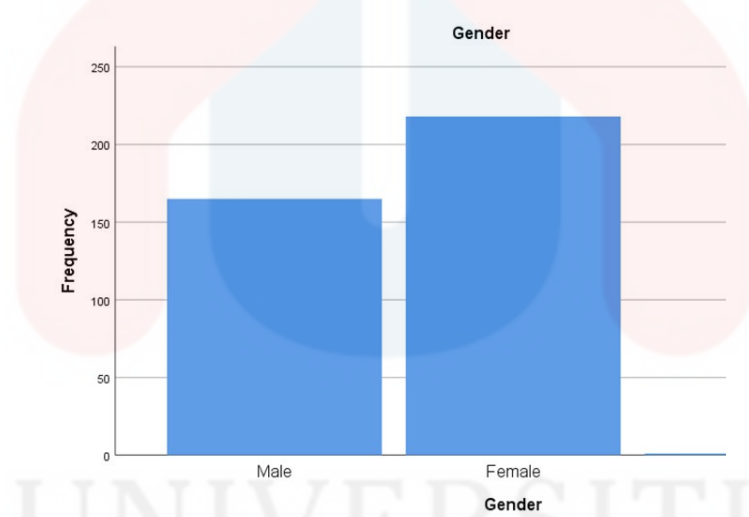


Figure 4.1: Chart for gender of respondents

Table 4.1 shows the result of the frequency and percentages of respondents based on their gender. It is shown that the highest respondents are female, accounting for 56.8% or 218 respondents. The remainder is male respondents at 43% or 165 respondents.

### 4.3.2 Age

Table 4.2: Frequency output of age of respondents

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-24 years	143	37.2	37.2	37.2
	25-31 years	168	43.8	43.8	81.0
	32-39 years	49	12.8	12.8	93.8
	40-47 years	18	4.7	4.7	98.4
	48-55 years	2	.5	.5	99.0
	56+ years	4	1.0	1.0	100.0
	Total	384	100.0	100.0	

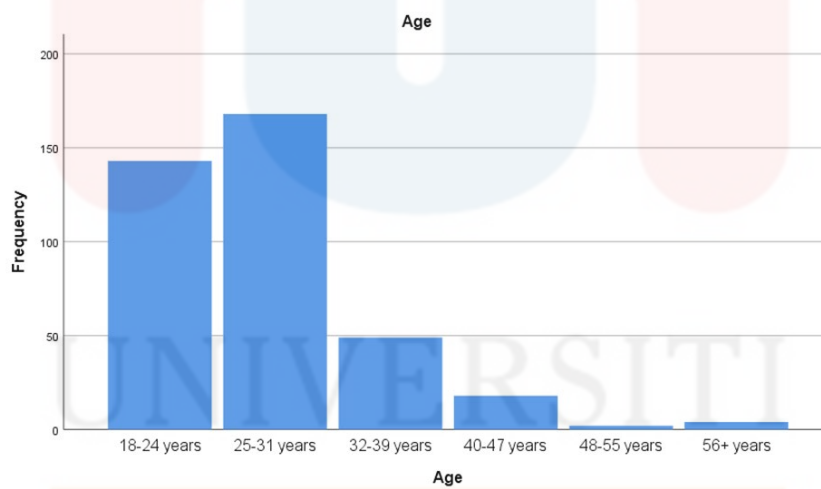


Figure 4.2: Chart for age of respondents

Table 4.2 shows the results and frequencies of respondents based on their age. A majority of the respondents are between the ages of 25- to 31-years-old, which is 43.8% or 168 respondents. The second highest is the ages between 18- to 24 years-old, which is 37.2% or 143 respondents. 12.8% or 49 respondents age between 32- to 39 years-old. 4.7% or 18 respondents age between 40- to 47 years-old. Only 1% or 4 respondents are 56 years old and

older. The lowest frequency is respondents between the ages of 48- to 55 years-old at 0.5% or only 2 respondents.

### 4.3.3 Level of education

Table 4.3: Frequency output of the level of education of respondents

		Level of education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	48	12.5	12.5	12.5
	Diploma	124	32.3	32.3	44.8
	Bachelor's Degree	174	45.3	45.3	90.1
	Master's Degree	31	8.1	8.1	98.2
	PhD	4	1.0	1.0	99.2
	Others	3	.8	.8	100.0
	Total	384	100.0	100.0	

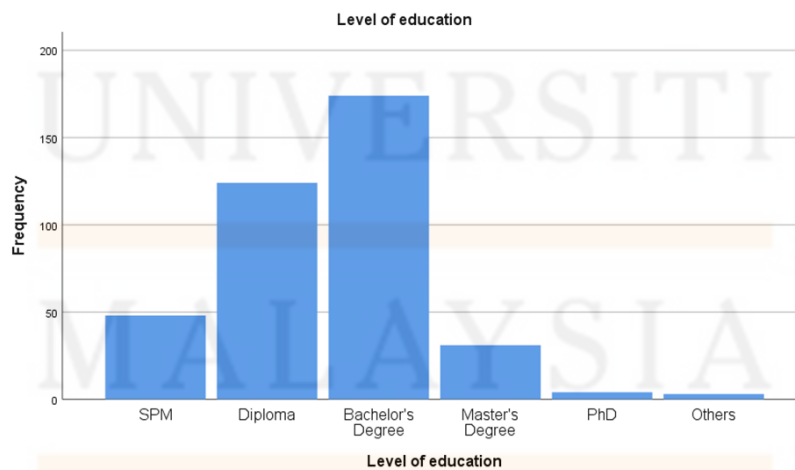


Figure 4.3: Chart for the level of education of respondents

Table 4.3 shows the results and frequencies of respondents based on their level of education.

