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

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FYP FKP

# UNIVERSITI

## MALAYSIA

## KELANTAN



## The Understanding of Faraid Among University Malaysia Kelantan (UMK) Students

by

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A thesis submitted in fulfilment of the requirements for the degree of Business Administration (Islamic Banking and Finance) With Honours



2021

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		wrong and irrelevant Data analysis is inaccurate Data analysis is not	suitable and relevant but need major adjustment. Data analysis is fairly done but needs major modification.	suitable and relevant but need minor adjustment. Data analysis is satisfactory but needs minor modification. Data analysis is	excellent and very relevant. Data analysis is correct and accurate. Data analysis is	(Max: 4) x 1 (Max: 4)
		inaccurate Data analysis is not	done but needs major modification.	satisfactory but needs minor modification. Data analysis is	and accurate. Data analysis is	(Max: 4)
		-			,	
		relevant output/figures/tables and etc.	output/figures/tables and etc.	adequately supported with relevant output/figures/table and etc.	strongly supported with relevant output/figures/table and etc.	x 1 (Max: 4)
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	x 1 (Max: 4)
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	x 1.25 (Max: 5)
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	x 1.25 (Max:5)
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	x 1.25 (Max:5)



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- (UMK) University Malaysia Kelantan
- (ARB) Amanah Raya Berhad
- (TPB) The Theory of Planned Behaviour
- (TRA) The Theory of Reason Action
- (PBT) The Planned Behaviour Theory
- (UTM) Universiti Teknologi Malaysia
- (SPSS) Social Sciences Statistical System
- (FEB) Faculty of Entrepreneurship and Business
- (STAM) Sijil Tinggi Agama Malaysia
- (STPM) Sijil Ting<mark>gi Pelajaran</mark> Malaysia
- (SAB) Ijazah Sarjana Muda Perbankan & Kewangan Islam
- (SAE) Ijazah Sarjana Muda Keusahawanan
- (SAK) Ijazah Sarjana Muda Perdagagan
- (SAL) Ijazah Sarjana Muda Logistik & Perniagaan Pengedaran
- (SAR) Ijazah Sarjana Muda Peruncitan

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#### **ABSTRACT**

In Islamic Law, the notion of Faraid specifies the distribution by Al-Quran, As-Sunnah,

and Al-Ijma, of the property of a deceased on the part of heirs. Faraid is for Muslims, and Muslims need to learn about Faraid to grasp the legally owned heritage sections in order to create a better heritage system. The Islamic law of heritage (Faraid) is one of the first of all people to be deprived by God. This demonstrates the importance of Faraid knowledge. The lack of understanding on Faraid among Muslims might gradually lead to the loss of this issues until conflict and doubt arise in the judgement of God. The study is to give more understanding on the Faraid management among students at University Malaysia Kelantan (UMK) towards the study of Faraid in Islamic Wealth Management. It will focus on students in Pengkalan Chepa campus. The study will be focus on the students in Faculty of Entrepreneurship and Business where it in line with the objective of this research. The study uses few statistical techniques to analyses the data, and the data was gathered by distributing the questionnaire to 300-340 students at University Malaysia Kelantan (UMK) in Kampus Kota. The findings of this study found that knowledge, awareness, and perception had moderate positive relationship in understanding of Faraid among UMK students. The findings of this study found that students have knowledge and experience about Faraid because it is very important to be understood by Muslims in the division of inheritance.

Keywords: Awareness; Faraid; Knowledge; Perception; Understanding

#### **ABSTRAK**

Pengertian Faraid dalam Islam adalah menetapkan pembahagian harta mengikut Al-Quran, As-Sunnah, dan Al-Ijma bagi harta si mati kepada pihak waris. Faraid adalah untuk orang Islam, dan orang Islam perlu belajar tentang Faraid bagi memahami pembahagian warisan yang dimiliki secara sah dan membentuk sistem warisan yang lebih baik. Faraid adalah antara yang disebutkan oleh Allah, secara langsung ini menunjukkan kepentingan ilmu Faraid. Kurangnya kefahaman tentang Faraid di kalangan umat Islam boleh menyebabkan pembangkitan isu sehingga menimbulkan konflik dan keraguan dalam keluarga. Kajian ini adalah untuk memberi lebih kefahaman tentang pengurusan Faraid dalam kalangan pelajar Universiti Malaysia Kelantan (UMK) terhadap pengajian Faraid dalam Pengurusan Kekayaan Islam. Ia akan memberi tumpuan kepada pelajar di kampus Pengkalan Chepa. Kajian akan ditumpukan kepada pelajar di Fakulti Keusahawanan dan Perniagaan di mana ia selaras dengan objektif penyelidikan ini. Kajian ini menggunakan beberapa teknik statistik untuk menganalisis data, dan data dikumpul dengan mengedarkan soal selidik kepada 353 pelajar di Universiti Malaysia Kelantan (UMK) Kampus Kota. Hasil kajian ini mendapati bahawa pengetahuan, kesedaran dan persepsi mempunyai hubungan positif yang sederhana dalam pemahaman Faraid di kalangan pelajar UMK. Hasil kajian ini juga mendapati bahawa pelajar mempunyai pengetahuan dan pengalaman tentang Faraid kerana ianya amat penting untuk difahami oleh umat Islam dalam pembahagian harta pusaka.

Kata kunci: Kesedaran, Faraid, Pengetahuan, Persepsi, Pemahaman

#### **CHAPTER 1: INTRODUCTION**

#### 1.1 INTRODUCTION

Islam is a way of life that regulates various aspects of life and the management of Faraid is part of the rules outlined in Islam regarding one's property after his death. This Faraid knowledge is extensive, moreover it relates to everyone, not just relates to the rich, who have land and houses only. Faraid is a knowledge that discusses the rates of inheritance for each heir and an explanation of who is entitled and vice versa as well as the method of division of the estate (Hasbullah, Mushaddad & Et al, 2017). So, the inheritance will be distributed to his heirs such as children, wives, husbands, mothers, and those mentioned in the Quran. If the deceased has no relatives, then his property will be included in the Baitulmal, which will be given to the less fortunate.

The knowledge of Faraid is one of the first sciences that will be raised by Allah from a person. This shows how important it is for every Muslim to study it in more depth so that there are no family fights, for example. For those who do not take Faraid is to be one of the economic problems of Muslims that is very worrying. As a result, the property will be frozen and cannot be developed. As a result of neglect of division and administration of inheritance, it can cause problems such as cases of mass ownership, overlapping claims, unmanaged property, difficulties in the trial process in the division of the deceased's property and the risk of losing the deceased's title documents (Abdul Rashid & Yaakub, 2010). Because of the indifference of Muslims now, that knowledge has been lost till now as there is disagreement about men getting more property than women.

In the history of Islamic studies in this country, the study of Faraid knowledge can be seen in its development from one level to another in line with the development of other religious

knowledge such as the study of the Quran. It starts from home study and then develops into an important knowledge in mosques and other knowledge gatherings. The next phase gave birth to more organized educational institutions in religious schools with Faraid book syllabus. In line with the development of the current education system, this education is placed in the religious school system such as Sekolah Menengah Agama and Sekolah Menengah Kebangsaan Agama. Faraid studies continue to grow at the tertiary level in Malaysia with the introduction of property management.

This study is not something new in Malaysia, in fact it has developed well, and the community has been exposed. However, the change of the world and the rapidity of technology to some extent influenced the study of Islamic knowledge, including the field of Faraid. In some places, the form of research conducted is still bound by rules, the material taught still uses old sources that have not been updated. This has hindered the study of Faraid itself. In addition, there are still weaknesses and shortcomings in the understanding of Faraid among students, therefore studies are conducted to improve the existing knowledge, especially in UMK and elsewhere in general.

There are people who take advantage of fulfilling their free time by studying the knowledge of Faraid in themselves more deeply and there are also some people who know less because they take lightly about this knowledge, saying that no property will be distributed after death because of thinking of oneself still young for this. The factor that caused the Muslim community to make Faraid is because of the attitude of the heirs who are very caring and knowledgeable in this field. According to Wan Abdul Halim Wan Harun (2006), that Faraid knowledge can prevent us from seizing or owning land or property belonging to others, especially one's own relatives and can also avoid misunderstandings and disputes among heirs that can lead to the severance of friendship and plunder family institution. Knowledge about Faraid should be learned by UMK students so that they can practice it, because it can benefit

them in the future. The following are the statistics of estate case registration in Amanah Raya Berhad (ARB) as a whole from 2012 to 2016:

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

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

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

#### **1.2 PROBLEM STATEMENT**

The Muslim population is keener to race for world riches now. Most of them do not prepare first before death, like dividing the properties, so that the family's life left behind is not complicated. As a result of the confusion and lack of experience of Faraid knowledge, various possibilities emerge, such as conflicts and animosities between families and heirs (Safar Et. al, 2010).

Due to improper administration of the Islamic Wealth Management process will lead to family feuds, grudge, and dissatisfaction among family members. This is supported by Bulbul (2013) who wrote: "When it comes to raising a family, people may be cooperative and friendly since it helps to develop and maintain a tranquil environment. But the real situation is different.

At today individuals have a poor experience of family dispute, causing dissatisfaction among family members and not building families, and that is frightening for us".

This is likely due to the lack of in depth understanding and explanation of Faraid's knowledge. However, there are some people in this country still lack awareness and easy-going attitude regarding the initial planning of inheritance distribution to heirs. This can be evidenced by the latest statistics that the RM70 billion estate with a majority ownership in the freeze because the Malays are not claimed by the heirs (Haque Ekhwan & Haque Fazlul, 2020). Recognizing the problem, the best solution to the problem of division of inheritance needs to be sought and resolved in a serious way. Nonetheless, there is strife and enmity, which leads to lasting enmity.

Muslim people must know all the criteria and the rights of Faraid inheritance so that they know what they should do when they have a problem related to Faraid. Beneficiaries are divided into three categories: ashab al-furud, asabah, and dhawi al-arham. Ashab al-furud beneficiaries are those who have allocated portions or shares of inheritance allocation according to the Quran, sunnah, and agreement, such as a daughter, wife, and husband.

Refer to the Faraid calculation method, this study provides an example in which the deceased has one wife, mother, father, daughter, and son, one, respectively. Right for fardhu rate for wife is 1/8 because the deceased has children. While mother and father inherit 1/6 from total estate, respectively. The total portion for these heirs is 11/24. The balance after deducting this portion (13/24), will be divided to the daughter and son through ratio 1:2 as according to Asabah by Al-Ghayr distribution (Mohd Khairy Kamarudin & Nasrul Hisyam, 2018). Hence, the portion for the daughter is 13/72 and the son is 26/72 from the total estate. As Muslim we need to know the calculation for the division of inheritance. This can help to streamline the

process of division of the property. So, this statement indirectly helps young people to know if they fulfil all the criteria to inheritance the property.

The statistics shown that around 42 billion Muslims worldwide estate have not claimed by their heirs. This issue causes concern since it provides society and the nation unpleasant consequences (Wan Kamal Mujani et.al. 2011). In terms of movable and immovable property, estates have not been divided to legitimate successors. This failure has been influenced by several causes. Among those causes highlighted are the delay in the distribution of the land by the heirs as well as the lack of awareness of Faraid. The failure to manage assets in Malaysia also contributes to the management of the Faraid division (Wan Kamal Mujani et.al. 2011). So, as young people we need to be aware of this to avoid any problems that may occur in the future. Knowledge of Faraid needs to be further extended to open the eyes of young people about the importance of the process of inheritance division.

