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KESEDARAN BERWAKAF TUNAI BERASASKAN PROJEK DALAM KALANGAN PENJAWAT AWAM DI WP PUTRAJAYA

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ABSTRACT

This study aims to analyse the level of awareness among public servants in the Federal Territory of Putrajaya regarding project-based cash waqf. In addition, the study seeks to identify the key motivating factors that drive individuals to participate in waqf practices, as well as to evaluate the most preferred promotional channels for disseminating information on project-based cash waqf. Using a quantitative approach, data were collected through structured online questionnaires. Respondents were selected randomly and a total of 322 valid responses were obtained and analysed using SPSS. The findings indicate that public servants in Putrajaya generally possess a high level of awareness of project-based cash waqf practices. Although most respondents demonstrated a positive tendency towards waqf participation, a comprehensive understanding of the cash waqf concept remains limited. Religious beliefs and humanitarian values emerged as the main motivating factors, while perceptions of institutional credibility also played a significant role in fostering donor trust. In terms of promotional platforms, Facebook was found to be the most relatable medium among the target group, particularly among public servants aged over 30.

Keywords: Project-based Cash Waqf, Public Servants, Awareness Level

ABSTRAK

Kajian ini bertujuan untuk menganalisis tahap kesedaran penjawat awam di Wilayah Persekutuan (WP) Putrajaya terhadap wakaf tunai berasaskan projek. Di samping itu, kajian ini juga bertujuan untuk mengenal pasti faktor yang mendorong amalan berwakaf serta menilai medium promosi yang paling diminati oleh responden dalam menyampaikan maklumat berkaitan wakaf tunai berasaskan projek. Menggunakan pendekatan kuantitatif, data diperolehi melalui soal selidik berstruktur yang diedarkan secara atas talian. Responden dipilih secara rawak dan sebanyak 322 maklum balas melepasi saringan untuk dianalisis menggunakan SPSS. Dapatan kajian menunjukkan bahawa penjawat awam di WP Putrajaya memiliki kesedaran menunjukkan kecenderungan berwakaf yang positif, namun pemahaman yang lebih mendalam terhadap konsep wakaf tunai, masih belum menyeluruh. Faktor seperti keagamaan dan nilai kemanusiaan merupakan dorongan utama untuk berwakaf, manakala persepsi terhadap kredibiliti institusi turut memainkan peranan penting dalam membina keyakinan penyumbang. Dari sudut medium promosi, penggunaan media sosial Facebook didapati lebih dekat dengan golongan sasaran, khususnya penjawat awam berusia lebih 30 tahun.

Kata Kunci: Wakaf Tunai Berasaskan Projek, Penjawat Awam, Tahap Kesedaran

1. PENGENALAN

Dalam sistem kewangan Islam, instrumen wakaf dan zakat memainkan peranan penting sebagai mekanisme agihan semula kekayaan yang menyokong pembangunan sosioekonomi umat Islam. Zakat merupakan satu kewajipan, manakala wakaf pula berfungsi sebagai sumbangan sukarela yang memberi impak berpanjangan. Konsep wakaf dalam Islam telah berkembang dari segi bentuk dan pelaksanaannya bagi memenuhi keperluan masyarakat.

Pada asalnya, wakaf melibatkan harta kekal tidak alih seperti tanah dan bangunan bagi mengekalkan prinsip utama perwakafan iaitu memastikan harta tersebut kekal untuk selama-lamanya. Namun begitu, realitinya tidak semua individu berkeupayaan memiliki aset hartanah untuk diwakafkan sekaligus membataskan penglibatan umat Islam dalam pembangunan wakaf secara lebih meluas (Mohiddin, 2017).

Seiring perkembangannya, wakaf tunai telah dilaksanakan seperti yang diamalkan pada zaman Khalifah Uthmaniyyah bagi membuka peluang kepada umat Islam berwakaf dalam bidang keagamaan, pendidikan dan perkhidmatan sosial (Syafiq, 2014). Wakaf tunai merujuk kepada sumbangan dalam bentuk wang yang disalurkan kepada nazir atau institusi pengurusan yang sah bertujuan untuk dikumpulkan sebagai dana dan digunakan sama ada bagi memperoleh aset kekal atau membiayai pelbagai aktiviti berkaitan wakaf (Ahmad, 2009). Perkembangan ini memberi peluang kepada masyarakat Islam untuk terlibat dalam amal jariah tanpa memerlukan pemilikan aset fizikal yang besar (Muhamad Asni & Sulong, 2017).

Bagi Wilayah Persekutuan, wakaf diuruskan oleh Pusat Pungutan Zakat, Majlis Agama Islam Wilayah Persekutuan (PPZ-MAIWP) bermula pada Disember 2022 dan menjadi organisasi rujukan dalam kajian ini. Antara pendekatan yang digunakan oleh PPZ-MAIWP dalam pengurusan kutipan wakaf adalah dengan menyediakan platform digital wakaf melalui laman web https://wakafppz.com.my yang menyediakan maklumat berkenaan wakaf, capaian transaksi pembayaran melalui atas talian dan sebagainya.

Berdasarkan laman web ini, wakaf tunai terbahagi kepada dua kategori utama iaitu Wakaf Tunai Am dan Wakaf Tunai Khas. Wakaf Tunai Am merujuk kepada sumbangan wang tunai yang digunakan bagi tujuan umum seperti pembelian aset (am), pelaburan dan tujuan lain yang selaras dengan hukum syarak. Sebaliknya, Wakaf Tunai Khas (dalam konteks kajian ini dirujuk sebagai wakaf tunai berasaskan projek) lazimnya berpandukan kepada niat tertentu pewakaf, termasuk projek-projek spesifik yang diumumkan melalui laman web PPZ-MAIWP.

Bagi wakaf tunai berasaskan projek, pewakaf berpeluang memilih untuk menyumbang kepada mana-mana projek yang tersenarai selagi pautan sumbangan masih aktif. Antara maklumat yang dipaparkan bagi setiap projek termasuklah deskripsi projek, sasaran dan tempoh kutipan serta jumlah kutipan semasa yang dikemas kini secara masa nyata (real-time).

Namun begitu, tinjauan terhadap projek wakaf yang dipaparkan di laman web tersebut mendapati jumlah kutipan yang diperoleh masih jauh daripada mencapai sasaran yang ditetapkan. Keadaan ini menyebabkan tempoh kutipan sebahagian projek terpaksa dilanjutkan kerana kekurangan dana. Implikasinya, pelaksanaan projek berpotensi mengalami kelewatan untuk dimulakan serta menyukarkan penyampaian manfaat kepada masyarakat. Pemerhatian ini turut sejajar dengan kenyataan yang pernah dikeluarkan oleh Menteri di Jabatan Perdana Menteri, yang memaklumkan bahawa jumlah kutipan wakaf di Wilayah Persekutuan bagi tempoh Januari hingga Julai 2024 telah mencapai RM4.57 juta dengan penyertaan seramai 14,376 pewakaf. Meskipun angka ini menunjukkan peningkatan sekitar 12%, jumlah tersebut masih dianggap rendah dan belum mencerminkan potensi sebenar penyertaan masyarakat dalam inisiatif wakaf tunai (Bernama, 2024).

Hal ini menimbulkan persoalan mengenai tahap kesedaran berwakaf tunai dalam kalangan masyarakat di Wilayah Persekutuan (WP), khususnya apabila WP Kuala Lumpur dan WP Putrajaya mencatatkan pendapatan bulanan median isi rumah tertinggi di Malaysia, iaitu masing-masing sebanyak RM10,234 (WP Kuala Lumpur) dan RM10,056 (WP Putrajaya).

Justeru, kajian ini memfokuskan kepada WP Putrajaya memandangkan lokaliti ini merupakan pusat pentadbiran Kerajaan Persekutuan yang menempatkan sejumlah besar penjawat awam yang berpendidikan, berpendapatan tinggi dan mempunyai tahap celik teknologi maklumat yang baik.

Berdasarkan latar belakang tersebut, kajian ini dijalankan untuk menganalisis tahap kesedaran terhadap wakaf tunai berasaskan projek dalam kalangan penjawat awam di WP Putrajaya. Di samping itu, kajian ini juga bertujuan untuk mengenal pasti faktor yang mendorong amalan berwakaf serta menilai medium promosi yang paling diminati oleh responden dalam menyampaikan maklumat berkaitan wakaf tunai berasaskan projek.

2. KAJIAN LEPAS

Perkembangan wakaf tunai di Malaysia telah menarik perhatian penyelidik khususnya dalam meneliti tahap kesedaran masyarakat terhadap amalan ini. Sorotan literatur menunjukkan terdapat beberapa kajian yang telah memberi perhatian kepada faktor dalaman seperti kesedaran, pengetahuan dan keagamaan dalam mempengaruhi niat untuk berwakaf tunai.

Antara kajian yang meneliti aspek kesedaran sebagai elemen utama yang mempengaruhi niat berwakaf termasuk Zulkiflee et al. (2015), Md Sapir (2023), Ibrahim et al. (2023) dan Suhaimi (2023). Penemuan mereka menekankan bahawa kesedaran individu terhadap kepentingan dan manfaat wakaf tunai memainkan peranan penting dalam mencorak sikap dan kecenderungan untuk menyumbang dalam wakaf tunai. Dalam pada itu, dapatan kajian oleh Fazriah et al. (2023), Jusoh dan Mat (2024) serta Amin et al. (2024) menunjukkan bahawa tahap pengetahuan masyarakat mengenai wakaf juga memainkan peranan penting dalam mendorong mereka untuk berwakaf tunai.

Namun begitu, dapatan kajian Zakaria dan Muda (2017) serta Ismail dan Wahid (2021) menunjukkan bahawa tahap pengetahuan dan pemahaman terhadap konsep wakaf adalah rendah hingga sederhana. Hal ini memberi kesan kepada jumlah kutipan yang tidak mencukupi bagi membiayai pelaksanaan projek wakaf, terutamanya jika dibandingkan dengan kejayaan model wakaf di Singapura (Osman, Htay & Muhammad, n.d.). Kelemahan dalam memahami konsep serta bentuk pelaksanaan wakaf tunai turut menyumbang kepada tahap penerimaan yang terbatas dalam kalangan masyarakat. Justeru, Hasbullah et al. (2023) menyarankan agar institusi-institusi wakaf mempergiatkan strategi promosi dan komunikasi bagi memperluas kefahaman serta sokongan awam terhadap inisiatif ini.

Selain itu, aspek keagamaan turut dikenal pasti antara faktor penting yang mendorong individu untuk berwakaf. Hal ini disokong oleh pelbagai dapatan kajian lepas yang menunjukkan pengaruh signifikan elemen keagamaan terhadap niat untuk berwakaf. Antara kajian-kajian tersebut ialah kajian Mokhtar (2018), Amalia et al. (2020), Rasyid et al. (2023) serta Jusoh dan Mat (2024) yang telah membuktikan bahawa nilai-nilai spiritual seperti kepercayaan terhadap ganjaran pahala, rasa tanggungjawab sebagai seorang Muslim serta kesedaran terhadap konsep amal jariah memainkan peranan besar dalam membentuk niat individu untuk menyumbang. Dapatan-dapatan ini juga membuktikan bahawa motivasi berasaskan agama bukan sahaja meningkatkan kesediaan untuk berwakaf, malah turut menggalakkan penglibatan secara berulang.

3. METODOLOGI KAJIAN

Kajian ini menggunakan pendekatan kuantitatif dengan kaedah tinjauan soal selidik berstruktur untuk tujuan pengumpulan data. Instrumen kajian dibangunkan dalam bentuk borang soal selidik atas talian menggunakan platform Google Form. Soal selidik ini mengandungi tiga bahagian utama, iaitu Maklumat Latar Belakang Responden (Bahagian A) dan Maklumat berkaitan Pengalaman Wakaf Responden (Bahagian B). Jawapan bagi soalan yang disediakan pada Bahagian B adalah dalam bentuk Skala Likert lima mata (1 = sangat tidak setuju, 2 = tidak setuju, 3 = tidak pasti, 4 = setuju dan 5 = sangat setuju).

Sampel kajian terdiri daripada penjawat awam pelbagai gred yang berkhidmat di WP Putrajaya menggunakan kaedah persampelan mudah (convenience random sampling). Justeru itu, sebanyak 450 borang soal selidik telah diedarkan kepada penjawat awam di WP Putrajaya dan daripada jumlah tersebut, 366 responden telah memberikan maklum balas sebelum disaring dan digunakan untuk analisis utama.

Sebelum analisis data dijalankan, proses penyaringan dilakukan terlebih dahulu bagi memperoleh data yang bersih, relevan dan memenuhi kriteria menggunakan Microsoft Excel dan perisian *Statistical Package for the Social Sciences* (SPSS). Daripada 366 maklum balas, sebanyak 322 set data yang memenuhi kriteria untuk dianalisis.

Setelah proses saringan data dilaksanakan, analisis dilakukan menggunakan pendekatan analisis deskriptif merangkumi pengiraan kekerapan, peratusan, min dan sisihan piawai dengan menggunakan perisian SPSS.

4. HASIL KAJIAN DAN PERBINCANGAN

Kajian ini melibatkan seramai 322 orang responden (Jadual 1). Dari aspek jantina, majoriti adalah responden perempuan (64.9%), diikuti lelaki sebanyak 35.1%. Berdasarkan umur, lebih separuh responden (60.9%) berada dalam lingkungan 41 hingga 50 tahun, diikuti 29.2% berumur antara 31 hingga 40 tahun. Hanya sebilangan kecil iaitu 2.8%, berumur 30 tahun ke bawah dan 7.1% berumur 51 tahun dan ke atas.

Dari segi pengalaman bekerja, sebahagian besar responden (66.8%) telah berkhidmat dalam Perkhidmatan Awam antara 11 hingga 20 tahun. Sebanyak 20.8% pula telah berkhidmat lebih 20 tahun, manakala hanya 8.4% dan 4.0% telah berkhidmat antara 6 hingga 10 tahun serta kurang 5 tahun. Dalam konteks jawatan, 65.8% terdiri daripada pegawai kumpulan Pengurusan dan Profesional, 33.5% merupakan kakitangan daripada kumpulan pelaksana serta Pengurusan Tertinggi hanya 0.6%.

Melihat kepada status perkahwinan, majoriti responden telah berkahwin (85.4%) diikuti oleh mereka yang bujang (12.1%) dan ibu atau bapa tunggal (2.5%). Dari sudut pencapaian akademik pula, 43.8% responden memiliki Ijazah Sarjana Muda, manakala 30.4% mempunyai Ijazah Sarjana. Kelayakan lain termasuk STPM/Diploma (15.2%), SPM (7.8%) dan PhD (2.8%). Dari segi pendapatan isi rumah bulanan, hampir separuh daripada responden (47.2%) tergolong dalam kategori M40 di Putrajaya dengan pendapatan antara RM6,291 hingga RM11,296. Sementara itu, 29.8% responden berada dalam kategori B40 dengan pendapatan RM6,290 dan ke bawah. 23% lagi berpendapatan melebihi RM11,297 sebulan, yang diklasifikasikan sebagai kategori T20 di WP Putrajaya.

Jadual 1: Maklumat Demografi Responden

Pemboleh ubah	Perkara	Kekerapan	Peratus
Jantina	Lelaki	113	35.1
	Perempuan	209	64.9
Umur	30 tahun dan ke bawah	9	2.8
	31 tahun hingga 40 tahun	94	29.2
	41 tahun hingga 50 tahun	196	60.9
	51 tahun dan ke atas	23	7.1
Pengalaman bekerja	Kurang 5 tahun	13	4.0
	6 – 10 tahun	27	8.4
	11 – 20 tahun	215	66.8
	Lebih 20 tahun	67	20.8
Kumpulan jawatan	Pengurusan Tertinggi	2	0.6
	Pengurusan dan Profesional	212	65.8
	Kumpulan Pelaksana	108	33.5
Status perkahwinan	Berkahwin	275	85.4
	Bujang	39	12.1
	Ibu/bapa tunggal	8	2.5

Pemboleh ubah	Perkara	Kekerapan	Peratus
Pendidikan	SPM	25	7.8
	STPM/Diploma	49	15.2
	Ijazah Sarjana Muda	141	43.8
	Ijazah Sarjana	98	30.4
	PhD	9	2.8
Pendapatan bulanan isi rumah	RM6,290 dan ke bawah	96	29.8
	RM6,291 – RM 11,296	152	47.2
	RM 11,297 dan ke atas	74	23

Jadual 2 menunjukkan maklumat asas berkaitan amalan berwakaf dalam kalangan responden. Berdasarkan analisis, majoriti responden menunjukkan pemahaman yang baik terhadap konsep wakaf tunai berasaskan projek, dengan 91.6% menyatakan mereka memahami maksud dan konsep wakaf manakala hanya 8.4% mengakui tidak memahaminya. Hal ini memberi indikasi bahawa tahap kesedaran terhadap wakaf tunai berasaskan projek dalam kalangan responden adalah tinggi.

Dari segi pengalaman melaksanakan wakaf, seramai 69.6% responden pernah berwakaf sekurang-kurangnya sekali dalam hidup mereka. Pecahan lanjut menunjukkan 4.7% hanya melakukannya sekali, 30.1% melaksanakannya antara dua hingga lima kali manakala 34.8% telah melaksanakannya lebih daripada lima kali. Selebihnya, 30.4% mengaku tidak pernah berwakaf. Dapatan ini menunjukkan tahap komitmen dan penerimaan yang tinggi terhadap amalan wakaf tunai dalam kalangan penjawat awam. Ini berkemungkinan dipengaruhi oleh pendedahan kandungan (content) di media sosial, peningkatan kesedaran, kefahaman terhadap konsep wakaf serta keyakinan terhadap institusi yang menguruskan sumbangan tersebut. Sebaliknya, masih terdapat segelintir responden yang tidak pernah berwakaf, mencerminkan wujudnya keperluan untuk penambahbaikan dari aspek penyampaian maklumat, promosi dan kepelbagaian saluran wakaf yang sah dan dipercayai.

Dalam aspek jenis wakaf yang pernah disumbangkan, dua bentuk wakaf yang paling popular ialah Wakaf Tunai Am (52.5%) dan Wakaf Tunai Khas Berasaskan Projek (50.9%). Dapatan ini menggambarkan kecenderungan penjawat awam terhadap bentuk wakaf yang mudah untuk ditunaikan. Sebagai contoh, penjawat awam boleh berwakaf secara konsisten melalui potongan gaji di mana sumbangan tersebut akan disalurkan untuk pelbagai tujuan umum selaras dengan keperluan semasa. Wakaf Tunai Khas pula memberi peluang kepada penjawat awam memilih untuk menyumbang kepada projek tertentu yang lebih jelas dan spesifik. Selain itu, wakaf tanah atau harta mencatatkan peratusan yang lebih rendah (8.1%) berkemungkinan disebabkan oleh kekangan pemilikan aset kekal. Dapatan kajian menunjukkan peratusan yang rendah iaitu 2.2% responden pernah menyumbang dalam bentuk wakaf korporat. Ini kerana wakaf korporat biasanya dikaitkan dengan entiti swasta atau individu berprofil tinggi yang mampu untuk melaksanakan wakaf berskala besar. Memandangkan kajian ini melibatkan penjawat awam sebagai responden, penyertaan dalam wakaf korporat adalah terbatas. Di samping itu, kajian ini turut menerima maklum balas penglibatan penjawat awam dalam wakaf al-Quran (2.2%) yang dilaporkan secara berasingan daripada kategori Wakaf Tunai Khas. Berdasarkan klasifikasi oleh PPZ-MAIWP, wakaf al-Quran merupakan sebahagian daripada kategori Wakaf Tunai Khas Berasaskan Projek, memandangkan ia melibatkan sumbangan bagi tujuan khusus. Akhir sekali, kajian ini turut merekodkan sumbangan wakaf di luar negara yang rendah (0.9%) berkemungkinan disebabkan oleh kecenderungan penjawat awam untuk mengutamakan sumbangan yang memberi manfaat kepada umat Islam di Malaysia.

Berkenaan kaedah pelaksanaan wakaf tunai, perbankan atas talian mencatatkan penggunaan tertinggi iaitu sebanyak 49.1%, diikuti oleh pembayaran melalui kod QR, eWallet dan JomPAY (25.5%) serta pembayaran tunai di kaunter (24.8%). Kaedah lain termasuk potongan gaji (12.4%), auto debit akaun bank (3.4%), pembayaran di masjid (4.7%) dan penggunaan kad kredit (0.6%). Dapatan ini selaras dengan kajian Jalil et. al (2019) yang mendapati bahawa kaedah pembayaran wakaf secara atas talian menjadi pilihan utama pewakaf diikuti dengan pembayaran secara tunai. Secara keseluruhannya, dapatan ini menunjukkan tahap kesedaran, pengalaman dan pelbagai kaedah pelaksanaan wakaf tunai yang digunakan dalam kalangan responden adalah pelbagai dan kecenderungan responden menggunakan kaedah digital. Menariknya, walaupun kemudahan pembayaran wakaf secara atas talian semakin meluas, masih terdapat segmen masyarakat yang lebih cenderung untuk berwakaf secara bersemuka terutamanya melalui kaunter rasmi atau terus di masjid. Kecenderungan ini mungkin dipengaruhi oleh faktor demografi memandangkan majoriti responden kajian terdiri daripada individu dewasa berusia lebih 40 tahun yang secara umumnya lebih selesa melaksanakan urusan kewangan berkaitan keagamaan secara fizikal dan bersemuka. Interaksi langsung tersebut memberi peluang kepada individu untuk melafazkan niat dan menerima doa ketika berwakaf yang dianggap melengkapkan pengalaman beribadah. Kajian oleh Shari (2020) menyatakan bahawa kecenderungan ini turut dikesan semasa tempoh Perintah Kawalan Pergerakan (PKP) di mana pembayaran zakat fitrah secara fizikal masih menjadi pilihan utama bagi sesetengah individu meskipun transaksi dalam talian telah diperkenalkan.

Jadual 2: Maklumat Berwakaf Responden

Item (N = 322)	Perkara	Kekerapan	Peratus
Pemahaman umum responden tentang wakaf tunai berasaskan projek	Memahami	295	91.6
	Tidak memahami	27	8.4
Pengalaman melaksanakan wakaf	Pernah	224	69.6
	- Hanya sekali	15	4.7
	- 2 hingga 5 kali	97	30.1
	- Lebih 5 kali	112	34.8
	Tidak pernah	98	30.4
Jenis wakaf yang pernah disumbangkan	Wakaf Tunai Am	169	52.5
	Wakaf Tunai Khas Berasaskan Projek	164	50.9
	Wakaf Tanah/harta	26	8.1
	Wakaf Korporat	7	2.2
	Wakaf al-Quran	7	2.2
	Wakaf di luar negara	3	0.9
Kaedah berwakaf tunai yang pernah dilaksanakan	Potongan gaji	40	12.4
	Perbankan atas talian	158	49.1
	QR, eWallet dan JomPAY	82	25.5
	Kad kredit	2	0.6
	Auto debit dari akaun bank	11	3.4
	Pembayaran tunai di kaunter	80	24.8
	Pembayaran tunai di masjid	15	4.7

Analisis deskriptif terhadap 224 responden yang pernah berwakaf seperti di Jadual 3 menunjukkan bahawa dorongan utama untuk berwakaf adalah atas dasar ingin menyumbang dan memberi manfaat kepada kepentingan masyarakat umum dengan purata skor (min) tertinggi (4.70). Ini diikuti oleh dorongan disebabkan suruhan agama (4.65) yang menunjukkan bahawa nilai keagamaan dan kemanusiaan masih memainkan peranan penting dalam niat berwakaf dalam kalangan responden.

Dorongan berwakaf atas dasar kepercayaan terhadap pengurusan institusi wakaf juga berada pada tahap yang agak tinggi dengan min 4.15. Ini mencerminkan bahawa kredibiliti institusi pengurusan wakaf turut memberi kesan terhadap keputusan responden untuk berwakaf. Hasil kajian ini seiring dengan penemuan Liu et al. (2018) serta Kasri dan Indriani (2019) yang menyatakan bahawa kredibiliti sesebuah organisasi merupakan antara faktor utama yang mendorong niat individu untuk terlibat dalam aktiviti pendanaan awam (crowdfunding). Selain itu, pengaruh keluarga, majikan atau komuniti mencatatkan min 3.96, menunjukkan pengaruh sosial adalah sederhana. Sebaliknya, dorongan berwakaf yang paling rendah ialah untuk mendapatkan rebat cukai dengan min 2.99. Keputusan ini menggambarkan bahawa motivasi kewangan bukanlah faktor dorongan utama untuk berwakaf.

Dari segi saluran yang lebih dipercayai untuk berwakaf, penjawat awam menunjukkan kepercayaan yang tinggi terhadap platform atas talian dengan min 4.53, diikuti dengan saluran wakaf secara terus melalui institusi agama (min = 4.47). Ini menunjukkan bahawa kemudahan teknologi seperti laman web yang berkualiti dan disertai kaedah pembayaran atas talian yang diyakini serta kredibiliti institusi agama yang diiktiraf secara rasmi menjadi saluran utama yang diyakini untuk berwakaf. Hasil kajian ini juga selari dengan penemuan Liu et al. (2018) serta Kasri dan Indriani (2019) yang menyatakan bahawa laman web yang berkualiti, kemudahan transaksi serta kredibiliti institusi mendorong niat individu untuk menyumbang dalam pendanaan awam.

Namun begitu, saluran melalui potongan gaji (min = 3.82) dan saluran berwakaf secara terus ke badan NGO Islam (min = 3.65) masih menunjukkan tahap kepercayaan yang sederhana. Dapatan mengenai penyertaan wakaf melalui kaedah potongan gaji yang kurang memberangsangkan ini adalah selari dengan kenyataan Ketua Setiausaha Negara, yang memaklumkan bahawa sehingga 25

Julai 2021, hanya 6,616 penjawat awam telah berwakaf tunai secara potongan gaji daripada keseluruhan 1.6 juta penjawat awam (Ali, 2021).

Terdapat beberapa perkara yang perlu diberi perhatian oleh PPZ-MAIWP berkenaan dapatan ini. Pertama, secara umumnya saluran potongan gaji dalam kalangan penjawat awam merupakan antara alternatif yang paling selamat kerana mempunyai ciri-ciri pembayaran yang konsisten dan diproses secara sistematik oleh Jabatan Kerajaan. Namun begitu, responden yang terlibat dalam kajian ini mungkin kurang jelas tentang prosedur permohonan potongan gaji serta manfaat yang diperolehi daripada transaksi tersebut yang boleh membantutkan sumbangan dalam kalangan penjawat awam. Kedua, tahap kepercayaan terhadap NGO Islam sebagai saluran wakaf rasmi masih lemah berkemungkinan disebabkan kekhuatiran terhadap isu ketelusan dalam pengurusan dana serta tahap pengalaman dan pemantauan yang tidak setara dengan institusi rasmi Kerajaan seperti PPZ-MAIWP.

Oleh itu, sesi turun padang ke jabatan dan agensi kerajaan perlu diadakan dengan lebih kerap bagi mempromosikan kaedah tersebut. Di samping itu, PPZ-MAIWP juga boleh mengadakan kerjasama strategik dengan Bahagian Kewangan atau Bahagian Sumber Manusia yang menguruskan pembayaran emolumen Jabatan dan agensi Kerajaan untuk memperluas capaian promosi potongan gaji dikalangan penjawat awam. Bagi mempertingkatkan keyakinan ke atas kredibiliti NGO Islam pula, laporan audit tahunan, pengiktirafan daripada institusi berautoriti, penyediaan maklumat lengkap dan terkini berkaitan projek wakaf dan testimoni projek-projek wakaf yang telah berjaya dilaksanakan dapat membantu meningkatkan keyakinan penjawat awam untuk berwakaf.

Jadual 3: Dorongan dan Saluran yang Dipercayai untuk Berwakaf

Item (N = 224)	Min	Sisihan Piawai
Dorongan utama responden berwakaf		
• Ingin menyumbang dan memberi manfaat kepada kepentingan masyarakat umum	4.70	0.574
• Suruhan agama	4.65	0.595
• Kepercayaan terhadap pengurusan institusi wakaf	4.15	0.833

Item (N = 224)	Min	Sisihan Piawai
• Galakan keluarga/majikan/komuniti	3.96	1.049
• Untuk mendapatkan rebat cukai	2.99	1.202
Saluran yang dipercayai untuk berwakaf		
• Platform atas talian	4.53	0.613
• Wakaf secara terus melalui institusi agama	4.47	0.598
• Potongan gaji	3.82	0.963
• Badan NGO Islam	3.65	0.870

Merujuk kepada 98 orang responden yang tidak pernah berwakaf seperti di Jadual 4, faktor yang paling dominan ialah tidak tahu saluran berwakaf yang sah dengan min 3.35 dan faktor kurang pengetahuan tentang maklumat wakaf dengan min 3.20. Ini menunjukkan terdapat keperluan penting untuk meningkatkan kesedaran dan pengetahuan penjawat awam tentang wakaf terutamanya saluran yang betul untuk melaksanakannya.

Faktor tiada kemampuan kewangan dengan min 3.11 turut dikenal pasti sebagai sebahagian faktor menghalang penjawat awam berwakaf. Selain itu, kurang keyakinan terhadap pengurusan wakaf menunjukkan min yang agak rendah iaitu 2.84, yang mencadangkan bahawa kredibiliti terhadap pengurusan wakaf bukanlah faktor yang menyebabkan golongan ini tidak berwakaf.

Faktor paling kurang mempengaruhi ialah tidak berminat untuk berwakaf dengan min 1.92, yang mencerminkan bahawa majoriti penjawat awam yang tidak pernah berwakaf sebenarnya mempunyai minat, tetapi mungkin dihalang oleh faktor lain.

Jadual 4: Faktor Halangan Berwakaf

Item (N = 98)	Min	Sisihan Piawai
Tidak tahu saluran berwakaf yang sah	3.35	1.095
Kurang pengetahuan tentang maklumat wakaf	3.20	1.084
Tiada kemampuan kewangan	3.11	1.092
Kurang yakin terhadap pengurusan wakaf	2.84	1.042
Tidak berminat	1.92	0.893

Analisis deskriptif di Jadual 5 menunjukkan tahap pendedahan responden terhadap promosi wakaf tunai berasaskan projek yang dijalankan oleh PPZ-MAIWP masih berada pada tahap sederhana. Purata skor min untuk soalan "Adakah responden pernah melihat promosi wakaf tunai berasaskan projek yang dijalankan oleh PPZ-MAIWP di platform media sosial?" ialah 2.94. Ini menunjukkan bahawa keterlihatan promosi wakaf berasaskan projek yang dilaksanakan oleh PPZ-MAIWP masih kurang disedari oleh responden. Oleh itu, PPZ-MAIWP disarankan untuk meningkatkan dan menambah baik promosi wakaf tunai berasaskan projek di media sosial bagi menarik minat lebih ramai penjawat awam untuk berwakaf.

Dari sudut platform media sosial, promosi berkenaan wakaf tunai berasaskan projek yang dilaksanakan oleh pelbagai pihak yang disiarkan menerusi Facebook menunjukkan tahap pendedahan tertinggi dengan min 3. Ini diikuti oleh Youtube (min = 2.98), Instagram (min = 2.81) dan Tiktok (min = 2.51). Justeru, PPZ-MAIWP disarankan untuk menyesuaikan strategi promosi di media sosial mengikut segmen umur sasaran. Sekiranya kempen ingin ditumpukan kepada golongan dewasa, khususnya yang berumur melebihi 30 tahun, penekanan boleh diberikan kepada platform Facebook. Ini kerana, dapatan kajian menunjukkan bahawa majoriti responden dalam kajian ini merupakan individu dewasa yang berumur lebih 30 tahun lebih kerap terdedah kepada kempen wakaf tunai berasaskan projek di Facebook berbanding platform lain. Oleh itu, tumpuan kepada platform yang lebih relevan dengan demografi ini berpotensi meningkatkan keberkesanan penyampaian maklumat dan kadar penyertaan dalam wakaf tunai berasaskan projek. Dapatan ini selari dengan kajian Ismail dan Wahid (2021) yang menunjukkan bahawa responden cenderung memilih laman sesawang dan media sosial sebagai medium promosi yang lebih menarik perhatian mereka.

Menariknya, meskipun tahap pendedahan responden terhadap promosi wakaf tunai berasaskan projek yang dilaksanakan oleh PPZ-MAIWP masih tidak begitu tinggi, dapatan menunjukkan responden mempunyai kecenderungan yang kuat untuk menyumbang dalam wakaf tunai selepas mendapatkan maklumat yang mencukupi. Item yang mengukur minat responden untuk melaksanakan wakaf selepas mengetahui lebih lanjut mencatatkan skor min tertinggi iaitu 4.10. Ini menunjukkan potensi besar peningkatan penyertaan wakaf sekiranya strategi promosi dan penyampaian maklumat ditingkatkan.

Jadual 5: Pendedahan dan Minat Responden terhadap Promosi Wakaf Tunai Berasaskan Projek

Item (N = 322)	Min	Sisihan Piawai
Adakah responden pernah melihat promosi wakaf tunai berasaskan projek yang dijalankan oleh PPZ-MAIWP?	2.94	1.336
Kekerapan responden melihat promosi wakaf tunai berasaskan projek di platform media sosial		
- Facebook	3.41	1.292
- Instagram	2.81	1.360
- Tiktok	2.51	1.249
- Youtube	2.98	1.386
Minat responden untuk melaksanakan wakaf tunai khususnya wakaf berasaskan projek selepas mengetahui maklumat wakaf	4.10	0.813

5. KESIMPULAN

Dapatan kajian ini menunjukkan bahawa penjawat awam di WP Putrajaya memiliki kesedaran yang tinggi terhadap amalan wakaf tunai berasaskan projek. Walaupun kebanyakan responden menunjukkan kecenderungan positif, namun pemahaman yang lebih mendalam terhadap konsep wakaf tunai berasaskan projek termasuk manfaat dan saluran berwakaf yang sah, masih belum menyeluruh. Faktor seperti keagamaan dan nilai kemanusiaan dilihat sebagai dorongan utama yang mempengaruhi niat untuk berwakaf, manakala persepsi terhadap kredibiliti institusi turut memainkan peranan penting dalam membina keyakinan penyumbang.

Dari sudut penyampaian maklumat wakaf, penggunaan media sosial Facebook didapati lebih dekat dengan golongan sasaran, khususnya dalam kalangan penjawat awam berusia lebih 30 tahun. Oleh itu, pendekatan promosi yang lebih tersasar dan berfokus perlu diberi perhatian agar mesej wakaf lebih mudah difahami dan diterima.

Bagi memperluaskan impak kajian, penyelidikan masa depan disarankan untuk diperluaskan kepada sektor swasta atau masyarakat luar bandar bagi melihat perbezaan pola tingkah laku pewakaf. Kajian juga boleh mempertimbangkan faktor elemen komunikasi yang lebih interaktif dan berasaskan bukti bagi meningkatkan penyertaan masyarakat untuk berwakaf secara berterusan.

6. PENGHARGAAN DAN KONFLIK KEPENTINGAN

Penulis ingin merakamkan setinggi-tinggi penghargaan kepada kerajaan Malaysia khususnya Jabatan Perkhidmatan Awam (JPA) di atas peluang yang diberikan untuk melanjutkan pengajian di peringkat Sarjana Ekonomi melalui kemudahan Cuti Belajar Bergaji Penuh (CBBP) dengan Hadiah Latihan Persekutuan (HLP). Sekalung penghargaan juga ditujukan kepada Prof. Madya Dr. Hairunnizam Wahid atas bimbingan dan tunjuk ajar selaku penyelia dalam menyempurnakan kajian ini.

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CHALLENGES AND COMPETENCIES IN THE ISLAMIC PILGRIMAGE SECTOR: AN INVESTIGATION OF *MUTAWIF* TRAINING NEEDS IN BRUNEI DARUSSALAM

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ABSTRACT

This study investigates the challenges and competencies required for *mutawif* training in Brunei Darussalam by focusing on the absence of a structured and certified training program. It aims to determine whether a formal training program is necessary by identifying key competencies, analyzing the reasons behind the lack of an established curriculum and proposing key components for an introductory guideline. Using a qualitative approach, data was gathered through semi-structured interviews with the Department of Hajj Affairs under the Ministry of Religious Affairs (MoRA), the *Akademi Mutawwif* Training & Consultancy Sdn. Bhd. (AMTC) in Malaysia to benchmark best practices and local Bruneian travel agencies, along with document analysis. The findings indicate that Brunei Darussalam relies heavily on foreign *mutawif*, especially from Malaysia and Indonesia who reside in Saudi Arabia, due to the lack of local training. Key barriers include financial constraints, seasonal employment and limited government initiatives, which hinder the establishment of a formal program. While stakeholders acknowledge its importance, concerns regarding

sustainability remain. Therefore, a structured training program should be developed in collaboration with the Brunei government, universities and local travel agencies to enhance local expertise, create career opportunities and reduce dependence on foreign guides. It is hoped that this study will provide a foundation for enhancing Brunei Darussalam's pilgrimage services and developing a self-reliant workforce of certified *mutawif*.

Keywords: *Mutawif* Training, Islamic Pilgrimage, Competencies, Service Quality, Employment

1. INTRODUCTION

The Hajj and Umrah pilgrimages are fundamental pillars of Islam which draws millions of Muslims annually to the sacred cities of Mecca and Medina. These pilgrimages require extensive logistical coordination, spiritual guidance and practical support, wherein the *mutawif* (religious guide) plays an essential role in assisting pilgrims with the required rituals. In Brunei Darussalam, a Malay Islamic Monarchy, the significance of Muslim pilgrimage is deeply ingrained in the cultural and religious fabric of society. Despite this, the country has yet to establish a formal curriculum or certified training program for *mutawif* within its national education system. This gap is particularly noteworthy given the consistent demand for pilgrimage services. For example, according to the Department of Hajj Affairs (2023), Brunei Darussalam has an annual Hajj quota of 500 pilgrims, which is consistently filled, while Umrah pilgrim numbers have averaged approximately 1,200 individuals per year over the past five years. This steady demand creates a recurring need for qualified guides.