A majority of respondents (45.3% or 174 respondents) have or are pursuing a Bachelor's

degree. The second highest frequency of respondents (32.3% or 124 respondents) have or are pursuing a Diploma. The third highest (12.5% or 48 respondents) only possess an SPM certificate, whereas 0.8% or 3 respondents have other types of educational qualifications. The remainder of the respondents is pursuing or possessing a postgraduate certification, with 8.1% (31 respondents) having or currently doing their Master’s degree and 1% (4 respondents) having or currently doing their PhD.

#### 4.3.4 Type of employment

Table 4.4: Frequency output of the type of employments of respondents

		Type of employment			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	128	33.3	33.3	33.3
	Government employee	86	22.4	22.4	55.7
	Private employee	111	28.9	28.9	84.6
	Self-employed	50	13.0	13.0	97.7
	Unemployed	9	2.3	2.3	100.0
	Total	384	100.0	100.0	

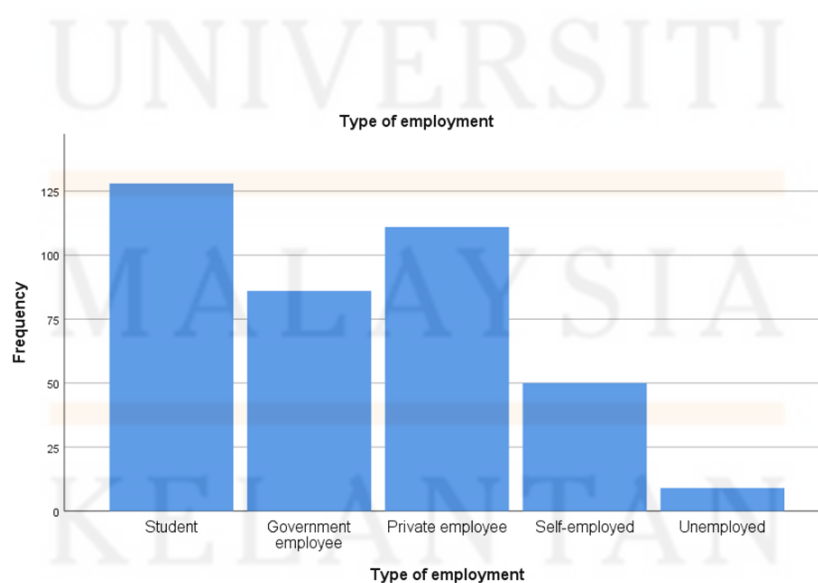


Figure 4.4: Chart of the type of employment of respondents

Table 4.4 shows the results of the frequencies and percentages of respondents based on their type of employment. A majority (33.3% or 128 respondents) are students. The second highest (28.9% or 111 respondents) are private sector employees. The third highest (22.4% or 86 respondents) are government employees. 13% (50 respondents) are self-employed, whereas the remaining 2.3% (9 respondents) are currently unemployed.

### 4.3.5 Monthly income range

Table 4.5: Frequency output of the monthly income average of respondents

Monthly income average					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than RM1000	126	32.8	32.8	32.8
	RM1001-RM3000	151	39.3	39.3	72.1
	RM3001-RM5000	85	22.1	22.1	94.3
	RM5001-RM7000	14	3.6	3.6	97.9
	RM7001-RM9000	3	.8	.8	98.7
	More than RM9001	5	1.3	1.3	100.0
	Total	384	100.0	100.0	

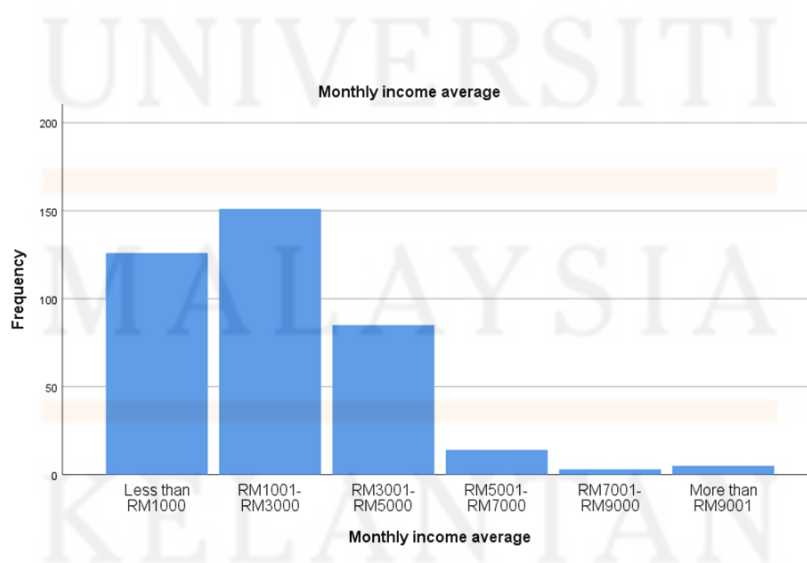


Figure 4.5: Chart of the monthly income average of respondents

Table 4.5 shows the results of frequencies and percentages of respondents based on their monthly income average. A slight majority of respondents (39.3% or 151 respondents) have an income between RM1,001- to RM3,000 per month. The second highest (32.8% or 126 respondents) have an income of less than RM1,000. The third highest (22.1% or 85 respondents) have an income between RM3,001- to RM5,000 per month. 3.6% (14 respondents) have a monthly income between RM5,001- to RM7,000. 1.3% (5 respondents) have a monthly income of more than RM9,001 per month. Only 0.8% (3 respondents) have a monthly income between RM7,001- to RM9,000.