Muslims will be able to devote their full attention to the job at hand because humans are instinctively trying to better the well-being of life in the world without caring about death. Similarly, in order to maximise the number of acts of worship in order to increase the supply in the afterlife. The prospect of inevitable death would undoubtedly motivate Muslims to serve Allah with complete commitment and sincerity. When this is ingrained in the Muslim individual's attitude, the rate of piety among Muslims can easily be increased and maintained. Finally, the ummah's piety is unquestionably a promise for the advancement of humanity's well-being (Safar Et. al. 2010).

This research therefore examined students at the University of Malaysia Kelantan's level of knowledge, awareness, and perception about Faraid Understanding as they will be faced with a later age. This is because some of them are not concerned about the knowledge of Faraid calculation even though they know the existence of Faraid but they do not aware the importance of it, where Faraid is the knowledge about the distribution of wealth to those who have the right to inherit and it is very important in our daily lives to know about the division of inheritance.

#### **1.3 RESEARCH QUESTION**

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

**RQ 1:** Does the lack of knowledge influence the understanding of Faraid among UMK students?

**RQ 2:** Does level of awareness influence the understanding of Faraid among UMK students?

RQ 3: Does the perception influence the understanding of Faraid among UMK students?

#### **1.4 RESEARCH OBJECTIVES**

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

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

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

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

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

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

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

This study will help to extract lessons of the research issues which is how undergraduate students at University Malaysia Kelantan from Pengkalan Chepa campus respond to Faraid's, knowledge, awareness, and perception. In addition, this study can also help open the minds of students to know the importance of learning and deepening Faraid knowledge which is the knowledge demanded in Islam.

Other than that, this study allows relevant parties to provide an understanding to the community about division of inheritance according to Faraid law. This is because property has a relationship with the human condition after his death. Moreover, further research should be undertaken to investigate on these findings and to improve the understanding of Faraid among the undergraduate students at University Malaysia Kelantan. Therefore, it can help family members and the community economically and financially.

#### **1.7 DEFINITION OF TERMS**

This research consists of certain crucial keywords. Although the keyword is discussed in detail in the next chapter, it is briefly interpreted in the Chapter One which allowed the readers to have a clear idea on what is to be presented in the subsequent chapter.

#### 1.7.1 Faraid

(Ajmain & Halimatul Ashiken, 2008) stated that Islamic Law of Inheritance ('ilm Faraid) is among the first discipline to be deprived by God from every single human. This shows how important the knowledge is. Lack of concern attitude among Muslims nowadays, may gradually lead to the loss of this knowledge until it creates conflicts and doubt in God's justice by disputing rights between gender. Other than that, according to the term syara', Faraid is the division of the property of a Muslim who has died and did not leave a will before his death. Then his inheritance will be divided into his heirs, according to Islamic law.

#### 1.7.2 Knowledge

As eloquently stated by (Ajmain & Halimatul Ashiken, 2008), Faraid knowledge is a combination of three knowledge which is knowledge of fatwa, the knowledge of lineage and mathematics. Furthermore, based on Cambridge Dictionary (2020), knowledge is a matter that we acquire through familiarity or research, whether they know to one person, or another generally known to individuals. In the context of this study, knowledge refers to what factors cause lack of knowledge among UMK students towards Faraid.

#### 1.7.3 Awareness

(Gafoor, 2012) in his study revealed that awareness is the state or ability to perceive, to feel, or to be conscious of events, objects, or sensory patterns. In this level of consciousness, sense data can be confirmed by an observer without necessarily implying understanding. Based on Cambridge Dictionary, (2020) awareness is knowing that something happens or knowing a situation or topic based on the information or experience current moment. In the context of this study, awareness refers to how the level of awareness of UMK students towards Faraid.

#### 1.7.4 Perception

(Cherry, 2020) indicated that perception is the sensory experience of the world. It involves both recognizing environmental stimuli and actions in response to these stimuli. Through the perceptual process, people can gain information about the properties and elements of the environment that are critical to their survival. Perception not only creates their experience of the world around them, but it allows them to act within their environment. Perception includes the five senses which is touch, sight, sound, smell, and taste. It also includes what is known as proprioception, a set of senses involving the ability to detect changes in body positions and movements. Based on Cambridge Dictionary (2020), perception is a certainty or decision that many people frequently talk about and are based on how things look. In the context of this study, perception refers to the perception about Faraid among UMK students.

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

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

#### Chapter 1 (Introduction)

In the first chapter, explain about understanding, perceptions, and awareness of Faraid among students in University Malaysia Kelantan specifically in Pengkalan Chepa campus. Also clarify about overview, background to the study, declaration of issues, research questions, research objectives, important to survey, research limitations, interpretations of study, study organizations and summary in this chapter.

#### Chapter Two (Literature Review)

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

#### Chapter Three (Research Methodology)

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

#### Chapter Four (Analysis of Findings)

This involves description in this topic, next is findings from the research information, findings from the triangulation process and lastly a review of chapters. It also includes analysis and presentation of the data obtained for this study from the findings.

#### Chapter Five (Conclusion)

Finally, the last chapter to this study is Chapter 5. It will be the endorsements in this chapter to solve the issue that has arisen from this study. In addition, the recommendation for future research and, lastly, the study's conclusion to conclude the research.



#### **CHAPTER 2: LITERATURE REVIEW**

#### 2.1 INTRODUCTION

This chapter will focus on literature review of the understanding of Faraid among UMK students. In addition, this chapter also explains about the definition of each independent variables which is knowledge, awareness, and perception that influences the understanding of Faraid among UMK students.

#### 2.2 THEORETICAL FRAMEWORK

In view of the past perception for this research, there are three speculations that clarifying the connection between the factor that can impacts the comprehension of Faraid. That hypothesis is the Theory of Planned Behaviour (TPB), and the Theory of Reason Action (TRA) will be that fundamental hypothesis to distinguish and understanding the relationship in this research.

#### 2.2.1 Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) was created to clarify general human conduct. Human conduct, as indicated by this hypothesis, impacts social aims, and simultaneously impacts apparent social controls, while social expectation assumes the part of being dictated by conduct demeanour, emotional standard, and saw conduct control. The hypothesis of arranged conduct has three fundamental segments of social expectations: demeanour, abstract standards and saw control of conduct.

The hypothesis of arranged conduct was initially identified with the hypothesis of contemplated activity (TRA) (Ajzen and Fishbein, 1980; Fishbein and Ajzen, 1975) which should clarify practically all human conduct and have the option to anticipate and clarify human conduct in different settings. (Davis, Bagozzi and Warshaw, 1989). This hypothesis can likewise be ascribed to somebody who is battling and has no ability to control their conduct. Ajzen (1991) fostered the hypothesis of arranged conduct to remember another variable for the first hypothesis, which is seen social control. Hypothesis of contemplated activity, the central issue of the hypothesis of arranged conduct is expectation.

Goal goes about as a propelling variable to impact individuals' conduct. While emotional perspectives and standards in contemplated activity hypothesis will impact the person's expectation to play out the conduct. These investigations have covered various regions, including banking administrations (Kangis and Passa, 1997; Abdullah and Abdul Rahman, 2007; Rammal and Zurbruegg, 2006; Bley and Kuehn, 2003; Khattak and Rehman, 2010), cell phone administrations (Kowalski and Goldstein, 2006), waqf (Muhammad, 2010). The discoveries of these investigations have shown repudiating results, for example, Kowalski and Goldstein (2006) found that respondents were unconscious of any security usefulness of cell phones. Then again, Abdullah and Abdul Rahman (2007) found that bank supervisors have great information on the overall standards of Islamic banking and finance. These discoveries can be clarified by the idea of the subject contemplated and its complicacy or straightforwardness.

There is still a lot of data that shows an empirical relation between the variables of attitudes, subjective standards, and perceived behavioural control presented in this theory of planned action in the person's best interests. Other research, on the other hand, have discovered an additional variable within the framework in their investigations, therefore the idea of planned behaviour is still being revisited on a regular basis. The updated theory of planned

conduct is the name given to the evolution of this theory. Figure 2.1 show the framework from theory of planned behaviour.

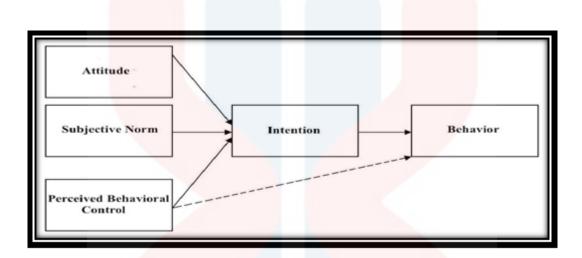


Figure 2.1: Framework from Theory of Planned Behaviour

Attitude: People will assess the conduct neither emphatically nor adversely which is known as mentality (Ajzen, 1991). Mentality gets one of the significant determinants since disposition altogether impacts expectation and conduct dependent on Theory of Planned Behaviour. In past research, plainly mentality is a significant determinant of the expectation of urging the doing Faraid to people in general if the individual feels that the Faraid is a decent practice that may profit what is to come. The investigation from Mishra, Sankar and Datta (2014) moreover characterized disposition as a significant component for people in tolerating internet banking.

**Subjective norm:** As per Ajzen (1990) social variables can impact the goals and activities of an individual known as emotional standard. All in all, emotional standard is the response or activity of an individual to accomplish something because of the pressing factor of others known as abstract standard. Pressing factor from different methods parent, accomplice, kin, and

companion that can influence an activity and response individual to settle on the choice Ajzen (1991). Past examinations with respect to conduct as far as strict angles, like zakat pay, showed a huge connection between abstract standards towards aim, as in the investigations from Sareye and Haji-Othman, 2017, and Haji-Othamn, Alwi, Sheh, Yusuff and Mohd Saufi, 2017. In spite of the fact that there is no examination in regard to Faraid that shows the impact of emotional standards for expectation, the specialists firmly accept that abstract standards assume significant parts for deciding the aim of people for Faraid.

**Perceived Behavioural Control:** An individual's capacity to control a circumstance in a circumstance is characterized as a blend of locus of control (which is a faith in the ability to control an individual's circumstance and the confidence that an individual feels when playing out a study Ajzen (2002). Ajzen (1991) additionally characterized apparent social control as the capacity of people to act as indicated by the chance and assets when playing out some activity. Furthermore, Ajzen (2012) additionally contends that singular conduct can be affected without anyone else or natural factors like evolving patterns, social factor, monetary variables and other. Along these lines, control of apparent conduct characterized as the person's capacity to do Faraid giving dependent on inward or outer impacts. Past investigations (Mishra et. al., 2014; Malebana, 2014) annexed apparent social control to be positive determinants for conduct because of a person's firmly conviction that they have incredible capacity to play out that activity.

#### 2.3 EMPIRICAL LITERATURE

The framework for this study was based on the Theory of Planned Behaviour (TPB), which consists of three independent variables which is knowledge, awareness, and perception.

Meanwhile, the dependent variable is the understanding of Faraid. As a result, the main objective of the study is to identify the understanding of Faraid among UMK students based on the results influenced by independent variables.

### 2.3.1 Understanding of Faraid

According to Dictionary Cambridge (2020), understanding means is the knowledge, sympathy, and informal agreement. It is the way when understand something. Understanding is the ability to understand something, it is comprehension. Besides that, the understanding makes people know about a topic, situation or how something works. The context of understanding in this study related to the understanding of Faraid among UMK students.