Currently, this need is met by relying on two primary sources: (1) local *imams*, who possess deep religious knowledge but may lack specialized training in modern pilgrimage logistics and crisis management and (2) foreign *mutawif* recruited from neighboring countries like Malaysia and Indonesia who reside in Saudi Arabia. Crucially, as noted by industry stakeholders, these foreign guides are often Islamic studies students without formal *mutawif* certification which may raise concerns about the standardisation and quality of guidance provided to Bruneian pilgrims. This reliance underscores a critical vulnerability in Brunei Darussalam's pilgrimage ecosystem. The absence of a structured training and certification program represents a significant gap in Brunei Darussalam's educational and professional framework as it not only limits potential employment opportunities for the Bruneian youth in a vital religious sector but also curtails the nation's ability to ensure a high-quality, standardized pilgrimage experience for its citizens. Therefore, this study investigates the specific need, challenges and potential framework for establishing a local *mutawif* training program in Brunei Darussalam.

1.1 Problem Statement

This study addresses a critical gap in the professional development landscape of Brunei Darussalam: the absence of a formal, certified training program for *mutawif* (pilgrimage guides). Currently, there is no dedicated curriculum offered by higher education institutions or private travel agencies in the country (Department of Hajj Affairs, 2024). This lack forces the Hajj and Umrah industry to rely on a patchwork of solutions, including *imams* whose expertise may not extend to comprehensive tour management and foreign guides who, as identified in this research, are frequently not professionally certified *mutawif* but rather students abroad. This dependency on an informal and potentially inconsistent pool of guides creates a significant quality assurance challenge for Brunei Darussalam's pilgrimage services.

The problem is further compounded by the lack of a standardized framework to ensure that guides possess the necessary blend of religious knowledge, logistical competence, crisis management skills and cultural sensitivity required for modern pilgrimage guidance. This research posits that this training gap undermines the potential quality of the spiritual experience for Bruneian pilgrims and represents a missed opportunity for local professional development. Furthermore, within the context of national concerns regarding youth unemployment, where 24.4% of youth (ages 15 – 24) were unemployed in 2023 (DEPS, 2023), the establishment of a certified *mutawif* training pathway could create valuable skilled employment opportunities. Therefore, this study seeks to systematically investigate the competencies required, the barriers to implementation and the core components of a potential *mutawif* training program tailored to the needs of Brunei Darussalam.

1.2 Research Objectives and Questions

For this study, below are the research objectives and research questions as shown in **Table 1:**

Table 1: Research Objectives and Research Questions

RESEARCH OBJECTIVES:	RESEARCH QUESTIONS:
1. To identify the essential competencies required for effective *mutawif* training to serve Bruneian pilgrims.	1. What are the key competencies required for *mutawif* training specific to the needs of Brunei's pilgrimage sector?
2. To analyze the reasons behind the absence of a dedicated curriculum for *mutawif* training in Brunei Darussalam.	2. What are the underlying reasons behind the lack of a structured *mutawif* training program in Brunei Darussalam?
3. To propose core program components in developing an introductory guideline for *mutawif* training in Brunei Darussalam.	3. What are the core program components suitable for the development of an introductory guideline for *mutawif* training in Brunei Darussalam?

2. LITERATURE REVIEW

2.1 Islamic Tourism

According to Fisol et al. (2019), Islamic tourism is regarded as a component of religion with travel being a fundamental aspect of faith in Islam. Islamic tourism allows individuals to expand their understanding of other cultures and serves as a way to deepen submission to God by appreciating the beauty and abundance of His Creations. As stated by Meirison (2019), the simple form of Islamic tourism is the availability of places of worship for Muslims that are easily accessible, the provision of *halal* food and the separation of illicit foods such as alcohol and non-*halal* foods. In addition, Islam places great importance on the act of travel as a way for Muslims to strengthen their relationship with Allah SWT. It allows individuals to recognize Allah SWT's greatness and their own humility by experiencing the world firsthand. Islamic tourism also provides opportunities for Muslims to acquire knowledge and reflect on the lessons within His creation that serves both as a sign of His mercy and a test of patience and perseverance (Abdullah et al., 2020).

Islamic tourism is a relatively new concept within the global tourism industry. Traditionally, it was mainly associated with Hajj and Umrah only. However, in recent years, there has been a significant rise in products and services specifically designed for Muslim tourists, targeting both business and leisure sectors worldwide. As mentioned by Suid et al. (2017), the Muslim tourism market has experienced rapid growth and is becoming one of the fastest-growing segments in global tourism where the Muslim tourism market expanded from approximately BND80 billion in 2006 to BND145 billion in 2014. Thus, this Muslim tourism market has a remarkable increase of 81% but this did not include the cost spent on Hajj and Umrah which is approximately BND20 to BND25 billion.

2.2. Hajj and Umrah Operations in Brunei Darussalam

As the world's only Malay Islamic Monarchy, Brunei Darussalam is uniquely positioned to promote Shari'ah-compliant Islamic tourism that appeals to Muslim families and others (Muhammad et al., 2019). This approach aligns with Brunei Darussalam's goal to diversify its economy through tourism. According to the MasterCard Crescent Rating Global Muslim Travel Index (GMTI) in 2018, the global Muslim travel spending was projected to reach $300 billion by 2026, Brunei Darussalam has a strategic opportunity to capture part of this rapidly growing market and carve out a niche in this sector due to its rich Islamic heritage, pristine environment and political stability.

In Brunei Darussalam, the Department of Hajj Affairs under the Ministry of Religious Affairs (MoRA) plays an important role in ensuring that Bruneian pilgrims are well-supported throughout their pilgrimage. Historically, Hajj-related matters were initially overseen by the Office of Royal Customs, Religious Affairs and Welfare until the formation of the independent Religious Affairs Office in 1960 but in 1986, the government established a dedicated Hajj management division. (Department of Information, Brunei Darussalam, 2014).

In response to the growing demand for Hajj and Umrah services, the Brunei government has several travel agencies licensed by the Ministry of Religious Affairs (MoRA) and Ministry of Primary Resources and Tourism (MPRT) to facilitate these pilgrimages. The management of Hajj and Umrah is overseen by these ministries which regulates the licensing, ticketing and monitoring of travel agencies involved in these pilgrimages.

These regulations are essential to ensure travel operators comply with the required standards and provide adequate services to Bruneian pilgrims. This competitive landscape necessitates that agencies not only attract but also retain customers through exceptional service. Therefore, throughout the pilgrimage, *mutawif* plays a crucial role in managing the journey from pre-departure rituals to the pilgrimage sites and return in order to ensure both spiritual and logistical needs of the pilgrims are met (Buchari et al., 2020).

According to the Ministry of Religious Affairs of Brunei Darussalam (2024), the Department of Hajj Affairs has authorized eight travel agencies to manage Hajj and Umrah service packages for three years covering the 1443 to 1445 *Hijrah cycle*. These agencies are responsible to ensure a smooth pilgrimage experience by meeting governmental regulations and providing comprehensive travel packages. The authorises companies are Darussalam Services Sdn. Bhd., Straits Central Agencies (B) Sdn. Bhd., Raudah Al-Amin Sdn. Bhd., Continental Yachting Sdn. Bhd., Dar El-Ehsan Travel & Tours Sdn. Bhd., Al-Hijrah Travel & Tours Sdn. Bhd., Titian Travel & Tours Sdn. Bhd. and At-Taqwa Travel Tours Sdn. Bhd. This authorisation aligns with the regulations established by the Sultanate of Brunei Darussalam in order to ensure that pilgrims meet the requirements for overseas travel and religious observances as outlined by the government. Prospective pilgrims are encouraged to book their Hajj and Umrah packages exclusively through these authorised companies to guarantee a seamless and organised pilgrimage experience. Thus, by entrusting specific agencies, both ministries aim to maintain high standards of safety and efficiency to ensure travelers will receive essential support throughout their Hajj and Umrah journey.

Moreover, global inflation and increased taxes in Saudi Arabia have further escalated Hajj expenses. In response to the increasing costs, the Brunei government offers subsidies to civil servants who meet specific criteria including healthcare support for pilgrims. The government of Brunei Darussalam provides a Hajj subsidy of BND4,500 to civil servants who have worked in the public sector for at least 12 years, irrespective of whether they have previously performed the pilgrimage and it is also extended to converts to ensure inclusivity and support for all segments of society (Han, 2024).

2.3. The Role and Importance of *Mutawif*

The term *mutawif* originates from the Arabic tawaf, referring to those who guide pilgrims during Hajj and Umrah (Jauhary, 2014). Historically, the role was inherited by Meccan families, but today, *mutawif* come from diverse backgrounds (Khalid & Ghani, 2021). Their duties extend beyond ritual guidance to include logistical support, crisis management and mediation between pilgrims and service providers (Al-Qarni & Rashid, 2020; Jamaludin et al., 2021). Competencies such as Arabic fluency, leadership and cultural sensitivity are essential, especially for first-time pilgrims (Zainal & Hassan, 2018).

In Malaysia, *mutawif* undergo formal training covering religious knowledge, crisis management, and logistics (Mohd. Faizal, 2015). This contrast with Brunei Darussalam's situation is stark, where the reliance on foreign *mutawif* and the absence of a local training curriculum highlight a critical gap in professionalizing this essential service (Department of Hajj Affairs, 2024). The role is both a profession and a religious trust which demands professionalism and accountability (Jamaludin et al., 2022). Effective *mutawif* enhances pilgrimage experiences by ensuring rituals are performed correctly while preventing issues like fraud or mismanagement.

2.4. Core Competencies for *Mutawif*

The role of a *mutawif* is integral to providing a successful completion of the Hajj and Umrah pilgrimage and guiding pilgrims through both the spiritual and logistical demands of the journey. As such, the competencies required for *mutawif* training are multi-dimensional that blends deep religious knowledge with effective leadership, cultural sensitivity and logistical expertise. As highlighted by Khalid and Ghani (2021), the qualifications for *mutawif* must address the spiritual, emotional and operational aspects of the pilgrimage experience as shown in Figure 1 below. It summarises the qualifications derived from Khalid and Ghani (2021) that serve as key requirements of competence in the field of pilgrim guidance.

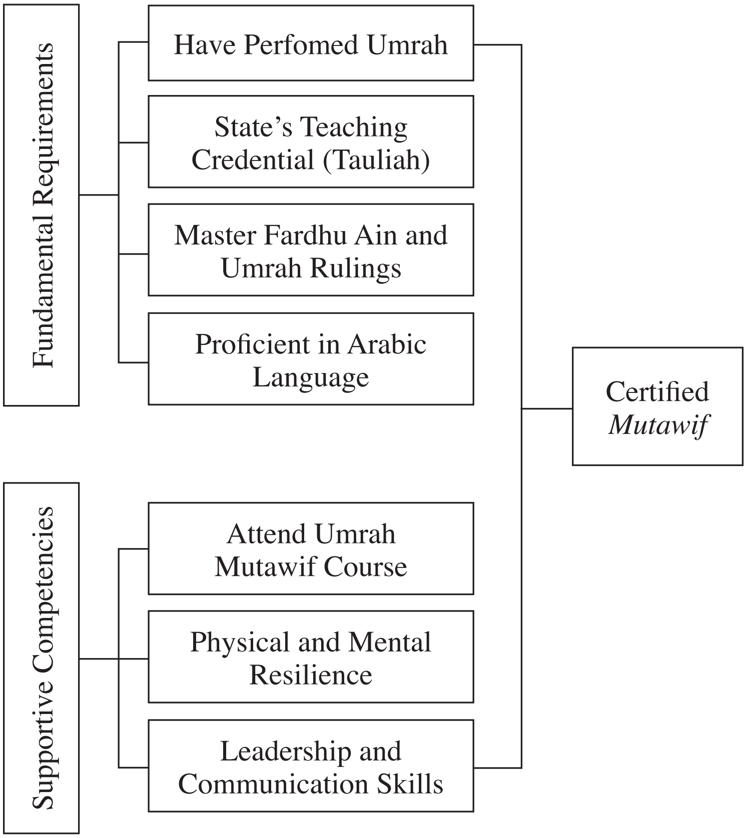


Figure :1 The Qualification Guideline for Umrah *Mutawif*

3. METHODOLOGY

This study utilizes a qualitative research design, which is particularly suited for examining complex phenomena like curriculum development and training needs. This approach allows for a deep exploration of the experiences, perspectives and expectations of stakeholders involved in the pilgrimage sector. The primary data collection method was semi-structured interviews, supplemented by document analysis. This methodology is relevant due to the religious and cultural importance of the *mutawif* profession, where stakeholder experiences are crucial for shaping training requirements.

A key objective was to triangulate perspectives from three critical stakeholder groups within the pilgrimage ecosystem: the regulatory body, local industry practitioners and an established training provider. Participants were selected based on specific criteria to ensure a comprehensive understanding of the problem, as detailed in **Table 2** below.

Table 2: Participant Selection Criteria and Justification

INFORMANTS:	JUSTIFICATION:
Regulatory Body: Department of Hajj Affairs, Ministry of Religious Affairs, Brunei Darussalam (DHA)	The role of the DHA in managing pilgrimage policy and authorizing travel agencies is crucial for understanding the regulatory framework and official stance on *mutawif* training. Their input is essential for identifying systemic gaps and ensuring any proposed curriculum aligns with national religious standards and government priorities.
Local Industry Practitioners (Travel Agencies): Al-Miqat Travel and Tours Sdn. Bhd. (AMTT) Hayya Travel and Tours Sdn. Bhd. (HTT) Straits Central Agencies (B) Sdn. Bhd. (SCA)	These agencies were selected as they are directly involved in managing Hajj and Umrah pilgrims for Brunei, making them acutely aware of on-the-ground challenges. Interviewing them was critical to obtain firsthand data on the practical difficulties in recruiting and managing guides, the specific shortcomings of the current reliance on foreign *mutawif*, and the precise competencies needed from a local workforce. Their feedback grounds the study in real-world operational needs.
Benchmarking Institution: • Akademi Mutawif Training and Consultancy Sdn. Bhd. (AMTC), Malaysia	AMTC was purposefully selected for a complementary reason as they serve as a benchmark for the best practices in curriculum design and training delivery instead of focusing on daily operational issues. As a specialized *mutawif* training academy, their insights are invaluable for understanding the components of a successful training program, which is the ultimate aim of this study. This perspective is distinct from, but complementary to, the insights from Bruneian agencies and the DHA.

4. FINDINGS

The interview data underwent manual thematic analysis, which involved data familiarization, initial coding and theme development. The analysis was guided by the research objectives, specifically focusing on understanding the need for a *mutawif* training module in Brunei Darussalam. Key themes such as 'The Need for Local Expertise', 'Training Barriers' and 'Essential Competencies' were identified and refined through iterative validation. Contrasting perspectives on implementation were also noted. The findings are summarized in Tables 4 and 5 below, followed by a narrative synthesis that explicitly connects them to the research problem.

A central finding that cuts across all themes is the unanimous recognition of a critical gap: the absence of a local, certified *mutawif* training program is the primary reason for Brunei Darussalam's dependence on foreign guides. Stakeholders from the DHA and travel agencies confirmed that this reliance on non-certified individuals, primarily Islamic studies students based in Saudi Arabia, creates significant challenges for ensuring consistent service quality and doctrinal alignment for Bruneian pilgrims. This consensus establishes the fundamental need for a structured training module. The following themes detail the specific dimensions of this problem.

Table 3: Key Similarities in *Mutawif* Training and Employment

KEY THEMES:	SIMILARITIES:
Recruitment and Selection	• Agencies prioritize Islamic knowledge, multilingual proficiency (Arabic, Malay, and English) and prior pilgrimage experience. • Foreign mutawif are relied upon due to local shortages with vetting by Majlis Ugama Islam Brunei for doctrinal alignment being the primary quality control measure. • The ASK (Attitude, Skill, Knowledge) framework (AMTC) and recommendations from senior *mutawif* influence selection.

KEY THEMES:	SIMILARITIES:
Roles and Responsibilities	• *Mutawif* serve as religious guides, logistical coordinators, and cultural mediators. • Duties include crisis management, administrative tasks (visa processing, accommodations) and emotional support.
Training Challenges	• Financial constraints, seasonal demand, and lack of standardized syllabi were identified as the three primary barriers hindering structured programs. • Current training relies on mentorship, self-study, and on-the-job learning, leading to inconsistencies.
Key Competencies	• Essential skills include religious expertise, crisis management, language fluency and regulatory knowledge. • Basic medical training (e.g., First Aid) and leadership skills are emphasized.
Government and Industry Roles	• All stakeholders advocated for government-led initiatives, highlighting the necessity of university collaboration, financial support, and official certification standards to overcome existing barriers. • AMTC's structured curriculum (diplomas or degrees) and industry partnerships serve as a potential model.
Technology and Ethics	• E-learning platforms and mobile apps (e.g., Hajj and Umrah-specific tools) could modernize training. • Ethical conduct, confidentiality, and professionalism are critical for *mutawif*.

Table 4: Key Differences in Perspectives

KEY THEMES	DIFFERENCES
Training Approaches	• AMTT supports centralized training, while HTT and SCA prefer seasonal and international collaborations. • Concerns about job sustainability for full-time *mutawif* persist.
Employment Models	• HTT and SCA argue that seasonal demand makes full-time roles impractical; AMTT believes government support could enable viability.
Financial and Certification Models	• AMTT advocates for government-funded certification; HTT and SCA favor optional certification with experience prioritization.
Pilgrim Welfare Focus	• HTT emphasizes psychological support, whereas AMTT and SCA prioritize logistical and crisis management training.

4.1 Synthesis of Findings in Relation to Research Objectives

The findings from the thematic analysis provide clear and direct insights that address each of this study's research objectives. First, in relation to **RO1**, the data reveals a strong consensus on a multi-dimensional competency framework. The key competencies outlined in **Table 3** which spans deep religious knowledge, logistical and crisis management, multilingual communication and ethical professionalism; effectively answer **RQ1**. These are not merely ideal traits but are identified by stakeholders as the essential skills currently lacking in the informal training of foreign guides, directly justifying the need for a structured curriculum to standardize these competencies.

Second, regarding **RO2**, the findings pinpoint three interconnected barriers that explain the current training gap. The primary reason is not a lack of awareness but a combination of financial constraints (high cost of program development and practical training in Saudi Arabia), structural challenges (the seasonal nature of pilgrimage work discouraging private investment), and a policy gap (the absence of a government-led initiative to create a standardized syllabus and certification). These barriers, particularly the financial and seasonal concerns voiced by travel agencies, provide a clear answer to **RQ2**, demonstrating why a market-driven solution has not emerged and underscoring the necessity for external intervention.

Finally, for **RO3**, the findings offer concrete direction. The unanimous stakeholder advocacy for a government-led model in collaboration with universities and industry **(Table 3)** suggests a core component must be a tripartite governing structure. Furthermore, the differing perspectives on implementation **(Table 4)** such as the debate between centralised versus flexible training models; do not contradict but rather inform the proposal. They indicate that a successful guideline must be hybrid by combining the academic rigor of a centralized curriculum with the practical flexibility needed for seasonal work. The endorsement of AMTC's structured pathway and the integration of technology further delineate essential components for a viable Bruneian training module, directly addressing **RQ3**.

5. DISCUSSION

The findings from the interviews with the DHA, AMTC and three local travel agencies provide direct insights into the research problem: the critical gap in local *mutawif* training in Brunei Darussalam. The analysis confirms that the absence of a formalized training structure necessitates a continuous and problematic reliance on foreign *mutawif*. This discussion synthesizes these findings to address the research objectives by grounding the analysis in the specific context of Brunei Darussalam's pilgrimage sector and recent national developments.

5.1 The Imperative for Standardized Competencies

A primary finding is the strong consensus on the essential competencies required for effective *mutawif* which encompasses deep religious knowledge, logistical management, multilingual proficiency and crisis handling abilities. This finding directly addresses **RO1** and underscores a core justification for a training program. The reliance on informally trained foreign guides, who are often students without professional certification

(DHA, 2024), results in inconsistent service quality for Bruneian pilgrims. The identified competencies provide a definitive blueprint for a standardized curriculum. As emphasized by the ASK (Attitude, Skill, Knowledge) framework utilized by AMTC (2024) and supported by scholarly work (Khalid & Ghani, 2021), a structured program is essential to ensure that every guide meets a uniform national standard, thereby elevating the overall pilgrimage experience for Bruneians. The absence of this standardized framework not only risks the spiritual integrity of the pilgrimage for first-time pilgrims but also leaves agencies vulnerable to logistical failures due to uneven guide capabilities.

5.2 Systemic Barriers to a Structured Curriculum

The study identifies several interconnected barriers that explain the absence of a local curriculum. Financially, the high cost of curriculum development, instructor salaries and practical training in Saudi Arabia presents a significant hurdle. This is compounded by the seasonal demand for *mutawif* services, which discourages private investment from travel agencies due to uncertain returns and a lack of clear full-time employment pathways (HTT & SCA, 2024). This situation contrasts sharply with countries like Malaysia and Indonesia, where larger pilgrim populations support more sustainable *mutawif* employment models.

From a regulatory standpoint, while the DHA mandates that guides possess a teaching license from MUIB, its oversight is limited to pre-departure vetting. The DHA does not directly supervise *mutawif* performance in Saudi Arabia which creates a significant gap in ongoing quality assurance (DHA, 2024). This regulatory gap, combined with the financial and structural challenges, creates a cycle of dependency that a market-based solution alone cannot break. The findings suggest that without a centralized body to assume the financial risk and establish a long-term vision, the status quo of relying on ad-hoc solutions is likely to persist.

5.3 A Collaborative Pathway Forward and National Validation

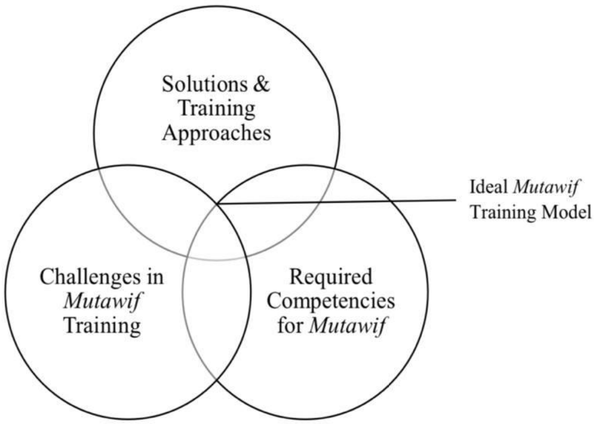
In response to **RO3**, the findings point overwhelmingly towards the necessity of a government-led, collaborative model for developing a training program. Stakeholders unanimously agreed that the DHA should spearhead efforts in collaboration with universities and travel agencies to establish certification standards. This tripartite collaboration is crucial to overcome the identified barriers, with the government providing funding and regulatory oversight, universities contributing academic rigor and curriculum development and travel agencies ensuring practical relevance and employment pathways.

While there was no consensus on the exact implementation model, with agencies debating centralized versus hybrid approaches, the structured pathway offered by AMTC (2024) serves as a valuable benchmark. Crucially, the empirical needs identified in this study have found immediate and compelling validation in recent national policy developments. In line with this, recent developments at KUPU SB indicate a definitive move towards addressing this gap. The institution is currently establishing a "Program Sijil Latihan Profesional Haji dan Umrah," aimed explicitly at providing accredited training for *mutawif*. This initiative, announced in March 2025, operationalizes the very collaborative model recommended by this study's findings, with a curriculum developed in partnership with MoRA and local Hajj and Umrah operators (Salawati, 2025).

The program's design directly addresses key barriers identified in our research.The commitment that graduates will be eligible for MUIB certification and employment with local agencies creates a clear and sustainable employment pathway, mitigating concerns about job viability. Furthermore, as clarified by the Minister of Religious Affairs, the program's accreditation by the National Accreditation and Recognition Council provides the formal credentialing that stakeholders demanded to ensure professionalism and standardise quality (Salawati, 2025). This development is not merely an adjacent event; it is a tangible policy outcome that mirrors the core solutions proposed by this research, effectively transforming the identified challenges into a actionable national strategy.

5.4 An Integrated Model for *Mutawif* Development

The Venn diagram in **Figure 2** synthesizes these interconnected findings into a coherent framework. It visually conceptualizes how the identified **Challenges** (e.g., financial and seasonal constraints) directly inhibit the development of the required **Competencies**. The **Solutions** segment, emphasising government-led initiatives and blended learning, proposes the necessary interventions to bridge this gap. The overlapping area of all three circles highlights that accredited certification systems, like the forthcoming KUPU SB program, are the keystone. This program serves as a real-world manifestation of the model's core argument: that only a coordinated solution can simultaneously mitigate financial and employment uncertainties while guaranteeing that graduates possess the standardized competencies needed to professionally serve Brunei's pilgrim community. The KUPU SB initiative, therefore, represents the practical embodiment of the integrated framework necessary to overcome Brunei Darussalam's current limitations in *mutawif* professionalisation.



Challenges in *Mutawif* Training:	Required Competencies for *Mutawif*:	Solutions & Training Approaches:
➢ Financial constraints ➢ Seasonal employment ➢ Lack of government initiatives ➢ Comfortable with existing system ➢ Uncertainty about future professional placement ➢ Reliance on foreign *mutawif*	➢ Religious expertise especially in pilgrimage knowledge ➢ MUIB credentials ➢ Language proficiency and skills ➢ Leadership and interpersonal skills ➢ Communication skills ➢ Logistical coordination ➢ Crisis management ➢ Financial and ethical integrity ➢ Customer service ➢ Basic medical knowledge ➢ Cultural sensitivity ➢ Physical and mental resilience	➢ Government-supported programs ➢ Industry collaboration ➢ Blended learning (A mix of theoretical knowledge and practical hands-on training) ➢ Accreditation and certification ➢ Internship and mentorship ➢ Guarantee employment

Figure 2: Venn Diagram Model of *Mutawif* Training in Brunei Darussalam

The Venn diagram presented in **Figure 2** provides a comprehensive visualization of the interconnected ecosystem of challenges, competencies, and solutions identified in this study's findings. This model effectively captures the complex, non-linear dynamics that have historically impeded *mutawif* training in Brunei Darussalam, while also charting a clear path forward. The data from stakeholder interviews are not merely reflected in the diagram's segments but are embodied in the critical intersections between them, revealing the leverage points for effective intervention.

First, the **Challenges** segment (left circle) encapsulates the systemic barriers that create a self-perpetuating cycle of inaction. This includes the financial constraints cited by travel agencies, where the high upfront investment for a small, seasonal market renders formal training economically unviable for private entities. It also encompasses the structural and regulatory gaps, such as the absence of a standardised syllabus and the DHA's limited capacity for performance monitoring in Saudi Arabia. These are not isolated issues; they interact to create a perceived insurmountable hurdle, discouraging investment and stifling innovation in local guide development.

The critical intersection between **Challenges** and **Competencies** (the **overlapping** area of the first two circles) reveals a fundamental tension in the current system. Despite the systemic obstacles, stakeholders unanimously emphasised the non-negotiable required competencies (center circle); a sophisticated blend of religious expertise, logistical crisis management, multilingual communication, and cultural sensitivity. Presently, these essential skills are cultivated through informal, unreliable means such as self-study and ad-hoc mentorship, leading to the inconsistent service quality identified as a core problem. This **intersection** highlights that the market's failure to supply trained guides exists despite a clear and consistent demand for a complex skillset, underscoring that the status quo is inherently unsustainable for ensuring pilgrimage quality.

The pathway to resolution is mapped in the intersection of all three circles, where **Challenges** and **Competencies** are mediated by actionable **Solutions** (right circle). The proposed solutions such as government-led funding and policy support, industry-academia curriculum development and the implementation of blended learning models are specifically designed to dismantle the barriers in the **Challenges** segment. For instance, a government subsidy directly addresses financial constraints, while a university-partnered curriculum solves the lack of a standardised syllabus. The most potent area of the model is the **central overlap** of all three circles, which represents a fully integrated system. It is here that the KUPU SB "Program Sijil Latihan Profesional Haji dan Umrah" finds its precise placement and validation. This accredited certification system acts as the keystone intervention: it mitigates financial uncertainty through public institutional backing, guarantees competency standards through a standardised, accredited curriculum and creates sustainable employment pathways by providing graduates with formal MUIB certification recognised by local travel agencies.

This visual model substantiates this study's central thesis: that effective *mutawif* professionalization in Brunei cannot be achieved through isolated initiatives but requires a coordinated, multi-pronged strategy. This strategy must (1) mitigate systemic challenges through top-down government leadership and industry collaboration; (2) deliver comprehensive competency development via a blended learning approach that combines theological depth with practical prowess; and (3) create sustainable employment pathways through a nationally recognised accreditation system that assures quality and creates market value for graduates. The structure of this diagram, therefore, provides not just a summary but an empirical framework demonstrating how its components must interrelate to overcome Brunei Darussalam's limitations and forge a future of self-reliant, professional pilgrimage services.

6. CONCLUSION

This study conclusively affirms the urgent need for a structured *mutawif* training program in Brunei Darussalam to end the reliance on informally trained foreign guides and standardize pilgrimage service quality. The research identifies a triad of interconnected challenges; financial constraints, seasonal employment patterns and a regulatory gap in certification, that have historically prevented the development of a local curriculum. These barriers have resulted in inconsistent competency acquisition and a vulnerable pilgrimage ecosystem for Bruneians.

The findings compellingly advocate for a government-led, collaborative model integrating MoRA, higher education, and travel agencies as the definitive solution, a framework already being validated by the new KUPU SB training program. By adopting a hybrid training model and exploring off-season career diversification, this initiative can transcend its immediate goal of creating skilled youth employment. It represents a critical investment in national religious self-sufficiency by ensuring Bruneian pilgrims receive professional guidance and that the nation reclaims stewardship of this fundamental religious obligation.

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TAWAF WADA' (FAREWELL CIRCUMAMBULATION) AND *TAWAF SUNAT* (VOLUNTARY CIRCUMAMBULATION) IN THE MATAF (KAABA COURTYARD) FOR HAJJ AND UMRAH PILGRIMS WHO DECEPTIVELY WEAR IHRAM: ACCORDING TO THE LEGAL JUSTIFICATION OF THE SAUDI ARABIAN GOVERNMENT LAW AND THE PERSPECTIVE OF FIQH (ISLAMIC JURISPRUDENCE)

TAWAF WADA' DAN *TAWAF SUNAT DI DATARAN KAABAH*: HUKUM JEMAAH HAJI DAN UMRAH MENIPU MEMAKAI IHRAM DARI JUSTIFIKASI UNDANG-UNDANG KERAJAAN ARAB SAUDI DAN PERSPEKTIF FIQH

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ABSTRACT

This article aims to describe and explain the position and ruling of *Tawaf Wada'* (Farewell Circumambulation) and *Tawaf Sunat* (Voluntary Circumambulation) in the *Mataf* (Kaaba Courtyard) for Hajj and Umrah pilgrims who deceptively wear *Ihram* attire during this Endemic Season, following the conclusion of the COVID-19 Pandemic Season, from the legal justification of the Saudi Arabian Government Law and the Perspective of *Fiqh* (Islamic Jurisprudence), the Quran, and the *hadith* of Rasulullah (Prophet Muhammad, peace be upon him). To achieve the objective of this paper, the library method or document analysis is used to analyze all relevant collected documents. The findings of this paper indicate that the ruling on performing *Tawaf Wada'* and *Tawaf Sunat* in the *Mataf* for Hajj and Umrah pilgrims who deceptively wear *Ihram* during this time is Haram (forbidden), sinful, falls under Mazmumah (blameworthy) character and manners, and is feared to disrupt the *Mabrur* (accepted) status of the Hajj and Umrah, based on *Fiqh*, the Quran, the *hadith* of Rasulullah (peace be upon him), and *Maqasid Syariah* (Objectives of Sharia). Meanwhile, the justification and decision Sunat, dataran made by the Saudi Arabian Government's Law, which allows *Tawaf* in the *Mataf* only for Hajj Pilgrims during the Hajj Season and Umrah Pilgrims for those performing the Umrah ritual only, is accurate and consistent with the Quran and *as-Sunnah*, *Fiqh*, and *Maqasid Syariah*. This is to prevent *Masyaqqah* (hardship), *Zahmah* (crowding), congestion, and harm, as well as the spread of COVID-19 and influenza diseases, which carries its own wisdom. It is hoped that the results of this writing will serve as a guide and reference for future Hajj and Umrah pilgrims to follow and obey the *Tawaf Wada'* and *Tawaf Sunat* regulations set by the *Ulil' Amri* (those in authority), the Government of the Kingdom of Saudi Arabia, and to be certain of its wisdom in performing Hajj and Umrah based on *Akhlak Mahmudah* (praiseworthy character), subsequently achieving *Hajj* and *Umrah Mabrur*.

Keywords: *Tawaf Wada'* (Farewell Circumambulation), *Tawaf Sunat* (Voluntary Circumambulation), *Mataf* (Kaaba Courtyard), Endemic COVID-19, Saudi Arabian Government Law, *Fiqh* (Islamic Jurisprudence)

ABSTRAK

Artikel ini bertujuan menerangkan dan menjelaskan bagaimana kedudukan dan hukum *Tawaf Wada'* serta *Tawaf Sunat* di dataran Kaabah bagi jemaah haji dan umrah yang menipu memakai ihram ketika ini di musim endemik selepas berakhirnya musim pandemik COVID-19 dari justifikasi undang-undang kerajaan Arab Saudi dan perspektif Fiqh, al-Quran, dan hadith Rasulullah SAW. Bagi mencapai objektif penulisan ini, kaedah keperpustakaan atau analisa dokumen digunakan untuk menganalisis semua dokumen berkaitan yang dikumpul. Dapatan kertas kerja ini mendapati hukum menunaikan *Tawaf Wada*' dan *Tawaf Sunat* di dataran Kaabah bagi jemaah haji dan umrah yang menipu memakai ihram ketika ini adalah haram, berdosa serta termasuk dalam adab dan akhlak Mazmumah dan dibimbangi akan mengganggu kemabruran haji dan umrah berdasarkan Fiqh, al-Quran, hadith Rasulullah SAW dan Maqasid Syariah. Manakala justifikasi dan keputusan yang diputuskan oleh Undang-undang kerajaan Arab Saudi yang membenarkan

Tawaf di dataran Kaabah hanya untuk jemaah haji pada musim haji sahaja dan jemaah umrah bagi yang menunaikan Ibadat umrah sahaja adalah tepat dan selari dengan al-Quran dan as-Sunnah, Fiqh dan Maqasid Syariah bagi mengelakkan Masyaqqah, bersesak-sesak dan kemudaratan serta penularan penyakit COVID-19 dan influenza yang mana mempunyai hikmahnya yang tersendiri. Diharapkan, hasil penulisan ini akan menjadi panduan dan rujukan kepada bakal-bakal jemaah haji dan umrah yang akan datang agar dapat mengikuti dan mentaati undang-undang *Tawaf Wada*' dan *Tawaf Sunat* yang ditetapkan oleh Ulil' Amri iaitu pemerintah kerajaan Arab Saudi dan meyakini hikmahnya dalam melaksanakan Ibadat haji dan umrah berdasarkan akhlak mahmudah seterusnya memperoleh haji dan umrah yang mabrur.

Kata Kunci: *Tawaf Wada*', *Tawaf Sunat*, Dataran Kaabah, Endemik COVID-19, Undang-undang kerajaan Arab Saudi, Hukum Fiqh

1. PENDAHULUAN

Larangan *Tawaf Wada*' dan *Tawaf Sunat* di dataran Kaabah ini bermula tatkala tindakan kerajaan Arab Saudi mengumumkan tidak membenarkan jemaah haji dunia yang tinggal di luar negaranya menunaikan ibadat haji pada musim haji 2020 yang lalu di Tanah Suci Mekah melainkan hanya membenarkan 10,000 jemaah haji yang tinggal di dalam negara Arab Saudi sahaja yang boleh menunaikan Ibadat haji pada tahun tersebut. Kemuncak rasa kekecewaan jemaah haji dunia ini sekali lagi terpancar apabila kerajaan Arab Saudi sekali lagi mengumumkan buat tahun kedua berturut-turut bahawa jemaah haji dunia yang tinggal di luar negaranya sekali lagi tidak dibenarkan menunaikan ibadat haji pada musim haji 2021 di Tanah Suci Mekah melainkan kerajaan Arab Saudi hanya membenarkan 60,000 jemaah haji yang tinggal di dalam negara Arab Saudi sahaja yang boleh menunaikan Ibadat haji pada tahun tersebut. Ini bermakna pada kedua-dua tahun iaitu tahun 2020 dan tahun 2021 tiada ibadat umrah dibenarkan sama ada jemaah di dalam negara Arab Saudi mahu pun jemaah dari seluruh dunia.

Namun begitu, pada musim haji 2022, kerajaan Arab Saudi telah membuka kembali pintu sempadannya, apabila membenarkan jemaah haji dunia menunaikan ibadat haji buat kali pertama selepas hampir dua tahun tiada ibadat haji bagi jemaah dunia yang tinggal di luar negara Arab Saudi. Namun begitu, kuota yang dibenarkan bagi setiap negara adalah kecil iaitu separuh sahaja daripada kuota

0.1% yang dibenarkan oleh OIC. Ini sebagai langkah berjaga-jaga kerajaan Arab Saudi dalam mengawal kehadiran jemaah dunia yang ramai di samping bimbang jangkitan penyakit COVID-19 kembali menular. Bagi negara Malaysia, kuota yang diperolehi pada ketika itu adalah 16, 400 orang termasuk kuota tambahan. Jumlah kehadiran jemaah dunia menunaikan ibadat haji pada tahun 2022 adalah lebih kurang 876,000 tidak lebih 1 juta jemaah.

Manakala pada musim haji tahun 2023 dan 2024, kerajaan Arab Saudi telah kembali membuka pintu sempadannya secara besar-besaran di atas keyakinan berjaya mengawal wabak COVID-19 ketika musim haji 2022. Ini dapat disaksikan apabila semua negara dikurniakan kuota penuh 0.1% dari jumlah penduduk negara tersebut berdasarkan undang-undang OIC yang mana negara Malaysia sebagai contoh dikurniakan kembali kuota penuh 31,600 orang.