#### 4.4 DESCRIPTIVE ANALYSIS

##### 4.4.1 Lack of knowledge

Table 4.6: Descriptive analysis for IV1 (Lack of knowledge)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Knowledge of early planning	384	3	5	4.70	.523
Knowledge of faraid system	384	2	5	4.40	.751
Knowledge of family members	384	2	5	4.37	.747
Knowledge on where to consult	384	1	5	4.34	.897
Knowledge of settlement process duration	384	1	5	4.46	.688
Valid N (listwise)	384				

Table 4.6 discusses the independent variable of lack of knowledge. There are five items for these independent variables. The highest mean is IV1Q1 which is 4.70. This indicated that most respondents agree with the question. There is one minimum from this independent variable. The minimum mean is IV1Q4 which is 4.34.

Meanwhile, for standard deviation for the above table, the highest standard deviation is IV1Q4 which is 0.897 and the minimum standard deviation is IV1Q1 which is 0.523. This indicated that most respondents agree with the question. Thus, it indicates that respondents agree that the variable is important for gaining more knowledge in unclaimed properties.

#### 4.4.2 Heirs awareness

Table 4.7: Descriptive analysis for IV2 (Heirs awareness)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Awareness of faraid	384	1	5	4.36	.827
Awareness of hibah	384	1	5	4.40	.802
Awareness of urgency	384	1	5	4.20	1.128
Awareness that faraid is the sole system to be used	384	1	5	4.52	.685
Awareness that inheritance management should start earlier	384	2	5	4.57	.605
Valid N (listwise)	384				

Table 4.7 discusses the independent variable of lack of knowledge. There are five items for these independent variables. The highest mean is IV1Q1 which is 4.70. This indicated that most respondents agree with the question. There is one minimum from this independent variable. The minimum mean is IV1Q4 which is 4.34.

Meanwhile, for standard deviation for the above table, the highest standard deviation is IV1Q4 which is 0.897 and the minimum standard deviation is IV1Q1 which is 0.523. This indicated that most respondents agree with the question. Thus, it indicates that respondents agree that the variable is important for gaining more knowledge in unclaimed properties.

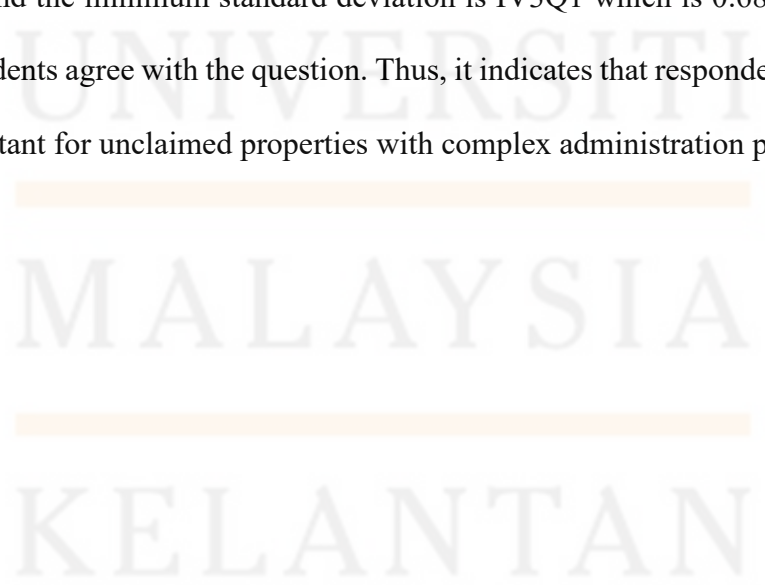
### 4.4.3 Complex administrative process

Table 4.8: Descriptive analysis for IV3 (Complex administrative process)

<b>Descriptive Statistics</b>					
	N	Minimum	Maximum	Mean	Std. Deviation
Process is time-consuming	384	2	5	4.51	.689
Process involved civil court, shariah court, and Amanah Raya	384	1	5	4.36	.847
Process of preparation	384	1	5	4.39	.890
Process is confusing and complex	384	2	5	4.44	.755
Process is expensive	384	2	5	4.40	.769
Valid N (listwise)	384				

Table 4.8 discusses the independent variable of complex administrative processes. There are five items for these independent variables. The highest mean is IV3Q1 which is 4.51. This indicated that most respondents agree with the question. There is one minimum from this independent variable. The minimum mean is IV3Q2 which is 4.36.

Meanwhile, for standard deviation for the above table, the highest standard deviation is IV3Q3 which is 0.890 and the minimum standard deviation is IV3Q1 which is 0.689. This indicated that most respondents agree with the question. Thus, it indicates that respondents agree that the variable is important for unclaimed properties with complex administration processes.





#### 4.4.4 Unclaimed properties

Table 4.9: Descriptive analysis for DV1 (Unclaimed properties)

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Process is time-consuming	384	2	5	4.51	.689
Process involved civil court, shariah court, and Amanah Raya	384	1	5	4.36	.847
Process of preparation	384	1	5	4.39	.890
Process is confusing and complex	384	2	5	4.44	.755
Process is expensive	384	2	5	4.40	.769
Valid N (listwise)	384				

Table 4.9 discusses the dependent variable of unclaimed properties. There are five items for these independent variables. The highest mean is 4.49 shared by three questions, DV1Q2, DV1Q4, and DV1Q5. This indicated that respondents agreed with these questions. There is one minimum from the dependent variable. The minimum is 4.44 which is DV1Q3.

Meanwhile, for standard deviation for tables, the highest standard deviation is DV1Q1 which is 0.784 and the minimum standard deviation is DV1Q4 which is 0.622. This indicated that most respondents agree with the question. Based on the mean and standard deviation for the dependent variable, it is concluded that DV1Q4 is most agreed by respondents. Thus, it indicates that respondents agree that the variable is important for unclaimed properties.

#### 4.5 VALIDITY AND RELIABILITY TEST

A reliability test was conducted using Cronbach's alpha analysis. It is to test whether the independent and dependent variables are accepted or reliable for this research, and to determine the level of stability in measuring the variables. As a general rule, a value of more than 0.60 is considered as reliable or acceptable.