Based on previous studies, Faraid is the consensus of the Prophet's (Peace and Blessings be upon Him) companions, as well as their ijtihad, which is the process of rendering a legal judgement based on an independent interpretation of legal sources, such as the Al-Quran and the Sunnah. The desire to learn and understand Islamic inheritance laws stems from a desire to determine whether a person is an heir or heirs. Identifying the portions or shares of the estate to which each beneficiary is entitled, as well as the computation (computation) that may be used to reward any part or beneficiaries through the technique of calculation (mathematics). Therefore, among the mujmal versus, Allah (SWT) commanded: "For men is a share of what the parents and near relatives leave, be it little or much an obligatory portion, and for women is a share of what the parents and close relatives leave, be it little or much an obligatory portion." (Awang, 2008) and (Mohd Shahril, 2016).

According to Nafed (2009) and Abdelghani & Osman Sayid, (2014), Faraid is one of Shariah law's most significant aspects In Surah Al-Nisa verses 11, 12, and 176, it lays down a series of unambiguous guidelines. Children, women, and older relatives had no right to inherit

during the pre-Islamic period (al-jahiliya). Only the deceased's strong brothers and uncles, particularly those who are capable of fighting prospective enemies, would impose themselves and acquire the inheritance. Similarly, Abdelghani and Osman Sayid (2014) indicated that Faraid is the understanding of wealth distribution to those who have a right to inherit. The purpose of Faraid is to ensure that heirs receive a fair part of the inheritance of departed relatives.

Subsequently, Nor Azurah et al., (2013) stated that Faraid is an aspect of Islamic inheritance legislation, and its purpose is to raise awareness of this important part of Islamic law among Muslims residing in the West. When a Muslim die, there are four responsibilities that should be fulfilled. Which include paying for his or her funeral expenses, paying off his or her debts, carrying out his or her will, and distributing the remaining inheritance among his or her heirs in accordance with Shariah.

As mentioned by Md Yazid (2010), the majority of the Muslim community does have a low understanding of Islamic inheritance laws, not to mention their profession and academic background, whether they work in the public or private sector. There are also Muslims who have a stake and a calculation based on their personal interests, which are not in compliance with Islamic law.

Furthermore, Mohamad Azhar (2010) analysed that Muslims need act immediately to ensure that the wisdom of Faraid's understanding remains important in ensuring the development of the generations of an Islamic family institution. He also believes that all parties, including the general public, scholars, professionals, legislators, administrations, and others, should be united and aligned in their thinking in order for Faraid's knowledge to survive and remain in the lives of all Muslims.

Abdul Nasir et al., (2018) mentioned that Faraid has been defined as a science concerned with the legislation governing devotional acts based on the sharia in relation to a person's wealth when his or her death is certain or assumed. Faraid is an important aspect of Islamic sharia that Muslims must have in order to demonstrate their rights to wealth distribution. When a Muslim die, his or her property must be transferred to the appropriate heirs as soon as possible and in accordance with Faraid's orders.

Besides that, Adelina & Desinthya, (2014) analysed that Faraid is a critical catalyst for the advancement of research, which has a significant economic impact on the advancement of social welfare. Faraid consistently assures economic redistribution and spreads wealth concentration across generations. Also, Faraid ensures that wealth is distributed fairly, protects property rights, empowers women to participate in economic activities, and boosts the economy as a whole.

As stated by Mohd Ali & Basri, (2015), Faraid is regarded as one of Islam's most important fields of knowledge. However, as learning resources have become more limited, this knowledge has been slowly eroding. It is also the backbone for the efficient management of the inheritance of the deceased in the Muslim community.

Finally, as indicated by Harini, (2019), Faraid is one of the options for distributing an inheritance to surviving recipients, although it is subject to certain criteria. Some conditions must be met in order for the property to be divided. These conditions are significant in determining how much money the surviving beneficiaries would receive. It appears that this problem must be resolved because the heirs will have challenges in making Faraid calculations due to a lack of knowledge, time, and energy.

### 2.3.2 Knowledge of Faraid

Ramifications of the explanation "knowledge" are changed, and a segment of the time are not undeniably explained in either the examination forming or in the operational setting (Gloet and Terziovski, 2004). In like manner, the definition and the utilization of terms "data" had been dominated by the explanations "data" where it add to deceive supposition that data can genuinely be directed additionally as individuals who have it (Loughridge, 1999). Data is depicted as data got along with experience, setting, translation and reflection (Davenport et al., 1998) also as a coordinated blend of examinations, rules, and frameworks (Bhatt, 2000). It is an arrangement-based encounter of an amazingness like insight and point of view apparently and inner likewise as presence of mind activities (Jian, 2005).

A Quranic go without Surah al-Baqarah (2:30-33) stated that data is man's urgent limit when it comes to being Allah S.W.T agent on earth. This would lead to persons with more data saving the benefit of becoming vicegerents of Allah S.W.T. (Mirza and Riaz, 2012). Data will be used to indicate concerns, regulations, structures, data (Bhatt, 2000), experience, setting, and understanding Davenport et al. (1998) of Islamic cash and banking things, which will be referred to as thing data in this evaluation.

Previous research has discovered that Muslim understudies are more interested in and taught about Islamic money than non-Muslim understudies (Bley and Kuehn, 2004). Furthermore, there was a scarcity of statistics on Islamic banking among non-Muslim corporate clientele in Malaysia (Ahmad and Haron, 2002). Nonetheless, according to Osman and Ali (2008), data on Islamic financing is extremely well-known among Muslim business visionaries, and they understand the need of practising and implementing Islamic financing in their businesses.

In previous study, for example, the absence of awareness and knowledge were shown to be generally analysed components (Kamarudin et al., 2015; Nasrul and Mohd Salim, 2018; Noordin et al., 2013; Noordina, Shuibb, Zainol, and Adil, 2012). Despite the fact that the Ministry of Natural Resources and Environment of Malaysia lately ate mechanical based medium or online stage for Inheritance up-and-comer of small space the board in 2011, the issues of mindfulness knowledge were actually found explored by the new examinations. As a result, the requests might be given in terms of the level of knowledge about Faraid among understudies.

The significant knowledge about the norm of the Faraid is important to decide individuals who will go through the collaboration of transport of the home either sooner or later. Moreover, the Prophet Muhammad (pbuh) had mentioned us to "come out as comfortable with the laws of inheritance and train them to people for they are one-bit of supportive information." Holy Prophet (pbuh) had also exhorted us "The principal part of information which will be cheapened my Ummah will be Ilmu Faraid (information identifying with heritage)". Along these lines, it is the commitment of us Muslims to think about the meaning of the Islamic law of heritage and the consequences of an un-Islamic Will and to put to practice the laws, to ensure the perseverance of the information. Information and mindfulness about Faraid can transform into a fantastic steppingstone for the flawlessness of the movement required. Among others, the fundamental information including the advantage of inheritance, property type and number, and kind of the division.

In checking the predictable extension in unclaimed properties among Muslims, adequate freedom has effectively past to educate Muslims in Malaysia to totally appreciate about the information on Islamic Inheritance Law or Faraid (Zulkifli, Batiha, and Qasim, 2018). The specialist referred to that comprehension of the Muslims society in Malaysia still far behind and more undertakings towards growing the information about Islamic heritage law. The

exploration drove in Felda Settlers in Bentong show that a lot of these issues are achieved by the mistake of the beneficiaries to surrender to a response for segment their portion of the land. (Mohamad, Talib, and Noor, 1998). Thusly, a good understanding on the possible repercussions and the benefit of the Islamic structure the extent that anybody knows being supported at the beginning to prevent this kind of situation. Moreover, Muslim society have less understanding about Islamic heritage laws, paying little mind to from their experience, calling or which regions there are from. There are furthermore those Muslims who have a game plan on their wealth the chiefs, yet it is not concurrence with Islamic bounty scattering (Abd Aziz, Mohamed, Mazlan, Abd Aziz, and Mohaini, 2017). As indicated by the circumstance recently referenced, the mindfulness on Islamic estate organizing still the primary parts whether the individual picking Islamic plenitude dissemination or a contrary route around.

### 2.3.3 Awareness of Faraid

Awareness may be defined as the quality or condition of being aware that something happens or occurs. Also, awareness in free base definition meaning that the condition or ability to perceive, experience, or be aware of things, objects, or sensory patterns. At this stage of awareness, sense data may be validated by an observer without automatically implying comprehension. More generally, it is the condition or standard of being conscious of something. In biological psychology, awareness is characterized as human or animal perception and cognitive reactions to a condition or event. According to Ehsan Segal, Knowledge and awareness of nature and spirituality open the way to truth and reality, as birth and death are a hidden process, and life's path remains between nothing and something until destiny and destination.

This study aims to educate Malaysians on understanding the management and distribution of Islamic inheritance among the young generation. In particular, Syariah laws on inheritance are exposed to only a segment of students at Higher School Certificate or Pre-University level education (Majlis Peperiksaan Malaysia, 2000, 2012; Noordin Ayus et al., 2010). It comes as no surprise, then those studies indicate prevalent low Faraid awareness among Malaysian Muslims (Ahmad & Laluddin, 2010; Safar & Othman, 2010). To raise public understanding on how to manage and distribute Islamic inheritance, the government is encouraged to evaluate present educational policies on Islamic studies and broaden the scope of legal awareness programmes to all Malaysian students attending secondary schools and universities in Malaysia.

According to Zatul Et. al (2017) stated that demographic factors can influence the awareness of Faraid among the young generation. There are several demographic factors that may influence awareness toward the Faraid. The factors, namely age (Wilford & Wakunuma, 2014), gender (Omoogun, 2013), and education (Roeser and Peck, 2009; Alma'amun, 2013; Rashid & Madya, 2015), are assumed to have the relationship towards the awareness level of the Islamic Law of Inheritance.

Wilford and Wakunuma (2014), who claimed that older people would have higher awareness, this study found it is irrelevant. This may be because a Muslim should deal with unclaimed assets irrespective of whether age group someone is associated with. Apart from that, all these unclaimed assets can become uneconomical if no actions are taken to address them (Shafie et al., 2014).

Omoogun (2013) showed a significant influence toward attitude and awareness, this however, is not similar to the output of this study. This emphasised the importance of making awareness of any issues involving unclaimed assets, particularly pursuant to the Islamic Law

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of Inheritance, mandatory for all men and women. They have a duty to study and have made the required preparations for any scenarios that may arise as a result of the death of a family member or oneself. Meanwhile, Musokotwane et al. (2001) stated that the institutions of the family, civil society, and the state all have a direct impact on the construction of disparities in male and female upbringing.

Furthermore, Roeser and Peck (2009) stated that education may foster conscious awareness in a relational ethical context. This, however, is not supported by the Rashid & Madya (2015) due to the community's lack of awareness of Islamic law of inheritance, which may lead to difficulties understanding the ideas and applications of Faraid itself.

Due to the improper administration of the Islamic Estate Management process will lead to family feuds, grudge, and dissatisfaction among family members. This is supported by Bulbul (2013) who wrote: "When it comes to raising a family, people may be cooperative and friendly since it helps to develop and maintain a tranquil environment. But the real situation is different. At today individuals have a poor experience of family dispute, causing dissatisfaction among family members and not building families, and that is frightening for us".