Walaupun kerajaan Arab Saudi telah kembali membuka pintu sempadannya kepada jemaah dunia untuk menunaikan ibadat haji dan umrah, namun beberapa undang-undang baru ketika melaksanakan ibadat haji dan umrah telah diperkenalkan. Ini adalah bertujuan untuk mengekang jangkitan penyakit COVID-19 kembali menular dalam kalangan jemaah haji dan umrah. Di antaranya jemaah haji dan umrah hanya dibenarkan beribadat di dataran Kaabah ketika menunaikan ibadat rukun dan wajib haji dan umrah sahaja. Manakala bagi jemaah yang tidak melakukan ibadat haji dan umrah tetapi ingin beribadat di Masjidil Haram, maka pihak berkuasa Arab Saudi hanya membenarkan beribadat di dalam Masjidil Haram sahaja termasuk di tingkat 1, 2 dan 3 kecuali dataran Kaabah.

2. PERMASALAHAN

Permasalahan dan kesan negatif daripada perlakuan ibadat jemaah dunia di dataran Kaabah bermula pada pertengahan musim umrah pada tahun 2022, seterusnya menular pada seluruh musim umrah 2023 dan sehingga kini. Selepas berjaya mengawal dan menganjurkan kembali ibadat haji dengan kuota penuh kepada seluruh jemaah haji dunia mengerjakan Ibadat haji pada musim haji 2022 hingga berakhirnya musim haji pada tahun tersebut iaitu pada bulan Julai 2022. Maka kerajaan Arab Saudi mula berani membuka pintu sempadannya kepada jemaah dunia untuk melakukan ibadat umrah pula. Ini kerana dunia ibadat umrah telah ditutup dan menyepi daripada pelaksanaannya hampir dua tahun lebih iaitu semenjak diserang pandemik COVID-19 pada Februari 2020 sehingga Julai 2022.

Pada bulan Ogos tahun 2022, iaitu selepas pulang semua jemaah haji dunia dan berakhir musim haji 2022. Lahirlah khabar gembira bagi seluruh seluruh umat Islam, apabila kerajaan Arab Saudi telah mengotakan janjinya dengan kembali membuka secara rasmi pintu sempadan negaranya bagi menyambut Umat Islam yang ingin melakukan ibadat umrah.

Namun begitu, ia perlu dibayar dengan harga yang mahal apabila syarat baru mula diperkenalkan. Syarat baru dan permasalahan ini mula timbul akibat daripada langkah berani keputusan kerajaan Arab Saudi yang mengumumkan dan memutuskan mulai bulan Ogos musim umrah 2022, hanya jemaah yang memakai Ihram untuk menunaikan ibadat umrah sahaja dibenarkan masuk ke dataran Kaabah sama ada untuk bertawaf umrah, solat sunat tawaf, solat-solat sunat atau solat fardhu apabila waktu telah masuk dan azan berkumandang, berzikir, melihat Kaabah, berdoa dan lain-lain yang berkaitan ibadat umrah. Manakala ibadat lain selain daripada menunaikan ibadat umrah seperti *Tawaf Sunat*, *Tawaf Wada*', Tawaf Tahiyatul Ba'it atau Tawaf menghormati Kaabah, solat fardhu, beriktikaf dan lain-lain tanpa ihram umrah maka adalah dilarang.

Pada peringkat awal pelaksanaan undang-undang ini iaitu di awal musim umrah 2022 sekitar bulan Ogos, September, Oktober dan November, ia berjalan sangat lancar kerana jemaah umrah dunia mematuhi arahan dan undang-undang tersebut. Ini dapat dilihat, kesan daripada pelaksanaan undang-undang baru ini, apabila dataran Kaabah dilihat sangat luas dan tidak berlaku kesesakan atau jemaah yang bertawaf tidak ramai seperti mana pada zaman sebelum COVID-19 dahulu. Jemaah umrah dunia yang kelihatan di dataran Kaabah hanya jemaah yang memakai Ihram dengan melakukan ibadat umrah seperti bertawaf, solat sunat tawaf, berzikir dan berdoa serta minum air zam-zam. Manakala jemaah umrah dunia yang tidak melakukan ibadat umrah dan tidak memakai Ihram kelihatan hanya di dalam Masjidil Haram dengan menunaikan solat fardhu 5 waktu, solat sunat, membaca al-Quran, beriktikaf, berzikir, berdoa, mendengar kuliah-kuliah Syeikh Masjidil Haram, *Tawaf Sunat*, *Tawaf Wada*', Tawaf Tahiyatul Ba'it atau Tawaf menghormati Kaabah, minum air zam-zam, bersedekah dan lain-lain lagi.

Alhamdulilah, perkara ini disaksikan sendiri oleh penulis sebagai pengkaji. Selepas bertugas haji dan menjalankan penyelidikan haji di musim pandemik COVID-19 daripada geran yang diterima iaitu pada musim tahun 2022, 2023 dan 2024. Selepas pulang daripada bertugas haji pada pertengahan bulan Ogos 2022. Maka pada awal bulan September 2022 di awal musim umrah 2022 yang baru dibuka kembali, penulis direzekikan oleh Allah SWT datang kembali ke Tanah Suci Mekah untuk kembali menyambung kajian tetapi kali ini dalam kajian ibadat umrah di musim pandemik COVID-19.

Ketika penulis menjalankan kajian di musim umrah yang baru bermula buat kali pertama selepas habis musim haji Julai 2022, didapati semua jemaah dunia mematuhi undang-undang yang ditetapkan. Kesannya, dataran Kaabah menjadi sangat lapang kerana jemaah yang ada di dataran Kaabah hanyalah mereka yang melakukan Ibadat umrah iaitu Tawaf Ifadah atau Tawaf Umrah, solat sunat tawaf selepas selesai Tawaf Umrah, berdoa, melihat Kaabah, berzikir dan juga bersujud syukur di depan Kaabah dan kemudian beredar ke tempat Saie. Maka sebab itu, objektif yang ditetapkan oleh kerajaan Arab Saudi bagi mengelakkan kesesakan dan penularan penyakit COVID-19 ketika melaksanakan ibadat umrah tercapai.

Namun begitu, kepatuhan ini tidak berpanjangan, hasil daripada data serta maklumat dan tinjauan sendiri yang dilakukan oleh penulis dan pengkaji yang mana penulis direzekikan lagi pergi enam kali ke Tanah Suci Mekah pada awal Disember 2022, awal Mac 2023, musim haji 2023 dari bulan Jun sehingga bulan Ogos 2023 dan kemudian awal November 2023 sehingga umrah Mac 2024 dan musim haji 2024 dari bulan Jun hingga Ogos 2024 yang mana telah masuk musim endemik. Maka penulis dapati, mula timbulnya permasalahan jemaah dunia mula menipu memakai ihram dan menyamar sebagai jemaah umrah menunaikan ibadat umrah di dataran Kaabah.

Ia berlaku di awal bulan Disember 2022 ketika jemaah dunia mula berduyun-duyun datang ke kota Mekah kerana umrah cuti sekolah dan umrah cuti musim sejuk sehingga hari ini. Dapatan mendapati, keadaan telah berubah, apabila dataran Kaabah dilihat seperti tiada penghujungnya apabila jemaah dunia tetap ramai dan sesak. Kesemua mereka memakai ihram tidak kira pada waktu subuh sampailah ke subuh pada keesokan harinya. Ini yang menjadikan keadaan pelik kerana bagaimana jemaah boleh padat di dataran Kaabah sedangkan undang-undang telah diperkenalkan. Di akhirnya, selepas diamati, ditekuni dan dikaji, maka didapati jemaah dunia termasuk jemaah Malaysia telah melakukan penipuan. Permasalahan ini berlaku kerana mereka tidak mahu beribadat di dalam Masjidil Haram, tetapi sebaliknya tetap memilih mahu beribadat di dataran Kaabah dengan alasan jika *Tawaf Wada*', *Tawaf Sunat*, solat fardhu atau Ibadat sunat yang lain dilakukan di dataran Kaabah, maka ia lebih dekat dengan Kaabah, jimat waktu iaitu sekitar 20 hingga 30 minit sahaja dan cepat habis Tawaf serta lebih khusyuk, berbanding solat dan Tawaf di dalam Masjidil Haram yang mana ia lebih jauh dari Kaabah dan mengambil masa yang lama iaitu kira-kira 1 jam atau lebih untuk menghabiskan tujuh pusingan Tawaf.

Sehubungan itu, jemaah dunia telah mengambil jalan pendek dan salah dengan membelakangkan undang-undang dan peraturan yang telah ditetapkan oleh Kerajaan Arab Saudi dan pihak berkuasa Masjidil Haram. Mereka telah menyamar dan menipu dengan memakai ihram, seolah-olah mereka seperti mahu menunaikan ibadat umrah. Selepas berjaya memperdayakan polis, tentera atau pihak berkuasa penjaga pintu masuk Masjidil Haram dan telah sampai ke dataran Kaabah, mereka tidak melakukan ibadat umrah, sebaliknya melakukan ibadat lain seperti *Tawaf Sunat*, *Tawaf Wada*', solat berjemaah, duduk melihat Kaabah sambil berdoa dan berzikir dan lain-lain. Ini ternyata jelas melanggar perintah kerajaan Arab Saudi sebagai Ulil Amri yang disebut dalam al-Quran, dan melanggar hadith Rasulullah SAW yang melarang jemaah haji dan umrah melakukan dosa ketika mengerjakan ibadat di Tanah Suci Mekah di samping melanggar undang-undang yang ditetapkan.

3. PERSPEKTIF FIQH HUKUM JEMAAH MENIPU MEMAKAI IHRAM

Tawaf bermaksud mengelilingi kaabah dengan syarat-syarat sahnya berserta dengan amalan-amalan sunatnya. Tawaf umrah ialah tawaf rukun yang mesti dilakukan oleh orang yang mengerjakan umrah, sekiranya tidak dilakukan, maka tidak sah ibadat umrahnya. *Tawaf Sunat* ialah tawaf yang sunat dilakukan pada bila-bila masa. *Tawaf wada'* pula ialah tawaf selamat tinggal yang wajib dilakukan bagi mereka yang hendak meninggalkan Mekah lebih dari dua *marhalah* iaitu lebih kurang 56 batu atau 81 kilometer dan lebih. Manakala Tawaf *Tahiyat al-Bait* ialah Tawaf yang sunat dilakukan bagi menghormati Kaabah sewaktu memasuki Masjidil Haram.

Seseorang yang melaksanakan ibadat haji dan umrah seharusnya menghindarkan dirinya daripada melakukan dosa dan perkara yang dilarang. Ini adalah kerana dibimbangi akan mengurangkan pahalanya dan menganggu kemabruran haji dan umrahnya. Hal ini seperti mana permasalahan merokok yang dilakukan oleh jemaah haji ketika tinggal dan melakukan ibadat haji di Tanah Suci Mekah yang mana disebut dalam Muzakarah haji Peringkat Kebangsaan pada tahun 2009 iaitu ia berdosa dan menganggu kemabruran haji. Ini kerana merokok itu adalah haram dalam fatwa Malaysia dan dunia. Melakukan sesuatu ibadat yang wajib dan bercampur dengan perbuatan dosa adalah ditegah.

Dalam isu ini, jemaah sepatutnya mentaati undang-undang dan peraturan yang telah ditetapkan oleh pemimpin dan pemerintah kerajaan Arab Saudi iaitu bagi jemaah yang tidak melakukan ibadat umrah atau haji, tetapi ingin melakukan ibadat selain ibadat umrah dan haji seperti *Tawaf Sunat* dan *Tawaf Wada*', maka hendaklah melaksanakannya di Tingkat 1 atau 2 atau juga di tingkat 3 di dalam Masjidil Haram dan tidak menipu melakukannya di dataran Kaabah.

Manakala kedudukan dan hukum jemaah yang sengaja menipu memakai ihram ketika melakukan *Tawaf Wada*' dan *Tawaf Sunat* di dataran Kaabah dengan sengaja melanggar perintah pemimpin atau pihak berkuasa Arab Saudi adalah berdosa dan dibimbangi akan mengganggu kemabruran Ibadat haji dan umrahnya.

Sultan atau pemerintah merupakan tonggak utama dalam sesebuah negara. Tanpa mereka, keadaan masyarakat di negara tersebut akan menjadi huru-hara kerana tidak ada orang yang bertanggungjawab untuk menguruskannya.

Dalil al-Quran

Terdapat banyak dalil menunjukkan wajib taat kepada pemimpin antaranya adalah firman Allah SWT dalam **Surah *an-Nisaa'* ayat 59** yang bermaksud:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَطِيعُواْ ٱللَّهَ وَأَطِيعُواْ ٱلرَّسُولَ وَأُوْلِي ٱلۡأَمۡرِ مِنكُمۡۖ
فَإِن تَنَٰزَعۡتُمۡ فِي شَيۡءٖ فَرُدُّوهُ إِلَى ٱللَّهِ وَٱلرَّسُولِ إِن كُنتُمۡ تُؤۡمِنُونَ بِٱللَّهِ
وَٱلۡيَوۡمِ ٱلۡأٓخِرِۚ ذَٰلِكَ خَيۡرٞ وَأَحۡسَنُ تَأۡوِيلًا ٥٩

Maksudnya: *Wahai orang-orang yang beriman, taatilah Allah dan taatilah Rasul (Nabi Muhammad) serta ululamri (pemegang kekuasaan) di antara kamu. Jika kamu berbeza pendapat tentang sesuatu, kembalikanlah kepada Allah* *(al-Quran) dan Rasul (sunnahnya) jika kamu beriman kepada Allah dan hari Akhir. Yang demikian itu lebih baik (bagimu) dan lebih bagus akibatnya (di dunia dan di akhirat).*

Hadith Rasulullah SAW

Bersih seperti Bayi yang Baharu Dilahirkan

Orang yang mengerjakan haji dan umrah tanpa cacat cela melakukan dosa dan melanggar perintah Allah SWT serta mengikut segala syarat, rukun, wajib dan adab haji, akan bersih daripada segala dosanya sama seperti bayi yang baru dilahirkan.

Sabda Rasulullah SAW:

مَنْ حَجَّ هَذَا الْبَيْتَ فَلَمْ يَرْفُثْ وَلَمْ يَفْسُقْ رَجَعَ كَيَوْمَ وَلَدَتْهُ أُمُّهُ

Maksudnya: *Sesiapa mengerjakan haji ke Baitullah dan tidak melakukan rafath (رَفَثْ) (iaitu larangan bercampur dengan isteri termasuk juga segala yang menimbulkan nafsu berahi, sama ada dengan perbuatan atau perkataan) dan fusuq (فُسُوْقٌ) (iaitu larangan maksiat, termasuk segala yang dilarang dalam masa mengerjakan haji seperti berburu dan lain-lain) jadilah keadaan dirinya bersih seperti baru dilahirkan oleh ibunya.*

(Riwayat al-Bukhari, 1820; Muslim, 1350)

Syeikh Mutawalli al-Sya'rawi menyatakan bahawa suruhan taat kepada pemerintah disertakan dengan ketaatan kepada Allah SWT dan juga ketaatan kepada Rasulullah SAW. Hal ini menunjukkan bahawa ketaatan kepada pemerintah perlulah pemerintah itu didasari dengan ketaatan kepada Allah SWT dan Rasulullah SAW supaya dengan itu masyarakat akan terpelihara dengan keimanan dan daripada penindasan terhadap rakyat di bawahnya.

Justeru itu, setiap pemerintah itu dituntut untuk menunaikan amanah dengan sempurna dan setiap pemerintah itu juga dituntut agar mereka sentiasa mentaati Allah SWT dan Rasul-Nya. Sekiranya ini tidak berlaku, maka mereka itu akan digelar sebagai pemerintah yang zalim. (Lihat: Tafsir al-Sya'rawi, 2360/4)

Daripada Abi Bakrah RA, bahawa aku mendengar Rasulullah SAW bersabda:

السُّلْطَانُ ظِلُّ اللهِ فِي الْأَرْضِ، فَمَنْ أَكْرَمَهُ أَكْرَمَهُ اللهُ، وَمَنْ أَهَانَهُ أَهَانَهُ اللهُ

Maksudnya: *Sultan (pemerintah) merupakan bayangan Allah di bumi. Barangsiapa yang memuliakannya maka Allah memuliakannya dan barangsiapa yang menghinanya maka Allah akan menghinanya*. [Riwayat al-Baihaqi di dalam Syu'ab al-Iman (6988)] (Hadith ini dinilai sahih oleh Imam al-Suyuthi di dalam al-Jami' al-Saghir, 496/1)

Rasulullah SAW bersabda, "Patuh dan taat itu (pada pemimpin) adalah wajib bagi seseorang dalam hal apa yang ia suka atau benci, selama tidak diperintah berbuat maksiat. Jika diperintah maksiat, maka tidak wajib patuh dan taat."

(Hadith Riwayat Bukhari)

Perspektif Undang-undang Kerajaan Arab Saudi

Dalam situasi ini, sebagai umat Islam amat penting untuk kita bersikap *tabayyun* iaitu mendapatkan penjelasan dan bersangka baik terhadap segala tindakan yang diambil oleh pihak pemerintah Arab Saudi. Kedudukan undang-undang dan peraturan yang telah ditetapkan oleh pemimpin dan pemerintah kerajaan Arab Saudi iaitu hanya jemaah umrah dan haji sahaja yang boleh berada di dataran Kaabah bagi mengelakkan kesesakan dan penularan penyakit COVID-19 serta influenza bukanlah satu keputusan yang mudah melainkan sudah tentu didatangkan dengan alasan dan justifikasi yang benar-benar kukuh.

Dalam menetapkan sesuatu keputusan, pemerintah Arab Saudi sentiasa akan mengambil kira kemaslahatan umum rakyatnya.

Kaedah menyebut:

تَصَرُّفُ الإِمَامِ عَلَى الرَّعِيَّةِ مَنُوْطٌ بِالْمَصْلَحَة

Maksudnya: *Polisi pemerintah terhadap rakyatnya hendaklah berasaskan kepada maslahat*.

المصلحة العامة تُقدَّم على المصلحة الخاصة

> Maksudnya: *Maslahat umum hendaklah didahulukan daripada maslahat khas*.

Para ulama’ menetapkan bahawa segala tindakan yang ditetapkan oleh pihak pemerintah wajib didasari dengan maslahat dan kebaikan terhadap masyarakat umum seluruhnya; iaitu rakyat yang berada di bawah tadbir urusnya. Sekiranya tindakan tersebut bertentangan dengan tujuan dan objektif yang asal, maka tindakan tersebut dianggap tidak sah dan tidak terpakai dari sudut syarak. (Mausu’ah al-Qawa’id al-Fiqhiyyah, 2/308)

Melihat kepada kaedah yang kritikal ini, tindakan drastik yang diambil pihak kerajaan Arab saudi bagi menyekat jemaah yang tidak menunaikan ibadat umrah dan haji beribadat di dataran Kaabah adalah berdasarkan kepada maslahat dan kepentingan umum agar dapat mengurangkan risiko penyebaran wabak COVID-19 dan influenza daripada bertambah lebih teruk.

Perspektif Qawaid al-Fiqhiah dan Maqasid Syariah

Dalam isu melarang jemaah yang menipu dan tidak melakukan ibadat umrah dan haji beribadat dan di dataran Kaabah melainkan hanya di dalam Masjidil Haram dan sekitarnya sahaja seterusnya hanya membenarkan jemaah yang melakukan ibadat umrah dan haji sahaja beribadat di dataran Kaabah. Terdapat beberapa kaedah yang disebutkan oleh fuqaha’ dalam berinteraksi dengan perkara yang boleh membawa kepada kemudaratan. Antaranya seperti berikut:

Pertama: Antara hadith yang menjadi kaedah fiqh masyhur ialah:

لا ضرر ولاضرار

> Maksudnya: *Janganlah memudaratkan diri sendiri dan memberi kemudaratan kepada orang lain*.
>
> Riwayat Ibn Majah (2341) dan al-Daraqutni (4/228)

Kedua: Apabila berlaku kemudaratan, maka wajib dihilangkan kemudaratan tersebut. Ini berdasarkan kaedah:

الضرر يزال

Maksudnya: *Kemudaratan hendaklah dihilangkan.*

(al-Wajiz fi Idhah Qawaid al-Fiqh al-Kulliyyah, 258)

Ketiga: Kemudaratan dihindari daripada berlaku dengan semampu mungkin. Ini berdasarkan kaedah fiqh:

الضرر يدفع بقدر الإمكان

Maksudnya: *Kemudaratan itu hendaklah dihindari semampu mungkin.*

(al-Wajiz fi Idhah Qawa'id al-Fiqh al-Kulliyyah, 258)

Syeikh al-Zarqa berkata: Mudarat hendaklah ditolak dengan semampu yang boleh. Jika boleh ditolak keseluruhannya, maka lakukanlah. Sebaliknya, jika tidak mungkin, maka hendaklah mengikut kadar kemampuan. (Syarh al-Qawa'id al-Fiqhiyyah, 207)

Dalam menangani penularan wabak COVID-19 dan influenza yang boleh tersebar melalui tempat yang sesak, kebenaran hanya kepada jemaah yang menunaikan umrah dan haji sahaja yang boleh beribadat di dataran Kaabah adalah bertepatan dengan kaedah-kaedah di atas bagi membendung wabak tersebut daripada tersebar semula atau berkembang semula, sama ada dalam kalangan jemaah haji dan umrah tempatan mahupun dari seluruh negara lain. Kaedah tersebut sebagaimana kaedah yang dinyatakan dalam hadith Rasulullah SAW yang masyhur:

إذا سمعتم بالطاعون بأرض فلا تدخلوها، وإذا وقع بأرض وأنتم بها فلا تخرجوا منها

Maksudnya: *Jika kamu mendengar penyakit taun melanda di suatu kawasan, janganlah kamu masuk ke kawasan tersebut. Dan jika kamu berada di kawasan tersebut, maka janganlah kamu keluar dari situ.*

Riwayat al-Bukhari (5728), Muslim (2218) dan Ahmad (21860)

Hadith ini menunjukkan pemerintah boleh mengambil tindakan kuarantin atau sebarang sekatan agar penyakit atau wabak tidak tersebar. ‘Abd al-Rahman bin ‘Auf R.A pernah menyebutkan hadith ini kepada Khalifah ‘Umar bin al-Khattab ketika beliau bercadang pergi ke Syam semasa wabak taun sedang merebak di sana. Mendengar hadith ini, Amirul Mukminin ‘Umar al-Khattab membatalkan hasratnya. (**al-Bidayah wa al-Nihayah**, 3/5)

Keempat: Kaedah *fiqh al-Aulawiyyat*:

درء مفاسد مقدم على الجلب المصالح

> Maksudnya: *Menolak kemudaratan itu hendaklah didahulukan daripada mendapatkan maslahat*.
>
> (Al-Asyhbah wa al-Nazair, 87)

Apabila berlaku pertembungan antara memperoleh kebaikan dan menolak kemudaratan, maka perlu diutamakan menolak kemudaratan. Dalam isu takut kepada penularan semula wabak COVID-19 dan influenza pada musim haji dan umrah tahun ini, maka perlu didahulukan menolak kemudaratan iaitu dengan melarang jemaah yang tidak melakukan ibadat umrah dan haji beribadat di dataran Kaabah melainkan hanya di dalam Masjidil Haram dan sekitarnya sahaja seterusnya hanya membenarkan jemaah yang melakukan ibadat umrah dan haji sahaja beribadat di dataran Kaabah. Hal ini disebabkan kemudaratan yang ada bersifat pasti atau sangkaan kuat iaitu boleh menggugat nyawa dan kesihatan jemaah lain. Dalam masa yang sama, ibadat selain daripada *Tawaf Wada*’ dan *Tawaf Sunat* boleh dilakukan di dalam Masjidil Haram tanpa perlu pergi ke dataran Kaabah.

Kelima: Memelihara *Maqasid Syariah* menjaga nyawa. (الضرورات الخمسة)

Al-Daruriyyat al-Khamsah dalam Maqasid Syariah iaitu keperluan yang manusia bergantung kepadanya sama ada dari sudut kehidupan beragama atau keduniaan. Jika ia tidak ada, maka akan berlaku kekurangan dan ketidaksempurnaan hidup manusia di dunia dan azab seksa di akhirat. Al-Daruriyyat yang asasi ini merangkumi lima perkara iaitu agama, nyawa, akal, keturunan dan harta benda. Ia melibatkan kelangsungan hidup manusia. Menjaga nyawa merupakan prinsip yang kedua terpenting mengikut urutan keutamaan untuk dijaga selepas memelihara agama. (al-Mustasfa Min ‘Ilm al-Usul, 217)

Dalam isu melarang jemaah yang tidak melakukan ibadat umrah dan haji beribadat di dataran Kaabah melainkan hanya di dalam Masjidil Haram dan sekitarnya sahaja seterusnya hanya membenarkan jemaah yang melakukan ibadat umrah dan haji sahaja beribadat di dataran Kaabah. Ia dilakukan bagi menyelamatkan jemaah daripada risiko terkena atau berjangkit penyakit COVID-19 yang boleh menyebabkan kematian atau masalah kesihatan yang berat seperti paru-paru dan jantung. Ia sesekali tidak membelakangkan prinsip pertama iaitu memelihara agama. Ini kerana, pelaksanaan ibadah haji dan umrah hanya diwajibkan dalam keadaan memiliki *istitha'ah* atau kemampuan. Dalam keadaan seseorang tidak mampu melindungi keselamatan dirinya atau menghindarkan dirinya daripada penyakit tersebut, maka ia tidak lagi termasuk dalam kategori golongan yang berkemampuan.

Keputusan Muzakarah Haji Kebangsaan 2022

Kebenaran memasuki dataran Mataf Masjidil Haram bagi jemaah haji. Kawasan dataran Mataf Masjidil Haram adalah hanya bagi mereka yang hendak melakukan tawaf umrah atau (Lil Muktamirin) atau tawaf haji. Jemaah haji Malaysia yang tidak berihram haji atau umrah adalah dinasihatkan tidak memasuki dataran Mataf tersebut untuk tujuan *tawaf sunat*, solat atau ibadat yang lain kerana perbuatan tersebut adalah:

i. Tidak mematuhi peraturan yang ditetapkan oleh pihak berkuasa Arab Saudi.
ii. Tidak bertepatan dengan adab dan akhlak Mahmudah.
iii. Menambah kesesakan dataran Mataf Kaabah.

Bagi jemaah haji yang berhasrat untuk *tawaf sunat* apabila memasuki Masjidil Haram tetapi tidak mampu untuk melakukannya di tingkat atas, maka dinasihatkan melakukan solat Tahiyatul Masjid.

Dapatan Data daripada Tinjauan dan Temu Ramah dengan Polis, Tentera dan Penjaga Pintu Masjidil Haram

Hasil daripada tinjauan dan kajian serta penyelidikan yang dijalankan tiga kali bertugas haji dan lima kali bertugas umrah selepas kerajaan Arab Saudi kembali membuka pintu sempadannya untuk jemaah haji dunia kembali melaksanakan Ibadat haji dan umrah selepas ketiadaan musim haji dan umrah hampir dua tahun dari tahun 2020 hingga 2021.

Hasil dapatan yang diperolehi daripada tiga kali bertugas musim haji pada musim haji 2022 (Jun – Ogos 2022), musim haji 2023 (Jun – Ogos 2023) dan musim haji 2024 (Jun – Ogos 2024) serta lima kali dalam bertugas umrah iaitu pada awal September 2022, Disember 2022, Mac 2023, November 2023 dan Mac 2024 maka satu temu ramah berjaya diadakan. Walaupun pada awalnya pihak berkuasa Masjidil Haram menolak untuk mengadakan temu ramah kerana ia dianggap maklumat sulit. Namun begitu, berkat izin Allah SWT, selepas penulis dengan rendah diri benar-benar bersujud dan memohon pertolongan Allah SWT agar dilembutkan hati para pegawai pihak berkuasa Masjidil Haram. Akhirnya, beberapa anggota pihak berkuasa setuju untuk membantu memberi maklumat dalam melengkapkan penyelidikan ini tetapi dengan syarat gambar mereka tidak boleh diambil dan nama mereka tidak boleh dipaparkan kecuali nama pendek sahaja.

Apabila ditanya mengapa mereka membenarkan jemaah yang menyamar pakai ihram masuk ke laluan dataran Mataf Kaabah sedangkan jelas mereka menyamar memakai ihram kerana di antara mereka nampak jelas di sebalik ihram ada bayang-bayang memakai seluar, ada memakai t-shirt di dalam ihram dan juga memakai sepatu bertutup penuh. Adakah pihak berkuasa Arab Saudi membenarkan perkara tersebut iaitu perbuatan menyamar? Soalan ini sangat penting kerana di depan pintu laluan pemeriksaan jelas terpapar perkataan "Muhrim only" (محرم فقط) iaitu hanya dibenarkan jemaah yang memakai ihram sahaja yang dibenarkan masuk. Kita bimbang jemaah akan keliru apakah maksud "Muhrim Only". Adakah ia bermaksud, asalkan orang yang pakai ihram walaupun menyamar tetap boleh masuk ke dataran Mataf Kaabah.

Salah seorang daripada mereka yang mesra disapa Leftenan Salman telah menjawab dengan sempurna daripada persoalan yang diajukan seperti berikut;

i. Perkataan "Muhrim Only" yang dilekatkan di pintu masuk ke dataran Mataf Kaabah adalah bermaksud jemaah yang berihram umrah atau haji. Dan ia bukanlah bermaksud dibenarkan seseorang yang tidak melakukan umrah dan haji menyamar memakai ihram dan dibenarkan masuk ke dataran mataf Kaabah.

ii. Perkataan "Muhrim Only" seperti mana termaktub dalam kitab Fiqh, iaitu bermaksud orang yang berihram melaksanakan ibadat haji dan umrah sahaja. Katanya, "Mana ada orang pakai ihram pergi pejabat, bawa teksi atau pergi berenang".

iii. Pihak berkuasa Masjidil Haram tahu ramai jemaah dunia termasuk dari negara Malaysia yang menyamar memakai ihram masuk ke dataran Mataf Kaabah semata-mata ingin duduk beribadat di depan Kaabah. Mereka tidak mampu menahan kesemuanya kerana jumlah jemaah dunia yang ramai sedangkan mereka hanya ada 4 – 5 anggota di setiap pintu. Oleh itu, mereka tidak mampu menahannya serta melepaskan mereka dengan niat mereka betul-betul dalam ihram. Namun begitu, pihak berkuasa Masjidil Haram memaklumkan, jika jemaah dunia menipu termasuk jemaah dari Malaysia, maka itu "هذا بينك وبين الله" bermaksud "Itu perhitungan antara kamu dengan Allah SWT". Allahu Akbar.

4. KESIMPULAN

Justeru, dapat disimpulkan, seperti mana disebut di atas dalam Muzakarah Haji Kebangsaan 2022, Lembaga Tabung Haji menyatakan, dalam menjaga adab Mahmudah, maka jemaah haji dinasihatkan tidak melakukan *Tawaf Wada*' dan ibadat sunat yang lain di dataran Mataf Kaabah bagi mentaati keputusan kerajaan Arab Saudi di samping mengelakkan Masyaqqah di dataran Mataf Kaabah serta mengekang wabak penyakit COVID-19 daripada kembali menular.

Melakukan satu ibadat yang baik seperti melaksanakan ibadat haji dan umrah tetapi dalam masa yang sama melakukan dosa yang sengaja dengan menipu menyamar memakai ihram walaupun pada hakikatnya tidak melaksanakan ibadat umrah dan haji tetapi sebaliknya mahu bersenang-senang beribadat di depan kaabah di dataran Mataf adalah berdosa dan dibimbangi akan menganggu kemabruran haji dan umrahnya. Sesungguhnya dalam Islam, matlamat tidak menghalalkan cara.

Bagi jemaah yang sakit atau uzur tetapi mahu melakukan ibadat *Tawaf Sunat* atau *Tawaf Wada*', maka dinasihatkan tidak melakukan penipuan. Ini kerana pihak berkuasa Arab Saudi telah menyediakan perkhidmatan *kereta buggy* berbayar yang mengambil masa hanya lebih kurang 10 hingga 15 minit sahaja sambil dipandu oleh pekerja Masjidil Haram sendiri dengan kadar bayaran 50 Riyal untuk sekali Tawaf tujuh pusingan. Di samping itu juga, perkhidmatan upah kerusi roda ditolak oleh pekerja Masjidil Haram untuk perkhidmatan tawaf masih dikekalkan dalam Masjidil Haram. Bagi yang tidak mampu dengan kewangan, maka bolehlah minta bantuan keluarga atau rakan sebilik meminjam kereta sorong yang disediakan oleh pihak hotel, *travel* atau waqaf disediakan untuk menolaknya di Masjidil Haram. Semoga dengan keikhlasan dan kejujuran kita dalam beribadat dilihat dan dipandang Allah SWT dan seterusnya dikurniakan haji dan umrah yang mabrur. Amin Ya Allah.

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WAKAF ZURRI DI MALAYSIA: PENSYARIATAN, REALITI PELAKSANAAN DAN PENGKOMERSIALAN MASA HADAPAN

ZURRI WAQF IN MALAYSIA: SYARIAH RULINGS, IMPLEMENTATION REALITY, AND FUTURE COMMERCIALISATION

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ABSTRACT

Zurri waqf, or family waqf, is a type of waqf that enables the waqif to allocate the usufructs of waqf property to immediate family members, so assuring the wellbeing of the heirs and providing ongoing posthumous rewards. This form of waqf has been present in Malaysia since prior to independence, however its adoption remains constrained. A qualitative study involving semi-structured interviews with field experts, the State Islamic Religious Council (MAIN), industry stakeholders, and heirs of zurri waqf has been conducted to evaluate the viability of this waqf as a tool for Islamic inheritance planning. This paper examines the attributes, benefits, constraints on acceptability, and suggests strategies to improve the acceptance of zurri waqf in Islamic financial planning. The findings indicate that zurri waqf possesses commercialization potential, and this study also presents two fundamental models of inheritance planning instruments grounded in the concept of zurri waqf, considering contemporary demands and problems.

Keywords: Family Waqf, Zurri Waqf, Hibah, Inheritance Planning

ABSTRAK

Wakaf *zurri*, juga dikenali sebagai wakaf keluarga, ialah satu bentuk wakaf yang membolehkan pewakaf menyalurkan manfaat harta wakaf kepada ahli keluarga terdekat bagi tujuan menjaga kebajikan waris dan pada masa yang sama dapat menjana pahala berterusan selepas kematian mereka. Di Malaysia, wakaf ini telah wujud sejak sebelum merdeka, namun penerimaannya masih kurang meluas. Satu kajian kualitatif menggunakan kaedah temu bual separa berstruktur terhadap pakar bidang, pihak Majlis Agama Islam Negeri (MAIN), pemegang taruh, dan waris wakaf *zurri* dijalankan untuk menilai potensi wakaf ini sebagai instrumen perancangan pewarisan Islam. Kajian ini menganalisis ciri, kelebihan, faktor kekurangan sambutan, dan mencadangkan pendekatan untuk meningkatkan penerimaan wakaf *zurri* dalam perancangan kewangan Islam. Hasilnya menunjukkan wakaf *zurri* berpotensi dikomersialkan dan kajian ini turut mencadangkan dua model asas instrumen perancangan pewarisan berdasarkan konsep wakaf *zurri* yang mengambil kira keperluan dan cabaran semasa.

Kata Kunci: Wakaf Keluarga, Wakaf *Zurri*, Hibah, Perancangan Pewarisan

1. PENGENALAN

Dalam konteks perancangan kewangan Islam semasa, konsep hibah dan wasiat merupakan kaedah lazim yang digunakan perancangan pewarisan Islam. Kedua-dua konsep ini telah dikomersialkan dan ditawarkan secara sistematik kepada para pelanggan yang berminat oleh institusi-institusi pengurusan aset

Islam dan penyedia perkhidmatan pewarisan Islam. Namun, selain daripada dua instrumen ini, terdapat satu alternatif pengurusan harta yang sesuai untuk diketengahkan sebagai instrumen perancangan pewarisan iaitu wakaf *zurri*.

Wakaf *zurri* juga dikenali sebagai wakaf ahli atau wakaf keluarga (Jabatan Wakaf dan Haji, 2006). Wakaf *zurri* merupakan satu bentuk wakaf khas di mana penerima manfaat wakaf terdiri daripada mereka yang tertentu sahaja yang telah ditetapkan oleh pewakaf atau *waqif* (Kaft, 1999). Menurut Sabiq (1971), wakaf ahli ditujukan kepada orang-orang tertentu, seorang atau lebih, keluarga *waqif* atau bukan. Ia juga disebut sebagai wakaf *zurri* yang bertujuan untuk memberikan manfaat kepada *waqif*, keluarganya, keturunannya dan orang-orang tertentu tanpa melihat kaya atau miskin, sihat atau sakit serta tua atau muda. Berdasarkan Enakmen Wakaf (Negeri Perak) 2015 Seksyen 10(1), wakaf *zurri* disebut sebagai suatu wakaf yang ditentukan oleh *waqif* untuk keluarganya atau untuk seseorang atau lebih daripada seseorang tertentu bagi tujuan kebajikan [Enakmen 9 Tahun 2015, Enakmen Wakaf (Perak) 2015; Mohamad, Mohd Yusoff & Nordin, 2020; Mohamad, et.al, 2024].

Walaupun amalan wakaf *zurri* ini tidak begitu tersohor (Che Abdullah & Noordin, 2022), namun ini tidak bermaksud wakaf *zurri* tidak diamalkan sama sekali dalam kalangan masyarakat Muslim di negara ini. Terdapat wakaf *zurri* yang telah wujud sejak sebelum kemerdekaan lagi seperti Wakaf Seetee Aisah, Pulau Pinang (1901); Wakaf Haji Abdullah bin Muhamad Al-Fatani, Terengganu (1917) dan Wakaf Tengku Kaya Pahlawan Kelantan (1921) (Mohamad Suhaimi, 2018). Malah di Perak terdapat satu wakaf keluarga yang mengguna pakai prinsip amanah Inggeris seiring dengan roh dan prinsip wakaf pada 1917. Wakaf ini diwujudkan oleh Sultan Idris Murshidul'adzam Shah menerusi Sultan Idris *Estate Enactment 1917 Cap 208* (Md. Dahlan et al., 2021; Mohamad et al., 2024).