Table 4.10: Reliability test using Cronbach’s alpha

Variables	Cronbach’s Alpha	No. of Questions
Lack of knowledge	0.679	5
Heirs awareness	0.610	5
Complex administrative process	0.791	5
Unclaimed properties	0.679	5

Based on Table 4.10, all of the variables are shown to have high internal consistency. Therefore, the questionnaire used for this research regarding all of the dependent and independent variables is reliable and its findings are accepted.

#### 4.6 NORMALITY TEST

Table 4.11: Normality test for independent variables

	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Lack_of_knowledge	.191	384	.000	.874	384	.000
Awareness_of_heirs	.176	384	.000	.880	384	.000
Complex_administrative_process	.212	384	.000	.832	384	.000

a. Lilliefors Significance Correction

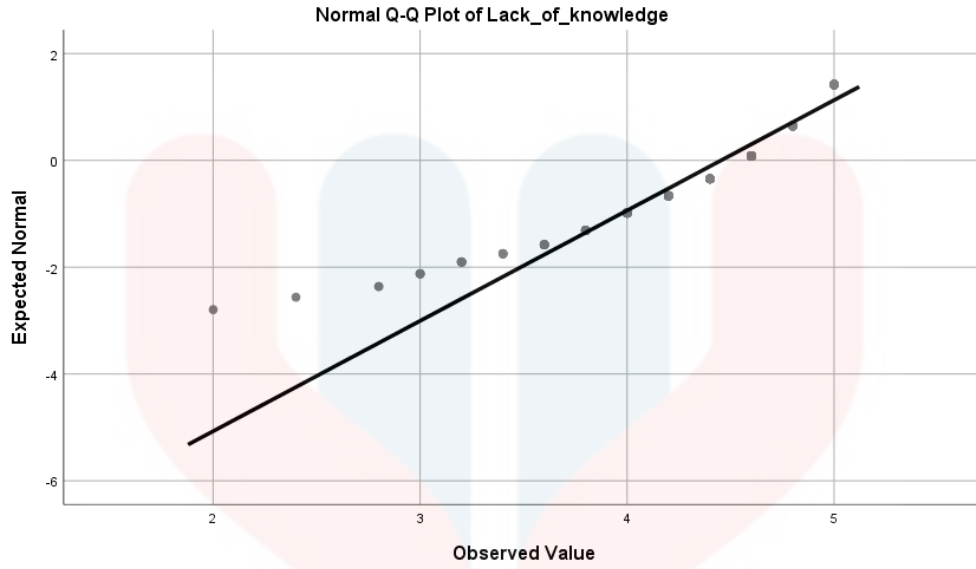


Figure 4.6: Scatter plot for IV1 (Lack of knowledge)

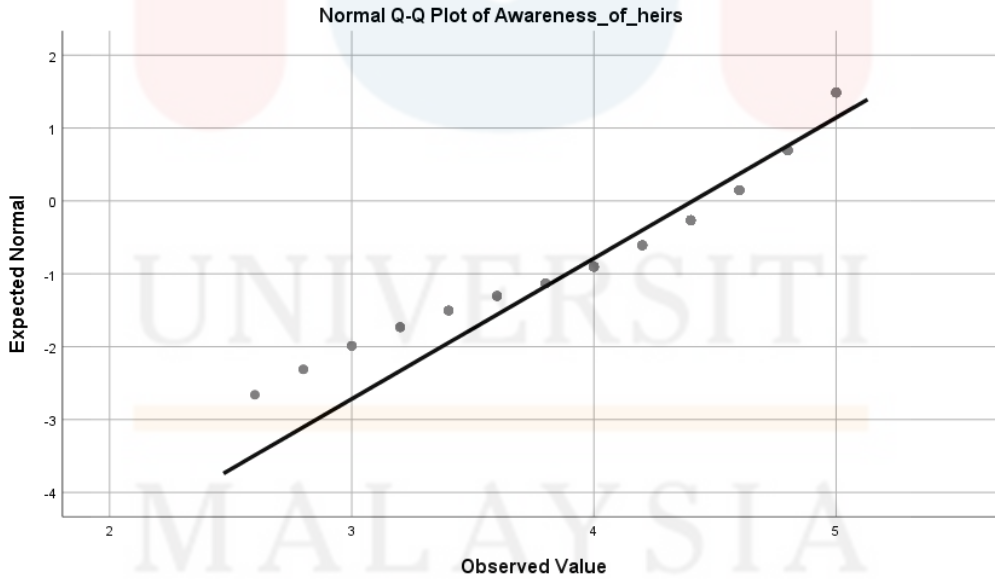


Figure 4.7: Scatter plot for IV2 (Heirs awareness)

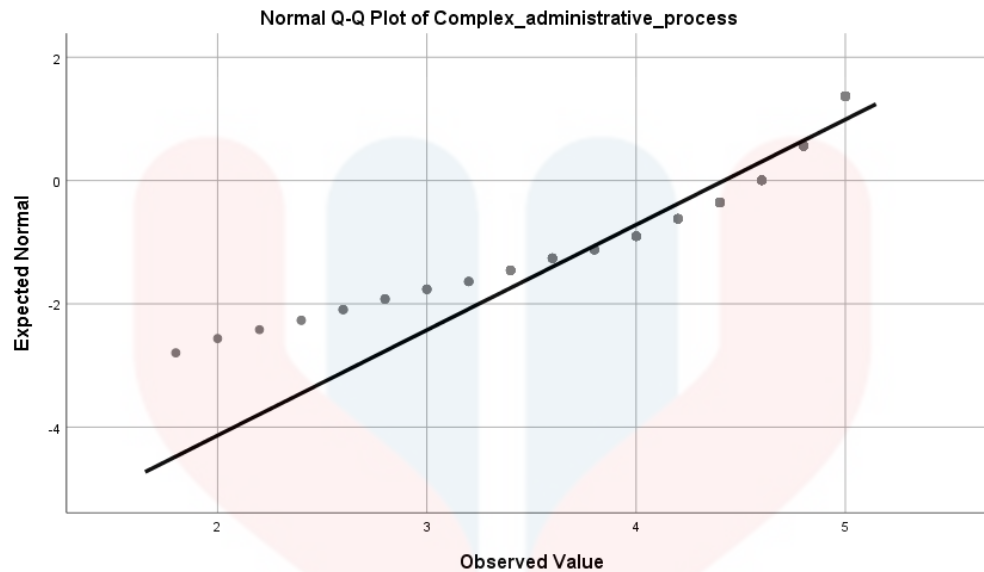


Figure 4.8: Scatter plot for IV3 (Complex administrative process)