Puschel et al. (2010) have found that resource facilitating conditions do not have any influence on behaviour regarding to awareness of the Faraid. In contrary, Gu et al. (2009) did not support those finding because he beliefs that conditions of facilitation were also to be one of the elements determining the amount of awareness. Facilitating conditions include technological and financial resources, government support, as well as environmental support. Facilitating circumstances are thought to have a good impact on awareness levels.

During this era of globalisation, Faraid has undeniably grown less prevalent. As being mentioned by Noraini et. al (2012), the Malaysians' lack of understanding of Faraid is demonstrated by their high level of awareness about inheritance processes. There was a high

number of unclaimed inheritance property, especially estates where people found to be reluctant to undergo all the procedures to claim the inheritance properties. This just demonstrates that society is unaware of their inheriting property since they are aware that it will be difficult to claim since they will have to go through a lengthy and expensive process. To support this statement Suhaili (2010) stated in his research that Nordin Manan (Poh, 2009: 31) has mentioned: "low level of awareness in Islamic estate planning in Malaysia is a consequence of the low level of Islamic financial planning itself." Due to a lack of understanding of Islamic financial planning, the practise of Faraid in the distribution of inheritance properties has been impacted. Muslims must strategically organise their resources to be use in their future generations with an adequate financial planning. Muslims in Malaysia are reported to be unwilling to enhance their understanding of Islamic property planning.

The majority of Muslims in Kelantan may be unaware of unclaimed assets. As a result of the community's lack of awareness in Faraid, it takes years to resolve the claim. As a result, it is critical for Muslims to make the commitment to learn about Islamic Law of Inheritance; otherwise, assets will be distributed as unclaimed estate following the death of a loved one (Karamah, Baharul, Syahirah, Mohd, &Amran, 2017). Similarly, according to the research done by Safar and Othman (2010), students at Universiti Teknologi Malaysia have a poor level of awareness in Faraid, or Islamic law of inheritance (UTM). Shafie et al. (2016) also pointed out that many individuals, particularly Malay, are unaware of the necessity of wealth planning and early property distribution to their successors. This resulted in the deceased's property being abandoned and the distribution of the property being delayed. The failure and delay in the distribution of Muslim property in Malaysia is due to a lack of awareness of the deceased's heirs, a lack of education and understanding, administrative practise, and a paucity of officers in charge of the procedure.

Finally, it is of utmost importance that every Muslim has the resolve to understand about Islamic Law of Inheritance. Ignorance obviously affects all problems with the transfer of assets, particularly after the death of a family member or relative. Administrative issues might without doubt leading to the buildup of present startling frozen assets. As highlighted by Hadith Riwayat Muslim & Tarmizi from Amru bin Maimun r.a; Take advantage of five matters before five other matters; your youth, before you become old; and your health, before you fall sick; and your richness, before you become poor; and your free time before you become busy; and your life, before your death.

### 2.3.4 Perception of Faraid

Referring to the fourth edition hall dictionary, perception means image or shadow in the heart or mind (about something), view (through the senses), perception. In other words, perception encompasses the process of making information or proximal concepts of abstract models in the physical world based on given evidence that can be interpreted. This meaning clearly indicates that, perception is not something that can be taken as a final decision or considered official. This is because, perception comes from the heart or mind. Thus, what is said about something, without knowing the real thing, can be categorized as something untrue. In today's modern age, human beings must be smarter and smarter in making decisions. But alas, it seems that advanced technology created by man himself, is smarter than its creators. Humans are now more likely to believe something that only comes from one's perception.

Perception seems to be an expression of consciousness, mindfulness, and awareness through the senses (Amer Sohail, 2014) Consumer understanding can usually be understood by the level of satisfaction with certain goods and services has been among the first investigators to study corporate customers' understanding of Islamic banking products. The big determinant when creating a partnership is the fact that business customers see the level of service.

It is important to consider students' perceptions of Faraid knowledge in schools or from social media sources such as Facebook, Twitter etc. which will increase the level of knowledge about it. Improving students' positive perceptions is very helpful for them and also relevant in building the image and reputation of the family. Service style trends over recent years indicate that student-oriented approaches are becoming more relevant, example individualization and community (Füller et al., 2014), adaptation or student expertise (von Saucken et al., 2012). This approach is adapted to increase the level of knowledge among students. These additions will increase student perceptions and necessarily guarantee a high level of student acceptance.

Omar, et, al. (2016), explored students' perceptions of the level of Faraid knowledge, in particular looking at the factors that influence students in accepting Faraid as part of their knowledge. The results of the hypothesis have shown that there is a significant relationship between the perceptions among students shown by the confidence and knowledge of Faraid, towards the acceptance of students in UMK. The perception of society especially students is very important as it is part of determining the future life of a person and their family. This is because students or young people are the ones who are given hope to solve the problem of Faraid due to the many resources that can be obtained about this Faraid compared to those who are older who lack memory and resources.

Evaluation and assessment of Faraid resources is important to understand the effectiveness and competence of students and improve resources in social media (Masrek and Gaskin, 2016). Previous studies have used students' height and perception to assess and evaluate the effectiveness and efficiency of information sources (Bagudu and Sadiq, 2013; Khan et al., 2014). Moreover, most of the studies reporting faraid assessment and evaluation

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have been conducted in Western countries (Vondruska, 2018; Cheney, 2020) and non-Arab countries (Abazari and Isfandyari-Moghaddam, 2010; Asnawi and Setyaningsih, 2020). Unfortunately, we were unable to identify one specific research publication on sources of information about Faraid in Arab countries.

Ahmed et al. (2010) explained that service quality has a significant effect on student satisfaction in the case of inheritance whereas the effect is greater in Faraid than in wills. The time has come for us as students and students of the knowledge of Allah SWT and will be the preachers to society to shift the paradigm by learning this knowledge and mastering it as recommended by the Prophet SAW so that we can preserve this knowledge from extinction as feared by the Prophet Muhammad SAW, "...I'm very anxious and scared if later there are 2 people arguing about inheritance matters and other issues but they don't get people to solve and solve their problems." What is interesting about this knowledge from other fiqh sciences so that non -Muslim scholars are attracted to it is that it combines 2 parts of knowledge, namely fiqh knowledge and mathematical knowledge. A person will not be able to solve a case of division of inheritance if he is only skilled in one part of knowledge only. Inevitably both of these parts of knowledge need to be mastered well to be proficient in the science of Faraid.

This study has used a variety of methods and tools to assess and evaluate the high level of knowledge about Faraid (Hodges, 2002; Martens, 2013; Sadmohammadi and Sarmadi, 2015). Zha et al. (2014) assessed students' perceptions towards the quality of information, systems, and the importance of this knowledge. The results show that the quality of information, the system predicts the importance of Faraid. Similar results were reported in a study conducted by Samadi and Masrek (2015), Masrek and Gaskin (2016). The quality of the information is based on the impact after being studied by the researcher, whether the written content can be applied or not and the system is the student's perception of the source followed must be complete and easy to understand by the reader.

Customer perceptions are often known by their level of satisfaction with a particular product or service, and customer satisfaction is usually measured in terms of service quality and service features offered by institutions (Rustam, Bibi, Zaman, Rustam, & Haq, 2011). Previous studies on Faraid knowledge mainly focused on UMK students. However, very few of these articles specifically focus on student perceptions. They will find out many sources that talk about Faraid on the internet when they face the real world after graduation. This knowledge is very necessary to use when getting a job. They will find many resources offered on the internet. Moreover, most of them may be less knowledgeable about the difference between Faraid and wasiat, especially for those who did less research related to this knowledge in previous studies.

### 2.4 RESEARCH FRAMEWORK

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

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

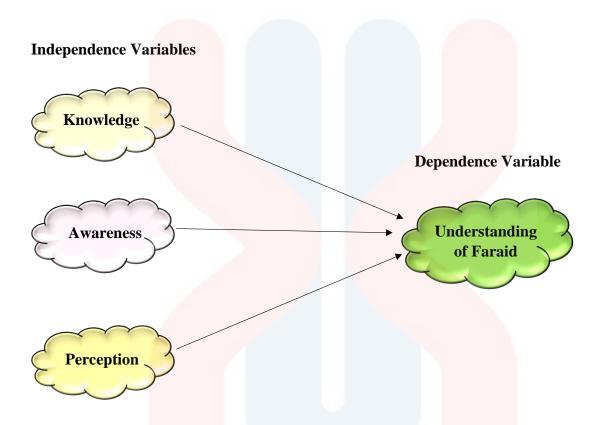


Figure 2.2: The Relationship Between Independent Variable and Dependent Variable

### 2.5 HYPOTHESES DEVELOPMENT

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

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

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

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

### 2.6 SUMMARY OF THE RESEARCH

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

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### **CHAPTER 3: RESEARCH METHODS**

### 3.1 INTRODUCTION

As demonstrated in the title, this chapter covers research methodologies that primarily portray the methods used to gather and analyse data with the idea of accomplishing the objectives of this study. These include research approaches, research designs, research frameworks, research locations, populations and samples, instruments, data collection, data preparation, and analysis suggestions.

### 3.2 RESEARCH DESIGN

The research design part is a model for executing the research project which demonstrates the specific of the procedures used to collect the information needed to solve the research problems. The objective of this research is to investigate the understanding of Faraid among students at University Malaysia Kelantan (UMK).

In this study, the research methods are being used quantitative. Furthermore, the researchers use a questionnaire on collecting the data as it is quantitative study in nature. Quantitative research is particularly in line with the study conducted, where the data from the questionnaire is explicit and simplifies the analysis. According to (Apuke, 2017) and (Williams, 2011), a problem statement, a hypothesis or research question, a review of related literature, and a quantitative analysis of data are all elements in quantitative research.

Additionally, (Creswell, 2003; Williams, 2011; Apuke, 2017) indicated that the use of inquiry tactics such as experiments and surveys to collect data on predefined instruments that provide statistical data is known as a quantitative approach. The most notable advantage fir

quantitative research is its generalization of validity and reliable results from study to the overall population and reference for future study.

The empirical study will be conducted for University Malaysia Kelantan (UMK) students to identify their understanding of Faraid. In addition, this study used descriptive and reliability. Descriptive research was taken to examine the level of the understanding about Faraid among UMK students at Pengkalan Chepa campus with the independent variable which is knowledge, awareness, and perception. Descriptive assisted with reliability in order to accomplish research objectives.

Subsequently, it also includes a research framework design and a research plan of action. Most importantly, it is to ensure that the data obtained through field work is relevant in resolving the issues. Therefore, the descriptive approach with the questionnaire follows a portion of a sample of 300-340 respondents in which the questionnaire on the understanding of Faraid was measured among students at UMK from Pengkalan Chepa campus.

### **3.3 DATA COLLECTION METHODS**

Dudovskiy (2019) stated that a data collection method is a procedure for gathering data from all relevant sources in order to solve a research problem, test a hypothesis, and evaluate the outcomes. Data collection is the way researchers collect data to identify, investigate and confirm their research problems, objectives, and study. In this study, the researchers use primary data sources. Basically, there are two primary data sources which is quantitative and qualitative. Hence, this study will use quantitative methods to collect the data.

Quantitative data collection methods rely on mathematical calculations in various formats. Questionnaires with closed-ended questions, correlation, and regression methods, mean, mode, median, and other methods are examples of quantitative data gathering and

analysis approaches. Besides that, when compared to qualitative approaches, quantitative methods are cheaper to use and can be used in a shorter time (Dudovskiy, 2019). Therefore, the researchers will be distributing questionnaire to 340 respondents consisting of UMK students from Pengkalan Chepa campus to answer the questionnaire.