Walaupun masyarakat kini kurang berminat untuk berwakaf dalam wakaf *zurri*, ia tidak bermakna konsep wakaf ini tidak mempunyai kelebihan dalam pengurusan harta keluarga Islam. Sebaliknya, jika wakaf *zurri* ini diberi suntikan nilai-nilai keperluan pengurusan kewangan semasa, ia mempunyai potensi untuk menarik minat ahli masyarakat untuk berwakaf dan dapat membuka ruang kepada usaha pengkomersialan bagi menjadikan lebih inovatif serta mampu bersaing dengan produk-produk kewangan Islam yang sedia ada di pasaran.

2 . SOROTAN LITERATUR

2.1 Kewujudan dan pensyariatan wakaf *zurri*

Pada zaman Nabi SAW, para sahabat telah melaksanakan wakaf di mana penerima manfaat wakaf kebanyakannya terdiri daripada sanak saudara pewakaf itu sendiri. Malah Imam Al-Syafie menukilkan dalam *al-Umm* bahawa seramai 80 orang sahabat daripada golongan Ansar telah melakukan *sadaqat muharramat* (iaitu terma yang digunakan oleh beliau untuk merujuk kepada wakaf) dengan kebanyakan manfaat wakaf tersebut dikhaskan kepada saudara-mara dan keturunan pewakaf, sama ada secara eksklusif atau secara bersama dengan penerima manfaat yang lain (Sadique et al., 2016).

Walaupun terdapat beberapa jenis wakaf yang mengkhususkan manfaatnya untuk kebajikan waris atau ahli keluarga pada zaman Nabi SAW, namun wakaf kebun Bairuha' yang dibuat oleh Abu Talhah yang terkesan dengan ayat yang ke-92 dalam *Surah Ali Imran* merupakan antara salah satu wakaf *zurri* atau wakaf ahli yang terawal yang seumpamanya direkodkan dalam sejarah Islam berdasarkan hadith Nabi SAW yang diriwayatkan dalam Sahih al-Bukhari (Jilid 2, Hadith Nombor 0752).

Meskipun wakaf yang dibuat oleh Abu Talhah ini merupakan antara wakaf keluarga yang terawal, para ulama berpendapat bahawa wakaf pertama di mana keluarga seseorang dikira sebagai salah satu kelompok penerima manfaat wakaf ialah wakaf yang dibuat oleh 'Umar r.a. Baginda menerima sebidang tanah rampasan perang di Khaibar, dan telah mewakafkan tanah tersebut untuk manfaat golongan miskin, kaum kerabat, pembebasan hamba, jihad, golongan musafir dan para tetamu (Suhaimi, 2018; Sadique et al., 2016). Hal ini telah dinukilkan di dalam hadith yang diriwayatkan oleh al-Bukhari dan Muslim seperti berikut:

> Daripada Ibnu Umar r.a: Bahawa Umar bin Khattab mendapat tanah di Khaibar, lalu ia datang menghadap Nabi SAW untuk bertanyakan tentang tanah itu. Katanya: "Hai Rasulullah! Saya mendapat tanah di Khaibar dan belum pernah saya mendapat harta benda yang lebih indah dari itu dalam pandangan saya. Apakah yang Tuan perintahkan tentang tanah itu?" Sabda Baginda: "Jikalau engkau mahu, wakafkan!" Kata Rawi: "Lalu diwakafkan oleh Umar. Tanah itu tiada boleh dijual, diberikan atau

> dipusakakan. Dan manfaatnya diberikan untuk fakir miskin, karib kerabat, untuk memerdekakan hamba sahaya, untuk jalan Allah (membantu agama Allah), untuk orang yang dalam perjalanan dan untuk tetamu. Orang yang memeliharanya boleh mengambilnya dengan cara yang patut dan memberi makan orang lain, akan tetapi tidak boleh menimbun harta."
>
> (Sahih Bukhari, Jilid 3, no. 1257)

'Umar r.a. turut menjadi orang yang pertama mendokumentasikan wakaf yang dilaksanakan dalam Islam. Selepas kewafatan Nabi SAW, 'Umar r.a. memutuskan untuk mendokumentasikan secara bertulis wakafnya di Khaibar. Beliau telah menjemput beberapa sahabat Nabi SAW untuk mengesahkan dokumen tersebut. Menurut Jabir r.a., apabila berita itu tersebar, setiap pemilik hartanah membuat wakaf tertentu. Sebahagian daripada mereka telah mensyaratkan buah-buahan dan hasil wakaf mereka hendaklah terlebih dahulu diberikan kepada anak-anak dan keturunan mereka sendiri; dan sekiranya ada lebihan barulah ia diberikan kepada fakir miskin — dan wakaf sebegini dikenali sebagai wakaf keturunan atau wakaf keluarga (Kahf, 2003).

Sebenarnya wakaf yang dibuat oleh 'Umar r.a. adalah satu kategori wakaf yang dikenali sebagai wakaf *musytarak* iaitu gabungan beberapa jenis wakaf menjadi satu. Dalam kes wakaf yang dibuat oleh 'Umar r.a., ia adalah gabungan antara wakaf *zurri* atau wakaf ahli dengan wakaf *khayri* berdasarkan takrifan klasifikasi kaedah perwakafan dalam JAWHAR (2022) dan juga Kahf (2001). Dalam hadith berkaitan wakaf tanah 'Umar r.a. di Khaibar tersebut, penerima manfaat (mawquf 'alayh) terdiri daripada dua kumpulan utama iaitu kaum kerabat yakni wakaf *zurri* atau ahli; dan bukan kaum kerabat yakni wakaf *khayri*. Hadith ini juga menjadi landasan keabsahan amalan wakaf *zurri* dan juga wakaf *musytarak* secara syariah (Fahruroji, 2018).

Dari sudut Syariah, penetapan ahli keluarga dan keturunan sebagai penerima wakaf menerusi wakaf *zurri* ini adalah seiring dengan matlamat menjaga kebajikan ahli keluarga yang dinyatakan dalam satu hadith yang diriwayatkan oleh al-Bukhari:

> Daripada Saad r.a., katanya: Sewaktu saya sakit di Mekah, Nabi SAW datang melihat saya. Saya berkata: "Saya memiliki

> sejumlah harta. Saya akan membuat wasiat untuk menyerahkan seluruh harta saya itu." Jawab Rasul: "Tidak boleh!" "Setengah?" kataku. "Tidak." jawab Rasul. "Apakah boleh sepertiga?" tanyaku lagi. Rasul menjawab: "Sepertiga boleh, tetapi masih terlalu banyak. Engkau lebih baik meninggalkan ahli warismu dalam keadaan kaya, daripada kamu tinggalkan mereka dalam keadaan melarat dan menjadi beban kepada orang lain. Semua pengeluaran yang kamu belanjakan adalah sedekah dan berpahala bagimu. Bahkan sesuap nasi yang engkau berikan kepada isterimu. Mudah-mudahan janganlah Allah menjadikan engkau seorang yang berguna bagi kelompok manusia, tetapi mendatangkan malapetaka bagi kelompok lain."
>
> (Sahih Bukhari, Jilid 4, no.1626)

Walaupun hadith ini tentang larangan mewasiatkan harta melebihi 1/3 kepada bukan waris, namun larangan Nabi SAW itu bagi memastikan kebajikan ahli keluarga terpelihara selepas kematian pemilik harta. Melalui kaedah faraid, waris-waris yang berhak akan mendapat bahagian masing-masing. Namun kebajikan, solidariti dan keutuhan hubungan kekeluargaan dan keturunan dapat dikuatkan lagi menerusi wakaf *zurri* kerana manfaatnya dapat turut dirasai oleh lapisan keturunan selepas anak yakni cucu cicit dan waris-waris yang hidup selepas mereka.

Konsep seperti wakaf untuk keluarga atau wakaf *zurri* ini tidak wujud dalam sistem perundangan Barat sehinggalah pada akhir abad ke-20. Malah *Encyclopedia Americana* telah memperakui bahawa wakaf yang diwujudkan khas bagi memberi manfaat kepada kaum kerabat dan keturunan ini merupakan satu inovasi yang dibuat oleh Islam. Ia bukan sesuatu konsep yang diambil oleh Nabi SAW daripada institusi-institusi yang seumpamanya yang ada di Mesir, Yunani atau Rom. Sebaliknya, wakaf *zurri* ini merupakan satu bentuk wakaf yang bertitik tolak daripada nasihat Nabi SAW yang bersandarkan kepada wahyu kepada para sahabat supaya berwakaf dan berbuat baik kepada kaum kerabat (Sadique et al., 2016).

2.2 Ciri-ciri Wakaf *Zurri*

Hibah dan wasiat telah sinonim dengan masyarakat Islam terutama dalam konteks pengurusan harta kewangan Islam. Kedua-dua instrumen tersebut mempunyai kelebihan tersendiri. Wakaf *zurri* pula menawarkan elemen tambahan seperti, pertama, penjanaan pahala kepada pewakaf dan manfaat berterusan selagi harta itu wujud asbab pengekalan harta wakaf tersebut.

Kedua, wakaf *zurri* dapat membina dan mengukuh hubungan persaudaraan serta kasih sayang sesama ahli keluarga dan saudara-mara yang berkongsi asal keturunan yang sama (Ahmad Sanusi, Yaacob & Md. Salleh., 2021). Ini adalah selaras dengan keutamaan dalam bab sedekah dan berinfak yang hendaklah didahulukan kepada kaum keluarga. Dalam satu hadith yang diriwayatkan oleh Salman bin Amir di mana Nabi SAW bersabda yang bermaksud:

> "Sesungguhnya sedekah kepada orang miskin hanya mendapat pahala sedekah, sedangkan sedekah kepada orang yang masih memiliki hubungan kerabat mendapat dua pahala: pahala sedekah dan menyambung persaudaraan."
>
> (Sunan An-Nasai, Jilid 3, no. 2442)

Ketiga, wakaf *zurri* memastikan harta pewakaf kekal lama dan manfaat yang terhasil pula dapat memastikan kebajikan pewaris terpelihara. Dianggarkan bahawa 70 peratus keluarga kaya akan kehilangan kekayaan mereka pada generasi kedua dan 90 peratus akan kehilangannya pada generasi ketiga (Kleinhandler, 2018). Menerusi pendekatan wakaf *zurri*, secara strateginya, selain daripada dapat mengagih manfaat harta tadi demi kebajikan pewaris, pewakaf dapat merancang pemeliharaan hartanya dari satu generasi ke generasi secara berkekalan dan berterusan.

3. METODOLOGI

Kajian ini dijalankan menerusi kaedah kualitatif iaitu melalui pelaksanaan temu bual separa berstruktur terhadap empat responden. Kaedah ini lebih sesuai kerana pengkaji boleh mendapatkan maklumat terus daripada responden dengan lebih jelas (Seidman, 2006). Selain itu, kaedah temu bual separuh berstruktur juga membolehkan individu yang ditemu bual sentiasa terpandu, merasa bebas dan kemungkinan dapat mengutarakan beberapa isu baharu yang sebelumnya tidak diketahui penyelidik serta mudah memahami fokus perbincangan yang diutarakan oleh penyelidik (O'Keeffe et al., 2015).

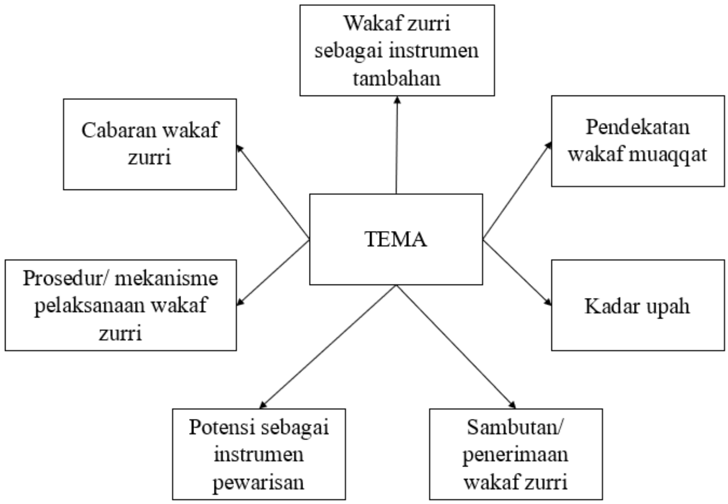
Responden kajian telah dipilih melalui kaedah persampelan tujuan (purposive sampling) di mana pemilihan adalah berfokus pada kumpulan tertentu dan bersesuaian dengan kajian berdasarkan kelayakan dan kepakaran mereka (Tahajuddin et al., 2021) serta kewujudan mereka dalam populasi yang dikaji, ciri-ciri, pengalaman atau kriteria-kriteria yang lain (Stratton, 2024). Dalam kajian ini, responden yang dipilih mewakili empat segmen kajian iaitu pakar bidang, pihak Majlis Agama Islam Negeri (MAIN), pihak industri dan waris. Responden pertama (R1) merupakan salah seorang Pengurusan Tertinggi bagi sebuah Majlis Agama Islam Negeri. Responden kedua (R2) merupakan ahli Pengurusan Tertinggi bagi satu agensi agama dan menjadi pakar rujuk utama dalam urusan hukum hakam agama Islam di dalam negeri. Responden ketiga (R3) pula ialah salah seorang daripada Pengurusan Tertinggi bagi satu agensi perniagaan yang menawarkan perkhidmatan pengurusan dan perancangan kewangan berlandaskan syariah. Manakala responden keempat (R4) ialah Pengurusan Tertinggi bagi satu persatuan waris wakaf *zurri* di Malaysia.

Temu bual responden dijalankan secara bersemuka dan telah berlangsung selama 1 jam. Bagi R1, R3 dan R4, temu bual telah berlangsung dengan kehadiran wakil daripada agensi atau persatuan yang berkaitan. Dapatan daripada temu bual telah dianalisis dengan menggunakan kaedah analisis tematik. Tema-tema tersebut dikategorikan berdasarkan responden kajian seterusnya digunakan dalam membangunkan model wakaf *zurri* sebagai instrumen perancangan pewarisan.

4. DAPATAN DAN PERBINCANGAN

4.1 Analisis Tema

Analisis data kajian ini menggunakan kaedah induktif yang merujuk kepada pendekatan menggunakan pembacaan terperinci terhadap data mentah bagi memperoleh konsep, tema, atau model melalui tafsiran yang dibuat oleh penilai atau penyelidik (Thomas, 2006). Tujuan utama pendekatan ini digunakan adalah untuk membolehkan penemuan kajian terhasil daripada tema-tema berdasarkan kekerapan, kedominanan atau kepentingannya dalam data mentah, tanpa kekangan mengikut metodologi yang berstruktur (Thomas, 2006). Hasil analisis ini menemukan tujuh tema utama yang dibincangkan dalam temu bual yang diadakan. Tema-tema ini adalah seperti mana Rajah 1 yang berikut:



Rajah 1: Analisis Tema Temu Bual

4.2 Perbincangan Analisis Tema

Jadual 1 yang berikut merupakan ringkasan kepada perbincangan analisis tema untuk temu bual yang dilakukan ke atas responden-responden terpilih.

Jadual 1: Analisis Tema Temu Bual

Tema	**MAIN (R1)**	**Pakar Bidang (R2)**	**Industri (R3)**	**Waris (R4)**
Instrumen tambahan kepada instrumen sedia ada	Bersetuju	Bersetuju	Bersetuju	Bersetuju
Pelaksanaan wakaf *zurri* sebagai wakaf muaqqat	Boleh diteroka	Boleh dilaksanakan dengan mengambil pandangan selain Mazhab Syafii	Tidak harus disekat 2 generasi sahaja. Wujud parameter dalam pengagihan manfaat	Tiada soalan berkaitan wakaf muaqqat

Tema	MAIN (R1)	Pakar Bidang (R2)	Industri (R3)	Waris (R4)
Kadar upah	Sebahagiannya tiada upah. Bahkan R1 perlu keluarkan kos seperti bayaran cukai tanah	Khuatir sekiranya wakaf *zurri* dimanipulasi bagi tujuan mendapat upah (apabila dikomersialkan)	Ada tawarkan satu produk hibah yang menyerupai wakaf *zurri* dengan kadar upah adalah fleksibel	Belum mengambil upah mengurus persatuan. Namun, ada rancangan ke arah itu pada masa depan
Sambutan/ penerimaan wakaf *zurri*	Kurang sambutan dan kurang promosi. R1 mengurus wakaf *zurri* yang sedia ada sahaja	Tiada soalan tentang sambutan/ penerimaan	Produk berkaitan wakaf *zurri*, berpotensi untuk mendapat sambutan.	Sambutan/ penerimaan sebagai waris adalah baik. Waris turut mencadangkan kepada masyarakat lain
Potensi sebagai instrumen pewarisan	Berpotensi	Satu perkara yang baik	Sudah ada produk hibah yang mempunyai ciri hampir sama dengan wakaf *zurri*	Berpotensi sebagai satu pendekatan perancangan kewangan
Prosedur/ mekanisme pelaksanaan wakaf *zurri*	Cenderung terhadap kewujudan waris secara berpesatuan berbanding waris secara individu	Pengurusan secara bersama antara MAIN dengan pihak yang terlibat	Memilih sebagai fasilitator atau operator. MAIN kekal menjadi mutawalli	Persatuan bercadang untuk mengambil alih pengurusan amanah dengan pantauan MAIN
Cabaran wakaf *zurri*	Limitasi daripada pihak pengurusan dan sentimen waris terhadap wakaf *zurri*	Persepsi kesedaran masyarakat serta isu syariah dari sudut pengkomersialan wakaf *zurri*	Halangan birokrasi dan kekangan kepakaran MAIN	Kekangan dokumentasi dan maklumat yang terperinci berkaitan pengagihan hasil wakaf *zurri*

Secara umumnya kesemua responden bersetuju wakaf *zurri* boleh dijadikan sebagai salah satu instrumen pewarisan/perancangan kewangan. Sebagai satu nilai tambah, pengkaji meneroka pelaksanaan instrumen pewarisan ini diadakan secara bertempoh (wakaf muaqqat). Antara tujuannya adalah kerana tidak semua MAIN meletakkan peruntukan wakaf *zurri*/ahli/

keluarga dalam enakmen negeri masing-masing (Daud, 2023). Tambahan lagi, perwakafan *zurri* secara bertempoh juga dilihat boleh menarik MAIN untuk mempromosikannya kerana manfaat wakaf itu akhirnya akan dinikmati oleh masyarakat umum selepas satu tempoh tertentu.

Dalam temu bual yang dijalankan, R1 dan R2 bersetuju kaedah perwakafan secara bertempoh diteroka dalam konteks wakaf *zurri* sebagai instrumen pewarisan. R3 bagaimanapun mencadangkan wakaf *zurri* tidak harus dihadkan kepada dua generasi sahaja. Sebaliknya ia dikekalkan selama-lamanya kerana pengehadan itu dikhuatiri boleh mendatangkan isu ketidakyakinan masyarakat terhadap pengurusan harta wakaf oleh MAIN. Menurutnya lagi masyarakat mempunyai jangkaan bahawa harta yang diwakafkan dapat diurus dengan baik, dan keturunan mereka akan kekal menerima manfaat tersebut. Dalam konteks ini, agihan manfaat harta bagi wakaf *zurri* tidak diberikan secara individu. Sebaliknya menurut R3, manfaat akan diberikan berdasarkan parameter tertentu seperti biasiswa dan manfaat penghospitalan kepada waris yang berkenaan.

Dalam konteks upah pula, R1 menyatakan terdapat wakaf *zurri* yang tidak dikenakan caj pengurusan, sebaliknya R1 perlu mengeluarkan kos seperti membayar cukai tanah kerana R1 adalah pemilik berdaftar (pemegang amanah) bagi tanah wakaf tersebut. Pengkaji berpandangan isu ini menyumbang kepada faktor R1 untuk tidak mempromosikan wakaf *zurri*. Walaupun tiada soalan khusus mengenai caj pengurusan wakaf *zurri*, R2 ada menyatakan kebimbangan sekiranya aspek upah dimanipulasi bagi tujuan komersial berdasarkan pemerhatian beliau tentang isu-isu hibah yang dikomersialkan.

Sebagai sebuah entiti yang berorientasikan perniagaan, R3 menyatakan aspek upah akan menentukan nilai ambang (yang tinggi) bagi harta yang akan diuruskan. Ini memandangkan kekompleksan struktur harta yang perlu diurus. Manakala R4 berpandangan, telah sampai masanya pihak persatuan untuk mengambil alih pengurusan amanah wakaf *zurri* dan mendapat bahagian upah sebagai pengurus amanah tersebut.

Dari segi sambutan/penerimaan wakaf *zurri*, R1 cenderung mengurus wakaf *zurri* yang sedia ada sahaja kerana manfaat yang perlu diurus untuk sesuatu keturunan adalah bersifat selama-lamanya (negeri belum mengamalkan wakaf muaqqat). R3 dan R4 berpandangan wakaf *zurri* sebagai salah satu instrumen pewarisan mempunyai potensi mendapat sambutan yang baik. Bahkan R3 telahpun mempunyai satu produk hibah yang menyerupai konsep wakaf *zurri*.

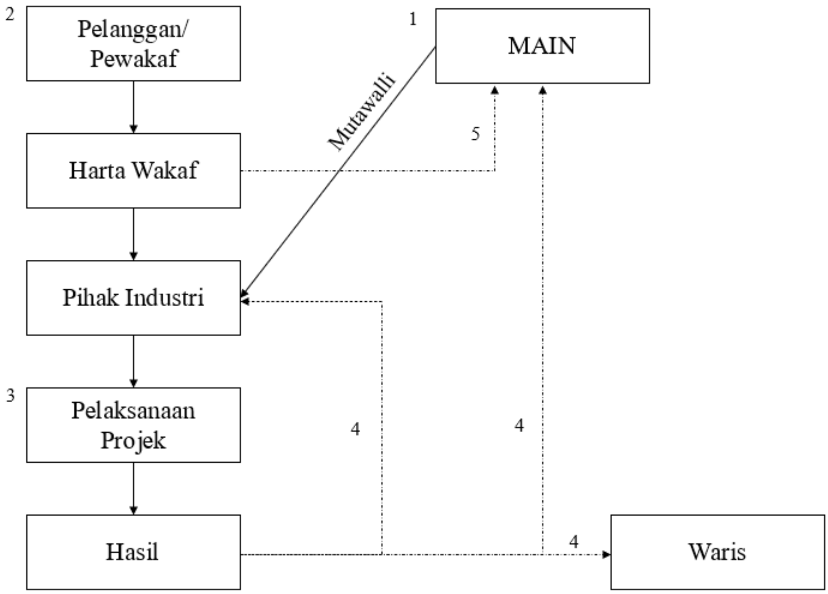
Dalam mekanisme pelaksanaan wakaf *zurri*, R1 cenderung waris wujud secara berpersatuan untuk memudahkan urusan agihan. R2 pula berpandangan wakaf *zurri* wajar diurus secara bersama di antara MAIN dengan pihak yang terlibat. R3 menyatakan bahawa pihaknya (industri) memadai hanya dilantik sebagai operator dan MAIN sebagai mutawalli bagi tujuan semak dan imbang. Manakala R4 merancang untuk mengambil alih pengurusan amanah dengan pantauan pihak MAIN.

Satu lagi tema yang perlu diberi perhatian ialah tentang cabaran pelaksanaan wakaf *zurri* bagi tujuan pengkomersialan. Terdapat limitasi dalam pengurusan wakaf *zurri* khususnya konteks kefahaman dalam kalangan pemegang taruh yang terlibat. Selain itu, pelaksanaan wakaf *zurri* turut memberikan cabaran dalam konteks sentimen waris yang dilihat masih mempunyai "sense of belongings" terhadap harta wakaf tersebut berdasarkan maklum balas R1. Bagi R4 pula, akses kepada maklumat yang lebih terperinci berkaitan pengagihan manfaat wakaf dilihat sebagai satu cabaran dalam pelaksaan wakaf *zurri*.

Wakaf *zurri* yang sedia ada di Malaysia kebanyakannya adalah wakaf *zurri* yang wujud sebelum kemerdekaan. Walaupun mungkin umat Islam berminat untuk melakukan wakaf *zurri*, namun lokasi dan nilai harta mungkin menjadi satu kekangan berdasarkan maklum balas responden. Oleh itu, cadangan untuk mengumpulkan (pool) harta-harta umat Islam untuk melaksanakan wakaf *zurri* boleh menjadi cabaran kepada MAIN dan pihak industri yang terlibat.

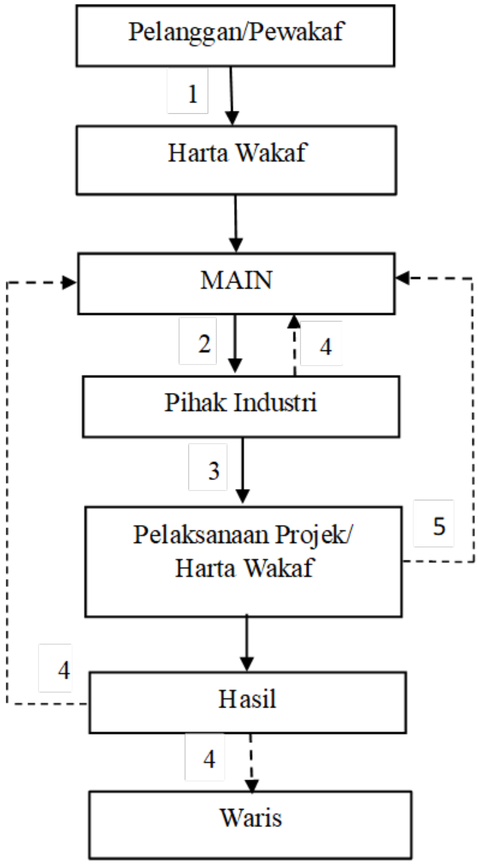
4.3 Cadangan Model

Berdasarkan kajian, pengkaji mencadangkan dua model asas untuk membangunkan kerangka wakaf *zurri* sebagai satu instrumen pewarisan yang boleh ditawarkan secara komersial seperti dalam Rajah 2 dan Rajah 3. Kerangka asas pembinaan model ini ialah menggunakan kaedah *musytarak* di mana wakaf ahli (zurri) digabung bersama-sama dengan wakaf *khayri* (wakaf am) dan mengunakan kaedah perwakafan secara bertempoh (wakaf muaqqat). Model-model ini juga mencadangkan dua pendekatan iaitu pengurusan secara individu bagi individu bernilai bersih tinggi dan pengurusan secara kumpulan bagi masyarakat awam.



Rajah 2: Model 1 Wakaf *Zurri* bagi Harta Perseorangan/Kumpulan

Model 1 mengkhususkan kepada peranan pihak industri sebagai *mutawalli*. Dalam model ini, pihak industri perlu mendapatkan status *mutawalli*. Pelanggan produk atau pewakaf boleh terdiri daripada seorang individu bernilai bersih tinggi atau beberapa individu yang hartanya dikumpulkan. Seterusnya, pihak industri akan melaksanakan projek untuk menjana pendapatan bagi harta yang diwakafkan. Hasil manfaat daripada pelaksanaan projek kemudiannya diagih kepada waris. Dalam masa yang sama, pihak industri akan mengambil upah pengurusan yang bersesuaian dan mengagihkan bahagian kepada MAIN sebagai pemegang amanah. Selepas tamat tempoh sebagaimana yang ditetapkan, wakaf *zurri* akan diubah menjadi wakaf am dan dikembalikan kepada pihak MAIN selaku pemegang amanah tunggal.



Rajah 3: Model 2 Wakaf *Zurri* bagi Harta Kumpulan, Pihak Industri sebagai Operator

Model 2 mengkhususkan kepada peranan pihak industri sebagai operator. Oleh kerana pihak industri bertindak hanya sebagai operator, pengkaji mencadangkan model ini menggunakan pendekatan harta kumpulan sahaja. Pewakaf-pewakaf akan menyerahkan harta wakaf (zurri) kepada pihak MAIN. Seterusnya, MAIN akan menghimpunkan harta wakaf tersebut dan melantik pihak industri sebagai operator untuk menjalankan projek penjanaan pendapatan. Manfaat yang terbit daripada projek penjanaan pendapatan itu kemudiannya diagihkan kepada waris. Sebahagiannya pula akan diserahkan kepada pihak MAIN selaku pemegang amanah tunggal. Pihak industri dalam masa yang sama akan mengenakan caj-caj berkaitan tugasan operator kepada pihak MAIN. Selepas tamat tempoh yang ditetapkan, harta wakaf itu akan dikembalikan semula kepada MAIN sebagai wakaf am.

Ringkasan ciri-ciri model adalah sebagaimana yang dipaparkan dalam Jadual 1.

Jadual 2: Ciri-ciri model wakaf *zurri* sebagai instrumen pewarisan

	Model 1	**Model 2**
Peranan pihak industri	*Mutawalli*, pengurus/pelaksana projek menjana pendapatan dan agihan manfaat.	Operator, pengurus/pelaksana projek menjana pendapatan dan agihan manfaat.
Jenis Harta	Tunai/saham/hartanah komersial (sewa)	Tunai/saham/hartanah komersial (sewa)
Nilai ambang harta	Diurus secara individu – tinggi Diurus secara sekumpul – lebih rendah	Diurus secara sekumpul – lebih rendah
Pendekatan pengurusan harta	Individu/Kumpulan	Kumpulan
Caj yang boleh dikenakan	Pendaftaran, pengurusan, mudarib, pengurusan agihan	Pendaftaran, operator, pengurusan, mudarib, pengurusan agihan
Tempoh	Wakaf *zurri* untuk satu tempoh (2 generasi), kemudian menjadi wakaf am	Wakaf *zurri* untuk satu tempoh (2 generasi), kemudian menjadi wakaf am

Sumber: Muhammad Hisyam Mohamad & Nur Syahidah Abdul Jalil (2025) – rumusan berdasarkan temu bual pengkaji dengan responden

Pada peringkat permulaan, jenis harta yang praktikal untuk dijadikan wakaf *zurri* dilihat sesuai yang terdiri daripada jenis tunai, saham atau hartanah komersial. Bagaimanapun, ia tidak bermaksud harta yang sesuai diwakafkan sebagai wakaf *zurri* terhad kepada jenis yang dinyatakan sahaja.

Dalam kedua-dua model ini juga, cadangan pengehadan manfaat untuk diterima sehingga dua generasi sahaja adalah berdasarkan amalan wakaf *zurri* di negeri Johor yang mengehadkan manfaat diterima sehingga dua generasi sahaja (Abdul Samad et al., 2022) dan produk hibah komersial yang ditawarkan oleh R2, yang menyerupai wakaf *zurri* di mana manfaatnya terhad sehingga 80 tahun sahaja sebelum dibubarkan. Bagaimanapun, tempoh pengehadan ini tidak bersifat muktamad kerana wakaf adalah bersifat *ijtihadi*.

Walaupun dihadkan untuk satu tempoh, niat asal pewakaf agar hartanya digunakan bagi tujuan kebajikan selama-lamanya masih terpelihara kerana terus bersambung menjadi wakaf *khayri*. Cadangan pengehadan ini juga mengambil kira input daripada R4 (waris) yang menyatakan persediaan bahawa manfaat sebagai waris tidak semestinya akan kekal untuk selama-lamanya. Justeru, R4 giat berusaha untuk menjadikan persatuan waris dapat bergerak secara mandiri melalui bidang perniagaan menggunakan dana manfaat wakaf *zurri* yang masih diterima sekali gus meneruskan niat murni pewakaf agar kebajikan keturunan dapat diteruskan.

5. KESIMPULAN

Wakaf *zurri* berpotensi tinggi dijadikan sebagai satu instrumen perancangan pewarisan yang dapat dikembangkan dalam sistem perancangan kewangan Islam selain hibah, wasiat dan faraid. Walaupun penerimaan dan pelaksanaannya masih belum meluas dalam kalangan masyarakat mahupun pihak berkaitan di Malaysia, dapatan kajian menunjukkan bahawa pihak-pihak berkepentingan khususnya MAIN sebagai pemegang tunggal dan pihak industri bersedia meneroka konsep wakaf *zurri* sebagai instrumen pewarisan.

Cabaran dari segi jenis harta, kaedah berwakaf (bertempoh/kekal), kecekapan pengurusan, upah dan penerimaan waris yang dikenal pasti dalam kajian perlu ditangani secara sistematik agar perkara ini dapat dilaksana dengan lebih baik antaranya melalui kerjasama erat di antara MAIN dengan pihak industri. Selain itu, kesedaran masyarakat dan pihak pemegang taruh yang terlibat dalam aspek pewarisan umat Islam di Malaysia juga perlu diperkukuhkan melalui pendidikan dan pendedahan maklumat yang meluas.

Kajian ini mencadangkan dua model asas pelaksanaan wakaf *zurri* berdasarkan konsep campuran di antara wakaf ahli (zurri) dengan wakaf *khayri* (wakaf am) menggunakan pendekatan wakaf secara bertempoh yang bermatlamatkan praktikaliti dan menjamin niat asal ke arah kebajikan diteruskan. Kedua-dua model ini juga mengambil kira peranan pihak industri sebagai *mutawalli*/ operator, dan juga tentang pendekatan pengurusan harta secara individu dan kumpulan (pool).

Penting untuk difahami bahawa sebarang penetapan parameter ke atas pelaksanaan wakaf adalah berdasarkan keperluan semasa. Ini kerana, menurut Syahnaz (2008), setiap perkara berkaitan dengan wakaf adalah merupakan persoalan ijtihad dan ulama bersepakat bahawa tujuan wakaf mestilah membawa kepada kebaikan (*birr*). Disebabkan sifat *ijtihadi* tersebut, wakaf terbuka kepada pentafsiran-pentafsiran baru, dinamik dan realistik yang boleh dikembangkan potensinya sesuai dengan keperluan zaman (Syahnaz, 2008).

Dapatan kajian ini adalah berdasarkan kepada analisis ciri dan kelebihan serta kekurangan yang dimiliki oleh wakaf *zurri* dalam konteks perundangan semasa di Malaysia. Manakala model-model yang dicadangkan di dalam artikel ini pula merupakan model-model yang belum dibuktikan keberkesanan pelaksanaannya.

Justeru bagi kajian lanjutan, pemerhatian dari sudut implikasi perundangan tentang keterbatasan peruntukan undang-undang menyekat inovasi dalam pelaksanaan wakaf *zurri* dan apakah bentuk pindaan yang wajar diteroka. Seterusnya, kajian keberkesanan Model 1 dan Model 2 boleh dilaksanakan menerusi simulasi kewangan untuk menilai kebolehlaksanaan model tersebut oleh pihak industri baik sebagai mutawalli atau sebagai operator. Selain itu, kajian kelestarian pewarisan harta iaitu tentang sejauh mana manfaat wakaf *zurri* boleh menjamin kebajikan waris sehingga generasi kedua dan seterusnya, berbanding risiko kehilangan kekayaan keluarga seperti yang sering berlaku dalam harta pusaka biasa juga boleh diteroka.

6. PENGHARGAAN

Penulisan ini merupakan sebahagian daripada dapatan kajian yang mendapat suntikan dana daripada Permodalan Nasional Berhad (PNB) dan Institut Kefahaman Islam Malaysia (IKIM) di bawah projek bertajuk “Kajian Konseptual Potensi Penggunaan Wakaf *Zurri* Sebagai Satu Instrumen Perancangan Pewarisan Kontemporari.”

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CHALLENGES AND OPPORTUNITIES IN MICROFINANCE: INTEGRATING WAQF WITH AMANAH IKHTIAR MALAYSIA'S SUPPORT FRAMEWORK

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ABSTRACT

This study explores the challenges faced by microentrepreneurs in Malaysia, focusing on beneficiaries of Amanah Ikhtiar Malaysia (AIM). It aims to assess the sustainability of their businesses, access to financing, and the effectiveness of AIM's support services. Microentrepreneurs in Malaysia struggle due to financing limitations, operational constraints, and time pressures. Conventional banks often overlook these segments due to perceived risks. While microfinance institutions like AIM offer support, their reach is sometimes limited by repayment challenges and funding constraints. The study also investigates the potential integration of Islamic social finance, specifically *waqf* with AIM's existing framework to strengthen support for microentrepreneurial development. A qualitative research design was adopted to gather both primary and secondary data. Primary data were collected through a semi-structured interview with a regional AIM officer, focusing on AIM's mechanisms, challenges, and opportunities for integration with *waqf*. Secondary data were derived from academic journals, institutional reports, and related literature. Findings indicate that AIM provides structured microfinancing and training programs, successfully achieving a high loan repayment rate of 98%. However, challenges remain, including low entrepreneurial literacy, digital skill gaps, and overreliance on loans. AIM is addressing these through strategic partnerships and digital transformation initiatives. This study highlights the role of Islamic social finance in enhancing the long-term sustainability of microfinance and poverty eradication programs in Malaysia.