Based on table 4.11, the normality values of the table were examined, the analysis of the data obtained from the Lack of knowledge, Awareness of heirs and Complex administrative process showed no normal distribution. Based on Sig. in the Kolmogorov-Smirnova column. The sig value lack of knowledge above the value is  $0.874 > 0.05$ , then it can be said that the data is normally distributed or that means receiving  $H_0$ . The sig value Awareness of heirs is  $0.880 > 0.05$ , then it can be said that the data is normally distributed or that means receiving  $H_0$ . The sig value Complex administrative process is  $0.832 > 0.05$ , then it can be said that the data is normally distributed or that means receiving  $H_0$ .

#### 4.7 PEARSON'S CORRELATION ANALYSIS

The inferential analysis consists of Pearson Correlation analysis. Pearson's Correlation analysis is one of the significant analyses that measure the linear relationship between two variables. Pearson's correlation is used to analyse the research questions on each independent variable and the dependent variable. The researchers used Pearson's Correlation because this research

question was constructed to assess the strength and direction of the relationship between variables of lack of knowledge, awareness of heirs, complex administrative process and unclaimed properties. After that, the data analysis process examined the different relationships in the model to test whether the variables were significantly related or not. The result interpretation for Pearson Correlation Analysis in this study is based on the Rule of Thumb about Correlation Coefficient Size as mentioned on table 3.5 in chapter 3.

Table 4.12: Results of Pearson’s correlation between variables.

		<b>Correlations</b>			
		Lack_of_knowledge	Awareness_of_heirs	Complex_administrative_process	Unclaimed_properties
Lack_of_knowledge	Pearson Correlation	1	.638**	.652**	.487**
	Sig. (2-tailed)		.000	.000	.000
	N	384	384	384	384
Awareness_of_heirs	Pearson Correlation	.638**	1	.624**	.421**
	Sig. (2-tailed)	.000		.000	.000
	N	384	384	384	384
Complex_administrative_process	Pearson Correlation	.652**	.624**	1	.471**
	Sig. (2-tailed)	.000	.000		.000
	N	384	384	384	384
Unclaimed_properties	Pearson Correlation	.487**	.421**	.471**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	384	384	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).



## 4.8 HYPOTHESES TESTING

### 4.8.1 H1: There is a significant relationship between the lack of knowledge and unclaimed properties in Shah Alam, Selangor

Table 4.13: The relationship between the lack of knowledge and unclaimed properties among residents in Shah Alam, Selangor

		Lack_of_knowledge	Unclaimed_properties
Lack_of_knowledge	Pearson Correlation	1	.487**
	Sig. (2-tailed)		.000
	N	384	384
Unclaimed_properties	Pearson Correlation	.487**	1
	Sig. (2-tailed)	.000	
	N	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Based on Table 4.13 as shown above, the relationship between independent variable and dependent variable which were lack of knowledge and unclaimed properties among residents in Shah Alam. The Pearson Correlation shows 0.487 with a significant level of 0.00. This means there is a significant relationship between lack of knowledge and unclaimed properties ( $r = 0.41 - 0.70$ ). However, the level correlation between lack of knowledge and unclaimed properties is a moderate linear correlation. Thus, the research is accepting H1 that researchers ensure there is a significant relationship between lack of knowledge and unclaimed properties among residents in Shah Alam, Selangor.

**4.8.2 H1: There is a significant relationship between the awareness of heirs and unclaimed properties in Shah Alam, Selangor**

Table 4.14: The relationship between the awareness of heirs and unclaimed properties among residents in Shah Alam, Selangor

**Correlations**

		Awareness_o f_heirs	Unclaimed_p roperties
Awareness_of_heirs	Pearson Correlation	1	.421**
	Sig. (2-tailed)		.000
	N	384	384
Unclaimed_properties	Pearson Correlation	.421**	1
	Sig. (2-tailed)	.000	
	N	384	384

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 4.14 shows a significant relationship between the awareness of heirs and unclaimed properties among residents in Shah Alam. The Pearson Correlation shows 0.421 with a significant level of 0.00. It means that a significant relationship exists between the awareness of heirs and unclaimed properties ( $r= 0.41-0.70$ ). However, the level correlation between the awareness of heirs and unclaimed properties is a moderate linear correlation. Therefore, the study is accepting H2 that researchers ensure there is a significant relationship between the awareness of heirs and unclaimed properties among residents in Shah Alam, Selangor.

**4.8.3 H1: There is a significant relationship between the complex administrative process and unclaimed properties in Shah Alam, Selangor**

Table 4.15: The relationship between the complex administration process and unclaimed properties among residents in Shah Alam, Selangor

		Complex_ad ministrative_p rocess	Unclaimed_p roperties
Complex_administrative_ process	Pearson Correlation	1	.471**
	Sig. (2-tailed)		.000
	N	384	384
Unclaimed_properties	Pearson Correlation	.471**	1
	Sig. (2-tailed)	.000	
	N	384	384

\*\* Correlation is significant at the 0.01 level (2-tailed).