Furthermore, the data will be analysed using the Social Sciences Statistical System (SPSS) software. The analysing of data from research is based on descriptive and reliability analysis for the purposes of examining the internal consistency.

### 3.4 STUDY POPULATION

Population is the whole pool from which to extract a sample data. A population can refer to whole groups of people, object, event, and measurement. A population can be aggregate experiment of subject groups together by a common feature (Kenton, 2020). Properly defined population there is no doubt as to whether a particular unit belongs to the population. For example, in a mathematics search request, the researcher needs to determine the student population by age or by grade and, if necessary, he or she will also determine the type of school, geographic area and academic year for which the data will be collected. The conclusion of the question of the population cannot be drawn the nature of the traits that compose it is clearly identified.

The population of this study will be focus on the students at Faculty of Entrepreneurship and Business in UMK where it in line with the objective of this research. The reason why this study is focused on students at Faculty of Entrepreneurship and Business is due to the lack of understanding in Faraid. There is variety aspect that focused on this study. They are knowledge, awareness, and perception on Faraid. The students at Faculty of Entrepreneurship and Business in UMK Taman Bendahara around 3421 students in early of 2021.

### 3.5 SAMPLE SIZE

Sample 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 is generally applicable to the target population.

The sample size in this study is focused on the undergraduate students in Faculty of Entrepreneurship and Business. Our research on understanding of Faraid are more focused on students in University Malaysia Kelantan. Our research is generally of a general nature in which we not only focus on the Malay Muslims only but focused also on non-Muslims. Below is the table that helps in to determine the sample size based on the population collected. Based on the table 3.1 show the table of Krejcie & Morgan, 1970, we take about 346 respondents for our study to link with our population size.

N	5	N	S	N	5
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384
Note.—Nis population size. S is sample size.					

Table 3.1: Table of Krejcie & Morgan, 1970

### **3.6 SAMPLING TECHNIQUES**

### 3.6.1 Non-Probability Sampling

Non-probability sampling is a method of selecting samples when individuals in the population do not have the same chance of being chosen as responders. Using this approach, the researcher chooses a test based on specified criteria and the population will not choose objects without these features. Moreover, the sampling error cannot be calculated when picking a sample in every form of non-probability sampling process. This is because it is difficult to calculate the sample distribution necessary to estimate the sampling mistake if the respondents are not selected randomly (Yan Piaw, 2012). Furthermore, Non-probability sampling provides the selection of sample selection strategies based on the investigator's subjective assessment. In light of this, during the exploratory phase of some research projects, such as non-probability sampling, it may be the most practical, although it will not allow the scope of the new problem to be identified.

### 3.6.1.1 Convenience Sampling

This research uses non-probability sampling, non-probability sampling is a use in which the population may not be well defined, or the population is large. The main reason why this non-probability sampling approach is used is that it is less costly and can frequently be contracted more rapidly than the probability sampling technique (Micheal, 2011).

In light of this, convenience sampling is one of the main types of non-probability sampling methods according to Sekaran and Bougie (2014). A convenience sample is made for easily accessible respondents. Convenience sampling may also be described by members of the population who are conveniently available for data collection as data collection. The availability and speed with which information may be acquired are the primary advantages of this sort of sampling. Convenience sampling is most typically employed during the exploratory phase of a research study, and it is possibly the greatest technique to swiftly and efficiently collect basic data.

### 3.7 RESEARCH INSTRUMENT DEVELOPMENT

Research instruments are tools used to obtain, measure, and analyse data from subjects around a research topic.

### 3.7.1 Survey Questionnaire

In this study, questionnaires will usually be used to implement the objectives of the study to gather information because questionnaires are the most effective method for researchers to attract many respondents. This study uses an online survey such as a Google form and will distribute it randomly to UMK students. Direct access to information also improves data quality while reducing the time required to complete data. In addition, the cost of conducting a questionnaire survey is also a factor, as a large amount of information can be collected at a lower cost than face-to-face interviews or telephone interviews. It can help achieve the objectives of this study by having several sections of questions that need to be answered by respondents. The questionnaire material related to questions about independent variables.

### 3.7.2 Questionnaire Design

As stated by S, Sreejesh, Mohapatra, Sanjay & Anusree M.R (2014) a questionnaire is a set of questions to be asked from respondents in an interview, with appropriate instructions indicating which questions are to be asked, and in what order. The questionnaire used for this project consisted of three (3) sections, which included section A (demography), section B (dependent variable) and section C (independent variable). This study provides a brief explanation of the purpose of this research.

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

In the measurement of variables, there are four (4) levels of measurement, namely nominal scale, ordinal scale, interval scale and ratio scale. The nominal scale is to form numbers to indicate different categories. For the ordinal scale is to arrange the data from low to high that is an arrangement that symbolizes a form of hierarchy. An interval scale is a type of interval allowing for the degree of difference between items, but not the ratio between them. The ratio scale is the highest level of measurement that allows researchers to identify objectives, and at the same time rate and compare the differences.

This questionnaire was made to meet the objectives of the study, one of which is to find out the factors that cause the lack of exposure and knowledge about Faraid among students. The questions were made based on articles that had been searched in the previous study. This questionnaire consists of three (3) sections. The first section focuses on obtaining respondent information based on demographic questions. The second section attentions on the dependent variables and for the third section, concentrations on the independent variables.

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

This section is to analyze a bit of the individual background of the respondents based on demographic questions, such as age, gender, race, marital status, course attended, previous level of education and whether the respondents are knowledgeable or not in this Faraid case.

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

According to Mcleod, S. (2019a), the dependent variable is the variable tested and measured in the experiment, and 'dependent' on the independent variable. For this section, the questionnaire issued is only to study the extent to which students know the understanding of Faraid based on basic questions only.

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

Based on a study of Flannelly, Laura & Flannelly, Kevin & Jankowski, Katherine. (2014), an independent variable is a variable that is considered to have an effect on other variables (independent variables). The questionnaire for this section is related to knowledge, awareness and perception of UMK students about Faraid. Each of these variables contains a number of questions asked.

For questions in section B and section C use a 5 -point Likert scale, where respondents will evaluate the statements listed on a scale ranging from 1 (strongly disagree), 2 (disagree), 3 (least agree), 4 (agree) and 5 (absolutely agree). According to Mcleod, S. (2019), the Likert scale is a five (or seven) point scale used to allow the individual to express how much they agree or disagree with a particular statement.

### 3.9 PROCEDURE FOR DATA ANALYSIS

This segment explains the scientific device used to move crude information to significant numbers. In deciphering the primary information, the researcher will utilize programming software, which is the Statistical Package for the Social Sciences (SPSS), to gather, characterize, adjust, group, and encode the information from the questionnaire. This software programming will assist the researcher with decreasing the time needed for

computational data and will support quicker and less requesting quantitative investigations. Descriptive analysis, reliability checks, and the Pearson coefficient are the device utilized for information translation. Descriptive analysis is utilized to dissect factors, and to characterize the respondent's anecdotal detail. The reliability statistic comprises of performing to know the significant connection between the investigation variable. Pearson's coefficient of connection is to study the independent variables used to break down the information for the recurrence investigation.

### **3.9.1** Descriptive Statistic

Descriptive statistics to introduce quantitative portrayals in a reasonable manner. A basic rundown of the example and estimations will be given. Along with straightforward delineation research, it shapes the reason of every specific quantitative assessment of the data. In a research study, the researcher can get numerous estimations, or the researcher can gauge an enormous number of individuals to quantify. Engaging insights can assist the analyst with working on measures of information with an easier outline.

Frequency analysis is important for descriptive statistics. Frequency is various occasions an occasion happens. The study of the frequency towards the segment profiles was deciphered utilizing the SPSS programming and summed up all the information in a table that incorporates the frequency and the percentage. Normal investigation performed with the motivation behind the analyst to distinguish the degree of acknowledgment of every factor in this research. Accordingly, the researcher can distinguish which factors in this examination are acknowledged or dismissed by the objective respondents of the normal value reach.

### **3.9.2** Reliability Test

Reliability alludes to the detail that a stepping stool should consistently copy the development you are estimating. There are positive minutes and circumstances where it very well may be useful.

An extremely basic measure of reliability in the exploration writing is Cronbach's Alpha. It is utilized to get to the reliability of the inward consistency of various components or scores that the specialist needs to add to get an outline or a synopsis score of the scales.

Alpha depends on the relationship grid and is deciphered comparatively to other reliability measures. Alpha ought to be positive and for the most part more noteworthy than 0.70 to offer great help for the reliability of inward consistency.

The quantifiable reliability is controlled by the trial of consistency and strength. Cronbach's Alpha is a coefficient of reliability which demonstrates how well the items overall are associated decidedly to one another. The nearer Cronbach's Alpha is to 1 the more noteworthy the interior consistency's reliability.

### **3.9.3** Pearson Correlation Coefficient

The correlation coefficient of Pearson is the test statistics that calculate the statistical interaction or relationship between two continuous variables. In this part, it is used to achieve the research objective which is to determine the factors that influence the understanding of Faraid among University Malaysia Kelantan (UMK) students. Correlation coefficient is achieved when two variables correlated to each other. (Cohen, 1988) stated that if the value of correlation coefficient either in positive or negative sign lies between 0.10 to 0.29, the correlation is weak, while if the value lies between 0.30 to 0.49, the correlation is medium and if the value lies between 0.50 to 1.0, it is strong correlation. In this study, the knowledge of Faraid showed a moderate positive correlation with the understanding of Faraid among

University Malaysia Kelantan (UMK) students, while the other variables, the awareness, and the perception of Faraid also were found to show the moderate positive correlation with the understanding of Faraid among University Malaysia Kelantan (UMK) students. Correlation analysis also can be applied to detect multicollinearity problem. The correlation values for all the variables were below 0.80 that implies there is no crucial multicollinearity problem (Hair et al., 1998). Table 3.2 show the rule of thumb for interpreting the size of a correlation coefficient.

Size of correlation	Interpretation
0.90 to 1.00/ -0.90 to -1.00	Very high positive/ negative correlation
0.70 to 0.90/ -0.70 to090	High positive/ negative correlation
0.50 to 0.70/ -0.50 to -0.70	Moderate positive/ negative correlation
0.30 to 0.50/ -0.30 to -0.50	Low positive/ negative correlation
0.00 to 0.30/ 0.00 to -0.30	Little of any correlation

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

### 3.10 SUMMARY OF THE CHAPTER

In this section we explore the research methodology on how this research will be executed and how to get information. This section manages the data population, the sampling method, the research tool, the data collection method, the sample size, and research plan. This section assists analysts with bettering see how to gather information and examine the information that will be gathered to proceed with exploration to satisfy the reason for this research.

### **CHAPTER 4: DATA ANALYSIS AND FINDINGS**

### 4.1 INTRODUCTION

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

### 4.2 PRELIMINARY ANALYSIS

The preliminary analysis was conducted to determine whether the concept and variable were viable and reliable. Reliability test has been taken by using pilot test results. According to Junyong (2017), a pilot study is performed reflecting all the procedures of the main study and validates the feasibility of the study by assessing the inclusion and exclusion criteria of the participants, preparation of the drugs and intervention, storage and testing of the instruments used for measurements in the study, as well as training of researchers and research assistants. For this research, the result be assessed using Cronbach's Alpha ( $\alpha$ ) and a value less than 0.60 is considered as lower acceptance limits. Table 4.1 show the rules of thumb about Cronbach's Alpha coefficient size.