Keywords: Microfinance, Amanah Ikhtiar Malaysia, Islamic Social Finance, Waqf, Microentrepreneurs

1. INTRODUCTION

A microentrepreneur is a very small business, usually operated by one person (the owner) or a small group of individuals. It typically requires a small amount of capital to start and run, and it often serves a local or niche market (Mat Daud, et al, 2023). Despite their small scale, these businesses play a crucial role in economic development by creating job opportunities, increasing household incomes, and supporting local markets (Grisworld, 2025). In developing countries such as Malaysia, microentrepreneurs form a significant part of the economy. However, they face numerous challenges in sustaining and expanding their businesses, such as limited access to financing, minimal digital marketing exposure, low technological adoption, and a lack of formal business support (Grisworld, 2025). Advertising and promotional tools are often expensive, leaving many of these businesses' unknown to wider markets, further hindering their competitiveness and scalability. To address these challenges, Microfinance Institutions (MFIs) such as Amanah Ikhtiar Malaysia (AIM) have been established. Founded on 17 September 1987 under the Trustees (Incorporation) Act 1952 [Act 258], AIM operates as Malaysia's largest microcredit institution, offering interest-free loans (Qard Hasan) primarily to low-income individuals, especially women (Amanah Ikhtiar Malaysia, 2025). While AIM has made notable progress, the sustainability of its impact remains a key concern Islamic social finance instruments, particularly *waqf*, have emerged as potential complements to microfinance models. *Waqf* refers to the endowment of assets for charitable or public benefit, where the asset's usufruct is dedicated in perpetuity to specified beneficiaries. Although commonly perceived as a charitable tool, *waqf* serves as an investment in long-term community development and economic empowerment. According to SME Corporation Malaysia (2023) and the Department of Statistics Malaysia (DOSM), micro, small, and medium enterprises (MSMEs) represent 96.9% of total business establishments, or 1,101,725 firms in 2023, up from 907,065 firms in 2015. This reflects an average annual growth rate of 2.5% over eight years.

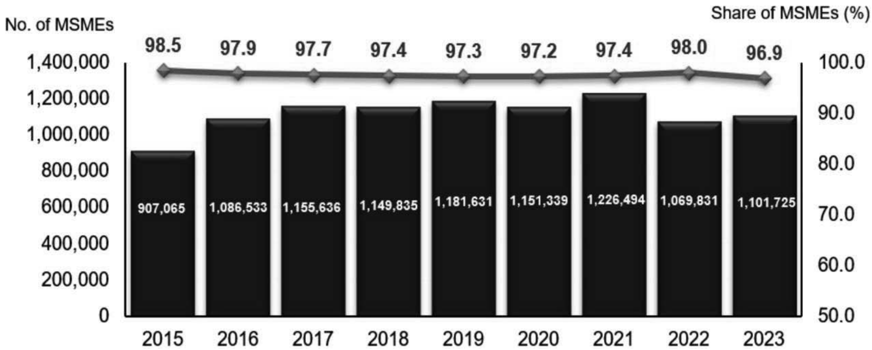

Figure 1: Total Number of MSMEs

The services sector accounted for 83.9% of MSMEs (924,170 firms), followed by construction (9.3%), manufacturing (5.4%), agriculture (1.2%), and mining and quarrying (0.2%). Microenterprises comprise the majority, 69.8% or 767,421 firms, underscoring the need for improved access to financing, training, and institutional support.

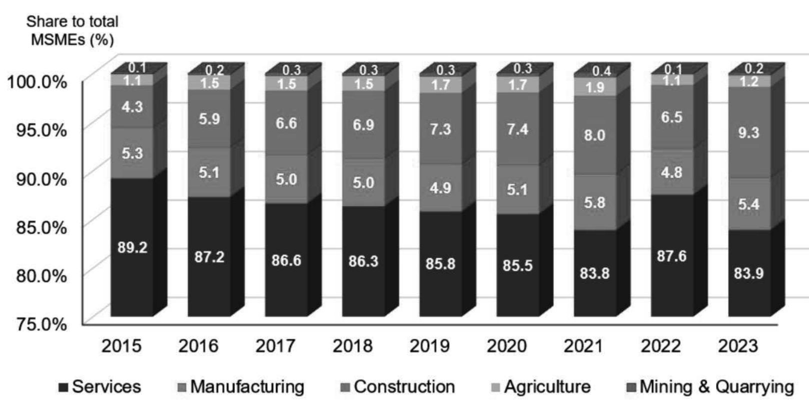

Figure 2: Number of Economic Sectors Involved

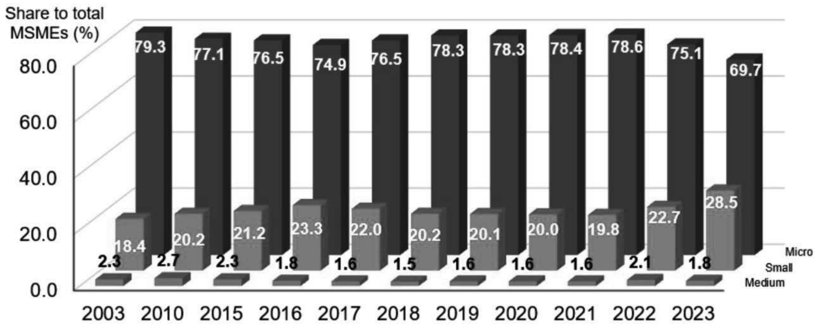

Figure 3: Number of MSMEs by Category

One significant initiative is the Wakaf Halal PKS programme by Yayasan Waqaf Malaysia (YWM), launched in collaboration with Halal Development Corporation Berhad (HDC). This programme aims to:

1. Provide business asset support to micro and small halal-certified entrepreneurs;
2. Strengthen entrepreneurial competencies through training;
3. Encourage halal certification via professional mentoring.

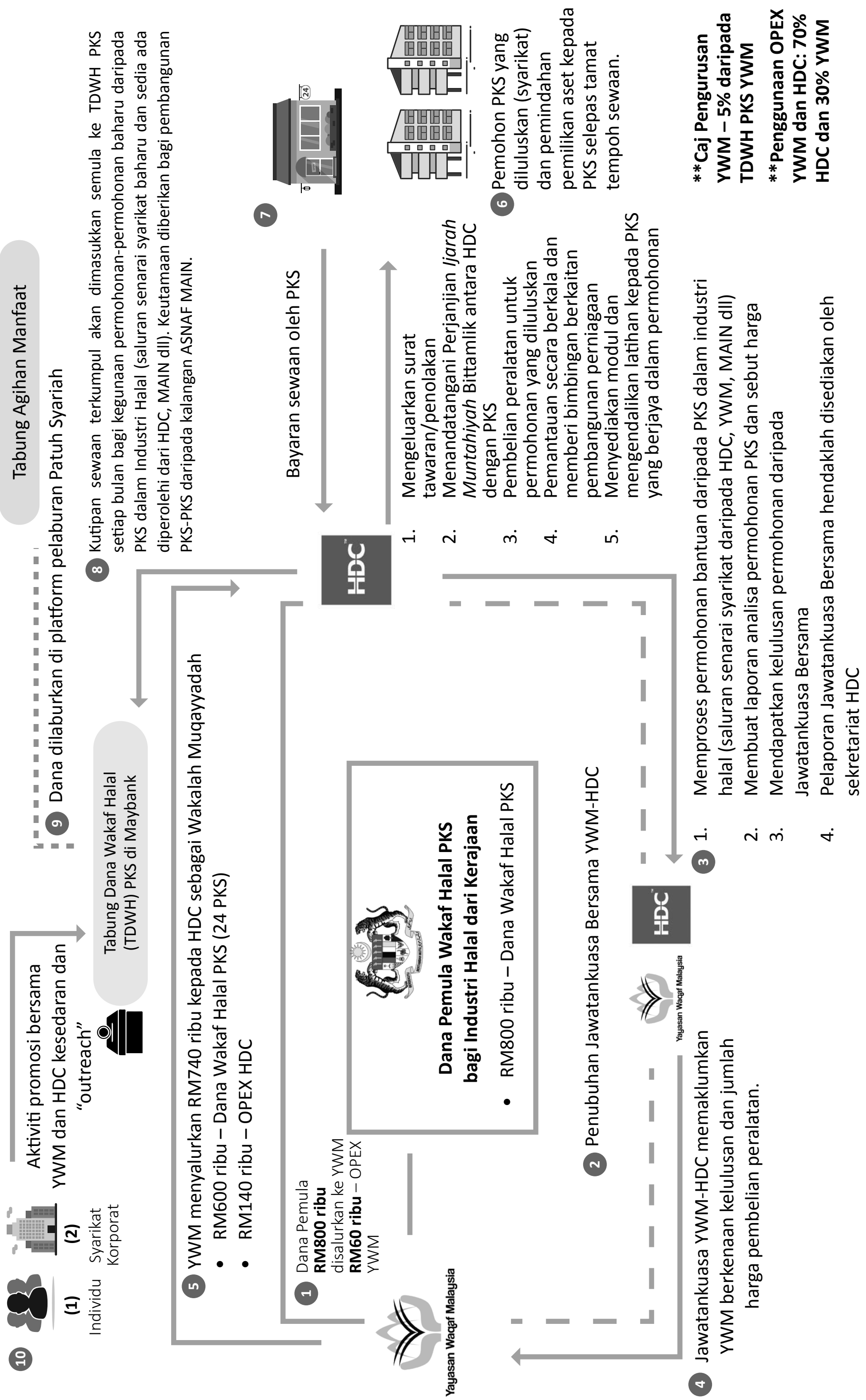

Figure 4: Overview of the Wakaf Halal PKS Programme

a. Total Collection of Malaysia Cash Waqf for 2022

Bil.	Produk Wakaf	Jumlah Kutipan (RM)
1.	Tabung Wakaf Tunai Khas Perkhidmatan Air	895,008.61
2.	Wakaf Tunai Am	1,865,991.00
3.	Sijil Wakaf Tunai Kesihatan	30,615.00
4.	Tunai Wakaf Bank Rakyat – Yayasan Waqaf Malaysia	537,654.59
5.	Sijil Wakaf Bangunan	22,550.00
6.	Sijil Wakaf Tunai Pendidikan	29,130.00
7.	Tabung Wakaf Masjid Hijau	151,518.49
8.	Sijil Wakaf Tunai Pembangunan Ekonomi	10,430.00
9.	Wakaf Prihatin	5,659.05
10.	Wakaf Tunai Pendidikan YWM – PINTA	3,429.80
11.	Tabung Cakna Armalah	118,809.15
12.	Program iTEKAD CIMB Islamic Entrepreneur 2.0	162,620.99
13.	Dana Wakaf Bencana	53,029.27
14.	Wakaf Halal PKS	1,951.01
15.	Wakaf Makmal Bahasa Digital Bergerak	10,632.19
	Jumlah Keseluruhan	**3,899,029.15**

Figure 5: Total Income Generated by Wakaf Halal PKS

With RM4 million allocated by the Ministry of Finance, this *waqf*-based model supplies business equipment (e.g., dough mixers, poultry processors) on a lease basis worth up to RM25,000 per entrepreneur (Wakaf Halal PKS, 2022). The programme's sustainability is maintained by recycling rental payments back into the waqf fund, a revolving model demonstrating effective resource mobilisation. This practical application of *waqf* supports the study's objective to explore integration between Islamic social finance and microfinance institutions like AIM. The structured use of *waqf* assets presents a scalable solution for bridging financial and resource gaps among microentrepreneurs. Small and micro businesses play a vital role in employment generation and socio-economic stability (Jamak et al., 2022). Despite their potential, many microentrepreneurs in Malaysia struggle due to financing limitations, operational constraints, and time pressures (Sheikh Heile, 2011). Conventional banks often overlook these segments due to perceived risks. While microfinance institutions like AIM offer support, their reach is sometimes limited by repayment challenges and funding constraints. Simultaneously, *waqf*, a promising Islamic social finance instrument, remains underutilised due to legal, administrative, and awareness issues (Haneef et al., 2013). The lack of structured collaboration between *waqf* institutions and MFIs creates a gap in sustained support for microentrepreneurs. This study seeks to address how *waqf* can be better mobilised and integrated with microfinance models to strengthen financial inclusion.

2. LITERATURE REVIEW

2.1 Microentrepreneurs in Malaysia

Microentrepreneurs in Malaysia have continued to expand rapidly and now play an essential role in global and local economies. Typically emerging from low-income households and engaging in small-scale trade and services, these entrepreneurs generate employment and contribute significantly to national economic growth (Munoz et al., 2014). Microenterprises are widely recognized as the backbone of economic development and serve as vital mechanisms for addressing socio-economic inequalities. Despite their importance, microentrepreneurs often struggle to survive or grow due to numerous challenges. A consistent finding in microenterprise research is that access to appropriate financial products and the financial capability of entrepreneurs jointly determine firm sustainability. Recent empirical work and reviews argue that microfinance alone rarely suffices to improve firm outcomes unless combined with financial-literacy training and governance improvements (González-Prida et al., 2025; Osuma, 2025). Systematic reviews emphasize that product design e.g., flexible repayment schedules, small-sum working-capital products — and complementary non-financial services (training, mentoring) improve uptake and productive use of credit (Padilla-Angulo et al., 2023). Resilience has become prominent after the pandemic: microenterprises rely heavily on informal networks, rapid product pivots, and short-term financing to survive shocks, but these strategies are insufficient for deep liquidity crises (Kronblad et al., 2024; Padilla-Angulo et al., 2023). Systematic literature reviews and bibliometric studies indicate that microfirms' survival frameworks emphasize adaptive capabilities (e.g., diversification, digital sales channels) yet underscore the fragility of microbusiness balance sheets: many firms that survive short shocks ultimately close due to cumulative losses and lack of access to formal relief. The literature therefore calls for policy packages that combine emergency liquidity, market linkages, and capacity building rather than one-off cash transfers alone. Financial literacy interventions have been found to improve decision-making and reduce maladaptive coping strategies; however, heterogeneity in program design and weak evaluation methods remain limitations. In Malaysia, many are officially registered with the Companies Commission of Malaysia or licensed by local authorities. However, they face barriers such as limited access to bank loans, lack of marketing resources, technological limitations, and insufficient skilled labour (Psaila, 2007; Hashim, 1999). Additionally, low business literacy and minimal access to professional mentorship further hinder their capacity to scale and contribute meaningfully to national development.

2.2 The Role of Microfinance Institutions (MFIs)

Microfinance institutions (MFIs) serve as critical vehicles for reducing financial exclusion by providing small loans and essential financial services to underserved populations. Globally, MFIs exist in various forms, from informal community-based systems and cooperatives to donor-funded NGOs and regulated financial institutions. In Asia, regulatory frameworks vary widely, involving agencies such as the Central Bank, Register of Societies, Ministry of Finance, and Securities Commission. In Malaysia, microcredit provision has existed for decades. Early success was often attributed to close monitoring and strong borrower relationships, which helped detect repayment risks promptly. Collaboration between MFIs and government development agencies also proved instrumental, particularly in reaching rural communities. However, some government-led programmes struggle with ineffective implementation, top-down strategies, and weak policy support. Political interference and poor monitoring systems further hinder success. To enhance impact, Malaysian MFIs must improve delivery systems and expand outreach to underserved communities. Additionally, strategic collaboration with Islamic social finance mechanisms such as *waqf* offers new avenues for sustainable microfinance development.

2.3 Waqf as an Islamic Finance Instrument

Waqf, a cornerstone of Islamic social finance, has long served as a mechanism to promote community welfare. Traditionally, *waqf* involves the voluntary, perpetual endowment of assets — such as land, buildings, or movable property — for the benefit of the public (Sairally, 2024a).

Historically, it funded mosques, cemeteries, schools, and essential infrastructure. In recent decades, however, Islamic finance has shifted from a sole focus on Shariah compliance to broader objectives that encompass social impact (Kuanova et al., 2021).

Modern *waqf* instruments include cash waqf, waqf shares, waqf banks, waqf sukuk, and waqf real estate investment trusts (Sairally, 2024a). Among these, cash waqf has gained prominence due to its flexibility. Instead of donating physical assets, individuals contribute cash, which is pooled and invested. The returns fund public goods and social services (Ahmad et al., 2021). Technology has further enhanced transparency, accountability, and public participation in *waqf* management. Malaysia's myWakaf initiative demonstrates effective collaboration between State Islamic Religious Councils (SIRCs) and Islamic banks in mobilising waqf funds for development (Othman et al., 2022). Cash waqf is increasingly being directed to fund micro and small halal businesses in Malaysia, Indonesia, Kuwait, and Bangladesh. Despite this progress, many waqf institutions remain underdeveloped due to weak governance, unclear legal frameworks, and limited fundraising capacity (Shaikh et al., 2017). While literature acknowledges the potential of *waqf* to support microentrepreneurs, empirical studies on its integration with MFIs remain scarce. Although scholars have proposed several conceptual frameworks (Kuanova et al., 2021), few have examined practical collaboration with institutions like Amanah Ikhtiar Malaysia (AIM). This study aims to fill this gap.

2.4 Integration of Waqf and Microfinance

The integration of *waqf* and microfinance is gaining attention as a sustainable strategy for poverty alleviation and inclusive development. Both frameworks share a common goal: to empower underprivileged communities (Haneef et al., 2015). MFIs are effective in reaching rural populations and delivering social support but often face financial limitations due to high operating costs. Conversely, waqf institutions possess abundant financial potential yet lack the operational systems and expertise to execute development initiatives effectively (Journal of Fatwa Management and Research, 2023). This creates a functional mismatch — MFIs have strong delivery capacity but limited funds, while *waqf* institutions have funds but limited outreach capabilities. Scholars have proposed integrating cash waqf as a funding source for MFIs. This approach allows professionally managed *waqf* funds to support income-generating activities for microentrepreneurs (INCEIF, 2023). A notable example is the Integrated Cash Waqf Micro-Enterprises Investment (ICWME-I) model by Mohd Thas Thaker et al. (2020), which merges cash waqf financing with human capital development programmes. Although promising in theory, real-world implementation remains limited. Despite cash waqf initiatives by Islamic banks, collaborations with major MFIs like AIM are scarce. Therefore, this study aims to explore how such integration can be operationalised in Malaysia, particularly by examining how waqf-based funding can complement AIM's existing microfinance model to enhance entrepreneurial sustainability.

3. RESEARCH METHOD

This study adopts a qualitative research design to explore the integration of *waqf* and microfinance through the case of Amanah Ikhtiar Malaysia (AIM). The qualitative approach is suitable for investigating institutional practices and perceptions, enabling rich, descriptive insights aligned with the exploratory nature of the study. Two types of data were collected: primary and secondary. Primary data was obtained through a semi-structured interview with a representative from AIM. The interview focused on AIM's support mechanisms for microentrepreneurs, follow-up strategies, institutional challenges, and the perceived potential of Islamic social finance tools such as *waqf*. Secondary data was sourced from academic journals, institutional reports, and publications relevant to *waqf*, microfinance, and microentrepreneur development. These documents provided the theoretical and contextual framework necessary to support and validate the findings derived from primary data. The data is analysed using descriptive and content analysis.

4. RESULTS

This section presents the key findings from the semi-structured interview conducted with a regional executive officer from Amanah Ikhtiar Malaysia (AIM). The interview was designed to explore AIM's current support for microentrepreneurs, the challenges faced by the institution, and the potential role of waqf in complementing AIM's financial support system.

4.1 Background of Amanah Ikhtiar Malaysia

Amanah Ikhtiar Malaysia (AIM) is a non-governmental organisation (NGO) established based on the adaptation of the Grameen Bank model from Bangladesh, pioneered by Professor Muhammad Yunus. Grameen Bank, also known as the "village bank", introduced microcredit financing to empower the poor by providing collateral-free loans for income-generating entrepreneurial activities. Since its establishment over 36 years ago, AIM has evolved through three strategic phases: initially serving the poorest communities, then the poor, and subsequently the low-income group. These phases reflect AIM's progressive commitment to eradicating poverty through entrepreneurship. To date, AIM remains Malaysia's only large-scale NGO that champions poverty reduction through micro-entrepreneurship and has garnered international recognition for its effective microfinance programmes.

4.2 Financial Tools/Mechanisms Applied by AIM

AIM provides small-scale financing to microentrepreneurs, known as *Sahabat Usahawan*[1]. Financing amounts range from RM1,000 to RM30,000, with weekly repayments scheduled over a one to two year period depending on loan size. Alongside financial aid, AIM offers entrepreneurial training through collaboration with agencies such as INSKEN[2], KEMAS[3], and Kolej Komuniti. Further support is provided through the *Program Beriktihar Menambah Rezeki* (PBMR), an initiative offering advisory services in cooperation with agencies like the Department of Fisheries and financial institutions. These services are tailored to the nature of each entrepreneur's business. AIM's core mission is to improve the standard of living for the poor and low-income communities through sustainable microfinance.

4.3 Demographic Coverage of AIM Beneficiaries

Initially, AIM's efforts focused on the rural poor. Over time, AIM launched the *Urban Microcredit Programme*, targeting urban poverty. Today, AIM's services cover nearly the entire country, including Sabah and Sarawak, and support is provided regardless of ethnicity, as long as applicants meet AIM's eligibility criteria. This broad reach is aligned with AIM's vision to empower all qualified low-income individuals.

1 "Sahabat Usahawan" refers to the microentrepreneurs or members (participants) of AIM's microcredit programmes.

2 INSKEN (Institut Keusahawanan Negara/National Entrepreneurship Institute) Established by the Government of Malaysia under the Ministry of Entrepreneur Development and Cooperatives (KUSKOP).

3 KEMAS (Jabatan Kemajuan Masyarakat/Community Development Department) Agency under The Ministry of Rural and Regional Development (KKDW).

4.4 Success Rate of Microentrepreneurs under AIM

AIM's success can be assessed through repayment rates and improvements in clients' standard of living. The institution has achieved a repayment rate of 98%, demonstrating strong financial discipline among its clients. Furthermore, many *Sahabat Usahawan* have shown increased capacity to acquire assets such as homes and vehicles, a significant improvement from their pre-AIM status. These outcomes are consistent with the findings of Gibbons and Kasim (as cited in The Green Book for the Poorest Families), who noted that the poor, when provided with capital, can escape poverty through entrepreneurial activities. AIM's consistent support has helped many of its clients break the poverty cycle.

4.5 Challenges and Limitations Faced by AIM

Amanah Ikhtiar Malaysia (AIM) continues to face several persistent challenges in fulfilling its mission of empowering microentrepreneurs. Among the most pressing issues are low levels of entrepreneurial literacy, overreliance on loans, and limited digital and technological competencies among its Sahabat Usahawan (members). Many beneficiaries possess only basic business knowledge and lack structured training in areas such as financial management, marketing, and innovation, which constrains their ability to scale up operations or diversify income sources. This knowledge gap contributes to a tendency to rely primarily on microcredit as a survival tool rather than a springboard for sustainable business growth. In addition, the digital divide remains a significant barrier; a large proportion of AIM clients are from rural and semi-rural areas, where digital illiteracy and poor infrastructure limit adoption of e-commerce, online marketing, and digital payment systems. Such shortcomings not only reduce competitiveness in an increasingly technology-driven market but also leave many microentrepreneurs vulnerable to market disruptions, as seen during the COVID-19 pandemic. Another challenge lies in the fragmented landscape of entrepreneurship support programmes in Malaysia. While multiple agencies such as SME Corp, TEKUN Nasional, and MARA offer various forms of assistance, limited coordination often leads to duplication of efforts, inefficiency, and confusion among beneficiaries. This reduces the effectiveness of interventions and prevents microentrepreneurs from accessing comprehensive support packages that combine finance, skills development, and market facilitation. Recognising these limitations, AIM has begun forging strategic collaborations with higher education institutions, research centres, and industry players to design targeted training, mentorship, and capacity-building programmes. These partnerships aim to build entrepreneurial literacy, improve digital readiness, and provide more holistic support tailored to the evolving needs of beneficiaries. At the same time, AIM is actively pursuing digital transformation initiatives to modernise its operations and improve service delivery. Efforts include promoting the use of online platforms for financing applications, monitoring repayment schedules, and reporting business progress. The adoption of such systems not only enhances transparency and efficiency but also gradually familiarises members with digital tools, encouraging them to integrate similar technologies into their own business models. Moreover, AIM is exploring the use of fintech solutions, mobile applications, and data-driven monitoring systems to better track the performance of microentrepreneurs and identify those in need of additional support. Collectively, these measures reflect AIM's recognition that the long-term sustainability of microenterprises depends not solely on access to microcredit, but also on capacity development, digital empowerment, and integrated institutional support that align with Malaysia's broader agenda of inclusive economic growth.

5. DISCUSSION

5.1 Exploring the Status and Challenges of Microentrepreneurs In Malaysia

The literature and interview findings consistently highlight the structural challenges facing microentrepreneurs in Malaysia, such as limited financing, poor digital literacy, and minimal access to strategic training or market exposure. The interview with AIM's officer also confirmed issues such as business planning deficiencies, overdependence on microloans, and inadequate digital capacity among *Sahabat Usahawan*. While AIM's support structure is robust and has led to positive outcomes, this study supports previous literature suggesting that financial aid alone is insufficient. Instead, a multi-agency and multi-dimensional approach is required, incorporating education, infrastructure, and government support to ensure microentrepreneur sustainability.

5.2 Examining the potential role of waqf in supporting AIM

The literature presents waqf as a viable mechanism for supporting financial inclusion and socio-economic development. Instruments such as *cash waqf* can be channelled into productive activities like providing equipment or business training. However, the empirical component of this study (the interview) did not yield specific waqf-related data, as AIM's respondent shared only general documents. Nonetheless, the academic discourse, particularly the ICWME-I model by Mohd Thas Thaker et al. (2020), demonstrates that integrating cash waqf with human capital programmes yields promising outcomes. Similarly, studies by Zauro et al. (2020) support the feasibility of waqf-MFI integration for microentrepreneurial development. This indicates the need for more practical collaborations between waqf institutions and MFIs like AIM to build financially inclusive ecosystems.

6. CONCLUSION

This study examined the challenges faced by microentrepreneurs in Malaysia, particularly those under the Amanah Ikhtiar Malaysia (AIM) scheme, and explored the potential role of Islamic social finance — specifically waqf — in enhancing their development. Findings show that although AIM's microfinance model has achieved high repayment rates and contributed to improved livelihoods, persistent structural challenges remain, including low entrepreneurial literacy, digital skill gaps, and an overdependence on loans. In this context, waqf can serve as a complementary mechanism rather than a substitute for microcredit. Its application in microentrepreneur development may take several forms: (i) financial support through waqf-based venture funds or revolving capital to reduce overreliance on debt, (ii) capacity building by dedicating waqf revenues to training, mentoring, and digital literacy programs, (iii) infrastructure provision such as shared business facilities, digital hubs, or marketplaces funded by waqf assets, and (iv) social protection via waqf allocations for microentrepreneurs facing economic shocks or business downturns. By integrating such waqf-based instruments into AIM's framework, the institution could shift from a primarily credit-driven model toward a more holistic and sustainable support system. This integration would not only enhance AIM's long-term impact in poverty alleviation but also align with the Maqasid Al-Shariah objectives of promoting social justice, financial inclusion, and community welfare. Ultimately, the incorporation of waqf into microfinance offers a pathway to strengthen microentrepreneurial resilience, reduce vulnerability to debt cycles, and ensure that empowerment efforts are sustainable and transformative rather than short-lived.

6.1 Theoretical and Practical Implications

Theoretically, this research contributes to the growing body of literature on Islamic social finance, particularly in the context of microentrepreneurship. It supports the argument that financial institutions should not only be Shariah-compliant but also socially impactful.

Practically, this study provides a foundation for partnerships between organisations like AIM and waqf bodies such as Yayasan Waqaf Malaysia. It encourages policymakers to formalise the integration of waqf into national development strategies, particularly for rural and low-income entrepreneurs.

6.2 Limitations of the Study

This study relied on a single qualitative interview, which limits the generalisability of the findings. Broader institutional insights, including those from waqf authorities and additional stakeholders, would provide a more holistic perspective. Furthermore, the interviewee did not directly address the potential of waqf integration, resulting in a heavy reliance on secondary literature. Future research should include empirical case studies involving actual waqf-MFI collaborations to assess scalability and impact.

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ADVANCEMENTS IN DIGITAL TRANSFORMATION AMONG MALAYSIAN ZAKAT INSTITUTIONS

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ABSTRACT

The integration of advanced technology into the management of zakat is significantly transforming the way institutions operate, collect, and effectively distribute zakat funds to those in need. The level of technology adoption among zakat institutions in Malaysia remains varied, with some institutions being more advanced while others still lag behind. This research therefore aims to evaluate the current state of technology usage among Malaysian Zakat Institutions as of 2025. In detail, this research focusing on the institutions' website technology disclosures, enactment updated, online applications and compares the 14 zakat institutions, highlighting trends, gaps, and best practices in technological transformation. This comprehensive study employs a qualitative, comparative research design methodology to thoroughly analyze the current state of technology adoption across the 14 prominent zakat institutions in Malaysia. The analysis reveals several critical conclusions regarding the evolution of zakat institutions in the digital landscape. Firstly, there has been a universal adoption of online payment systems across all zakat institutions, signifying a broader national transition toward digital transactions that enhance convenience and accessibility for contributors. However, disparities in technological advancement persist, as larger institutions typically lead in digital innovation, whereas smaller organizations struggle with limited resources and expertise, resulting in a fragmented technological landscape. This research significantly contributes to the field by providing an up-to-date, comparative analysis of technology adoption across Malaysian Zakat Institutions, highlighting progress, disparities, and best practices, and offering insights to inform policy and strategic improvements in digital zakat management.

Keywords: Zakat Institutions, Malaysia, Digital, Technology, Online Payment

1. INTRODUCTION

As one of the five pillars of Islam, zakat is a required almsgiving payment intended to promote social justice and income redistribution in Muslim communities. It is essential for reducing poverty, bolstering social welfare initiatives, and resolving economic disparities. Zakat has become increasingly important worldwide because it aligns with Islamic social finance principles (Bayinah, 2017). Zakat payers must distribute 2.5 percent of their money to eight different beneficiary categories, or aṣnaf, according to al-Qaradawi (2011). Although the ultimate goal of zakat is to progressively turn the aṣnaf into zakat payers, it also seeks to alleviate poverty.

As a vital part of Malaysia's Islamic financial framework, zakat plays a crucial role in alleviating poverty in the country. Various Islamic organizations manage the state-level collection of zakat, ensuring the process aligns with federal guidelines (Razak, 2020). As an example on the stats, in 2023, the total amount of Zakat funds collected by Lembaga Zakat Selangor reached up to over RM1 billion, as reported by Bernama. Each individual state has established its own dedicated zakat institution that is tasked with overseeing the entire process. These institutions are fundamentally responsible for ensuring that the collection, management, and disbursement of zakat funds are conducted in strict accordance with Shariah principles as well as local regulations that govern financial transactions (Ridwan et al., 2019). In addition to their primary duties, Malaysian Zakat Institutions are in charge of financial reporting, stakeholder confidence, and public awareness initiatives. Their ability to collect and distribute funds efficiently affects their effectiveness. With platforms for digital payments, real-time tracking, and improved stakeholder communication, technology integration has become a key enabler in accomplishing these objectives (Abdul, 2023).

Throughout the years, technological innovations have transformed financial systems around the world, including Islamic finance and the management of zakat. In Malaysia, zakat institutions have progressively adopted digital transformation to improve their operational efficiency, broaden donor engagement, and enhance service delivery to beneficiaries. Innovations such as online payment platforms, mobile applications, and automated distribution systems have become essential elements of contemporary zakat management. Additionally, technology significantly contributes to boosting transparency and accountability, which are crucial factors that affect public trust and participation with zakat institutions. Despite notable progress in the digital transformation of zakat institutions particularly with the universal adoption of online payment systems there remains a significant disparity in the level of digitalization across institutions in Malaysia. Larger, more established zakat bodies tend to lead in implementing advanced digital tools such as mobile apps, automated application systems, real-time tracking of zakat distribution, and comprehensive online disclosures. These institutions often have better access to funding, skilled personnel, and infrastructure, allowing them to innovate more rapidly.

Conversely, smaller zakat institutions struggle with limited financial resources, inadequate technical expertise, and outdated systems, which hinder their ability to keep pace with digital advancements. This uneven development creates a fragmented digital landscape, where the quality of service delivery, transparency, and user experience can vary widely depending on the institution. Such disparities not only affect the efficiency of zakat management but may also erode public trust and limit the potential of technology to enhance outreach and impact. Differences in governance, funding, and infrastructure at the state level have resulted in inconsistencies in the adoption of digital solutions (Rosele et al. , 2022). Understanding and addressing these disparities are crucial for ensuring equitable access to zakat services nationwide. This paper therefore is prepared to update the observation on technology adoption among Malaysian Zakat Institutions for the industry and authority awareness on enhancing zakat system in Malaysia.

2. EXISTING LITERATURES

In 2020, Che Mohd Salleh and Chowdhury have conducted a seminal study titled "Technological Transformation in Malaysian Zakat Institutions: A Qualitative Analysis." This research provided a detailed comparative analysis of the technological capabilities of the ten zakat institutions in Malaysia. The study assessed technology adoption through various dimensions, including website functionalities, online applications, and digital payment systems, offering insights into the strengths and weaknesses of each institution (Salleh & Chowdhury, 2020). Key findings of the study included:

i. A growing reliance on online platforms for zakat collection and donor engagement.
ii. Significant disparities in technological maturity among institutions, with some demonstrating advanced capabilities while others lagged behind.
iii. The importance of updating zakat enactments to facilitate and regulate the adoption of new technologies.
iv. Challenges such as limited budgets, lack of technical expertise, and resistance to change in certain institutions.

While Che Mohd Salleh and Chowdhury (2020) provided a snapshot of technological transformation in 2020, it did not account for developments in subsequent years, particularly in response to global challenges such as the COVID-19 pandemic. This underscores the need for a follow-up study to capture the current state of technology adoption and assess the progress made by Malaysian Zakat Institutions over the past four years.

2.1 Research Gap

Since the 2020s, the landscape of technology and zakat management has evolved significantly. The global COVID-19 pandemic accelerated the adoption of digital services across multiple sectors, including Islamic finance. Lockdowns and restrictions necessitated a shift toward online platforms, creating both opportunities and challenges for zakat institutions. These changes have likely influenced the way zakat is collected, managed, and distributed in Malaysia, but there is limited research documenting these developments (Ninglasari & Muhammad, 2021).

Additionally, emerging technologies such as blockchain, artificial intelligence, and big data analytics have started to gain traction in Islamic finance. These tools offer potential solutions to longstanding challenges in zakat management, including ensuring transparency, preventing fraud, and optimizing resource allocation (Chong, 2021). Despite their potential, the extent to which Malaysian Zakat Institutions have embraced these technologies remains unclear.

Furthermore, changes in state-level zakat enactments may have influenced the adoption and regulation of technology within zakat institutions. Updated laws and policies could either facilitate or hinder digital transformation, depending on their design and implementation.

This research seeks to fill these gaps by providing an updated comparative analysis of the fourteen zakat institutions in Malaysia as of 2025. By evaluating their current technological capabilities, this study aims to identify progress made for the period of 5 years, highlight persisting challenges, and offer recommendations for future improvements. It also explores the role of policy changes and emerging technologies in shaping the future of zakat management in Malaysia.

This research aims to:

1. Evaluate the current state of technology usage in Malaysian Zakat Institutions in 2024.
2. Analyze the progress since the 2020 study, focusing on website disclosures, online applications, and updates in zakat enactments.
3. Provide a comparative analysis of all zakat institutions in Malaysia, highlighting trends, gaps, and best practices in technological transformation.

2.2 Overview of Technology in Zakat Management

The integration of advanced technology into the management of zakat is significantly transforming the way institutions operate, collect, and effectively distribute zakat funds to those in need. Across the globe, a variety of technological tools are playing a vital role in helping to automate many routine administrative tasks, optimize the allocation of resources, and enhance the overall efficiency of zakat disbursement to beneficiaries who rely on these funds for support (Atif et al., 2021). Online payment systems have rapidly gained popularity as they provide a convenient and accessible way for donors to contribute their zakat, effectively overcoming numerous geographical and logistical barriers that previously hindered contributions. Additionally, mobile applications have greatly expanded the outreach capabilities of zakat institutions, enabling them to engage meaningfully with younger, tech-savvy demographics who are increasingly seeking to participate in charitable giving through innovative and user-friendly platforms (Meerangani et al., 2022).

Transparency is undoubtedly an essential element in the efficient administration of zakat, the charitable contributions mandated by Islamic law. This transparency is considerably improved through the innovative use of technology. Donors now have increased demands for clear and thorough reporting on how their generous donations are utilized, and advanced digital platforms provide effective tools for real-time reporting and complete transaction monitoring. For zakat beneficiaries, technology simplifies the often complex process of applying for and receiving essential zakat support, effectively removing the need for lengthy and intricate bureaucratic procedures that can discourage those in need from obtaining help (Razzak et al., 2024).

Research in the field reveals that the integration of technology within zakat institutions varies considerably across different regions, with this disparity primarily shaped by several factors, including resource availability, the level of technical expertise, and the existing regulatory frameworks that govern these organizations. Generally, institutions situated in developed nations tend to lead in the adoption of cutting-edge technological solutions that improve their operational effectiveness and outreach. In contrast, their counterparts in less developed areas face a range of obstacles, such as inadequate infrastructure and limited funding, which restrict their capacity to implement similar technological advancements (Willya et al., 2023).

2.3 Emerging Technologies and Their Applications in Zakat

Emerging technologies present a wealth of innovative solutions that effectively address long-standing and persistent challenges in the management of zakat. By leveraging advancements such as blockchain, data analytics, and mobile applications, these technologies are revolutionizing the way zakat is collected, distributed, and monitored.

For starters, AI-powered tools have the potential to significantly enhance the process of donor profiling, thereby enabling zakat institutions to more effectively identify and target potential donors who are most likely to contribute. In addition to improve donor engagement, AI can also play a crucial role in fraud detection by meticulously analyzing patterns found in both transactions and applications, which helps to ensure that funds are disbursed exclusively to genuine beneficiaries in need of assistance (Laylo, 2023). Following that, blockchain technology fundamentally ensures transparency by meticulously maintaining a tamper-proof ledger that records all transactions in an immutable manner. This innovative approach can be particularly effective in accurately tracking the distribution of zakat funds and offering real-time updates to donors regarding how their contributions are being utilized (Chong, 2021). Lastly, data analytics tools provide institutions with the capability to effectively process and analyze vast amounts of datasets, enabling them to identify significant trends in both zakat contributions and the evolving needs of beneficiaries. Such insights can inform critical strategic decisions, such as optimizing resource allocation and refining campaign planning to better meet community needs (Paizin, 2021) (Almomani et al., 2024).