Based on Table 4.15, it is showing a significant relationship between the complex administration process and unclaimed properties among residents in Shah Alam. The Pearson’s Correlation shows 0.471 with a significant level of 0.00. It means that a significant relationship exists between the complex administration process and unclaimed properties among residents in Shah Alam ( $r= 0.41-0.70$ ). However, the level of correlation between the complex administration process and unclaimed properties among residents in Shah Alam is a moderate linear correlation. Therefore, the study is accepting H3 that researchers ensure there is a significant relationship between the complex administration process and unclaimed properties among residents in Shah Alam, Selangor.



#### 4.9 SUMMARY

Based on the results of the literature review and the survey among 384 respondents among residents in Shah Alam, Selangor, the researcher reached a number of conclusions about the unclaimed properties among residents in Selangor. The data collected and analysed for this study is clearly reliable and valid as a reference for other future studies. It has been proposed that the lack of knowledge of unclaimed properties, awareness amongst heirs and complex administration process related with the unclaimed properties. These propositions were examined by using SPSS to get the actual data. The result SPSS will come out with descriptive analysis (demographic and all variables), reliability analysis, normality test and Pearson's Correlation analysis. All the hypotheses of this study are answered through Pearson's Correlation analysis. In a nutshell, all the research questions and objectives of this study have been achieved through these statistical analyses.

## CHAPTER FIVE: DISCUSSIONS AND CONCLUSION

### 5.1 INTRODUCTION

In this part, it has been partitioned into six segments which are key findings, discussion, implications of the study, limitations of the study, recommendations for future research and lastly, overall conclusions of the study.

This chapter reviews the research that has been done. To start with, key findings of the research are introduced and discussed. The findings from the empirical test derived from data analysis are presented. Subsequently, the discussion of the research. In this section, it briefly explains how we discussed this topic related to independent variables and dependent variables. Then, at that point, the ramifications of the current study are examined. It is about the implications that we faced during our research. Next, the limitations of the study are presented. Next part, the recommendation for future research. In this part, we suggest a few activities such as campaigns to avoid unclaimed properties. Last but not least, this chapter concluded the overall of the research.

### 5.2 KEY FINDINGS

The fundamental objective of the current research is identifying how knowledgeable among residents in Selangor regarding property inheritance, how well-aware of them on properties that are left unclaimed and the effects of it, as well as finding out the contributing factors that lead to the rise of unclaimed properties in Selangor. Furthermore, the current study also tries to identify whether knowledge has an impact on the unclaimed properties, to determine whether heirs' awareness has an impact on the unclaimed properties and lastly to examine whether management of administrators has an impact on the unclaimed properties.

Prior to continuing with the primary objective, the current research discusses the attributes of the respondents. The majority of the respondents were in the category of student that is 128 respondents. The next largest group was the private employee, 111 respondents and lastly and for the smallest group is unemployed which is 9 respondents. For the Government employees in the organisations, most of the respondents are 86 employees. Lastly, for the self-employed category the total respondents are 50. So, the total respondents for this type of employment are 384.

For the organisation's largest equity holder, it was equally divided between the level of education which is SPM, Diploma, Bachelor's Degree, Master Degree, PhD and others. Majority from the Bachelor's Degree with 174 or 45.3% while Diploma get a second highest which is 124 or 32.3%. From the other level education is 0.8%. For the age level of respondents, most of them are from 25-31 years which is (168 or 43.8%). Second highest level of education from 18-24 years is (143 or 37.2). From what we can see, the initial exposure about unclaimed properties can be disclosed from the age of 18 so that they can take prompt and appropriate action against unclaimed property in their family.

For the monthly income average of the respondents. Most of them get a monthly income salary from RM1001-RM3000 with 151 respondents. As we know, minimum salaries in Malaysia start from RM 1200. So, from our research the respondents are mostly from the middle class. The lowest respondents are (5 or 1.3%) whose salaries are more than RM 9001. Finally, for the monthly income average less than RM 1000 is 126 respondents. So, as we can see, this level is mostly from the student who answered this question in Selangor.

The discussion also focuses on the descriptive analysis of the variables based on the mean value. To begin with, the study found that the lack of knowledge where the overall mean value was 4.70, which is above the neutral value. The results show that generally knowledge

among Malaysians is less. For the variable of heirs' awareness, the overall mean value of 4.57 was considered as high, as the value was above the neutral value of 4. However, compared to the lack of knowledge, their satisfaction was slightly lower. The results indicate that in Malaysia agencies can still improve their awareness in *faraid* or *hibah* to solve problems of unclaimed properties. Finally, in terms of the complex administration process, it was found that the process such as in Shariah court was very slow to unclaimed properties. The mean value of 4.51 shows that their administration actually will improve. Therefore, a quick process allows people to easily make property claims against their heirs at the same time, it is possible to raise the name of a company so that people are more interested in dealing in the company.

In terms of the statistically significant contribution to the model, the significant values of the variables were inspected. From the significant values, the results of the current study suggest that all the independent variables for the current study (lack of knowledge, heir's awareness and complex administration process) are statistically significant and make a unique contribution to the dependent variable (unclaimed properties), and, also, all of them are significant at the 0.05 level or 95% confidence level. Therefore, it can be concluded that the lack of knowledge, heirs' awareness and complex administration process has a significant effect on the overall unclaimed properties in Shah Alam, Selangor.

## 5.3 DISCUSSIONS

### **5.3.1 There is a significant relationship between the lack of knowledge and unclaimed properties in Shah Alam, Selangor**

The first research question examines whether the knowledge has a relationship of knowledge among the residents in Shah Alam, Selangor. The discussion of the findings in answering the first question is based on the result of the hypothesis testing of H1.