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

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

For a pilot test on this research, the researchers have run the questions among 35 respondents randomly. This questionnaire was allocated to survey participants to check the reliability of the instrument. There are three (3) sections in the questionnaire labelled as Sections A, B, and C. Section A consists of six (6) questions focusing on the demographic profiles of the respondents. Besides that, Section B consists of ten (10) questions focusing on the dependent variable which is understanding of Faraid while Section C focuses on the independent variables. It is divided into three types of variables and each variable has ten (10) questions. The questions involving these variables are about knowledge of Faraid, awareness of Faraid and perceptions of Faraid. Table 4.2 shows the results of the pilot test for all variable by reliability test analysed from SPSS.

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Cronbach's Alpha	Domain
0.782	Understanding
0.837	Knowledge
0.828	Awareness
0.787	Perception

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

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

that the study has the high internal consistency of the item in measuring concepts.

### 4.3 DEMOGRAPHIC PROFILE FOR RESPONDENTS

The respondents of this study consisted of students from the Faculty of Entrepreneurship and Business at University Malaysia Kelantan from Pengkalan Chepa campus. The total of 353 students were selected as respondents and 353 sets of google forms were distributed equally to each respondent through the WhatsApp application. In addition, these 353 respondents were divided into 260 female respondents and 93 male respondents. This section will discuss further about the findings of this study based on the questionnaires that have been given to the respondents.

The researcher discusses in detail about the background of the respondents 'profiles for this research. The data collected from section A is about the demographic profile of the

respondents which consists of age, gender, race, marital status, course attended, and previous education level. Hence, the demographic profiles of the respondents for this research are shown in all tables and figures as below.

### 4.3.1 Age

			Age	Age		
		Frequency	Percent	Valid Percent	Cumulative Percent	
	18 – 20 years	82	23.2	23.2	23.2	
	21 – 23 years	188	53.3	53.3	76.5	
Valid	24 years and above	83	23.5	23.5	100.0	
	Total	353	100.0	100.0		



Figure 4.1: Chart for the Age of Respondents

Table 4.3 show the result of frequency and percentages of the respondents based on the segmentation of ages. The table indicate that majority of the respondents are between the ages

of 21 to 23 years old which is 188 respondents and has a percentage of 53.3%. Meanwhile, the frequency for the age of 18 to 20 years is 82 respondents and 24 years and above is 83 respondents and has approximately the same percentage of 23.2% and 23.5% respectively involved in this research.

### 4.3.2 Gender

Gender						
		Frequency	Percent	Valid Percent	Cumulative Percent	
	Male	93	26.3	26.3	26.3	
Valid	Female	260	73.7	73.7	100.0	
	Total	353	100.0	100.0		

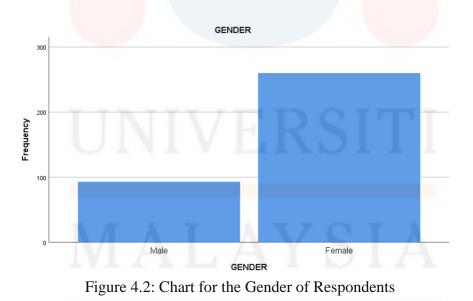


Table 4.4 show the result of frequency and percentages of the respondents based on the segmentation of gender. The result indicate that the female respondents had the highest

percentage value of 73.7% and a frequency of 260 respondents. Meanwhile, for the male respondents had the lowest percentage value of 26.3% and a frequency of 93 respondents involved in this research.

### 4.3.3 Race

			Race		
		Frequency	Percent	Valid Percent	Cumulative Percent
	Malay	328	92.9	92.9	92.9
	Chinese	9	2.5	2.5	95.5
Valid	Indian	8	2.3	2.3	97.7
	Others	8	2.3	2.3	100.0
	Total	353	100.0	1 <mark>00.0</mark>	

Table 4.5:	Frequency	Output of Race
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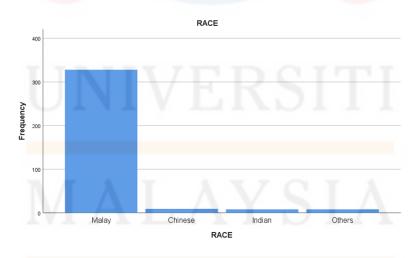


Figure 4.3: Chart for the Race of Respondents

Table 4.5 show the result of frequency and percentages of the respondents based on the segmentation of race. The result indicates that the majority of respondents who answered this

survey are Malays because it has the highest percentage value of 92.9% and a frequency of 328 respondents. Meanwhile, the respondents of Chinese have a percentage value of 2.5% and a frequency of 9 respondents. Besides that, the respondents for Indians and others have the same percentage and frequency values of 2.3% and 8 respondents respectively involved in this research.

### 4.3.4 Marital Status

Marital Status							
	Frequency         Percent         Valid Percent         Cumulative Percent						
	Single	341	96.6	96.6	96.6		
Valid	Married	12	3.4	3.4	100.0		
	Total	353	100.0	100.0			

 Table 4.6: Frequency Output of Marital Status



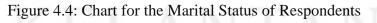


Table 4.6 show the result of frequency and percentages of the respondents based on the segmentation of marital status. The table indicates that the single respondents have the highest percentage value of 96.6% and a frequency of 341 respondents. Meanwhile, the married respondents have the lowest percentage value of 3.4% and a frequency of 12 respondents involved in this research.

### 4.3.5 Course Attend

Course Attend						
		Frequency	Percent	Valid Percent	Cumulative Percent	
	SAB	244	69.1	69.1	69.1	
	SAE	8	2.3	2.3	71.4	
	SAK	23	6.5	6.5	77.9	
Valid	SAL	49	13.9	13.9	91.8	
	SAR	29	8.2	8.2	100.0	
	Total	353	100.0	100.0	1	

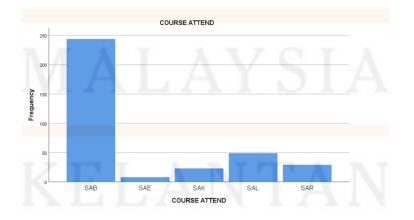


Figure 4.5: Chart for the Course Attend of Respondents

Table 4.7 show the result of frequency and percentages of the respondents based on the segmentation of course attend. The table indicates that the majority who answered this survey were from SAB course because it had the highest percentage value of 69.1% and a frequency of 244 respondents. Besides that, the respondents for SAL course had the second highest percentage value of 13.9% and a frequency of 49 respondents. Then, the percentage value for respondents from SAR course was 8.2% and a frequency of 29 respondents. In addition, the percentage value for respondents from SAR course was 8.2% and a frequency of 29 respondents. In addition, the percentage value for respondents for SAE course had the lowest percentage value of 2.3% and a frequency of 8 respondents involved in this research.

### 4.3.6 Previous Education Level

Previous Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Matriculation	34	9.6	9.6	9.6
	Foundation (Asasi)	3	8	8	10.5
	STAM	36	10.2	10.2	20.7
	STPM	181	51.3	51.3	72.0
	Diploma	99	28.0	28.0	100.0
	Total	353	100.0	100.0	

 Table 4.8: Frequency Output of Previous Education Level

YP FKP

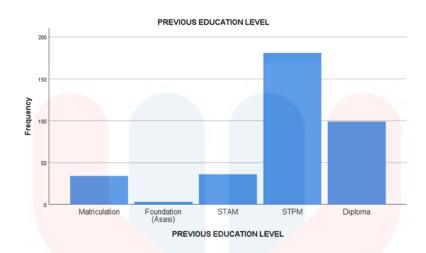


Figure 4.6: Chart for the Previous Education Level of Respondents

Table 4.8 show the result of frequency and percentages of the respondents based on the segmentation of previous education level. The table indicates that the majority who answered this survey are STPM graduates because it has the highest percentage value of 51.3% and a frequency of 181 respondents. Besides that, the respondents for Diploma graduates have the second highest percentage value of 28% and a frequency of 99 respondents. Additionally, the percentage value for STAM graduates was 10.2% and a frequency of 36 respondents. Subsequently, the percentage value for Matriculation graduates was 9.6% and a frequency of 34 respondents. Lastly, the respondents for Foundation graduates had the lowest percentage value of 8% and a frequency of 3 respondents involved in this research.

### 4.4 DESCRIPTIVE ANALYSIS

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

# 4.4.1 Descriptive Analysis of Understanding

	Descript	ive Statistics			
	Ν	Minimum	Maximum	Mean	Std. Deviation
Based on your understanding of Faraid, Faraid is a knowledge related to the system of inheritance distribution for Muslims.	353	2	5	4.47	.665
Based on your understanding of Faraid, property such as land, buildings, jewellery, and cash are properties that can be divided according to Faraid?	353	1	5	4.47	.695
Do you agree that resources from forums and the internet can improve the level of understanding about Faraid among students?	353	RS	5	4.12	.795
The understanding of Faraid is very important to be understood and practiced by the society as it is an order from Allah s.w.t.	353	2	5	4.53	.653

Table 4.9: Understanding of Faraid

Does having a good academic	353	1	5	3.81	1.048
background play an important role					
in determining the level of					
understanding of Faraid?					
Do you agree that lack of	353	1	5	4.29	.759
knowledge is one of the factors					
that influence the level of					
understanding about Faraid among					
students?					
Based on your understanding of	353	1	5	4.25	.794
Faraid, the primary heirs in the					
division of property are father, m4,					
husband, wife, so <mark>n, and daug</mark> hter.					
I need to improve my level of	353	2	5	4.59	
understanding about Faraid					
because it is very important to use					
in the future.	VF	RS	IT		
If you understand about the	353	2	5	4.53	.661
process of inheritance division in					
Faraid, will you help your family	1 1	V	$T = \Lambda$		
to solve the problem?	L F	VI V	D I P		
I am sure that having a good level	353	2	5	4.56	.628
of understanding about Faraid can	Α	NT	AN		
give me a lot of benefits.	A	IN I	$A\Gamma$		
Valid N (listwise)	353				

Table 4.9 show the dependent variable of the understanding of Faraid. There are ten (10) items for these dependent variables. The highest mean is on the question "I need to improve my level of understanding about Faraid because it is very important to use in the future" which is 4.59. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the "Does having a good academic background play an important role in determining the level of understanding of Faraid?" which is 3.81.

Besides that, the highest standard deviation is on the question "Does having a good academic background play an important role in determining the level of understanding of Faraid?" which is 1.048. Meanwhile, the lowest standard deviation for this variable is on the question "I am sure that having a good level of understanding about Faraid can give me a lot of benefits" which is 0.628. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.4.2 Descriptive Analysis of Knowledge

Descriptive Statistics					
	Ν	Minimum	Maximum	Mean	Std.
MA		YS	SIA		Deviation
I have knowledge of Faraid and	353	1	5	3.82	.850
how it works.					
I have knowledge of the benefits of	353	2	5	4.04	.784
Faraid to the heirs.					