While these advanced technologies offer the potential for substantial benefits and enhancements across various sectors, significant challenges, including the high costs associated with implementation, the urgent need for skilled personnel well-versed in these systems, and the common resistance to change among employees and stakeholders, must be effectively addressed to ensure successful adoption and integration into existing frameworks.

2.4 Technological Transformation in Malaysian Zakat Institutions

Malaysia has established itself as a prominent leader in the field of Islamic finance, a position that includes a significant emphasis on its zakat institutions, which play a crucial role in the distribution of wealth within the Muslim community. These zakat institutions have increasingly recognized the importance of embracing advanced technology to enhance their operations and improve efficiency in their processes (Shaikh et al., 2020). In fact, a comprehensive study conducted in Che Mohd Salleh and Chowdhury (2020) provided a detailed and thorough assessment of the current state of technological adoption across the ten major zakat institutions operating in Malaysia.

The study identified a trend toward digitization, with institutions adopting systems such as:

- Online Platforms: Websites offering detailed information about zakat calculation, payment options, and eligibility criteria.
- Mobile Applications: Apps designed for zakat calculation, payments, and updates on institutional activities.
- Automated Payment Systems: Integration of electronic fund transfers and credit/debit card payments for seamless zakat contributions.

That being said, significant disparities were clearly observable among various institutions engaged in zakat administration. Leading organizations such as Lembaga Zakat Selangor (LZS) and Pusat Pungutan Zakat Wilayah Persekutuan (PPZ-MAIWP) have taken a prominent role in this field, effectively implementing sophisticated digital systems with advanced features aimed at improving efficiency and transparency. Conversely, smaller organizations faced considerable challenges mainly due to financial limitations and infrastructural constraints that obstructed their ability to adopt comparable technological solutions. Additionally, the research highlighted the critical necessity for standardized practices across all entities, as well as the urgent need to modernize zakat regulations to adequately address the swift technological advancements shaping the sector (Salleh & Chowdhury, 2020).

2.5 Gaps in Existing Literature

Although research concerning the integration of technology in zakat management has significantly expanded in recent years, several critical gaps remain that warrant further investigation and attention. Post-COVID-19 studies are notably limited, as there has been insufficient documentation regarding the specific impacts the pandemic has had on the technological capabilities of zakat institutions and how these capabilities have evolved during and after this global crisis (Abdul, 2023). Additionally, when it comes to emerging technologies, there are very few comprehensive studies that thoroughly explore the practical applications of advanced innovations such as artificial intelligence, blockchain, and big data analytics within the context of zakat management and their potential to enhance operational efficiencies and transparency (Salleh et al., 2022). Furthermore, there exists a significant gap in the understanding of policy impact, as there is an insufficient analysis of how recent updates to zakat enactments and regulations influence the rate and nature of technological adoption amongst various zakat institutions. Lastly, there is minimal focus on the crucial aspect of user experience, as the perspectives of both donors and beneficiaries regarding the usability, accessibility, and overall effectiveness of digital zakat platforms have not been adequately addressed in current research. These identified gaps highlight the pressing need for updated and comprehensive research that builds on previous studies, effectively addressing recent developments and emerging trends pertaining to technology in the field of zakat.

3. METHODLOGY

This research utilizes a qualitative, comparative research design methodology to thoroughly investigate the current landscape of technology adoption among fourteen Malaysian Zakat Institutions. The research framework builds on and refines the foundational model established in the 2020 study by Marhanum Che Mohd Salleh, thereby maintaining a notable level of consistency and comparability between these two important studies. The emphasis is on analyzing publicly accessible data and institutional practices, including website disclosures concerning technological capabilities, the availability and functionality of online zakat applications, and recent updates in state-level zakat legislations regarding technology utilization.

Utilizing a thorough comparative analysis, the research pinpoints the diverse similarities, key distinctions, and evolving patterns related to technology adoption in various sectors. This offers important insights into the considerable advancements achieved since 2020, while also emphasizing particular areas that still need additional enhancement and development.

3.1 Data Collection Methods

Data collection focuses on publicly available information, ensuring accessibility and replicability. The key sources of data include:

a. Institutional Websites

An extensive evaluation of the official websites belonging to all zakat organizations has been carried out to thoroughly examine the range of technological services they offer to users. The primary components analyzed during this assessment include the existence of effective online payment systems designed to streamline contributions. Moreover, the study looks into the presence and performance of zakat calculation tools that aid users in accurately determining their obligations. Another essential factor in this analysis is the degree of information transparency, which involves the availability of comprehensive financial reports and consistent updates regarding the allocation of funds. Lastly, the design and accessibility features of each website are meticulously reviewed to ensure they adequately serve a diverse user base.

b. Online Applications

Online applications created by zakat institutions undergo an extensive evaluation process that thoroughly assesses their various features, overall user-friendliness, and key functionalities. This thorough review includes a meticulous analysis of payment methods and zakat calculation tools designed to streamline the donation process for users. Additionally, effective tracking mechanisms are integrated into these apps to provide users with clear insights into their zakat contributions over time. Furthermore, the applications feature timely notifications and updates, keeping users informed about pertinent events and changes in the zakat landscape. Lastly, the incorporation of multilingual support and accessibility features is essential to accommodate diverse demographics, ensuring a broader reach and understanding of zakat practices among various user groups.

c. State-Level Zakat Enactments

Recent modifications to zakat regulations across several states are thoroughly analyzed to enhance the understanding of their considerable effect on the integration of technological innovations. This extensive evaluation includes an in-depth look at the provisions established for the implementation of digital platforms and various payment methods aimed at streamlining zakat transactions. Moreover, the analysis examines the policies enacted concerning data protection and transparency to ensure that all transactions are executed securely and are accountable to the involved stakeholders. In addition, the assessment takes into account the various incentives or obstacles that affect the adoption of new technologies, emphasizing how these elements can either promote or impede innovation within the zakat system.

3.2 Data Analysis

The collected data is analyzed using a tabular comparison approach, similar to the methodology employed in the 2020 study. The analysis is structured as follows:

a. Comparative Tables

A detailed and comprehensive table is created to enable a nuanced comparison of the technological capabilities of each institution across several dimensions. The first dimension for this evaluation is website features, which includes the availability of advanced functionalities such as payment gateways, interactive calculators, donor dashboards, and other relevant tools aimed at enhancing user engagement. Another crucial dimension is online app functionalities, which covers vital features such as payment processing, real-time notifications, tracking systems, and an overall experience that is intuitive and user-friendly. Furthermore, updates on zakat implementation is analyzed, focusing on any significant policy changes that either promote or regulate the integration of new technology within these institutions. Lastly, a thorough review of the progress made since 2020 is undertaken to assess advancements or possible stagnation in the technological capabilities of these institutions over recent years.

b. Thematic Analysis

Qualitative thematic analysis is performed to recognize and emphasize the prevalent trends, ongoing challenges, and new opportunities that exist within various institutions. The primary themes that have emerged include degrees of digital maturity, which indicate the diverse levels of technological progress among these institutions. Furthermore, significant obstacles to technology adoption are evident, including inadequate funding and a shortage of essential expertise in the area. Finally, the analysis reveals remarkable innovations and effective practices that have been successfully adopted across these institutions.

4. FINDINGS

This section presents a comprehensive analysis of the technological capabilities of all zakat institutions in Malaysia as of 2025. The findings are structured across three primary dimensions: institutional website functionalities, online application features, and updates in state-level zakat enactments. The analysis also highlights progress since the 2020 study, identifying emerging trends, persistent challenges, and best practices. Table 1 below provides a comparison of all the ten zakat institutions.

Table 1: Current Updates Among Zakat Institutions on Technology Adoption

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
1.	Pusat Zakat Melaka Zakat Melaka (PZM)	Enakmen Pentadbiran Agama Islam (Melaka) 2002 section 75 (1)	• Informative website on Zakat compare to the previous 5 years • Disclosure on amount zakat collection and distribution is via e-Bulletin since 2024 • No online zakat calculation • Live chatbox using Whatsapp	There is online payment gateway for zakat payment (www.izakat.com) • Smartphone application not present • Zakat application is done manually (form) • No zakat dashboard	*No zakat apps yet or any online system built to ease zakat payment and distribution

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
2.	Majlis Agama Islam Negeri Johor (Zakat Department)	Zakat & Fitrah Rules Year 1962	• Website is not that informative and attractive • Zakat calculation tool present • No disclosure on amount zakat collection and distribution	• There is online payment gateway for zakat payment called eMAIJ • Smartphone application not present • No live chatbox • No zakat dashboard	*There is option to pay zakat via online transfer *No online application specific for zakat
3.	Negeri Sembilan Baitulmal Body	Enakmen Pentadbiran Agama Islam (Negeri Sembilan) 2003 (Enakmen No. 10 2003).	• Website is up to date, informative and attractive • Zakat calculation tool present • Disclosure on amount zakat collection and distribution live on the website • Disclosure of community service activities	• There is online payment gateway for zakat payment • Mobile Apps for zakat payment (Zakat N9) • Online zakat assistance application • No live chatbox	*Online system for zakat calculation, payment system *Mobile Apps for zakat payment (Zakat N9)

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
4.	Majlis Agama Islam Wilayah Persekutuan (Zakat Collection Centre- PPZ)	Article 3 (5) of the Federal Constitution Section 4 (1), Act 505 Section 31, Act 505	• Zakat calculation tool in MAIWP Pocket • Disclosure of zakat collection and distribution via MAIWP Pocket	• There is online payment gateway for zakat payment • Mobile application for Asnaf tracing (MoJA) • Implementation of SoftPOS • MAIWP Pocket application for zakat activities (back to school assistance, zero hunger, Luqatah, Kaffarah, and others) • No live chatbox	*Online system for zakat (calculation, payment, statement) *Online payment system (salary deduction, direct transfer FPX, credit card, internet banking) * No mobile apps
5.	Lembaga Zakat Selangor	Trusty Act 1952	• Zakat calculation tool present • No disclosure on amount zakat collection and distribution on website • Informative website • Active in social media	• Online payment gateway present • Smartphone application present • MDEC Digital Collaboration • Live chatbox using Whatsapp	*Comprehensive online system for zakat payment, collection, and distribution e-zakat pay e-zakat online e-majikan e-ejen e-spg (salary deduction)

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
6.	Pusat Kutipan Zakat Pahang	Enakmen Pentadbiran Undang-Undang Islam 1991	• Zakat calculation tool present • Disclosure on live amount zakat collection and distribution in the website • Very informative and user friendly website • All zakat activities is disclosed in website • Active in social media (Youtube, Tiktok, instagram, Facebok, X)	*Zakat online payment (FPX) *Mobile apps (Zakat Klik) *BizZakat *Chat box is prepared via Whatsapp and handphone no.	*Zakat online payment (FPX) *Mobile apps (Zakat Klik) *Artificial intelligent usage *BizZakat
7.	Majlis Agama Islam Kelantan	Enactment 4 1994 Section 51	• Zakat calculation tool present • Live disclosure on amount zakat collection and distribution via MAIK Dashboard https://dashboard.e-maik.my) • Very informative website	*Online zakat payment system and assistance (monthly salary deduction, jompay, fpx, migs) *Mobile apps (MyMAIK e-zakat payment)	*Online zakat payment system and assistance (monthly salary deduction, JomPAY, FPX, MiGS) *Mobile apps (MyMAIK e-zakat payment)

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
8.	Majlis Agama dan Adat Resam Terengganu	Enakmen Pentadbiran Hal Ehwal Agama Islam (Terengganu) 2001 (En. 2/01) Section 70	• Zakat calculation tool present via online application • Disclosure on live amount of zakat collection and distribution in the website • Simple and straightforward website design • Not active in social media	*Online system to apply zakat and for zakat payment *Mobile Apps (Sahabat MAIDAM) *No chatbox *No zakat dashboard	*Online system to apply zakat and for zakat payment *No mobile apps
9.	Lembaga Zakat Negeri Kedah	Enakmen Lembaga Zakat Negeri Kedah Darul Aman (LZNK) 2015	• Zakat calculation tool present via online application • Disclosure on live amount zakat collection and distribution in the website • Attractive and informative website design and user friendly • Active in social media	*Mobile Apps (Zakat on touch)-quite comprehensive which not only on zakat payment *List of online application including JOM Zakat (payment, zakat calculation), Agihan Zakat Guru Agama, Asnaf Care, Agihan Pelajar Pondok, Portal Agihan, and many more	*Online zakat calculation and payment *Mobile Apps (Zakat on touch)-quite comprehensive which not only on zakat payment

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
10.	Majlis Agama Islam dan Adat Istiadat Melayu Perlis	Enakmen Pentadbiran Agama Islam Negeri Perlis 2006	• Zakat calculation tool present • No disclosure on amount zakat collection and distribution • No disclosure on annual report • Have social media account, but it's on general activities	• Online payment gateway present for zakat payment and calculation • No smartphone application • No Zakat dashboard • No online system for zakat assistance application	*Limited online system for Zakat payment *No mobile apps *No online system for zakat assistance
11.	Majlis Agama Islam dan Adat Melayu Perak	Enakmen Pentadbiran Agama Islam (Perak) 2004 (Enakmen Bil. 4 Tahun 2004)/Islamic Religious Administration (Perak) Enactment 2004 (Enactment No. 4 of 2004).	• Zakat calculation tool present • Disclosure on live amount zakat collection and distribution on website • Provide zakat assistance form via online application/ portal • List of professional amil • No financial report • Informative website, but no chatbox offered • Simple and straightforward website design • Sometimes website temporarily down	• Zakat payment system via FPX • Zakat payment system via infaq • Zakat scheduled deduction system • Smartphone application present	Not covered by the previous study by Che Mohd Salleh and Chowdhury (2020)

No.	Zakat Institutions	Enactment on Zakat	Disclosure on Related Information at Website	Zakat Online Application (as of 2025)	Zakat Online Application (as of 2020)
12.	Zakat Pulau Pinang (ZPP)	Akta Syarikat 1965	• Zakat calculation tools • Disclosure on live amount zakat collection and distribution on website • Provide zakat annual report • Simple and straightforward website design	• Zakat payment via JomPAY • Zakat payment via GoPayz • Zakat payment through portal zakatpenang2u.com • Smartphone application not present	Not covered by the previous study by Che Mohd Salleh and Chowdhury (2020)
13.	Tabung Baitulmal Sarawak (TBS)	Ordinan Majlis Islam Sarawak (Pemerbadanan) (Pindaan) 1984	• Zakat calculation tools • Disclose in zakat information system on the amount zakat collection and distribution (refer to FAQ) – no live disclosure • No financial report • Simple and straightforward website design	• Zakat payment through portal Baitul kamek • Smartphone application present • No live chatbox • No zakat dashboard	Not covered by the previous study by Che Mohd Salleh and Chowdhury (2020)
14.	Majlis Ugama Islam Sabah (MUIS)	Enakmen Zakat dan Fitrah Negeri Sabah No.6 Tahun 1993	• Zakat calculation tools • Disclosure on live amount of zakat collection and distribution • No financial report • Simple and straightforward website design	• Zakat payment via banks • Zakat payment via myEG • Zakat payment via JomPAY • Zakat payment via SnapnPay • Smartphone application not present • No live chatbox	Not covered by the previous study by Che Mohd Salleh and Chowdhury (2020)

4.1 Finding: Technological Adoption in Institutional Websites

Institutional websites are a critical touchpoint for donors and beneficiaries, serving as the primary interface for zakat-related information and services. The study found varying levels of functionality across the ten zakat institutions.

a. Online Payment Gateways

Based on website observation, compared to the previous findings in year 2020, all zakat institutions have shown strong adoption on online payment gateways for zakat collection to allow their users to make payments easily on their devices. Furthermore, each of the zakat institution's websites feature a direct and obvious link to the respective payment systems via various methods (direct payment, salary deduction, or others). Internet banking is also available for all fourteen (14) zakat institutions, giving options for zakat payers based on their preferences.

b. Zakat Calculation Tools

In terms of zakat calculation tools, majority of the institutions have provided online tool that allow their users to easily calculate the required amount for zakat payments in their respective state. On top of that, the amount of nisab was also updated by majority of the institutions for the reference of the users. However, it is observed that the approach adopted by the institutions are varies whereby some of the institutions disclose the tool directly in the website which easily access and a few of them disclosed it via the respective portal where the users need to sign up to access the tool. On that note, Jabatan Wakaf, Zakat dan Haji's (JAWHAR) website compiles all the states zakat calculators into one easily navigable page, allowing the user to simply pick their state's calculator with ease.

c. Financial Transparency

Out of the 14 zakat institution's websites, majority of the institutions have started to disclose the amount of daily zakat collection and distribution (up to date) on their websites. However, two of them were not disclosed the amount of zakat collection and distribution in their websites which are Majlis Agama Islam Negeri Johor (Zakat Department) and Lembaga Zakat Selangor (LZS). Even though LZS was seen to be among the advance institutions in terms of technology adoption where it is proven via their online zakat system and informative website, they are yet to adopt zakat dashboard which would give the user an advantage of updating the zakat amount lively.

d. Accessibility and User Experience

Browsing through all 14 different websites, the user experience can be said to be consistently positive throughout each website. Compared to the previous five years, there are a lot of improvement shown by all the Islamic Religious Council in their website either information/knowledge disclosure or financial disclosure. Most of the websites are informative and user friendly in terms of navigability and possess all the required information that is expected. Its including websites by Pusat Zakat Melaka Zakat Melaka (PZM), Majlis Agama Islam Negeri Johor (Zakat Department), Negeri Sembilan Baitulmal Body, Lembaga Zakat Selangor, Pusat Kutipan Zakat Pahang, Majlis Agama Islam Kelantan and the rest as mentioned in Table 1. Hence, only a few of them were offered chat boxes (for example, PZM and LZS) to assist users even though it was not based on artificial intelligence technology.

4.2 Finding: Online Application Functionalities

Online application functionalities are important in allowing muzakki to make the necessary zakat payments. Since 2020, there have been several technological innovations made within certain states of Malaysia to ease the payment and management of Zakat.

In April 2023, the Zakat Collection Centre under the Federal Territories Islamic Religious Council (PPZ-MAIWP) piloted a Software-based Point of Sale (SoftPOS) system called Fasstap. This technology enables authorized zakat collectors to accept contactless payments directly via NFC-enabled Android devices, facilitating convenient and secure transactions for contributors using MyDebit ATM cards. The pilot was conducted at selected locations, including the PPZ-MAIWP Head Office and prominent mosques in Kuala Lumpur. Following its success, there are plans to extend this system to other types of zakat, such as income and savings zakat.

Digital Collaboration: In December 2023, Lembaga Zakat Selangor (LZS) partnered with the Malaysia Digital Economy Corporation (MDEC) to integrate innovative digital solutions into its ecosystem. The collaboration focuses on enhancing the efficiency of zakat distributions by leveraging technologies such as dashboards, blockchain, and artificial intelligence.

This initiative aims to improve service delivery and ensure timely assistance to beneficiaries.

Digital Performance Evaluation: The Kedah State Zakat Board (LZNK) has implemented a digital performance evaluation system to enhance efficiency, transparency, and service delivery. This system streamlines the assessment of organizational performance, ensuring effective distribution of zakat funds to eligible beneficiaries.

Penang and Sabah, that in March 2024, TNG Digital, the operator of Touch ‘n Go eWallet, expanded its services to include zakat payments for users in Penang and Sabah. This integration allows Muslims in these states to fulfill their zakat obligations conveniently through the eWallet platform, covering various types of zakat, including zakat fitrah. The service is also available in other states, including Selangor, Pahang, Negeri Sembilan, and Kedah. Beyond that, other states within Malaysia have implemented a basic online zakat system, but are not as advanced as some of the previously mentioned states.

4.3 Finding: Updates in State-Level Zakat Enactments

State-level zakat enactments influence the extent to which institutions can adopt and implement technological innovations. The study reviewed recent changes to these regulations. It can be noted that since 2020, there have been no new enactments nor have there been amendments to existing enactments with regards to zakat management. Out of the 14 different zakat institutions studied, all of the zakat institutions follow the same enactment to zakat as they did back in 2020. These were namely the Enakmen Pentadbiran Agama Islam (Melaka) 2002 section 75 (1) for Melaka, Zakat & Fitrah Rules Year 1962 for Johor, Enakmen Pentadbiran Agama Islam (Negeri Sembilan) 2003 (Enakmen No. 10 2003) for Negeri Sembilan, Article 3 (5) of the Federal Constitution Section 4 (1), Act 505 Section 31, Act 505 for Wilayah Persekutuan, Trusty Act 1952 for Selangor, Enakmen Pentadbiran Undang-Undang Islam 1991 for Pahang, Enactment 4 1994 Section 51 for Kelantan, Enakmen Pentadbiran Hal Ehwal Agama Islam (Terengganu) 2001 (En. 2/01) Section 70 for Terengganu, Enakmen Lembaga Zakat Negeri Kedah Darul Aman (LZNK) 2015 for Kedah and Enakmen Pentadbiran Agama Islam Negeri Perlis 2006 for Perlis. These enactments have been maintained as the standing guidance for the management of Zakat within each state of Malaysia.

The findings reveal a mixed landscape of technological adoption in Malaysian Zakat Institutions. While significant progress has been made in expanding digital payment systems and transparency tools, disparities in resource availability, regulatory support, and technical expertise continue to limit the full potential of technology in zakat management. Institutions such as LZS and PPZ-MAIWP stand out for their comprehensive digital ecosystems, demonstrating the benefits of investing in user-friendly platforms, real-time tracking systems, and transparency mechanisms. Their experiences provide a model for other institutions seeking to enhance their technological capabilities.

5. DISCUSSION

The results highlight significant advancements in the adoption of technology by Malaysian Zakat Institutions since the last study conducted in 2020. One of the most notable improvements is the complete implementation of online payment systems; by 2024, all Malaysian Zakat Institutions have successfully incorporated online payment gateways, signifying a thorough shift towards cashless transactions. Furthermore, there has been a marked expansion of zakat calculation tools, with the launch of interactive resources designed to boost user engagement and streamline the zakat calculation process for donors. Enhancements in transparency are also apparent, as the increase in financial reporting on institutional websites shows a greater commitment to accountability and trust-building within the community. Altogether, these developments reflect an increasing awareness among zakat institutions of the essential role that digital transformation plays in meeting donor expectations and improving operational efficiency in today's philanthropic environment.

5.1 Disparities Among Institutions

Despite the evident advancements in technology across various sectors, the gaps in technological capabilities among institutions remain a significant and persistent challenge that must be addressed. Larger organizations, such as Lembaga Zakat Selangor (LZS) and Pusat Pungutan Zakat Wilayah Persekutuan (PPZ-MAIWP), continue to spearhead digital innovation largely due to their access to superior funding and advanced infrastructure that facilitate these efforts. In contrast, smaller organizations often face obstacles stemming from limited financial resources and a shortage of technical expertise, hindering their ability to match the progress of their larger peers. Furthermore, while some institutions have started to delve into the adoption of innovative technologies like blockchain and the establishment of real-time tracking systems, these advanced features are not consistently implemented across the board, resulting in a disjointed technological landscape. This situation underscores a pressing need for focused support and resources, especially for smaller institutions, to guarantee equitable access to technological tools and opportunities that promote development and enhancement.

5.2 Emerging Technologies and Their Potential

The adoption of emerging technologies, while still somewhat limited, offers numerous exciting opportunities for innovation across different sectors. Early adopters of blockchain technology, notably organizations like LZS, have effectively showcased its vast potential to enhance both transparency and traceability in zakat transactions, fostering a more reliable system. Widespread implementation of blockchain in a wider array of institutions could significantly mitigate issues related to fraud and mismanagement that have affected traditional practices. Furthermore, although AI is not yet broadly utilized in this area, its capabilities could transform zakat management by optimizing donor profiling, automating laborious administrative tasks, and detecting complex patterns that may indicate fraudulent behavior. Additionally, organizations with access to extensive and diverse datasets can utilize advanced analytics to accurately predict emerging trends, improve targeting of potential donors, and enhance resource allocation in a more effective way. To fully capitalize on these substantial advantages and innovations, institutions must first navigate considerable challenges, including high implementation costs, a shortage of the required expertise in their teams, and the ongoing uncertainties regarding regulatory frameworks.

5.3 Role of Policy and Regulation

State-level zakat regulations are crucial in influencing the rate and extent of technological adoption across different sectors and regions. Recent research indicates that states with well-developed policies for digital platforms, robust data protection measures, and attractive financial incentives are substantially better equipped to facilitate significant technological transformation and advancement. Additionally, the existence of inconsistent policies between states impedes the possibility of standardization and results in considerable disparities in technological capacities, which can obstruct overall development. To effectively tackle these pressing issues, establishing a consistent regulatory framework could promote enhanced collaboration, encourage the exchange of best practices, and simplify the adoption of emerging technologies across the entire region.

5.4 Challenges and Barriers

Numerous significant obstacles continue to obstruct the successful digital transformation of zakat institutions, which are vital for improving their operational efficiency and outreach. To begin with, smaller institutions frequently find it challenging to obtain sufficient funding for advanced technologies, which greatly restricts their capacity to compete with larger organizations that have more extensive financial resources. Additionally, the limited awareness and digital literacy among certain donor and beneficiary groups pose substantial hurdles to the adoption of digital platforms, which are critical for streamlining zakat processes. Furthermore, organizational inertia and a natural resistance to embracing new systems can considerably impede the overall speed of transformation, slowing down progress toward modernization. These ongoing challenges highlight the urgent need for comprehensive capacity-building efforts, including targeted training initiatives, financial assistance programs, and awareness campaigns, to effectively promote sustainable technological adoption and integration within these organizations.

5.5 Best Practices and Lessons Learned

The experiences and successful approaches of prominent organizations like LZS and PPZ-MAIWP offer critical insights into effective practices that could greatly assist other entities in the sector. To begin with, the adoption of all-encompassing digital platforms that integrate websites, mobile applications, and efficient payment systems not only elevates user experience but also significantly boosts operational efficiency for both organizations and their stakeholders. Additionally, the release of comprehensive and transparent financial reports, paired with the strategic implementation of blockchain technology, is vital in fostering donor confidence and promoting generous community contributions. Finally, the incorporation of mobile optimization, the availability of multilingual support, and the creation of intuitive user interfaces collectively expand the reach and accessibility of zakat organizations, enabling them to connect with a more varied audience. These outstanding practices can act as excellent blueprints for smaller institutions aiming to improve their technological capabilities and overall impact.

6. CONCLUSIONS AND RECOMMENDATIONS

The research aimed to assess the state of technological adoption across Malaysian Zakat Institutions in 2025, building on the findings of the study by Che Mohd Salleh and Chowdhury. The analysis highlights significant advancements, persistent disparities, and emerging opportunities within the sector.

The analysis discovers several important insights concerning the development of zakat institutions within the digital realm. There has been a widespread adoption of online payment systems among all zakat institutions, highlighting a broader national shift towards digital transactions that improve convenience and accessibility for contributors. Additionally, advancements in zakat calculation tools and enhanced transparency have resulted in notable increases in user engagement and institutional accountability, primarily facilitated through interactive tools and comprehensive financial reporting. However, variations in technological sophistication remain, with larger institutions often leading in digital innovation, while smaller organizations face challenges due to limited resources and expertise, leading to a fragmented technological environment. The potential effects of emerging technologies such as blockchain, artificial intelligence, and big data analytics are significant, yet their application is still in its infancy and requires further investigation to fully utilize their potential. Lastly, state-level policy influence is crucial; the establishment of supportive and standardized zakat regulations is vital for creating an environment that promotes technological advancement, ultimately leading to a more equitable evolution across all zakat institutions. While progress since 2020 is evident, challenges such as financial constraints, regulatory gaps, and digital literacy issues must be addressed to ensure equitable access to technological advancements across all institutions.

To tackle the identified disparities and challenges in this study, several focused recommendations are suggested. On the policy front, harmonizing zakat regulations at the state level while offering financial incentives, such as grants and tax benefits, can facilitate fair technological integration across institutions. Additionally, reinforcing data privacy regulations and promoting collaboration between states will improve transparency and operational efficiency. At the institutional level, smaller organizations should focus on investing in cutting-edge technologies like blockchain and artificial intelligence, utilizing shared resources and expertise by forming partnerships with larger, more established institutions. Improving the accessibility of digital platforms, which includes mobile optimization and multilingual options, will ensure that services can reach a wider audience, especially in rural and underserved communities.

Moreover, capacity-building initiatives are essential for sustainable change. These encompass employee training programs to enhance technical skills, digital literacy efforts aimed at donors and beneficiaries, and outreach activities to boost public awareness of digital zakat services. By executing these strategies, zakat institutions in Malaysia can attain a more inclusive, efficient, and transparent management of zakat, establishing a standard for the integration of technology in Islamic finance worldwide.

This research provides significant contribution both to the respective literatures on zakat and technology as well as to the zakat industry especially in the Malaysian context. Findings from this research can be an important input to the zakat institutions in the globe in enhancing efforts to increase efficiency of zakat management system. This would enhance the public trust and confident towards the zakat institutions to be at par with other financial institutions in the market.

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DIGITALISATION OF THE ONLINE ZAKAT MAJLIS AGAMA ISLAM NEGERI PULAU PINANG (MAINPP): TOE FRAMEWORK

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ABSTRACT

The Industrial Revolution 4.0 has contributed to the increasing use of ICT tools in business transactions in the service and product sales sector. Zakat MAINPP uses systems to collect payments, distribution, accounting and financial activities, data processing, documentation, human resources training and record systems. The result of various official online applications and unofficial social media platforms contribute to payment and claims either from or to customers. Human and machine interaction has become important, especially in complying with Zakat payments by Muslims in Malaysia. Therefore, it is important for financial institutions to enhance their online services in order to comply with government policy in harmonizing the usage of applications. 150 staff from all departments involved in the survey with proper guidance. Therefore, all staff must be familiar with particular system to meet individual performance and complying job scope. This paper explores the TOE factors in digitization adoption and practices by individual and team operation of all department in Zakat MAINPP. The analysis found that technology factors contribute more on digitization practices followed by organization and environment factor. Future study and recommendation are presented at the end of this paper.

Keywords: Digitalisation, Zakat, Collection, Electronic Payment, Online Transaction

1. INTRODUCTION

To understand the broader context of this study, it is essential to outline the key concepts and frameworks that underpin this research. This process involves detailing the concept of DT, the role of SMEs within the national context, and the diffusion of DT among SMEs, which are elaborated upon in the following sub-sections. Previous study tested the TOE factors determined technology adoption. Research has found that age factor as determinant for readiness of staff to use the system. In fact, the technology factors itself contribute to the usage. The ease of use, usefulness, privacy, and security are popular factors to contribute to the usage. Previous study by Wahab (2010) has found that three factors important in choosing the e-banking provider. In this context, small scale organization are relatively under-researched, and there is a need to better understand the factors leading to their adoption of digital technology (Faiz et al, 2024).

Overview of Digital Technology (DT)

The term digital technology refers to a set of technologies associated with digital transition that extend beyond organizational boundaries (Ghobakhloo, 2020). Some scholars suggest that DT represents a collection of intelligent innovations that define the current technological paradigm (Pedota et al., 2023). The implementation of these DTs can digitize and streamline a firm’s value creation process, thereby bolstering competitiveness, enhancing productivity, and fostering digital innovation (Papadopoulos et al., 2020). A recent study reveals that firms with increased revenue during COVID-19 were associated with the use of DTs in their operations, while enterprises that did not engage with DT generally faced declining turnover (Ashiru et al., 2023). The importance of zakat in the Muslim community could be further enhanced by providing a more detailed background on the concept and historical practice of Zakat MAINPP especially within Malaysia. This would set a stronger foundation for understanding the significance of digitalis.

The Technology–Organization–Environment (TOE) framework

The TOE framework is regarded as the quintessential model to reveal factors that promote or inhibit IT-related adoption among firms, because its three dimensions cover all the factors necessary for successful technology adoption (Sun et al., 2024). The framework identifies several key predictors of the likelihood of certain innovations, namely technological, organizational, and environmental, which can present both opportunities and constraints to the adoption of new innovations (Tornatzky & Fleischer, 1990). Technological factors pertain to the characteristics of the technology itself, influencing a firm's decisions to adopt, including adoption costs, perceived benefits, perceived risks, compatibility, and complexity of technological innovation, which are mostly derived from Rogers' diffusion of innovation theory (Tiwari et al., 2023). Organizational factors are inextricably linked to and controlled by firms, such as human resources, top management support, the number of resources, and size. All these factors may make firms more receptive to innovation (Baker, 2012). Environmental factors are characterized as factors arising outside such firms' spheres, where firms do not have control over these factors, such as competitive pressure and government regulation (Maroufkhani et al., 2020). The TOE framework is considered progressive because it can incorporate different elements from state-of-the-art knowledge in specific research fields (Su et al., 2023). However, some scholars criticize the TOE framework for not incorporating important variables in its taxonomies (Toufaily et al., 2021). Thus, to avoid any bias from the application of the TOE framework, it is used as the overarching theoretical foundation to unify different constructs under a single umbrella in this study.

Diffusion of Innovation Theory (DOI)

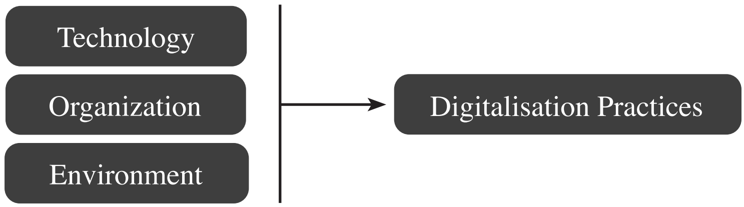
Given the TOE's limitations, this study adds another theoretical lens to improve its framework, namely Rogers' DOI theory. DOI theory attempts to explain how and why an innovation, such as information, ideas, or products gains momentum and spreads within a social system over time via communication channels (Rogers, 2003). In this theory, an innovation is defined as an idea, practice, or object perceived as new by an individual or organization. In principle, the DOI assumes that the higher the individual's perception of five key elements, the greater the possibility of that individual adopting the innovation (Tiwari et al., 2023). Zakat Pulau Pinang is one unit of agencies reported to Majlis Agama Islam Pulau Pinang. Among ZPP and another four agencies reported to MAIPP are Waqaf Penang, KITAB, Yayasan Agama Islam Pulau Pinang and Halal International Center. It began with Assahabah Urus Zakat Sdn. Bhd. in 1994 as subsidiaries of Majlis Agama Islam Pulau Pinang. Their operation is only collecting zakat from Muslim's in Penang under the name of Pusat Urus Zakat Penang. At the beginning of their operation, the focus was only collecting zakat for property in the state of Penang, that cover the Island and Province Welleslay. Majlis Agama Islam Negeri Pulau Pinang responsible for collecting Fitrah and doing the collection in the state of Penang. However the success story of ZPP increased the collection up to RM 9.36 million in 1998 from 0.19 million in 1994 increasing the confidence of MAIPP to also delegate the collection activities and distribution started from Mac 1999. ZPP has given an authority to collect all types of zakat as ordered by Islam.

Collection department operation in ZPP can be devide to 4 section which are Bahagian Dakwah Korporat, Bahagian Kaunter, Bahagian Dakwah Am and Bahagian Fitrah. Bahagian Dakwah Korporat will focus on the collection of Zakat from corporate companies such as banks, factories, retails and the stock market sector. Bahagian Kaunter only focus on individual customer attending the counter service, there are 8 counters available in the state of Penang recently. Bahagian Dakwah Am will focus on the operation and management staff in any agencies running operation in Penang such as District Municipal Office, District Police Department, universities and schools.

The Distribution Department can be divided into two departments which are, Asnaf housing department and Asnaf Welfare department. All sections are headed by the manager while departments are led by the General Manager. However, this paper explores the system and application practices along the way from 2019 until 2023 and investigates their progress only for collection.

Theoretical Framework

The paper lacks a clear theoretical framework that guides the research. Incorporating a section that outlines the theoretical underpinnings of digital finance in the context of Islamic.



This study integrates the technology, organization, and environment (TOE) framework with Rogers' diffusion of innovation (DOI) theory to investigate the factors influencing SMEs' digital technology adoption.

2. METHODOLOGY

Data Collection

To gather the data about the usage of internet tools for collection activities, the current practices of IT systems by five departments including collection, distribution department, finance, human resources and IT department.

Data Analysis

Data from 150 Zakat MAINPP staff was analyzed using multiple regression analysis. In order to identify the factors a simple mean analysis was conducted. The table shows that our collection increased for four categories of collection which are income, savings, shares, EPF, gold, silver, agriculture and livestock. The percentage of increment is inconsistent between the categories, roughly it shows that the collection was increased due to the usage of technology for zakat collections.

3. FINDINGS

Results identify that the most important predictors, ranked from the most to the least influential, are digital culture, international orientation, top management support, trading partner pressure, human resources, and adoption costs. The supported variables include adoption costs, top management support, human resources, digital culture, and trading partner pressure. Some factors indirectly impact adoption through top management support.

Factors (TOR)	Mean Score
Technology	0.81
Organization	0.79
Environment	015

Technology factors contribute more to the system application. As we know, IT department rapidly improve the system usage in order to support digitisation process in all departments especially distribution. Instead, organisation also played an important role in encouraging the system usage. Message from top management is very clear. Board Directors meeting stress on the efficiency of Zakat MAINPP operation to meet targeted collection. With the highest mean score (0.81), technology leads to digitalization in MAINPP. The third factor is the environment. We believe that MAINPP become umbrella for five institutions in Penang which are Yayasan Islam Pulau Pinang, Waqaf Pulau Pinang, Darul Hidayah Rehab Centre, Pusat Hemodialisis and Institut Latihan Islam Pulau Pinang and Inapan Kasih Sayang. Both institutions are now moving towards 100 percent paperless policy and full flesh system application by 2030.

4. CONCLUSION

The data has confirmed that the initiatives taken by the Collection Department show the improvement in the collection process. The introduction of technology-based tools supports the target collection decided by the Board of Director Meeting. This research contributes to the theoretical discourse on technology adoption by integrating the TOE framework with Rogers' DOI theory. It highlights that no single TOE element functions in isolation. The findings provide practical guidance for SME managers, stressing the need to improve organizational factors, such as, human resources, digital culture, and top management support. Governments may use these findings to identify ways to support Zakat MAINPP digital technology adoption, particularly by offering subsidies to reduce costs, which remain a barrier key findings more comprehensively, reiterate the importance of the study, and suggest practical implications for policy, practice, and future research contribution to the field of digital finance in Islamic practice.