Findings from this study show that there is a moderately significant relationship between the lack of knowledge and unclaimed properties among the residents in Shah Alam, Selangor. A cross-country comparative perspective study tries to identify whether knowledge has an impact on the unclaimed properties, whether heirs' awareness has an impact on the unclaimed properties and lastly to examine whether management of administrators has an impact on the unclaimed properties. Furthermore, a basic understanding of knowledge and unclaimed properties are based on the management of administrators to conduct it well. Therefore, the management of administrators need to build knowledge and unclaimed properties among the residents in Shah Alam, Selangor.

### **5.3.2 There is a significant relationship between the awareness of heirs and unclaimed properties in Shah Alam, Selangor**

Specifically, the H2 hypothesis will be discussed in answering the second research question. The discussion below elaborated on the findings of this study based on the research hypothesis.

Regarding the second question, this study indicates that there is a moderately significant relationship between the awareness of heirs and unclaimed properties among residents in Shah

Alam, Selangor. According to Rusnadewi Abdul Rashid & Noor Inayah Yaakub (2010) the teachings of Islam has established guidelines under the guidance of faraid law regarding inheritance, it is practically not easy to conduct because it involves various parties and condition, and the process may be very complicated and time consuming.

### **5.3.3 There is a significant relationship between the complex administrative process and unclaimed properties in Shah Alam, Selangor**

In order to answer the third research question, Hypothesis three will be discussed further below. Based on the third research question, this analysis found moderately significant correlation between the complex administration process and unclaimed properties among residents in Shah Alam, Selangor. Related studies conducted by Nik Rahim Nik Wakis (2018) states that inheritance is divided into three, specifically small, medium or simple, and large inheritance. They disclosed that due to the complicated process, the deceased heirs were disappointed with the challenges experiences in dealing with the division.

## **5.4 IMPLICATIONS OF THE STUDY**

According to Chuah Kee Man (2020), there are two types of research implication, theoretical and practical. In theoretical implication, it refers to the impact the research or study has on the theories used in the research itself. It could be in the form of a new variable based on past theories or what has been discovered based on limitations of past studies. Practical implication on the other hand refers to the direct impact the research has on related practises or relevant parties. For the study of unclaimed properties in Shah Alam, Selangor, we would be using the practical implication approach.

As mentioned in Chapter 4.8, all of the hypotheses are accepted meaning there are correlations between lack of knowledge, heir's awareness, and complex administrative process with unclaimed properties in Shah Alam, Selangor. While many respondents are aware and somewhat knowledgeable of unclaimed properties, more actions need to be taken in order to deepen the understanding of the topic and why leaving properties unutilised could negatively impact their livelihoods and economy in the long run. Next, heirs should be made more aware of their understanding and rights regarding the properties left to their names as well as the tools and systems used to sort out unclaimed properties. As for the administrative process, relevant entities such as the Civil court, Shariah court, and Amanah Raya Berhad (ARB) need to make the processes involved much clearer and easy to navigate by heirs and owners of the properties, as this would avoid deterrence from heirs and owner to delay their property inheritance due to the perceived complexity of the entire process.

## **5.5 LIMITATIONS OF THE STUDY**

According to Price and Murnan (2004), limitations of a study are what factors that affect the interpretation of a study based on its findings. Limitations are to be acknowledged in order for further studies in the future that would help to improve the current study and its significance.

There are several limitations during the conduct of the study. The first limitation is the lack of reliable data. All of the respondents are collected solely from the questionnaire that has been shared by way of social media, including posting the questionnaire on Facebook groups, sharing it to several trusted influencers on Twitter, as well as using WhatsApp and Telegram. Another limitation is the measure in which the data are collected. After collecting up to 400 respondents (although the sample size is only 384), there are several questions that we believe should have been asked instead that would make the results more meaningful. The main reason

why this study solely utilised online platforms is due to the Covid-19 pandemic and restrictions imposed by the government. Although interstate restrictions have been eased a bit near the end of this study, geographical locations of the researchers prevent us from directly conducting the testing physically.

## **5.6 RECOMMENDATIONS FOR FUTURE RESEARCH**

The planning and distribution of property is something that is demanded in Islam. The rise in frozen properties, on the other hand, appears to be slowing from year to year. There are various factors that cause an increase in the number of unclaimed properties. Various efforts have evolved as a result of the rising issue of frozen estates. For future research, we would highly recommend the researchers to use other methods of data collection that would increase the data's reliability, as well as conducting research by getting data from the main authoritative entities related to unclaimed properties.

The main initiative is seen to be able to give an impact in reducing the increase in frozen property and in order to increase awareness of the importance of claiming unclaimed property is that the government and responsible institutions or departments need to play their role in the interest of all. This is because every law aims to give justice to the public so that there is no oppression on the part of the parties involved. It should provide harmony to the society to avoid conflict among the beneficiaries. For example, in Malaysia, the four main authoritative figures involved in the administration and distribution of the properties of Muslims are the High Court, the Shariah Court, the land administrative bodies, and Amanah Raya Berhad (ARB).

The demeanour of individuals also should be changed and the negative disposition towards the will during life needs to be changed, as this misunderstanding will make it hard for the beneficiaries to divide the property of the deceased. This is another problem when the heirs



are in critical need of financial aid to continue living. The public needs to be educated on the knowledge of inheritance distribution for a better and prosperous future. This is because if the heirs have the knowledge and have the pure qualities such as the division of inheritance, responsible, not greedy, tolerant, cooperative and not ashamed to ask the authorities and responsible, of course the problem of delay in the division of inheritance is a factor in the issue. this frozen property will not happen.

After that, the "Claiming Inheritance" campaign should also be held to raise public awareness. This campaign can be advertised through television, newspapers, magazines and so on. This campaign may be spread more successfully using social media platforms such as Facebook, Instagram, Twitter, and others on how to simply claim an inheritance. As you may be aware, social media platforms are currently the primary source of information and news. This is also speedier in terms of obtaining current issues. With a campaign like this, it can make the community aware of the importance of claiming the legacy left behind. Different mediums have been given to facilitate Muslims to design and disperse property through wills, waqf, offerings, *faraid* and *hibah* to guarantee that the property claimed can be distributed to the main beneficiaries or other direct descendants.