 Table 4.10: Knowledge of Faraid

I have knowledge of the wealth planning of Faraid is important to	353	1	5	4.02	.882
avoid difficulties of financial.					
I believe Faraid is better than 4	353	2	5	4.21	.778
property management.					
I know that Faraid help me to	353	1	5	4.25	.776
manage my property efficiently.					
Attitude has positive influence on	353	1	5	4.18	.817
Faraid of giving behavior.					
Faraid wealth planning will avoid	353	2	5	4.38	.705
any kind of arguments in future.					
Faraid has positive influence	353	2	5	4.24	.795
among family members in future.					
I have knowledge of the rules of	353	1	5	3.92	.882
Faraid.					
I have knowledge that Faraid is not	353	1	5	3.93	1.001
applicable to non-muslim.	VF	RS	IT	í.	
Valid N (listwise)	353				

Table 4.10 show the independent variable of the knowledge of Faraid. There are ten (10) items for these independent variables. The highest mean is on the question "Faraid wealth planning will avoid any kind of arguments in future" which is 4.38. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question "I have knowledge of Faraid and how it works" which is 3.82.

Besides that, the highest standard deviation is on the question "I have knowledge that Faraid is not applicable to non-muslim" which is 1.001. Meanwhile, the lowest standard deviation for this variable is on the question "Faraid wealth planning will avoid any kind of arguments in future" which is 0.705. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

# 4.4.3 Descriptive Analysis of Awareness

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
In your opinion, do demographic factors influence a person's level of awareness about Faraid?	353	1	5	3.93	.923
Adults have a higher level of awareness about Faraid than young people.	353	IRS	5	4.01	.920
Did you know gender plays a role in determining a person's level of awareness of Faraid?	353	1 YS	5	3.74	1.141
The level of education is able to cultivate one's awareness of Faraid as well as understanding the processes in Faraid.	353	NT	5 A N	4.09	.823

#### Table 4.11: Awareness of Faraid

Do you think society is now aware	353	1	5	3.73	.904
of the concept of Faraid in the					
division of inheritance?					
Do you think society nowadays	353	1	5	3.68	.918
aware with the basic rules of					
Faraid distribution?					
Are you aware of the existence of	353	1	5	4.28	.746
inheritance laws in Islam?					
Do you agree Faraid distribution	353	1	5	3.76	.970
process is very difficult to do					
nowadays?					
Technology facilities does affect	353	1	5	4.00	.943
the level of awareness in Faraid.					
Did you know Muslim's	353	2	5	4.07	.860
unclaimed properties in 1sia is					
high due to the lack of awareness					
in Faraid?		RS	IT		
Valid N (listwise)	353				

Table 4.11 show the independent variable of the awareness of Faraid. There are ten (10) items for these independent variables. The highest mean is on the question "Are you aware of the existence of inheritance laws in Islam?" which is 4.28. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question "Do you think society nowadays aware with the basic rules of Faraid distribution?" which is 3.68.

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Besides that, the highest standard deviation is on the question "Did you know gender plays a role in determining a person's level of awareness of Faraid?" which is 1.141. Meanwhile, the lowest standard deviation for this variable is on the question "Are you aware of the existence of inheritance laws in Islam?" which is 0.746. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.4.4 Descriptive Analysis of Perception

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
I find that sources from the internet can change the perception that the internet can also increase the level of knowledge about Faraid.	353	2	5	4.17	.732
I believe that perception and understanding in Faraid knowledge are closely related.	353	2	5	4.20	.713
I believe perception has a significant influence on student satisfaction in terms of inheritance.	353	2	5	4.19	.727
I believe students' perceptions of Faraid are very important in	353	$N^{1}T$	5	4.30	.727

#### Table 4.12: Perception of Faraid

determining our future lives and					
those of their families.					
I am sure the students have a	353	2	5	4.25	.743
positive perception of this Faraid					
knowledge.					
I always look at society's	353	1	5	4.10	.853
perception of in solving Faraid					
problems.					
Learning through the internet can	353	1	5	4.12	.816
increase my level of interest in					
Faraid.					
Difficulty in understanding Faraid	353	1	5	4.14	.855
causes quarrels as siblings.					
Be a burden for me in	353	1	5	3.25	1.323
understanding Faraid.					
Invitations from friends in learning	353	1	5	4.13	.822
Faraid can pique my interest.	VF	RS	IT	í.	
Valid N (listwise)	353				

Table 4.12 show the independent variable of the perception of Faraid. There are ten (10) items for these independent variables. The highest mean is on the question "I believe students' perceptions of Faraid are very important in determining our future lives and those of their families" which is 4.30. This indicated that most of the respondents agree with this question. Meanwhile, the lowest mean for this variable is on the question "Be a burden for me in understanding Faraid" which is 3.25.

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Besides that, the highest standard deviation is on the question "Be a burden for me in understanding Faraid" which is 1.323. Meanwhile, the lowest standard deviation for this variable is on the question "I believe that perception and understanding in Faraid knowledge are closely related" which is 0.713. Therefore, it indicates that respondents agree that the variable is important for understanding of Faraid.

#### 4.5 RELIABILITY TEST

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

Reliability Statistics		
Cronbach's		
Alpha	N of items	
.845	10	

Table 4.13: Understanding of Faraid

Based on the table 4.13, Cronbach's Alpha for ten (10) items in the understanding of Faraid measure is 0.845. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's understanding.

Table 4.14: Knowledge of Faraid

<b>Reliability Statistics</b>			
Cronbach's			
Alpha	N of items		
.895	10		

L L L L

Based on the table 4.14, Cronbach's Alpha for ten (10) items in the knowledge of Faraid measure is 0.895. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's knowledge.

Table 4.15: Awareness of Faraid

<b>Reliability Statistics</b>		
N of items		
10		

Based on the table 4.15, Cronbach's Alpha for ten (10) items in the awareness of Faraid measure is 0.835. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this study are concerned with Faraid's awareness.

Table 4.16: Perception of Faraid

<b>Reliability Statistics</b>			
Cronbach's			
Alpha	N of items		
.845	10		

Based on the table 4.16, Cronbach's Alpha for ten (10) items in the awareness of Faraid measure is 0.845. For this investigation, the acceptable minimum value is 0.6. As a result, the value is regarded as suitable for usage. The findings indicate that the item in the research has a good internal consistency in measuring ideas. Hence, the questionnaires being used in this

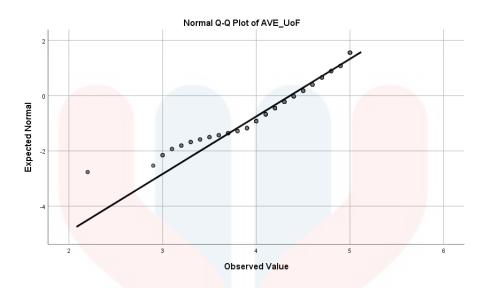
study are concerned with Faraid's perception.

# 4.6 NORMALITY TEST

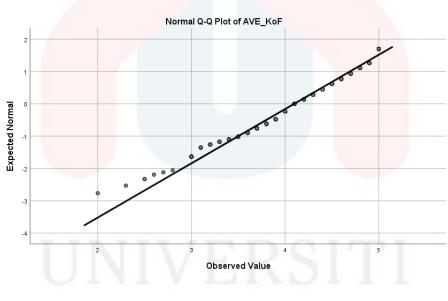
	Kolmogoro	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.	
Mean of Understanding of Faraid	.093	353	.000	.927	353	.000	
Mean of Knowledge of Faraid	.095	353	.000	.962	353	.000	
Mean of Awareness of Faraid	.051	353	.000	.981	353	.000	
Mean of Perception of Faraid	.058	353	.000	.977	353	.000	

Table 4.17: Test of Normality

Source: SPSS Data Analysis







4.8: Knowledge of Faraid

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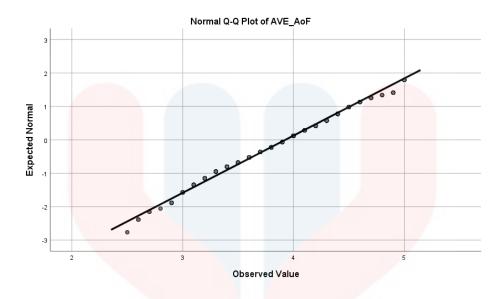


Figure 4.9: Awareness of Faraid

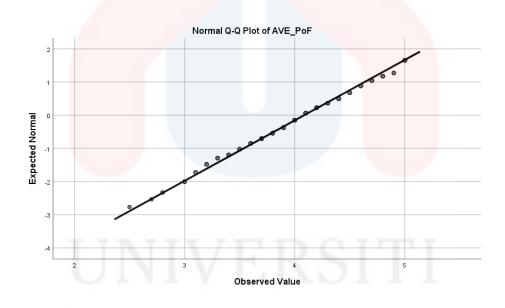


Figure 4.10: Perception of Faraid

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

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

#### 4.7 HYPOTHESES TESTING

		Pearson Correl	ations		
		Understanding	Knowledge	Awareness	Perception
	Pearson	1	.688**	.531**	.683**
Understanding	Correlation				
	Sig. (2-tailed)		.000	.000	.000
	N	353	353	353	353
	Pearson	.688**		.628**	. 661**
Knowledge	Correlation			1 1	
	Sig. (2-tailed)	.000		.000	.000
	N	353	353	353	353
	Pearson	.531**	.628**	1	.706**
Awareness	Correlation				
	Sig. (2-tailed)	.000	.000		.000
	N	353	353	353	353

	Pearson	.683**	.661**	.706**	1
Perception	Correlation				
	Sig. (2-tailed)	.000	.000	.000	
	N	353	353	353	353
	**. Correlation	n is significant at t	he 0.01 level (	2-tailed).	

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

### Students.

Correlations				
			Knowledge	Understanding
Knowledge		Pearson Correlation	1	.688**
		Sig. (2-tailed)		.000
		N	353	353
Understanding		Pearson Correlation	.688**	1
		Sig. (2-tailed)	.000	
		N	353	353
**. Correlation is significant at the 0.01 level (2-tailed).				

Based on the table above, the results show a significant relationship between knowledge and understanding of Faraid among UMK students. Pearson correlation showed 0.688 with a significance level of 0.00. This indicates that there is a statistically significant correlation between knowledge and understanding of Faraid (r = 0.688, N = 353, p < .001). It is a moderate positive correlation. Therefore, the study accepts H1 that researchers ensure that there is a significant relationship between knowledge and understanding of Faraid among UMK students.

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

Correlations				
		Awareness	Understanding	
Awareness	Pearson Correlation	1	.531**	
	Sig. (2-tailed)		.000	
	N	353	353	
Understanding	Pearson Correlation	.531**	1	
	Sig. (2-tailed)	.000		
	N	353	353	
<b>**.</b> Correlation is significant at the 0.01 level (2-tailed).				

#### Students.

Based on the table above, the results show a significant relationship between awareness and understanding of Faraid among UMK students. Pearson correlation showed 0.531 with a significance level of 0.00. This indicates that there is a statistically significant correlation between awareness and understanding of Faraid (r = 0.531, N = 353, p < .001). It is a moderate positive correlation. Therefore, the study accepts H2 that researchers ensure that there is a significant relationship between awareness and understanding of Faraid among UMK students.

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Correlations			
		Perception	Understanding
Perception	Pearson Correlation	1	.683**
	Sig. (2-tailed)		.000
	N	353	353
Understanding	Pearson Correlation	.683**	1
	Sig. (2-tailed)	.000	
	N	353	353
**	Correlation is significan	t at the 0.01 level (2-tai	led).

Based on the table above, the results show a significant relationship between perception and understanding of Faraid among UMK students. Pearson correlation showed 0.683 with a significance level of 0.00. This indicates that there is a statistically significant correlation between awareness and understanding of Faraid (r = 0.683, N = 353, p < .001). It is a moderate positive correlation. Therefore, the study accepts H3 that researchers ensure that there is a significant relationship between perception and understanding of Faraid among UMK students.