5. DISCUSSION

Muslims today face various challenges in the economic and social that require support to create well-being among humans. Thus, zakat is seen as one of the primary mechanisms that catalyze the ummah's civilization, which is effective and follows the circulation and development of the current world (Meerangani et al., 2022). Zakat is one of the tools that play an essential role in strengthening the economic position of Muslims as well as ensuring justice and wealth by reducing imbalance in income between the communities. Zakat plays an essential role in overcoming the problem of wealth distribution imbalance, catalyzing wealth redistribution activities in stages and helping to curb inflationary tendencies (Ellany et al., 2014). Through the obligation of zakat, Islam has created a caring and responsible nature in every Muslim so that they take care of the needy in society. Through the zakat system, people can bridge the socio-economic gap between the rich and the poor through the awareness that exists in the affluent that the needy also have certain rights and shares in their property.

6. FUTURE RESEARCH

Future research should consider qualitative research in order to capture more value data specially from the views of customers. By combining two ways of data collection the result is more accurate in explaining human behavior towards the system usage.

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INSTRUMENTS OF THE CONSULTANT'S CHARACTER AS A MODERATOR ON INVESTMENT INTENTIONS BEHAVIOUR AMONG ISLAMIC UNIT TRUST INVESTORS: AN EXAMINATION OF VALIDITY AND RELIABILITY

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ABSTRACT

Unit trust investments are a collective savings approach that can generate returns for the future. The unique nature of unit trust sales in Malaysia requires the involvement of qualified consultants and other factors that influence an individual's intention to invest in Islamic unit trusts. In this study, the preparation of instruments has been adapted from the literature, drawing on theories and models employed in previous studies. The primary objective of this study is to assess the validity and reliability of the readiness instruments adapted to meet the study's requirements. The testing of readiness instruments through validity and reliability processes is crucial for producing consistent results. A total of five experts were appointed as assessors for the content validity of the instrument, including one industry expert serving as a face validity assessor. The content validity of the instrument was measured using the Content Validity Index (CVI), which determined whether items should be retained or modified. The reliability of the readiness instrument was evaluated using Cronbach's alpha. The results indicated that all items were well-scored and did not require revision. The Cronbach's alpha coefficient value for this study instrument was found to be high, indicating a strong level of reliability. Overall, the items in this instrument

can be used effectively to address the study's objectives and questions, and may be refined further for future studies.

Keywords: Instrument, Reliability, Validity, CVI, Cronbach's Alpha, Islamic Investment Behaviour, Unit Trust

1. INTRODUCTION

In order to ensure the accuracy and effectiveness of research findings, it is crucial to validate and verify the reliability of the instrument used to collect data. This involves assessing the instrument's ability to measure the intended constructs and objectives without ambiguity, thereby preventing misinterpretation and ensuring that the study's research questions are accurately addressed. By meeting these criteria, the study instrument can produce reliable and valid results, which are consistent with established standards. As Bond and Fox (2015) noted, a Cronbach's alpha value of 0.60 – 0.99 is considered acceptable in the Rasch measurement model. Unlike previous studies that have predominantly employed the Rasch model, this study diverges from this approach by utilizing a combination of two methods, namely CVI and Cronbach's alpha coefficient values.

This study seeks to investigate the validity and reliability of the research instrument designed to examine the relationships between Islamic Investment Behaviour (IIB) as a non-dependent variable, the character of the unit trust consultant as a moderator variable, and the intention of investing in Islamic unit trusts as a dependent variable. Specifically, this study focuses on the readiness of IIB in terms of attitude, subjective norms, behavioural control, and religiosity, as well as the character of unit trust consultants in terms of personal character, engagement, promotion, and efficiency. Two primary objectives are thus identified: (1) to validate the content of the instrument using the CVI value, thereby ensuring that the instrument accurately captures the constructs of interest; and (2) to establish the reliability of the instrument using Cronbach's alpha coefficient analysis, thereby ensuring that the instrument yields consistent and trustworthy results.

The validation of instruments in behavioural and social sciences commonly employs both the Content Validity Index (CVI) and Cronbach's alpha. CVI, first introduced by Lawshe (1975), systematically quantifies expert agreement on item relevance and is widely adopted in psychometric research for instrument refinement. Cronbach's alpha, introduced by Cronbach (1951), is one of the most established methods for assessing internal consistency and reliability of items. Recent Malaysian studies – for example, Moktar et al. (2025) and ICRE-m (Zaidun et al., 2023) have similarly used CVI in conjunction with Cronbach's alpha to assure both content validity and internal consistency in locally adapted instruments. This dual-method approach ensures that the instrument not only reflects expert consensus but also produces statistically reliable measures, thereby improving methodological robustness. Thus, the integration of CVI and Cronbach's alpha in this study provides both methodological rigor and contextual relevance for instrument development in Islamic finance research.

Although the present paper is limited to validating and assessing the reliability of the instrument, this conceptual framework provides the theoretical foundation for subsequent empirical studies.

As highlighted in Anuar et al. (2024), the research variables are conceptualized as follows:

i. Independent Variables: Attitude, Subjective Norms, Perceived Behavioural Control, Religiosity

   Attitude – Refers to the awareness and perception of investors regarding the benefits and costs of investing in Islamic unit trusts. Anuar et al. (2024) emphasized that a positive attitude, shaped by financial literacy, significantly influences the intention to invest.

   Subjective Norms – Relates to the influence of family members and peers on investment decisions. In the framework of Anuar et al. (2024), subjective norms are crucial in the Malaysian context where social and cultural expectations strongly shape financial behaviour.

   Perceived Behavioural Control – Represents the level of control an individual perceives in making investment decisions, including factors such as risk tolerance, economic strength, political stability, and government policies. Anuar et al. (2024) adapted these dimensions to capture behavioural control as a determinant of investment intention.

Religiosity – Encompasses the dimensions of belief, practice, knowledge, experience, and consequences, which influence investors' confidence in the Shariah compliance of financial products. Anuar et al. (2024) highlighted religiosity as an extension of the original Theory of Planned Behaviour, thereby forming the concept of Islamic Investment Behaviour (IIB).

ii. Moderator: Consultant's Character (Personal Characteristic, Involvement, Initiated Promotion, Competence)

Consultant's Character – This construct includes four dimensions:

- Personal Characteristic (trustworthiness, honesty, and personal integrity),
- Involvement (the level of active engagement in understanding clients' needs),
- Initiated Promotion (the consultant's initiative to effectively promote products),
- Competence (communication skills and the ability to provide accurate information).

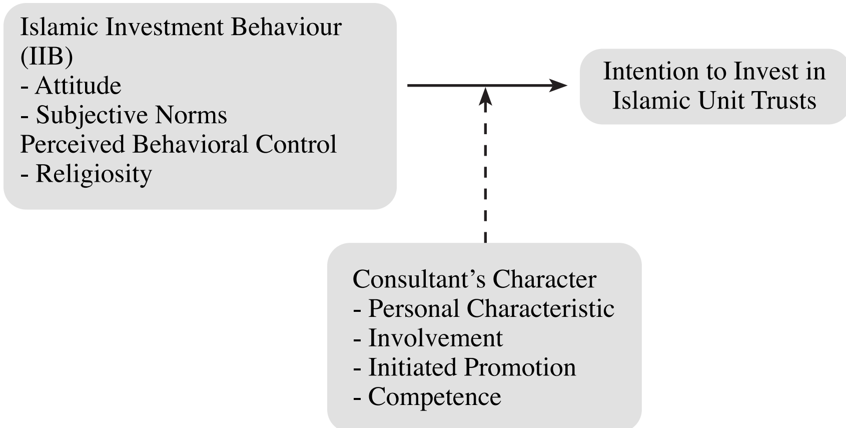
According to Anuar et al. (2024), the role of consultants is a strengthening factor that moderates the relationship between Islamic investment behaviour and the intention to invest in Islamic unit trusts.

iii. Dependent Variable: Intention to Invest in Islamic Unit Trusts

Intention to Invest in Islamic Unit Trusts – Refers to the willingness of individuals to invest, which includes their tendency to plan, seek references, prioritize, and explore information. Anuar et al. (2024) measured investment intention as the direct outcome of TPB constructs and religiosity, moderated by the consultant's character.

To provide a clearer understanding of the relationships among these variables, the conceptual framework of the study is illustrated in Figure 1.

Figure 1: Research Model



Source: (Anuar et al., 2024)

The model in Figure 1 illustrates the relationship between Islamic Investment Behaviour (IIB) and the intention to invest in Islamic unit trusts, with consultant's character acting as a moderating variable.

This framework not only reflects the theoretical foundation of the study but also highlights the unique contribution of incorporating consultant's character as a moderator, providing methodological and contextual relevance for Islamic finance research. By integrating consultant character as a moderating factor, this study extends the TPB framework and contributes to filling the gap in Islamic finance literature, where interpersonal factors have received limited attention.

Previous studies on Islamic investment behaviour have primarily emphasized internal determinants such as religiosity, attitude, subjective norms, and perceived behavioural control. However, these factors alone may not fully explain investors' decision-making in contexts where consultants serve as the primary channel of interaction. The Source Credibility Model suggests that the perceived trustworthiness, expertise, and engagement of consultants influence clients' acceptance of information and subsequent behavioural intentions (Kennedy et al., 2001; Yousif, 2016;

Gautam et al., 2021). In this light, the consultant's character – personal integrity, involvement, promotional efforts, and competence – functions as a moderator that can either strengthen or weaken the relationship between internal determinants and the intention to invest in Islamic unit trusts.

This theoretical linkage addresses an important gap in the literature. While most prior research has examined individual and psychological antecedents, few studies have critically investigated the role of consultant characteristics in shaping investment intention within Islamic finance. By introducing consultant's character as a moderating variable, this study advances the theoretical discourse and offers a more holistic perspective on Islamic investment behaviour.

In summary, the introduction and conceptual framework establish the theoretical foundation and scope of this study. The integration of the Theory of Planned Behaviour (TPB), religiosity, and the consultant's character provides a comprehensive lens for examining investment intentions in Islamic unit trusts. While the present paper is confined to validating and assessing the reliability of the research instrument, the framework outlined in Figure 1 serves as a guide for future empirical testing. This ensures that the study not only contributes methodologically through robust instrument validation but also offers a meaningful direction for subsequent research on Islamic financial behaviour.

2. METHODOLOGY

To ensure the validity and accuracy of the study's findings, it is essential to validate the research instrument (Neuman, 2003; Sekaran, 2003). Babbie (2002) emphasizes the importance of using validity as a methodological approach to avoid inaccurate measurement errors. This study employed two types of validity: face validity and content validity. By ensuring the validity and reliability of the instrument, researchers can produce accurate and trustworthy results. In this study, the validity and reliability of the consultant's character instrument, as a moderator variable, were tested to examine its impact on investment intentions and planned behaviour among Islamic unit trust investors. The validity of the instrument was assessed using the Content Validity Index (CVI) measurement, while the reliability was evaluated by examining the Cronbach's alpha coefficient value. This rigorous approach ensures that the instrument accurately measures the constructs of interest and provides reliable results.

Building upon the findings of Newaz (2014) thesis study, which examined the relationship between religiosity and intention to purchase Islamic financial products in Bangladesh, this research aimed to investigate the suitability of religiosity factors in Muslim populations for the study of Islamic unit trust investments in Malaysia. The study adopted the confirmed questions from Newaz (2014) study as elements in the instrument, focusing on non-lean and lean variables. Additionally, the researchers drew upon past studies related to the Theory of Planned Behaviour (TPB) by Gontusan et al. (2020) to adapt the questionnaire, as their study shared similarities with this research. The instrument's character-based questions were guided by surveys on personal characteristics, involvement, and promotion conducted by salespersons, as adapted from Gautam et al. (2021) and Yousif (2016). Furthermore, the consultant's efficiency dimension was informed by Kennedy et al. (2001). The intent-related questions were also examined in light of previous researchers' work by Amin et al. (2011), which identified six basic concepts of intent, including curiosity, interest in behaviour, behaviour planning, hope, and inviting others to participate.

The research instrument comprised a comprehensive set of 84 questions, divided into five sections: A (Demography or background of the respondent), B (independent variables, including attitudes, subjective norms, and behavioural control), C (independent variable, religiosity), D (moderator variable, unit trust consultant character), and E (dependent variable, intention to invest in Islamic unit trusts). The questions were structured to accommodate various response formats, with 8 questions presented in a tick-box format and 76 questions utilizing a Likert scale. To ensure the validity of this instrument, a multi-step approach was employed. First, the researchers obtained face validity from multiple experts in the relevant field. Subsequently, the researcher obtained content validity from the supervisor upon completion of the constructed questionnaire.

The purpose of face validity is to ensure the accuracy and reliability of the instrument by seeking expert opinions from knowledgeable professionals in the relevant field (Neuman, 2003; Azizi et al., 2006; Elmes, Kantowitz and Roediger, 2006; Gravetter, 2009). To achieve this, the survey was distributed to a panel of four experts with expertise in consumer behaviour, Islamic unit trust investment, marketing, and religiosity. The selected experts comprised a mix of academic lecturers and industry professionals with senior-level experience, including a manager and above. The list of experts who participated in the face validity assessment is provided in Table 1.

Table 1: List of Experts for Validity

Expert Panel	Designation	Academic Qualification	Expertise
Expert 1	Senior Lecturer	PhD Holder	Marketing
Expert 2	Professor	PhD Holder	Consumer Behaviour
Expert 3	Senior Lecturer	PhD Holder	Islamic Finance, Unit Trust
Expert 4	Lecturer	PhD Holder	Consumer Behaviour, Religiosity
Expert 5	Manager at Unit Trust Company	Degree Holder	Industry Players in Trust Units

Building upon the findings from previous research, this study aims to refine the original instrument through a joint validity assessment, which involves adapting the items to ensure their suitability for the current study. To achieve this goal, the Content Validity Index (CVI) is employed as a robust tool to evaluate the relevance and validity of the items. The CVI is utilized to determine whether items should be retained or discarded, thereby ensuring the accuracy and reliability of the modified instrument.

This study also used the method of Cronbach's alpha to determine the reliability of items in the questionnaire instruments such as Table 2 below.

Table 2: Cronbach's alpha value rating (α) (Bond and Fox, 2015)

ALPHA VALUE, α	EXPLANATION
0.9 – 1.00.	Extremely good and effective with high consistency level
0.7 – 0.8	Good and acceptable
0.6 – 0.7	Acceptable
< 0.6	Item needs to be revised
< 0.5	Item needs to be discarded

The reliability of the questionnaire was assessed using the Statistical Package for Social Science (SPSS) software version 25. The Cronbach's alpha coefficient was employed as a metric to gauge the reliability of the questionnaire. A higher alpha value, nearing 1, indicates a stronger level of reliability. In accordance with Bond and Fox (2015), the acceptable range of Cronbach's alpha scores in the Rasch measurement model is reported to be between 0.60 and 0.99.

3. RESULTS

The results of the Content Validity Index (CVI) are presented in Table 3, as shown below:

Table 3: Content Validity Index (CVI)

Section	Item	Expert 1:	Expert 2:	Expert 3:	Expert 4:	Expert 5:	Number of agreeable	CVI Item	Actions
A	1	0	1	1	1	1	4	0.8	Accepted
	2	1	1	1	1	1	5	1	Accepted
	3	1	1	1	1	1	5	1	Accepted
	4	1	1	1	1	1	5	1	Accepted
	5	1	1	1	1	1	5	1	Accepted
	6	1	1	1	1	1	5	1	Accepted
	7	1	1	1	1	1	5	1	Accepted
	8	1	1	1	1	1	5	1	Accepted

Section	Item	Expert 1:	Expert 2:	Expert 3:	Expert 4:	Expert 5:	Number of agreeable	CVI Item	Actions
B	1a	1	1	1	1	1	5	1	Accepted
	1b	1	1	1	1	1	5	1	Accepted
	1c	1	1	1	1	1	5	1	Accepted
	1d	1	1	1	1	1	5	1	Accepted
	1e	1	1	1	1	1	5	1	Accepted
	2a	1	1	1	1	1	5	1	Accepted
	2b	1	1	1	1	1	5	1	Accepted
	2c	1	1	1	1	1	5	1	Accepted
	2d	1	1	1	1	1	5	1	Accepted
	2e	1	1	1	1	1	5	1	Accepted
	3a	1	1	1	1	1	5	1	Accepted
	3b	1	1	1	1	1	5	1	Accepted
	3c	1	1	1	1	1	5	1	Accepted
	3d	1	1	1	1	1	5	1	Accepted
	3e	1	1	1	1	1	5	1	Accepted
	3f	1	1	1	1	1	5	1	Accepted
	3g	1	1	1	1	1	5	1	Accepted
	3h	1	1	1	1	1	5	1	Accepted
	3i	1	1	1	1	1	5	1	Accepted
C	1a	0	1	1	1	1	4	0.8	Accepted
	1b	1	1	1	1	1	5	1	Accepted
	1c	1	1	1	1	1	5	1	Accepted
	1d	1	1	1	1	1	5	1	Accepted
	2a	1	1	1	1	1	5	1	Accepted
	2b	1	1	1	1	1	5	1	Accepted
	2c	1	1	1	1	1	5	1	Accepted
	2d	1	1	1	1	1	5	1	Accepted
	2e	0	1	1	1	1	4	0.8	Accepted
	3a	1	1	1	1	1	5	1	Accepted
	3b	1	1	0	1	1	4	0.8	Accepted
	3c	1	1	1	1	1	5	1	Accepted
	3d	0	1	1	1	1	4	0.8	Accepted

Section	Item	Expert 1:	Expert 2:	Expert 3:	Expert 4:	Expert 5:	Number of agreeable	CVI Item	Actions
C	3e	1	1	1	1	1	5	1	Accepted
	4a	1	1	1	1	1	5	1	Accepted
	4b	0	1	1	1	1	4	0.8	Accepted
	4c	1	1	1	1	1	5	1	Accepted
	4d	1	1	1	1	1	5	1	Accepted
	4e	1	1	1	1	1	5	1	Accepted
	4f	1	1	1	1	1	5	1	Accepted
	5a	1	1	1	1	1	5	1	Accepted
	5b	1	1	1	1	1	5	1	Accepted
	5c	1	1	1	1	1	5	1	Accepted
	5d	1	1	1	1	1	5	1	Accepted
	5e	1	1	1	1	1	5	1	Accepted
D	1a	1	1	1	1	1	5	1	Accepted
	1b	1	1	1	1	1	5	1	Accepted
	1c	1	1	1	1	1	5	1	Accepted
	1d	1	1	1	1	1	5	1	Accepted
	1e	1	1	1	1	1	5	1	Accepted
	1f	1	1	1	1	1	5	1	Accepted
	1g	1	1	1	1	1	5	1	Accepted
	1h	1	1	1	1	1	5	1	Accepted
	2a	1	1	1	1	1	5	1	Accepted
	2b	1	1	0	1	1	4	0.8	Accepted
	2c	1	1	0	1	1	4	0.8	Accepted
	2d	1	1	1	1	1	5	1	Accepted
	2e	1	1	1	1	1	5	1	Accepted
	2f	1	1	1	1	1	5	1	Accepted
	3a	1	1	1	1	1	5	1	Accepted
	3b	1	1	1	1	1	5	1	Accepted
	3c	1	1	1	1	1	5	1	Accepted
	3d	1	1	1	1	1	5	1	Accepted
	3e	1	1	1	1	1	5	1	Accepted
	3f	1	1	1	1	1	5	1	Accepted

Section	Item	Expert 1:	Expert 2:	Expert 3:	Expert 4:	Expert 5:	Number of agreeable	CVI Item	Actions
D	4a	1	1	1	1	1	5	1	Accepted
	4b	1	1	1	1	1	5	1	Accepted
	4c	1	1	1	1	1	5	1	Accepted
	4d	1	1	1	1	1	5	1	Accepted
E	1a	1	1	1	1	1	5	1	Accepted
	1b	1	1	1	1	1	5	1	Accepted
	1c	1	1	1	1	1	5	1	Accepted
	1d	1	1	1	1	1	5	1	Accepted
	1e	1	1	1	1	1	5	1	Accepted
	1f	1	1	1	1	1	5	1	Accepted

Almost all items sourced from previous researchers have been reviewed by experts, and the average Content Validity Index (CVI) value exceeds 0.8. A subset of items was revised and corrected based on expert recommendations for improvement in terms of sentence structure and word selection. Following a thorough review, no items were removed, and the majority of items were modified to align with the study's requirements regarding sentence structure and linguistic style. Subsequently, a reliability test using the Cronbach's alpha coefficient was conducted to assess the instrument's reliability and consistency for this particular study.

To ensure the reliability and validity of this study, the instrument's reliability was measured by calculating the Cronbach's alpha coefficient, as shown in Table 4. The overall alpha value for the entire item set was 0.962, indicating a high level of stability and reliability. The majority of the alpha coefficients for the entire item set fell within the range of 0.6 – 0.9, suggesting a high level of reliability. Additionally, the alpha values for each item were calculated after removing individual items.

Table 4: Reliability Index for the Survey Questions in the Pilot Study

OVERALL INSTRUMENT OF THE STUDY		
Cronbach's alpha Value for the all Instrument		0.962
INSTRUMENT: ATTITUDE		
Cronbach's alpha Value for Attitude		0.764
Cronbach's alpha Value if Item is Deleted	B1A	0.711
	B1B	0.798
	B1C	0.748
	B1D	0.670
	B1E	0.660
INSTRUMENT: SUBJECTIVE NORMS		
Cronbach's alpha Value for Subjective Norms		0.791
Cronbach's alpha Value if Item is Deleted	B2A	0.691
	B2B	0.756
	B2C	0.695
	B2D	0.681
	B2E	0.892
INSTRUMENT: PERCEIVED BEHAVIOURAL CONTROL		
Cronbach's alpha Value for Perceived Behavioural Control		0.801
Cronbach's alpha Value if Item is Deleted	B3A	0.808
	B3B	0.807
	B3C	0.779
	B3D	0.808
	B3E	0.782
	B3F	0.741
	B3G	0.763
	B3H	0.772
	B3I	0.766

INSTRUMENT: RELIGIOSITY (BELIEF)		
Cronbach's alpha Value for Religiosity (Belief)		0.660
Cronbach's alpha Value if Item is Deleted	C1A	0.362
	C1B	0.356
	C1C	0.691
	C1D	0.691
INSTRUMENT: RELIGIOSITY (PRACTICE)		
Cronbach's alpha Value for Religiosity (Practice)		0.771
Cronbach's alpha Value if Item is Deleted	C2A	0.768
	C2B	0.777
	C2C	0.634
	C2D	0.694
	C2E	0.725
INSTRUMENT: RELIGIOSITY (KNOWLEDGE)		
Cronbach's alpha Value for Religiosity (Knowledge)		0.671
Cronbach's alpha Value if Item is Deleted	C3A	0.589
	C3B	0.710
	C3C	0.576
	C3D	0.667
	C3E	0.562
INSTRUMENT: RELIGIOSITY (EXPERIENCE)		
Cronbach's alpha Value for Religiosity (Experience)		0.841
Cronbach's alpha Value if Item is Deleted	C4A	0.802
	C4B	0.825
	C4C	0.804
	C4D	0.881
	C4E	0.765
	C4F	0.813

INSTRUMENT: RELIGIOSITY (CONSEQUENCE)		
Cronbach's alpha Value for Religiosity (Consequence)		0.658
Cronbach's alpha Value if Item is Deleted	C5A	0.779
	C5B	0.547
	C5C	0.589
	C5D	0.535
	C5E	0.562
INSTRUMENT: CHARACTER OF UNIT TRUST CONSULTANTS (PERSONAL CHARACTER)		
Cronbach's alpha Value for Character of Unit Trust Consultants (Personal Character)		0.919
Cronbach's alpha Value if Item is Deleted	D1A	0.926
	D1B	0.925
	D1C	0.905
	D1D	0.894
	D1E	0.902
	D1F	0.907
	D1G	0.905
	D1H	0.900
INSTRUMENT: CHARACTER OF UNIT TRUST CONSULTANTS (INVOLVEMENT)		
Cronbach's alpha Value for Character of Unit Trust Consultants (Involvement)		0.950
Cronbach's alpha Value if Item Is Deleted	D2A	0.946
	D2B	0.946
	D2C	0.930
	D2D	0.938
	D2E	0.930
	D2F	0.953

INSTRUMENT: CHARACTER OF UNIT TRUST CONSULTANTS (INITIATED PROMOTION)		
Cronbach's alpha Value for Character of Unit Trust Consultants (Initiated Promotion)		0.961
Cronbach's alpha Value if Item is Deleted	D3A	0.955
	D3B	0.955
	D3C	0.949
	D3D	0.957
	D3E	0.953
	D3F	0.952
INSTRUMENT: CHARACTER OF UNIT TRUST CONSULTANTS (COMPETENCE)		
Cronbach's alpha Value for Character of Unit Trust Consultants (Competence)		0.880
Cronbach's alpha Value if Item is Deleted	D4A	0.831
	D4B	0.829
	D4C	0.850
	D4D	0.876
INSTRUMENT: INTENTION TO INVEST		
Cronbach's alpha Value for Intention to Invest		0.823
Cronbach's alpha Value if Item is Deleted	E1A	0.771
	E1B	0.761
	E1C	0.879
	E1D	0.780
	E1E	0.746
	E1F	0.810

The results of the attitude element's study instruments, as measured by Cronbach's alpha coefficient, indicate a high reliability value of 0.764. Notably, the alpha value improves to 0.798 when item B1B is excluded. Conversely, the alpha value decreases when items B1A, B1C, B1D, and B1E are removed, suggesting that all items of the attitude element are deemed acceptable for inclusion in the actual study.

In addition, the Cronbach's alpha coefficient for all elements of subjective norms exhibits a satisfactory reliability value of 0.791. Notably, when item B2E is excluded, the alpha value increases to 0.892, indicating a high level of reliability. Conversely, if items B2A, B2B, B2C, and B2D are removed, the alpha value decreases, suggesting that these items play a crucial role in maintaining the reliability of the subjective norms elements.

The Cronbach's alpha coefficient for the entire behavioural control element is 0.801, indicating a high level of reliability. This result suggests that the behavioural control element is also in a satisfactory position. Notably, the alpha value improves further if items B3A, B3B, and B3D are removed from the study. Conversely, the alpha value decreases when items B3C, B3E, B3F, B3G, B3H, and B3I are omitted. These findings collectively suggest that all items of the behavioural control element are deemed acceptable without requiring any item removals.

The five elements of religiosity, comprising beliefs, practices, knowledge, experience, and consequences, are analyzed. The first element, beliefs, exhibits a moderate Cronbach's alpha value of 0.660. However, if items C1C and C1D are removed, the alpha value increases to 0.691. Conversely, if items C1A and C1B are omitted, the alpha value drops below 0.6. These findings suggest that the items for the element of religiosity (beliefs) can be retained without item removals. The second element, practice, demonstrates a good Cronbach's alpha value of 0.771. Notably, if the C2B item is dropped, the alpha value increases to 0.777. Conversely, if items C2A, C2C, C2D, and C2E are omitted, the alpha value decreases between 0.634 – 0.768. This suggests that the element of religiosity (practice) should be maintained in this study. The third element, knowledge, exhibits a moderate Cronbach's alpha value of 0.671. If item C3B is removed, the alpha value increases to 0.71. Conversely, if items C3A, C3C, C3D, and C3E are omitted, the alpha value decreases between 0.562 – 0.667. This suggests that the element of religiosity (knowledge) can be used in this study. The fourth element, experience, displays an excellent Cronbach's alpha value of 0.841. Notably, if item C4E is omitted, the alpha value drops to 0.765.

The analysis of the experience element of religiosity indicates that the Cronbach's alpha value remains relatively stable, ranging from 0.8, even when items C4A, C4B, C4C, C4D, and C4F are omitted. Consequently, the element of religiosity (experience) is deemed acceptable and can be retained in its entirety for further analysis. The final element of religiosity, consequences, exhibits a moderate Cronbach's alpha value of 0.658. Notably, if the C5A item is removed, the alpha value increases to 0.779. Conversely, if the other four items (C5B, C5C, C5D, and C5E) are omitted, the alpha value decreases to a level below 0.6, indicating a weak level of reliability. These findings suggest that the element of religiosity (consequences) can be maintained with all items.

The character elements of unit trust consultants, comprising personal character, engagement, promotion carried out, and efficiency, were assessed using a study instrument. The Cronbach's alpha value for the entire character element of personal character was 0.919, indicating an excellent level of reliability. Notably, removal of the D1D item resulted in a slight decrease in alpha value to 0.894, while omitting items D1A, D1B, D1C, D1E, D1F, D1G, and D1H did not significantly affect the alpha values, which remained above 0.9. Consequently, all items assessing the character element of personal character were deemed acceptable for further analysis. The engagement element also exhibited an excellent Cronbach's alpha value of 0.950, with all six items showing alpha values above 0.90 and no significant changes resulting from item removal. Therefore, all these items were accepted as instruments for studying the character element of engagement. Similarly, the promotion carried out element demonstrated a high Cronbach's alpha value of 0.961, with proposed items for removal also showing high levels above 0.9 and no changes resulting from item removal. As such, all items assessing this character element were accepted. The efficiency element, while still well-positioned with an Cronbach's Alpha value of 0.880, exhibited a decrease in alpha value between 0.829 – 0.876 when any of the items were removed. Nevertheless, all these items were deemed acceptable as instruments for studying the character element of efficiency.

The Cronbach's alpha value for the entire element of intention to invest was 0.823, indicating an excellent level of reliability. Notably, removal of the E1C item resulted in an increase in alpha value to 0.879, whereas omitting any of the items E1A, E1B, E1D, E1E, and E1F led to a decrease in alpha value between 0.746 – 0.810. These findings suggest that all items assessing the element of intention to invest are acceptable as instruments for further analysis. In conclusion, all constructed question items were deemed acceptable without being dropped in this study.

This study acknowledges its limitation of focusing solely on the validation and reliability of the instrument without progressing to empirical testing of actual investor behaviour. While the instrument provides a solid foundation, preliminary behavioural results are absent, thereby limiting immediate practical contributions. Nonetheless, the validated instrument represents a necessary methodological step before empirical application. The findings also highlight moderate reliability in certain dimensions of religiosity specifically beliefs (α = 0.660) and consequences (α = 0.658). These values, though acceptable, suggest that refinement or rewording of items could further improve reliability. Future studies are encouraged to expand the number of items in these dimensions or adapt them more closely to the Malaysian context.

Overall, the validated instrument developed in this study provides a strong methodological basis for future empirical research. While current findings are limited to validity and reliability testing, the instrument is ready to be applied in larger-scale studies to examine the actual behavioural intentions of Islamic unit trust investors. By employing broader and more diverse samples, future research can test the theoretical model empirically and refine the instrument further, thereby enhancing its predictive power and practical relevance in Islamic finance.

4. CONCLUSION

This study has contributed methodologically by validating and confirming the reliability of an instrument designed to measure Islamic investment behaviour, with consultant character as a moderating variable. The findings extend the Theory of Planned Behaviour by incorporating religiosity and consultant characteristics, providing a more comprehensive framework for understanding investment intentions in Islamic unit trusts. The instrument developed here not only offers methodological rigor but also sets a foundation for empirical testing in future studies.

The validated instrument has important implications for both researchers and practitioners. For academics, it provides a reliable and valid tool for investigating investor psychology within the Islamic finance context. For practitioners, particularly policymakers and Islamic financial institutions, the instrument offers guidance for designing consultant training programs and strategies to enhance investor engagement. However, this study is limited to instrument validation and reliability assessment, with empirical testing reserved for subsequent research.

Beyond its methodological contribution, this study advances theoretical discourse by positioning consultant character as a moderator within the TPB framework, thereby bridging Islamic investment behaviour with elements of investor psychology and consultant ethics. Practically, the validated instrument provides a replicable tool for Islamic financial institutions to strengthen consultant training programs, align marketing practices with ethical standards, and design products that resonate with both religiosity and behavioural determinants. Once empirically tested, the framework and instrument have the potential to significantly shape policy development, investor education, and sustainable growth in Islamic unit trust investments. In practical terms, the instrument validated in this study has significant contextual relevance for Malaysia's Islamic finance sector. It can support financial institutions and policymakers in designing consultant training modules, refining product marketing strategies, and promoting ethical engagement that resonates with the values and behavioural expectations of Muslim investors.

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THE INTEGRATION OF SPECIALISED ACCOUNTING SYSTEMS AND TRANSPARENCY: STRENGTHENING GOVERNANCE IN CONTEMPORARY ZAKAT MANAGEMENT

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ABSTRACT

The integration of accounting systems with transparency frameworks forms a fundamental basis for enhancing governance in contemporary zakat management. Despite the central role of zakat as a religious and socio-economic obligation, its administration faces challenges of inefficiency, insufficient disclosure, and weak accountability. This study investigates how accounting systems tailored for zakat institutions can serve as Sharia-compliant mechanisms and governance tools ensuring equitable allocation, reporting, and public trust. Using descriptive-analytical methodology, the research reviews scholarly contributions and experiences of zakat institutions. The findings show that specialized zakat accounting systems improve institutional efficiency, reduce misappropriation risks, and enhance stakeholder legitimacy. Challenges remain, including lack of harmonized accounting standards for zakat, limited integration of digital technologies for disclosure and monitoring, and shortage of professionals trained in both Sharia and technical accounting. This study contributes by proposing a framework unifying accounting practices with governance principles, bridging religious compliance and financial accountability. The framework emphasizes three priorities: (i) formulation of standardized zakat accounting guidelines, (ii) digital transformation of zakat disclosure and oversight mechanisms, and (iii) development of professional competencies integrating Islamic jurisprudence with modern financial expertise. By situating zakat management within broader debates on accountability and transparency, this research advances discourse on how faith-based institutions can adopt innovative accounting systems to achieve spiritual objectives and governance standards.

Keywords: Zakat Management, Specialised Accounting Systems, Transparency, Governance, Sharia Compliance

1. INTRODUCTION

Zakat is one of the major financial pillars in Islam and represents an independent economic and social system aimed at achieving justice and solidarity within Muslim societies. With the development of zakat institutions, particularly in countries that formally regulate its administration, the need for accurate accounting tools has become crucial to ensure the integrity of zakat collection and distribution, and to achieve the highest levels of transparency and governance. Transparency is no longer merely an ethical value, but a fundamental requirement to build trust among the public, beneficiaries, and regulatory institutions (Al-Zubair, 2014).

In this context, accounting plays a vital role in documenting the movement of zakat funds, determining the zakat base, calculating expenditures, and preparing financial reports that reflect adherence to both Sharia and administrative standards. However, the practical reality in many zakat institutions in Arab and Islamic countries reveals significant inconsistencies in adopting specialized or unified zakat accounting standards, leading to a lack of transparency and challenges in assessment and accountability (Al-Khalifi, 2018).

The literature indicates that the absence of a unified accounting framework aligned with the jurisprudential characteristics of zakat has led to substantial variation in accounting methods, discrepancies in asset valuation principles, and inconsistencies in zakat calculation periods. These issues complicate oversight and auditing processes and undermine trust in the zakat system (Razak, 2019).

In particular, the study addresses three interrelated issues: first, the lack of unified zakat accounting standards; second, the limited adoption of digital tools in financial disclosure; and third, the insufficient integration of Shariah compliance with technical accounting practices. These issues represent the core challenges that hinder transparency in zakat fund management. Accordingly, this study aims to bridge the gap between theory and practice by demonstrating how the adoption of appropriate accounting systems and disclosure standards consistent with zakat rulings can enhance transparency and establish financial and Sharia accountability in managing this vital resource. The scope of this study is justified by the urgent need to strengthen financial governance in zakat institutions, particularly in contexts where accounting practices remain fragmented. By focusing on accounting as a tool for transparency, the research addresses a core area that directly influences public trust, institutional accountability, and the efficiency of zakat distribution.

Considering the growing interest in enhancing governance and transparency in managing zakat funds, this study seeks to explore how accounting, as both a technical and regulatory tool, can support these objectives. The research aims to bridge the gap between theoretical frameworks and practical applications in zakat institutions. Accordingly, the study is guided by the following objectives:

i. To examine the importance of accounting in accurately documenting zakat revenues and expenditures.

ii. To assess the role of accounting in promoting financial transparency and accountability in zakat management.

iii. To develop strategic recommendations for enhancing the efficiency and transparency of zakat accounting systems.

Based on the objectives of this study and the challenges facing Zakat Institutions in achieving financial transparency, the research is guided by the following core questions:

i. To what extent does accounting contribute to documenting and transparently managing zakat funds?
ii. What are the challenges faced by zakat institutions in implementing Sharia-compliant accounting?
iii. How can the accounting system be developed to better serve zakat in alignment with the objectives of Islamic law?

The importance of this study stems from its contribution to a vital area of Islamic financial practice ensuring transparency in the administration of zakat. At a time when financial governance and public accountability are under increasing scrutiny, particularly in faith-based institutions, this study provides a framework for understanding how accounting can reinforce trust, integrity, and performance in zakat institutions. By integrating accounting principles with Islamic jurisprudence, the study offers actionable insights that can guide policymakers, auditors, and administrators in aligning technical practices with ethical mandates.

2. LITERATURE REVIEW

Zakat, a fundamental pillar of Islam, functions as a significant religious, economic, and social obligation. From a Sharia perspective, it is an obligatory right in wealth designated for specific recipients under particular conditions, such as reaching the nisab (minimum threshold) and the passage of a lunar year (ḥawl) (Razak, 2019). Economically, it is a tool for wealth redistribution and reducing income disparity (Ben & Guerbouj, 2020). From an accounting standpoint, zakat is a Sharia-mandated financial duty measured and recorded within a specialized accounting system that incorporates both jurisprudential and regulatory aspects (Bin-Nashwan et al., 2021; Bin-Nashwan, 2025). Zakat accounting is a critical branch of Islamic accounting, aiming to manage zakat funds according to precise standards derived from Islamic law, integrated within a modern financial framework. It encompasses a comprehensive system starting from measuring the zakat base, recognizing the obligation, and culminating in disclosure in annual financial reports (Shammout, 2022).