Therefore, more considerations are expected to address this undisputed property issues. It not only loses heirs, but also negatively impacts the economy, especially towards the wellbeing of the Muslim community. A comprehensive follow -up study on the issue of delays in the application of immovable asset allocation to Muslims needs to be done to fill the gaps that exist in facilitating the management of immovable asset allocation by finding the best and flexible alternative to address this problem.

## 5.7 OVERALL CONCLUSION OF THE STUDY

In conclusion, the result from this research focuses on the factors influencing unclaimed properties among residents in Shah Alam, Selangor. This study is able to answer all the research questions and research objectives in detail. Based on the above analysis and explanation, delays in the management of Muslim heritage assets can lead to an increase in the amount of unclaimed estate. From the analysis of the entire variable, it has been satisfied the minimum requirement of reliability since all the Cronbach's Alpha coefficients show greater than 0.6. It is also proven that all of the independent variables which are lack of knowledge, awareness among heirs and complex administrative processes are the main factors with the dependent variable which is the source of unclaimed property among the residents of Shah Alam, Selangor. In particular, it focuses on fixed assets which means it is immovable. The most important part, this study determined the factors influencing the unclaimed by their lack of knowledge, awareness among heirs and complex administrative processes. This study has been completed successfully.

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**APPENDIX A: DRAFT OF QUESTIONNAIRES**

**FACTORS INFLUENCING UNCLAIMED PROPERTIES IN SHAH ALAM,  
SELANGOR**

**SECTION A: DEMOGRAPHIC PROFILE**

Sources	Profile of respondents	Items	Tick (/)
Zatul Karamah, et al., 2017)	Gender	Male	
		Female	
	Age	18-24 years	
		25-31 years	
		32-39 years	
		40-47 years	
		56 years and older	
	Level of education	SPM	
		Diploma	
		Bachelor's degree	
		Master's degree	
		PhD	
		Other qualifications	
	Monthly income average	Less than RM1,000	
		RM1,001 – RM3,000	
		RM3,001 – RM5,000	



		RM5,001 – RM7,000	
		RM7,001 – RM9,000	
		More than RM9,000	

**SECTION B: INDEPENDENT VARIABLES**

Level	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Scale	1	2	3	4	5

Variables	Sources	Items	1	2	3	4	5
Lack of knowledge	Azizi, Muhammad Ashraf Aliff & Mohd Rashdan (2020)	I am aware the early plans for the division of the estate before the death is important to inform the public					
		I am knowledgeable of the faraid system used in Islamic inheritance law.					
		Members of my family and I have consulted or will plan to consult with a wasi or estate administrator regarding inheritance.					
		I know who or where to consult if I have any issues with inheritance and my rights as an heir.					
		I agree the inheritance settlement process usually takes time because it involves processes in certain bodies					
Heirs awareness	Fazira & Wan Yussoff (2016)	I am aware and knowledgeable of the faraid system and its process.					

		I am aware and knowledgeable of hibah and its process.						
		I believe there should be no urgency when it comes to inheritance.						
		I believe faraid is the only fair way to distribute inheritance.						
		I believe inheritance management should start earlier in life.						
Complex administrative process	Nik Rahim Nik Wajis, et al. (2018)	I know the process of claiming inheritance is time-consuming.						
		I know the inheritance process will involve the Civil court, Shariah court, and other authorities such as Amanah Raya Berhad.						
		I know what to do and what to prepare for inheritance claimants.						
		The procedure in inheritance claimant is confusing and complex						
		The entire administrative process and procedure is expensive.						

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**SECTION C: DEPENDENT VARIABLES**

Level	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Scale	1	2	3	4	5

Variables	Sources	Items	1	2	3	4	5
Unclaimed properties	Azizi, Muhammad Ashraf Aliff & Mohd Rashdan (2020)	Unclaimed properties will negatively impact the economy.					
		Heirs' awareness is important in the distribution of inheritance.					
		The administration process and legal procedures should be made transparent and easily accessible to everyone.					
		Awareness of inheritance is as important as the awareness of insurance or takaful protection.					
		The Shariah court should be the sole judiciary for Islamic inheritance issues.					

**APPENDIX B: POPULATION OF MALAYSIA, SELANGOR, AND ETHNICITY OF  
SHAH ALAM, SELANGOR**

Appendix B1: Population of Malaysia

<b>States</b>	<b>Population (millions)</b>
Selangor	6.5
Johor	3.8
Sabah	3.8
Sarawak	2.8
Perak	2.5
Kedah	2.2
Kelantan	1.9
Penang	1.8
Kuala Lumpur	1.8
Pahang	1.7
Terengganu	1.3
Negeri Sembilan	1.1
Melaka	0.9
Perlis	0.3
Labuan	0.1
Putrajaya	0.1
<b>TOTAL</b>	<b>32.7</b>

Source: Department of Statistics, Malaysia (October 2021)

## Appendix B2: Population of Selangor, Malaysia

<b>Districts</b>	<b>Population ('000)</b>
Petaling	2,101.0
Hulu Langat	1,400.0
Klang	1,100.0
Gombak	820.0
Sepang	261.0
Kuala Langat	245.0
Hulu Selangor	242.0
Kuala Selangor	225.0
Sabak Bernam	100.0
<b>TOTAL</b>	<b>6,494.0</b>

Source: Department of Statistics, Malaysia (2020)

## Appendix B3: Ethnicity in Shah Alam, Selangor, Malaysia

<b>Ethnicity</b>	<b>Population (%)</b>
Bumiputera	67
Chinese	16
Indian	11
Others	1
Non-Malaysians	5
<b>TOTAL</b>	<b>100</b>

Source: Department of Statistics, Malaysia (2020)