#### 4.8 SUMMARY OF THE CHAPTER

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

#### **CHAPTER 5: DISCUSSION AND CONCLUSION**

#### 5.1 INTRODUCTION

In this chapter, the researcher will discuss about the findings based on the data that has been analysed in chapter 4. In fact, this part will be included by highlights of the results that support the main objective of the study that related to the topic which is the understanding of Faraid among UMK students at the Pengkalan Chepa campus. Subsequently, the next part is to explore the effects of this research and limits for completing this research. The last part is providing the recommendation for future research. Hence, this chapter concludes the overall of research.

#### 5.2 KEY FINDINGS AND DISCUSSION

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

Objective	Hypotheses 1	Significant	Result
M	ALAYS	(Positive/Negative)	
To study the relationship	There is a significant	0.688	Supported
between knowledge and	relationship between knowledge	(Moderate Positive)	
the understanding Faraid	and the understanding Faraid	A NI	
among UMK students.	among UMK students.	AT N	

Table 5.1: The Finding of Hypotheses 1

Based on this table, it shows that there is a moderate positive relationship between knowledge and understanding of Faraid among UMK students, as well as significant values. In Chapter 4, H1 is accepted with a correlation coefficient of 0.688 at a significant level, p<.001. According to the correlation coefficient statistics, Faraid's knowledge can assist UMK students in gaining a deeper comprehension.

This outcome is supported by Zulkifli, Batiha, and Qasim (2018) that Malaysian Muslims now have enough flexibility to completely understand Islamic Inheritance Law, or Faraid. It is also give benefits for students because by having the expertise will save time in the estate division process, ensuring that everything proceeds properly. If a group of students react positively to this Faraid, it is likely that they will react positively to property management as well.

<b>Objective</b>	Hypotheses 2	Significant	Result
		(Positive/Negative)	
To study the relationship	There is a significant	0.531	Supported
between awareness and	relationship between awareness	(Moderate Positive)	
the understanding Faraid	and the understanding Faraid		
among UMK students.	among UMK students.		

Table 5.2: The Finding of Hypotheses 2

This table shows that there is a moderate positive relationship between Faraid awareness and understanding, as well as significant values, among UMK students. In chapter 4, H2 was received with a correlation coefficient of 0.531 at a significant level, p<.001. According to the correlation coefficient statistics, Faraid's knowledge can assist UMK students in gaining a better understanding.

This is supported by Zatul et al. (2017), demographic considerations can influence Faraid awareness among the younger generation. This is due to the tremendous influence of close friends in spreading awareness of the importance of faraid knowledge. This motivates students to manage their estates and exposes them to other students, allowing them to continually enhance their faraid knowledge in order to deal with any future challenges. Faraid's awareness can be influenced by a number of demographic characteristics, age (Wilford & Wakunuma, 2014), gender (Omoogun, 2013), and education (Roeser and Peck, 2009; Alma'amun, 2013; Rashid & Madya, 2015) are all seen to have an impact on the amount of awareness of Islamic heritage laws.

<b>Objective</b>	Hypotheses 3	Significant	Result
		(Positive/Negative)	
To study the relationship	There is a significant	0.683	Supported
between perception and	relationship between perception	(Moderate Positive)	
the understanding Faraid	and the understanding Faraid		
among UMK students.	among UMK students.		

 Table 5.3: The Finding of Hypotheses 3

This table demonstrates that there is a moderate positive relationship between Faraid perception and understanding, as well as significant values, among UMK students. In chapter 4, H3 was accepted with a correlation coefficient of 0.683 at a significant level, p<.001.

These findings are supported by Masrek and Gaskin (2016), Faraid resource evaluation and assessment is important for understanding the effectiveness and competence of students as well as improving resources in social media. Opinions from social media such as Facebook, Twitter and Instagram can influence and be impacted by individuals' perceptions of their future behavior. According to Bagudu and Sadiq, 2013; Khan et al., 2014, previous studies have used students' height and perception to assess and evaluate the effectiveness and efficiency of information sources.

#### 5.3 IMPLICATIONS OF THE STUDY

A portion in which a researcher refers to or investigates how the findings of a study are essential for the future or the consequences of a research policy, practise, theory, and study is known as research implications (William M.K. 2006). The implications of reference produced at the end of the research study the significance of the final research study (Astuti, Arso, and Wigati 2015). There may be many viewpoints about the study's activity based on the study's implications. The study's findings will have an impact on the future. As a result, the consequences of this research will be to give collaboration to parties such as the government, a highly significant entity in society.

With the advancement of technology, the implications of Faraid comprehension among university students, particularly at University Malaysia Kelantan, can raise awareness across Malaysia's whole young population. Furthermore, the COVID-19 issue, which has rocked the whole globe today, has had a major influence on every country, including all sectors, both foreign and internal. As a result of the availability of technology facilities, the community will be more attentive in dealing with problems that arise. To some extent, the community's facilities help in understanding Faraid and its contemporaries.

Furthermore, according to Adelina Zuleikha and Shamsher Mohamad, (December 2017), the government is one of the key implications in the Faraid system, which is the foundation of Islamic inheritance, and the partition of Faraid is recognised by Malaysian law. As a result of this research, it is recommended that Faraid-related information be increased

through suitable channels. Faraid studies should be integrated into the national education system at the elementary, secondary, and university levels. Ongoing discussions and briefings between government and commercial entities are required to disseminate knowledge about the inheritance claim procedure. Increased publication of Faraid-related publications and journals is required to accelerate research into this inheritance system. Furthermore, the availability of facilities via the use of social media may assist the community in comprehending the addition of Faraid knowledge. In this way, will be able to aid in the more effective and efficient transmission of information.

Its societal ramifications can raise awareness of Faraid's insight. According to the degree of comprehension of the population, especially among students at the University Malaysia Kelantan, the majority of them know and are still perplexed about the concept of Faraid. Those who already know about the Faraid side of the family will need to learn about inheritance. As a result of this research, individuals are more aware of the issue and have a better understanding of it. Those who are familiar with Faraid but are still perplexed or perplexed as to what Faraid is, despite the fact that they are aware that Faraid is an Islamic legacy and that they would employ it in a familial institution.

Last, but not least, according to the data obtained from the questionnaires, the majority of the students were familiar with Faraid. This can have a good influence on institutions such as universities, yet there are people who are unaware of this (Stephanie L, September 2021). However, during this study, the students took good action to get understanding about Faraid based on the interview session.



#### 5.4 LIMITATIONS OF THE STUDY

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

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

Besides that, researchers have a challenge to ensure the respondents to answer the questionnaire. It will probably interrupt their time to answer the questionnaire. As there may be some of the respondents who lack understanding of the question. Furthermore, network folding is an issue. There are a few sites or areas with inadequate internet connectivity, which causes disturbance in the process of answering the questionnaire. When they are not with the informant, they may become distracted from the questioning session. Subsequently, some of the students did not pay attention to the issues and importance of Faraid that often occur in the family or around them. Moreover, the researchers need to strive to ensure that the number of respondents who answer this survey should be sufficient as stated in chapter 3. Thus, this situation makes it difficult for the researchers to collect data.

In addition, the researchers are faced with a time limit. The time limit is referring to the time to collect all the data from the respondents. It was difficult for the researcher because there were some respondents who refused to cooperate to answer the questionnaire. Finally, the researcher discovered that the study's sample size was a barrier (Vasileiou k, et.al, 2018). Some of them may have taken part in the study because they were unaware of Faraid's existence or because they had difficulty accessing the internet. This is a lack of awareness of what Faraid is and what would occur in a familial institution context (Khairy and Nasrul, February 2018). Therefore, all of these are the challenges and barriers that need to be faced by researchers to complete this study.

#### 5.5 **RECOMMENDATIONS**

Obviously, our discoveries bring up certain issues that merit future exploration, and they could be achieved with the utilized of subjective techniques like inside or focus the group. These techniques are likely most ideal to bring some rich data about understanding of Faraid on University Malaysia Kelantan's understudies on. For future research, the quantity of respondents will be expanded to higher number as 500 respondents from all around three grounds of University Malaysia Kelantan's understudies. It is anticipated that future research will fix this shortcoming. Regardless of referenced restrictions, this review offers a worked-on comprehension of Faraid bringing advantageous on overseeing resources in University Malaysia Kelantan's understudies. For sure, it is trusted that this examination can give the inspiration and want of future research in directing further research to consummate and study Faraid mindfulness. It is trusted that this research can be utilized as data material just as reference material in helping another research. As an idea for future research, it would be great if future analysts to direct research on the local area understanding on the advantages of Faraid with a more extensive extent of research, either near investigations or contextual analyses in the archipelago to add more information again and not restricted to specific nations or certain gatherings of states as it were.

#### 5.6 MAJOR CONCLUSION OF THE STUDY

All in all, the result of the running data analysis relates to the target indicated by the researcher. The researcher finds the Understanding of Faraid among understudies in UMK Pengkalan Chepa, Kelantan are acknowledgment, disposition, and emotional standard. Research likewise find that the awareness is the most impact variable to understanding of Faraid. The research sway upon the future presentation of acknowledgment input by improving the Understanding of Faraid among understudies in UMK Pengkalan Chepa, Kelantan. While the research zeroed in on a small size sample, we trust that the research would fill in as a discussion for potential examinations covering a more extensive populace that would give more detail.

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# APPENDIX A: DRAFT OF QUESTIONNAIRE

# TITLE OF PROPOSAL: THE UNDERSTANDING OF FARAID AMONG UMK STUDENTS.

#### **SECTION A: DEMOGRAPHIC**

Respondent's profile	Items	Tick
	18 – 20 years	
Age	21 – 23 years	
	24 years and above	
Gender	Male	
	Female	
	Malay	
Race	Chinese	
	Indian	
	Others	
Marital status	Single	
TIN	Married	TTT
UN	SAB	
	SAE	
Course attend	SAK	
	SAL	
TAT T	SAR	111
	Matriculation	
17.73	Foundation (Asasi)	5 N.Y.
Previous education level	STAM	AN
	STPM	
	Diploma	

# SECTION B: UNDERSTANDING OF FARAID

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

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





# **SECTION C:**

# I. KNOWLEDGE OF FARAID

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

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

# II. AWARENESS OF FARAID

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

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

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

# **III. PERCEPTION OF FARAID**

th 2 II cl 3 II in	find that sources from the internet can change the perception that he internet can also increase the level of knowledge about Faraid. believe that perception and understanding in Faraid knowledge are losely related. believe perception has a significant influence on student satisfaction in terms of inheritance.	1	2	3	4	5
th 2 II cl 3 II in	he internet can also increase the level of knowledge about Faraid. believe that perception and understanding in Faraid knowledge are losely related. believe perception has a significant influence on student satisfaction					
cl 3 II in	losely related. believe perception has a significant influence on student satisfaction					
in						
4 T	I believe perception has a significant influence on student satisfaction in terms of inheritance.					
	believe students 'perceptions of Faraid are very important in etermining our future lives and those of their families.					
	am sure the students have a positive perception of this Faraid nowledge.					
6 I a	always look at society's perception of in solving Faraid problems.					
	earning through the internet can increase my level of interest in araid.					
8 D	Difficulty in understanding Faraid causes quarrels as siblings.					
9 B	e a burden for me in understanding Faraid.					
10 In	nvitations from friends in learning Faraid can pique my interest.					

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