

**A RESEARCH OF ADOPTION ON WILL (WASIYYAH)
PACKAGE AMONG MUSLIMS IN PENANG**

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Abstract

The Islamic comprehensive planning, management and distribution of inheritance asset which is also called as will (*wasiyyah*) package which include Islamic will (*wasiyyah*), perpetual charitable donation (*waqf*), gift (*hibah*) and Islamic Law of Inheritance (*faraid*) is a wealth planning package, meaning to serve the property or wealth management of the people (*ummah*) especially after one's death. The issue of unclaimed assets accumulated year by year was very alarming in Malaysia and the value of unclaimed assets was estimated around RM60 billion in the year of 2016. Thus, this research will focus on the description of adoption of will (*wasiyyah*) package among Muslims particularly in Penang. This research will critically discuss the literature review related to this topic. The research uses Perception, Knowledge, Life Events, Assets Wealth Management and Organizations or Institutional Factors as the Independent Variables and The Adoption on will (*wasiyyah*) package among Muslims in Penang as the Dependent Variable. Finally, this study also provides conclusion on the objectives of the research and recommendation on approaches to improve and increase the participation of government, the relevant organizations and the people of Malaysia particularly the Muslims in their participation on the planning, administration and distribution of inheritance assets.

Abstrak

Perancangan pengurusan dan pengagihan aset warisan komprehensif juga dikenali sebagai pakej wasiat (*wasiyyah*) iaitu termasuk wasiat (*wasiyyah*), wakaf (*waqf*), hadiah (*hibah*) dan Undang-undang Islam berkaitan Harta Pusaka (*faraid*) adalah pakej perancangan harta atau kekayaan, bertujuan untuk memenuhi matlamat pengurusan harta dan kekayaan umat terutamanya selepas kematian seseorang. Isu mengenai jumlah aset yang tidak dituntut yang terus meningkat dari tahun ke tahun adalah sangat membimbangkan di Malaysia dan nilai aset yang tidak dituntut ini dianggarkan bernilai sekitar RM 60 bilion pada tahun 2016. Oleh itu, kajian ini akan memberi tumpuan kepada penerangan mengenai penggunaan pakej wasiat (*wasiyyah*) di kalangan umat Islam terutamanya di Pulau Pinang. Kajian ini akan membincangkan secara kritikal ulasan kajian terdahulu yang berkaitan dengan tajuk ini. Kajian ini menggunakan Persepsi, Pengetahuan, Acara Kehidupan, Pengurusan Aset Kekayaan dan Faktor Organisasi atau Institusi sebagai pembolehubah bebas dan Penggunaan pakej wasiat (*wasiyyah*) di kalangan umat Islam di Pulau Pinang sebagai Pembolehubah bergantung. Akhir sekali, kajian ini juga menyediakan kesimpulan ke atas objektif-objektif kajian ini dan cadangan pendekatan untuk penambahbaikan dan meningkatkan penyertaan kerajaan, organisasi-organisasi yang berkaitan dan rakyat Malaysia khasnya umat Islam di dalam perancangan, pentadbiran dan pengagihan harta warisan.

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