Transparency is a foundational principle in the governance of zakat funds, referring to the clear, accurate, and timely disclosure of information regarding the sources and disbursements of zakat. A lack of transparency is identified as a primary cause for zakat evasion or reluctance to pay, especially when detailed reports on collection and impact are unavailable (Mehirig and Abdellaoui, 2011). The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) has mandated specific zakat-related financial disclosures in its standards, including the distinction between zakatable and non-zakatable assets and documentation of Sharia-approved disbursement channels (AAOIFI, 2016, pp. 585 – 588). Studies confirm that transparent reporting enhances public trust and facilitates equitable distribution (Hasbi & Widayanti, 2024). The connection between accounting and transparency is integral; accurate and professional accounting systems produce reliable outputs that support transparent disclosure, empowering stakeholders to assess the credibility of zakat institutions.

Recent studies highlight the direct impact of modern accounting practices and disclosure on zakat management. A 2024 study in Malaysia found the overall zakat disclosure rate to be around 60%, with significant variations between financial and non-financial information (Mahmod et al., 2024). Another Malaysian study from 2023 noted that comprehensive disclosures by some Islamic banks, especially regarding zakat calculation methods, positively affect financial transparency (Zulkepli, 2023). Research from 2022 highlighted that institutional integration between zakat and waqf (endowments) can significantly improve the financial and social performance of zakat funds, particularly when invested in productive sectors (Daoudi & Khalifa, 2022, p. 182). Furthermore, the COVID-19 pandemic accelerated the move towards digital governance, with a 2022 study showing that digitalization considerably improved disclosure effectiveness in Malaysian zakat institutions (Meerangani et al., 2022).

Digital transformation is a crucial modern trend for zakat accounting. The adoption of intelligent digital systems is urgently needed to enhance operational efficiency, improve valuation accuracy, and streamline reporting and oversight. The absence of digital infrastructure leads to delays, data duplication, and inconsistencies, which negatively impact institutional credibility (Baradiya, 2017, p. 9).16. A study on the Zakat Fund in Jijel Province demonstrated that implementing an electronic system reduced report preparation time and improved data accuracy significantly (Ben, 2021, p. 187). The integration of specialized accounting software and AI can create a qualitative shift in zakat management, allowing for real-time financial reports accessible to both regulators and the public Baradiya, 2017, p. 9) (Daoudi & Khalifa, 2022).

Despite advancements, several challenges persist. Many zakat institutions suffer from a lack of unified standards, weak accounting infrastructure, and a shortage of qualified professionals skilled in both jurisprudence and accounting (Akhyar Adnan & Barizah Abu Bakar, 2009; Al-Khalifi, 2018). The application of general commercial accounting standards, which ignore Sharia-specific conditions like the *ḥawl* or the distinction between productive and non-productive wealth, leads to issues in distributive justice and weakens institutional credibility (Al-Khalifi, 2018; Razak, 2019). Studies have found that such inconsistencies result in distributional imbalances and reduced effectiveness of zakat implementation (Al-Zubair, 2001). Zakat accountants in some regions lack proper Sharia training, highlighting a significant gap in professional development (Hidayah et al., 2023). To address these issues, it is recommended to develop unified Sharia-compliant accounting standards, establish specialized academic programs, and mandate disclosures that include both financial and non-financial performance indicators (Al-Zubair, 2001; Hidayah et al., 2023; Baradiya, 2017).

3. METHODOLOGY

This study utilizes a descriptive analytical approach to investigate the relationship between specialized accounting systems and transparency in contemporary zakat management. This methodology was selected for its suitability in providing a comprehensive examination of both the theoretical underpinnings and the practical applications of zakat accounting. It involves the systematic review and synthesis of a wide range of secondary data, including existing academic literature, peer-reviewed field studies, and established regulatory frameworks related to zakat accounting and governance. By analyzing these sources, the research aims to integrate Shariah-based rulings with modern accounting standards to generate insights that are both theoretically sound and practically relevant for zakat institutions today.

Additionally, the study is grounded in an interpretive paradigm. This philosophical stance was chosen because the study's objective extends beyond merely quantifying accounting practices. Instead, it seeks to deeply understand and interpret the meanings and implications of these practices within their specific social, institutional, and Shariah contexts. An interpretive approach allows for a nuanced exploration of how accounting affects transparency, governance, and stakeholder trust in Zakat institutions. It emphasizes the dynamic interplay between the normative principles of Islamic law and the practical requirements of contemporary financial governance, positioning the research to offer a holistic perspective rather than a purely technical one.

4. FINDINGS AND DISCUSSION

This research, based on a descriptive analytical review of existing literature, synthesises the findings from previous studies to draw comprehensive conclusions about the relationship between zakat accounting and transparency. The key findings are as follows:

The Integral Role of Specialized Accounting in Ensuring Transparency: The central finding is that specialized zakat accounting is a fundamental pillar for achieving transparency and good governance in zakat institutions. Unlike conventional accounting, zakat accounting is not merely a technical tool for recording transactions but a strategic instrument for fulfilling Sharia objectives of fair wealth distribution, poverty alleviation, and accountability. Transparent financial reporting, enabled by accurate accounting, directly correlates with increased public trust and encourages compliance from zakat payers. A study by Sawmar & Mohammed (2021) found that majority of the respondents were more motivated to pay zakat to institutions that provided clear and detailed financial reports (Sawmar & Mohammed, 2021).

Persistent Challenges Hindering Transparency: A major finding is that many zakat institutions continue to face significant obstacles that undermine transparency. These include:

Weak Infrastructure and Lack of Unified Standards: Many institutions suffer from a lack of full transparency due to weak accounting infrastructure and the absence of unified, mandatory standards for zakat accounting Al-Khalifi (2018). This leads to inconsistencies in defining the zakat base and in fund disbursement mechanisms.

Inappropriate Use of Commercial Standards: Some institutions apply general commercial accounting standards that ignore Sharia-specific requirements, such as the passage of a lunar year (ḥawl) and the distinction between productive and non-productive wealth. This practice leads to distributive injustice and erodes institutional credibility (Al-Khalifi, 2018; Razaq, 2019).

Shortage of Qualified Professionals: There is a significant lack of accountants with specialised training in both Sharia and modern accounting. A study by Hidayah et al., (2023) found that most of the zakat accountants in certain regions lacked proper Sharia training, which is a major barrier to effective zakat management (Hidayah et al., 2023).

The Transformative Potential of Digitalization: The research highlights digital transformation as a critical solution for overcoming many of the traditional challenges in zakat management. Adopting intelligent digital accounting systems can significantly improve operational efficiency, valuation accuracy, and speed of reporting. Evidence from recent studies supports that digitalization during the COVID-19 pandemic in Malaysia significantly improved disclosure effectiveness (Meerangani et al., 2022). The implementation of an electronic accounting system in one Zakat Fund reduced the time needed to prepare reports by over 60% and enhanced data accuracy for audits (Ben, 2021, p. 187).

Strategic Importance of Institutional Integration: The study finds that strategic partnerships, particularly between zakat and waqf (endowment) institutions, can enhance the developmental impact of zakat funds. Investing surplus zakat funds into productive, income-generating waqf projects can create sustainable returns for beneficiaries and reduce reliance on direct consumptive aid (Daoudi & Khalifa, 2022, p. 182). This integration, however, requires a clear legal and religious framework to ensure returns are channeled correctly to legitimate zakat recipients (Al-Zayn & Naqmaari, 2021, p. 34). In essence, the findings converge on the conclusion that achieving transparency in zakat management is not possible without a robust, specialised, and Sharia-compliant accounting system. Modernization through digitalization and strategic partnerships offers a path forward, but these efforts must be built upon a foundation of unified standards and professionally trained personnel.

DISCUSSION

Based on the findings synthesised in this paper, the discussion revolves around the critical and evolving relationship between specialised accounting practices, transparency, and the overall governance of zakat institutions. The findings underscore that zakat accounting is not merely a technical function but a strategic imperative that directly impacts public trust, institutional credibility, and the fulfillment of Sharia objectives. The discussion can be structured around three core themes: the indispensability of specialised accounting, the transformative role of modern solutions, and the persistent systemic challenges that must be addressed.

The Indispensable Link Between Specialized Accounting and Transparency

The findings unequivocally establish that transparency in zakat management is unattainable without a robust, specialized accounting system tailored to the unique characteristics of zakat. Unlike conventional accounting, which is profit-oriented, zakat accounting is mission-driven, aiming to achieve fair wealth distribution and poverty alleviation. The discussion here centers on the idea that transparency is the output of a well-designed accounting process. When institutions provide clear, accurate, and timely financial reports, a direct result of sound accounting, they build a foundation of trust with stakeholders. As Zidan et al. (2020) found, 73% of zakat payers are motivated by such reports, indicating that transparency is not just an ethical ideal but a practical tool for encouraging compliance and channeling funds through formal institutions rather than informal, unregulated routes (Sawmar & Mohammed, 2021). This reinforces the argument that any investment in strengthening accounting systems is also an investment in enhancing the institution's primary revenue stream and its societal impact.

Modernisation as a Pathway to Enhanced Governance

The discussion must also highlight the paradigm shift introduced by digitalisation and strategic institutional integration. The findings demonstrate that digital transformation is no longer an option but a necessity for modern zakat management 4. The documented improvements – such as a 60% reduction in report preparation time and a 25% increase in disclosure effectiveness – are compelling evidence of its transformative power (Ben Sheikh, 2021, p. 187) (Meerangani et al., 2022). Digital systems address chronic issues like data inconsistency and delays, which Baradiya (2017) identified as key factors eroding public trust Baradiya, 2017, p. 9). Additionally, the integration of zakat with waqf (endowments) represents a strategic evolution from consumptive aid to sustainable development (Daoudi & Khalifa, 2022, p. 182)8. By investing surplus zakat funds in productive waqf projects, institutions can generate continuous returns, thereby creating a more resilient and impactful model for poverty alleviation. This discussion point moves beyond mere financial recording to the strategic deployment of zakat as a tool for long-term socio-economic development, provided a clear legal and

Sharia framework is in place to govern such integration (Al-Zayn & Naqmaari, 2021, p. 34).

Confronting Systemic and Structural Challenges

Finally, the discussion must soberly address the persistent challenges that impede progress. The findings repeatedly point to three interconnected problems; the absence of unified standards, the use of inappropriate commercial accounting practices, and a critical shortage of qualified professionals. The lack of standardized, Sharia-compliant accounting frameworks creates a chaotic environment where each institution operates differently, making oversight and comparison nearly impossible and leading to distributional imbalances (Al-Zubair, 2014). The application of conventional accounting standards is particularly problematic, as it ignores fundamental Sharia principles like *ḥawl* and the nature of zakatable assets, thereby compromising the religious and ethical integrity of the process (Al-Khalifi, 2018; Razaq, 2019). This is compounded by a significant human resource gap; as Hidayah et al. (2023) found, a majority of zakat accountants lack the specialized Sharia training necessary to navigate these complexities (Hidayah et al., 2023). This part of the discussion should emphasize that technological solutions alone are insufficient. Without a concerted effort to establish unified standards and invest in specialized education and professional development, the full potential of zakat as a transparent and effective tool for social justice will remain unrealized.

5. CONCLUSION

This study concludes that the integration of specialized, Sharia-compliant accounting systems is fundamental and indispensable for strengthening governance and achieving full financial transparency in contemporary zakat management. The research confirms a direct and powerful correlation between the quality of accounting practices and the level of public trust, institutional credibility, and operational efficiency within zakat institutions. The absence of such specialized systems is identified as the primary source of critical weaknesses, including a lack of transparency, inconsistencies in zakat calculation, and diminished stakeholder confidence.

The findings synthesized from the literature review underscore that the application of generic commercial accounting standards is inadequate and counterproductive, as it overlooks the unique jurisprudential and ethical requirements of zakat, such as the *ḥawl* (lunar year) and the specific categories of zakatable wealth. This mismatch not only leads to distributive injustices but also weakens the very foundation of trust upon which zakat institutions are built.

Furthermore, this study highlights the transformative potential of modern solutions. Digital transformation emerges as a critical enabler, offering zakat institutions the tools to enhance accuracy, accelerate reporting, and streamline oversight, thereby directly combating the issues of data inconsistency and delays that erode public trust. Likewise, strategic integration with waqf institutions presents an innovative pathway to shift zakat from a purely consumptive model to a sustainable, developmental force capable of generating long-term social impact.

However, technology and strategic partnerships alone are insufficient. The research strongly indicates that the most significant barrier to progress is the systemic lack of unified, mandatory accounting standards and the corresponding deficit of professionals skilled in both Sharia and accounting. Without addressing this human capital and regulatory gap, the full potential of zakat as a transparent and effective instrument of social justice and economic development will remain unrealized.

In inference, achieving transparency in zakat management is not merely an administrative goal but a Sharia imperative. It requires a holistic approach that combines the adoption of specialized accounting standards, investment in digital infrastructure, the development of skilled human resources, and the creation of a robust regulatory framework. By bridging the gap between Islamic principles and modern financial governance, zakat institutions can fortify their integrity, enhance their developmental impact, and ultimately, better fulfill their sacred mandate.

6. RECOMMENDATIONS

The study proposes several key recommendations to enhance the governance and transparency of zakat management. A primary recommendation is the urgent development and mandatory adoption of unified, Sharia-compliant accounting standards. This would eliminate the inconsistencies and distributive imbalances that arise from applying inappropriate commercial accounting standards, which overlook critical Sharia principles like the *ḥawl* (lunar year) and the distinction between zakatable and non-zakatable wealth.

Furthermore, the paper strongly advocates for embracing digital transformation by implementing intelligent accounting systems to improve efficiency, accuracy, and the timeliness of reporting. This modernization should be complemented by broadening financial disclosure to include non-financial, social impact indicators and making these reports subject to independent audits to bolster public trust. Finally, the study recommends establishing specialized academic and university programs to address the critical shortage of accountants skilled in both Islamic jurisprudence and modern accounting.

7 LIMITATIONS

This study is primarily constrained by its methodological approach. As a descriptive analytical study, its findings are based on a review and synthesis of existing academic literature, field studies, and regulatory frameworks. Consequently, the conclusions are a reflection and interpretation of prior research and may not capture all real-time challenges or institutional nuances that a direct field study might reveal. Another limitation is that while the research proposes a conceptual framework integrating technical and ethical dimensions, it does not involve the practical application or testing of this framework in a real-world zakat institution. The study highlights the need for such a framework but stops short of providing an empirically validated model, positioning its contribution as theoretical and directional rather than a proven, implementable solution.

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AN ANALYSIS OF ZAKAT ASSESSMENT METHODS ON SHARES IN MALAYSIA: A COMPREHENSIVE REVIEW

ANALISIS KAEDAH TAKSIRAN ZAKAT SAHAM DI MALAYSIA: SUATU ULASAN KOMPREHENSIF

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ABSTRACT

Share zakat represents a contemporary issue that has emerged alongside the evolution of the modern global financial system. Scholarly discourse on the fundamental principles governing share zakat has been developed since the 20th century, however, no consensus has been reached regarding its legal basis, the determination of nisab, or the valuation method. In Malaysia, the effects of these juristic differences are reflected in the diverse methods of share zakat calculation across states, leading to confusion among Muslim investors in fulfilling their zakat obligations and potentially affecting state zakat revenue collection. This article provides a comprehensive examination of the assessment methods of share zakat practiced in Malaysia by exploring the foundations of its legal rulings, the variations in fiqh approaches, and the current practices adopted by state zakat institutions. The study employs a qualitative methodology through content analysis of zakat policy documents, contemporary studies on share zakat implementation, and official guidelines from seven Malaysian states. The findings reveal a lack of uniformity in the computation of share zakat, particularly in the determination of asset value, ownership classification, and treatment of profits. The article concludes that the absence of a standardized framework has caused inconsistencies and confusion among investors, and thus recommends the establishment of a national standardization framework, developed through a multi-stakeholder approach. Several key components are proposed as the foundation for formulating a standardized zakat framework to ensure a more transparent, equitable, and effective share zakat system in Malaysia.

Keywords: Zakat On Shares, Contemporary Issues, Zakat Assessment, Zakat Standardisation, Maqasid Syariah Framework

ABSTRAK

Zakat saham merupakan isu kontemporari yang muncul seiring dengan perkembangan sistem kewangan global moden. Perbahasan tentang asas pelaksanaan zakat saham telah dibangunkan oleh para ulama sejak abad ke-20, namun tiada konsensus dalam menentukan asas hukum, kiraan nisab dan nilai zakat saham. Di Malaysia, kesan daripada khilaf ini dapat dilihat apabila kaedah kiraan zakat saham berbeza antara negeri, justeru menimbulkan kekeliruan dalam kalangan pelabur Muslim untuk menunaikan kewajipan zakat dan berpotensi menjejaskan kutipan zakat negeri. Artikel ini mengkaji secara komprehensif kaedah-kaedah taksiran zakat saham yang diamalkan di Malaysia, dengan meneliti asas pensyariatan, variasi pendekatan fiqah, serta amalan semasa oleh institusi zakat negeri. Metodologi kajian menggunakan pendekatan kualitatif melalui analisis dokumen dasar zakat, kajian kontemporari tentang isu berkaitan pelaksanaan zakat saham dan garis panduan zakat saham daripada tujuh buah negeri di Malaysia. Dapatan menunjukkan wujudnya ketidakseragaman dalam pengiraan zakat saham dari sudut asas nilai, jenis pemilikan dan pendekatan terhadap keuntungan. Artikel ini merumuskan bahawa ketidakwujudan garis panduan standard telah menimbulkan kekeliruan dalam kalangan pelabur, dan mencadangkan keperluan standardisasi nasional yang melibatkan semua pihak berkepentingan. Beberapa komponen utama disarankan sebagai asas

pembentukan kerangka piawai bagi memastikan sistem zakat saham yang lebih telus, adil dan berkesan.

Kata Kunci: Zakat Saham, Isu Kontemporari, Taksiran Zakat, Keseragaman Zakat, Kerangka Maqasid Syariah

1. PENGENALAN

Zakat merupakan satu elemen asas dalam sistem ekonomi Islam yang berfungsi sebagai instrumen pengagihan semula kekayaan dan penyucian harta. Ia bukan sahaja bersifat ibadah tetapi juga mempunyai dimensi sosial yang signifikan dalam memastikan keseimbangan ekonomi dalam masyarakat (Kahf, 1999). Dalam konteks kontemporari, pelbagai bentuk harta moden telah muncul sejajar dengan perkembangan sistem kewangan global, termasuklah pemilikan saham.

Perkembangan sistem kewangan global moden telah membawa kepada kemunculan pelbagai instrumen pelaburan baharu yang mempengaruhi struktur kekayaan masyarakat Islam. Salah satu daripadanya ialah saham, yang mewakili pemilikan modal dalam sesebuah syarikat dan menjadi aset utama dalam ekonomi moden. Dalam konteks fiqah kontemporari, saham diiktiraf sebagai harta yang berkembang (al-māl al-nāmī) dan boleh dizakatkan. Walau bagaimanapun, para ulama berbeza pandangan sama ada nilai zakat saham dikira mengikut jenis syarikat mengeluarkan saham, atau mengikut zakat wang simpanan atau dikira seperti kiraan zakat tanaman (Al-Qaradawi, 2006: 491 – 494).

Faktor-faktor seperti pengumuman dividen bonus, hak milik, perubahan dalam lembaga pengarah atau konflik dalaman syarikat boleh memberikan impak besar kepada nilai saham. Bahkan, faktor yang lebih luas seperti sentimen pasaran, ketidaktentuan politik dan ekonomi global boleh mempengaruhi keseluruhan pasaran saham. Hal ini menjadikan harga saham berubah secara mendadak bukan sahaja antara hari, malah dalam satu hari perdagangan yang sama (intra-day volatility). Oleh itu, nilai asas yang dijadikan sandaran untuk menaksir zakat saham bagi seorang pelabur juga akan berubah-ubah, lantas menyukarkan penentuan zakat secara konsisten dan adil (Islahi & Obaidullah, 2004).

Di Malaysia, institusi zakat negeri diberi autonomi dalam melaksanakan dasar dan kaedah pengurusan zakat. Ini kerana perlembagaan Malaysia meletakkan hal ehwal agama Islam di bawah bidang kuasa negeri. Keadaan ini bukan sahaja menyebabkan perbezaan fatwa antara negeri, tetapi turut melibatkan pendekatan berbeza dalam meletakkan kaedah kiraan zakat saham. (Hamat et al., 2017).

Kewujudan pelbagai kaedah taksiran zakat saham di Malaysia menyebabkan perbezaan ketara dalam jumlah zakat yang dikira dan dibayar oleh pelabur Muslim. Sebagai contoh, Lembaga Zakat Wilayah Persekutuan (MAIWP) menetapkan pengiraan berdasarkan nilai pasaran semasa (MAIWP, t.t.), manakala Lembaga Zakat Negeri Kedah (LZNK) menggunakan nilai terendah dalam tempoh haul (LZNK, t.t.). Negeri lain seperti Perlis (MAIPs, t.t.) dan Perak (MAIAMP, t.t.) pula tidak membezakan antara saham simpanan dan saham dagangan, menyebabkan pelabur membayar zakat atas keseluruhan nilai pegangan, walaupun saham tersebut disimpan untuk jangka panjang tanpa keuntungan aktif.

Terdapat sekurang-kurangnya empat kaedah berbeza dalam mengira menentukan kadar bayaran zakat saham di Malaysia (Endut, et. al., 2015). Keadaan ini menyumbang kepada ketidakadilan kepada sebahagian pemegang taruh dan seterusnya menyalahi konsep maqasid syariah (Dusuki & Bouheraoua, 2011) dalam meletakkan kadar bayaran wajib zakat saham.

Justeru, penyelarasan nilai zakat saham amat penting bukan sahaja untuk keseragaman fiqah, tetapi juga untuk kestabilan pasaran modal Islam di Malaysia, khususnya apabila pasaran modal Islam Malaysia kini merupakan antara yang terbesar di dunia dengan 63.73% sekuriti patuh syariah (Suruhanjaya Sekuriti Malaysia, 2023). Dalam usaha ini, JAWHAR telah mengeluarkan panduan manual zakat (JAWHAR, 2008) bertujuan ke arah penyelarasan kadar bayaran nilai zakat saham.

Batasan Kajian

Kajian ini hanya meneliti tujuh buah negeri di Malaysia, iaitu Wilayah Persekutuan, Kedah, Perak, Negeri Sembilan, Pulau Pinang, Sabah dan Perlis. Pemilihan negeri-negeri ini dilakukan secara tujuan (purposive sampling) berdasarkan keterbukaan data di laman sesawang, variasi pendekatan fiqah yang diamalkan dan kepelbagaian geografi melibatkan Semenanjung dan Sabah. Oleh itu, dapatan kajian tidak mewakili keseluruhan amalan zakat saham di Malaysia, sebaliknya bertujuan memberikan gambaran empirikal terhadap perbezaan dasar dan amalan. Kajian lanjutan disarankan untuk melibatkan semua negeri serta memasukkan analisis kuantitatif terhadap kesan perbezaan kaedah ini terhadap jumlah kutipan zakat saham di peringkat nasional.

Definisi Operasional

Bagi memastikan perbincangan lebih jelas, beberapa istilah utama didefinisikan seperti berikut:

Jadual 1: Definisi Operasional

Istilah	Takrif Operasional
Saham Simpanan	Saham yang dimiliki bagi tujuan pelaburan jangka panjang dan tidak diniagakan secara aktif.
Saham Dagangan	Saham yang dibeli untuk dijual semula dalam jangka pendek bagi memperoleh keuntungan modal.
Nilai Terendah Haul	Nilai pasaran terendah bagi sesuatu saham dalam tempoh setahun (haul) yang digunakan oleh sesetengah institusi zakat sebagai asas pengiraan.
Zakat Saham	Zakat yang dikenakan ke atas pemilikan saham patuh syariah individu atau entiti apabila cukup nisab dan haul.

2. KAJIAN LITERATUR

2.1 Pensyariatan Zakat Saham

Perbahasan tentang zakat saham bermula apabila bentuk pemilikan moden melalui pasaran modal berkembang dalam ekonomi Islam abad ke-20. Menurut Rosele dan Abdullah (2018), saham dianggap sebagai aset yang memenuhi ciri al-amwal al-nami'ah (harta yang berkembang), dan oleh itu wajib dikenakan zakat sekiranya memenuhi syarat nisab dan haul. Kajian mereka membahagikan zakat saham kepada dua asas utama: zakat atas nilai pasaran saham dan zakat atas pendapatan dividen. Kedua-duanya diterima pakai oleh pelbagai institusi zakat di Malaysia, namun dengan kadar dan pendekatan yang berbeza.

Tambahan pula, Hamat (2014) menegaskan bahawa isu utama bukan terletak pada kewajipan zakat saham itu sendiri, tetapi kepada persoalan kaedah taksiran yang menepati prinsip syariah dan realiti pasaran moden. Faktor turun naik harga saham, tempoh pegangan, dan jenis pemilikan menjadi asas utama perbezaan pandangan ulama dan amalan di institusi zakat negeri.

2.2 Pengiraan Zakat Saham

Kajian oleh Endut, Ismail dan Othman (2015) merupakan antara rujukan awal yang menggariskan variasi pendekatan taksiran zakat saham di Malaysia. Mereka mendapati wujud empat kaedah utama yang diamalkan oleh institusi zakat negeri, iaitu:

i. Berdasarkan nilai terendah saham dalam setahun,

ii. Berdasarkan nilai pasaran semasa saham,

iii. Berdasarkan kos asal pelaburan, dan

iv. Berdasarkan keuntungan dividen sahaja.

Kajian lanjut oleh Hamat, Endut dan Hanapi (2017) menunjukkan bahawa negeri-negeri seperti Selangor, Wilayah Persekutuan dan Kedah menggunakan formula berbeza dalam menentukan nilai zakat saham, bergantung pada interpretasi fatwa dan garis panduan negeri masing-masing. Hal ini membuktikan ketiadaan standardisasi nasional dalam urusan taksiran zakat saham, sekali gus menyebabkan kekeliruan dalam kalangan pelabur Muslim.

Dalam pada itu, Ahmad, Zahid dan Razali (2022) memperkenalkan konsep Hifz al-Mal (pemeliharaan harta) sebagai kerangka maqasid dalam menilai keberkesanan taksiran zakat saham. Mereka berhujah bahawa sistem zakat saham perlu menekankan keadilan antara pelabur kecil dan institusi besar, serta memastikan tidak berlaku bebanan zakat berlebihan akibat turun naik harga pasaran.

Perbezaan pandangan ini turut membuktikan kompleksiti hukum zakat saham yang menjadi cabaran dalam usaha standardisasi. Namun, usaha tersebut telah dimulakan oleh badan-badan rujukan antarabangsa seperti *Accounting and Auditing Organization for Islamic Financial Institutions* (AAOIFI) yang memainkan peranan penting dalam menyeragamkan piawaian zakat di peringkat global. Melalui Shariah Standard No. 35: Zakah (2015), AAOIFI telah menetapkan garis panduan khusus bagi pengiraan zakat ke atas saham dan instrumen kewangan Islam lain dengan menekankan prinsip keadilan, ketelusan dan keseragaman amalan.

Standard ini memperincikan dua pendekatan utama iaitu sama ada zakat ditunaikan oleh syarikat bagi pihak para pemegang saham atau oleh individu berdasarkan maklumat kewangan syarikat. Ia turut menggariskan kaedah penilaian aset, penentuan nilai pasaran semasa, serta tolakan hutang dan liabiliti bagi menentukan jumlah harta sebenar yang layak dizakatkan. Namun begitu, tahap pematuhan dan pelaksanaan sebenar terhadap piawaian AAOIFI masih berbeza antara negara Islam kerana perbezaan struktur institusi zakat, peraturan kewangan serta kuasa perundangan syariah masing-masing.

2.3 Perakaunan dan Implikasi Terhadap Kutipan Zakat

Dalam aspek perakaunan kewangan Islam, Adnan dan Abu Bakar (2009) serta Abojeib, Lukman dan Ahmed (2019) membincangkan bagaimana institusi Islam seperti *Accounting and Auditing Organization for Islamic Financial Institutions* (AAOIFI) memainkan peranan dalam menetapkan piawaian perakaunan zakat. Namun, mereka mengkritik bahawa piawaian ini masih banyak meniru struktur konvensional Barat dan tidak cukup menonjolkan prinsip *keadilan sosioekonomi Islam*. Selain itu, Abojeib, Lukman dan Ahmed menyatakan bahawa walaupun kebanyakan institusi zakat mengamalkan kadar 2.5%, asas pengiraan yang berbeza membawa kepada hasil kutipan yang berbeza.

Ali, Sarif, Balwi dan Kamri (2020) mendapati bahawa faktor institusi dan struktur organisasi memainkan peranan besar dalam menentukan kaedah zakat saham yang digunakan. Dalam beberapa kes, pertimbangan teknikal dan keperluan pelaporan lebih diutamakan berbanding ketepatan hukum fiqah.

Kajian Abbas, Sulaiman dan Bakar (2018) menyimpulkan bahawa perbezaan kaedah taksiran zakat antara negeri menyebabkan jurang kutipan zakat yang signifikan. Ini menunjukkan bahawa standardisasi nasional bukan sahaja penting dari sudut syariah, tetapi juga dari aspek kecekapan ekonomi dan pengurusan zakat.

Keperluan pembangunan model standardisasi zakat turut ditekankan oleh Johari (2023) dan Tajuddin (Tajuddin, 2024) menyeru agar dibangunkan satu model standardisasi zakat yang menggabungkan pendekatan *syariah-compliance accounting* dengan pertimbangan keadilan sosial (maqasid al-shariah). Pendekatan ini diyakini dapat mewujudkan sistem zakat saham yang lebih telus, mudah difahami, dan diterima pakai di seluruh negara.

Kajian di atas menunjukkan dua isu utama:

1. Ketiadaan piawaian nasional dalam taksiran zakat saham.
2. Kurangnya integrasi antara prinsip fiqah, ekonomi dan perakaunan menjadikan pelaksanaan zakat saham bersifat teknikal, bukan holistik.

Kajian ini menilai dan membandingkan kaedah taksiran zakat saham yang diamalkan di seluruh Malaysia untuk mengenal pasti asas standardisasi yang boleh dicadangkan. Selain itu, kajian ini melakukan analisis komprehensif dan kritikal terhadap setiap pendekatan taksiran dengan mempertimbangkan faktor fiqah, ekonomi dan maqasid syariah berdasarkan data praktikal institusi zakat Malaysia.

Dapat disimpulkan bahawa walaupun wujud pelbagai perbincangan tentang zakat saham di Malaysia, **belum ada satu kajian komprehensif** yang:

1. Membandingkan kaedah taksiran zakat saham antara semua negeri,
2. Menganalisis implikasi fiqh, ekonomi dan sosialnya, dan
3. Mencadangkan kerangka standardisasi nasional berpaksikan maqasid syariah.

Justeru, kaedah taksiran zakat saham khususnya di Malaysia perlu diteroka dan dianalisis secara mendalam bagi menilai jurang pengamalan di peringkat nasional dan keselarasan dengan panduan-panduan taksiran zakat saham sedia ada. Hal ini bagi memperlihatkan ruang keperluan untuk membangunkan model standardisasi zakat saham di peringkat nasional yang komprehensif.

3. METODOLOGI KAJIAN

Kajian ini menggunakan pendekatan kualitatif dengan kaedah kajian kepustakaan terhadap rujukan Islam muktabar dan analisis kandungan bagi meneliti pelaksanaan zakat saham oleh institusi zakat negeri di Malaysia (Bowen, 2009). Pendekatan ini dipilih kerana isu zakat saham bukan sekadar bersifat teknikal, tetapi juga melibatkan aspek hukum, pentadbiran, dan kefahaman masyarakat, yang memerlukan penilaian mendalam berdasarkan dokumen dan data sekunder yang tersedia.

Data kajian diperolehi melalui analisis dokumen. Sumber utama kajian merangkumi jurnal-jurnal akademik, laporan institusi zakat dan kaedah pengiraan zakat saham daripada tujuh negeri terpilih di Malaysia. Pemilihan tujuh negeri ini dilakukan berdasarkan tiga kriteria utama. Pertama, variasi kaedah taksiran zakat saham yang diamalkan. Kedua, kemudahan capaian data yang lengkap bagi tujuan analisis. Ketiga, cakupan geografi merangkumi semenanjung dan Borneo.

Data dianalisis menggunakan kaedah analisis kandungan triangulasi secara sistematik dengan pendekatan deskriptif dan komparatif. Analisis difokuskan kepada tema-tema utama seperti asas penentuan nilai saham, nisab, kos transaksi, dan kaedah pengiraan zakat yang digunakan oleh institusi zakat negeri. Selain itu, pendekatan perbandingan turut diaplikasikan untuk mengenal pasti persamaan, perbezaan, cabaran utama dan ruang penambahbaikan yang ada dalam pelaksanaan taksiran zakat saham di Malaysia.

4. DAPATAN DAN PERBINCANGAN

Kajian ini memfokuskan pelaksanaan taksiran zakat saham di peringkat negeri-negeri di Malaysia bagi memperlihatkan wujudnya variasi pendekatan dalam menentukan asas kiraan, jenis saham yang dikenakan zakat, serta kaedah pengiraan yang digunakan. Tinjauan ke atas beberapa rujukan autoriti zakat terpilih penting bagi menilai tahap keseragaman asas dan cabaran pelaksanaannya yang diaplikasikan dalam konteks pelaburan moden.

4.1 Amalan Taksiran Zakat Saham di Tujuh Negeri

4.1.1 Wilayah Persekutuan

Menurut maklumat yang dikemukakan oleh Pusat Pungutan Zakat (PPZ) Wilayah Persekutuan, pemilik saham boleh mengasingkan pengiraan zakat kepada dua kategori utama. Yang pertama, saham yang dimiliki melebihi setahun, dan kedua ialah saham yang diniagakan dalam tempoh kurang daripada setahun. Pengelasan kaedah ini memberi ruang pembezaan antara saham simpanan jangka panjang dan saham bersifat spekulatif dalam jangka pendek (MAIWP, t.t.).

Jadual 2: Pengiraan Zakat Saham PPZ Wilayah Persekutuan

Saham yang Dijual Beli dalam Setahun	
Nilai Saham Semasa (RM)	84,000.00
Baki Semasa Trust Account (RM)	+5,000.00
Kos Berkaitan (RM)	–350.00
Jumlah (RM)	**88,650.00**
Kadar Zakat (RM)	2.5%
Jumlah Zakat (RM)	**2,216.25**
Saham yang Disimpan Melebihi Setahun Bertujuan Menjana Keuntungan Melalui Dividen	
Nilai Saham Semasa (RM)	84,000.00
Baki Semasa Trust Account (RM)	+5,000.00
Dividen (RM)	+1,000.00
Kos Berkaitan (RM)	–400.00
Jumlah (RM)	**89,600.00**
Kadar Zakat	2.5%
Jumlah Zakat (RM)	**2,240.00**

4.1.2 Kedah

Lembaga Zakat Negeri Kedah (LZNK) turut menggariskan dua kaedah pengiraan zakat saham yang hampir sama, iaitu bagi saham simpanan dan saham jual beli (trading). Bagi saham simpanan, zakat dikenakan sebanyak 2.5% atas nilai terendah dalam tempoh setahun, sama seperti kaedah pengiraan zakat wang simpanan. Manakala bagi saham berbentuk jual beli, zakat dikenakan sebanyak 2.5% atas nilai pasaran pada tarikh cukup haul.

Sebagai contoh, bagi pembelian di awal tahun sebanyak 1000 unit dengan harga RM10 seunit, kemudian menurun kepada RM9 seunit pada tarikh genap satu haul, maka ia dizakatkan mengikut nilai pasaran waktu cukup haul dengan kadar 2.5%. Maka jumlah zakat adalah RM225 (LZNK, t.t.).

Dalam panduan yang sama, LZNK turut menyediakan jadual panduan bagi taksiran zakat saham naik turun:

Jadual 3: Penaksiran Saham Naik Turun Lembaga ZakatNegeri Kedah

Bil.	Saham Syarikat	Nilai Saham Awal Tahun 2021	Nilai Saham Akhir Tahun 2021	Nisab pada Akhir Tahun 2021
1	Syarikat X	5,000 unit × RM1.00 = RM5,000.00	5,000 unit × RM3.50 = RM17,500.00	**RM20,345.24**
2	Syarikat Y	3,000 unit × RM1.50 = RM4,500.00	3,000 unit × RM1.00 = RM3,000.00	
3	Syarikat Z	1,500 unit × RM1.00 = RM1,500.00	1,500 unit × RM1.00 = RM1,500.00	
Jumlah		**9,500 unit = RM11,000.00**	**9,500 unit = RM 22,000.00**	

Meskipun zakat saham naik turun ini dilihat sebagai kategori zakat saham berbentuk jual beli kerana ditaksir mengikut nilai akhir haul, namun terdapat kekaburan dari sudut syarat nisab dalam contoh pengiraan yang dikemukakan. Hal ini kerana dalam pengiraan zakat bagi saham jual beli yang dinyatakan hanya mengambil kira nilai pasaran semasa pada tarikh haul dan terus dikenakan kadar 2.5%, tanpa penegasan sama ada nilai tersebut melebihi nisab yang ditetapkan.

Adapun bagi saham naik turun dijelaskan dalam taksiran berkenaan sebagai disyaratkan cukup haul dan nisab (LZNK, 2024). Hal ini boleh menimbulkan kekeliruan dalam kalangan pelabur. Justeru, kaedah ini memerlukan penambahbaikan dari sudut penjelasan teknikal agar lebih selari dengan prinsip fiqah zakat yang muktabar.

4.1.3 Perak

Majlis Agama Islam dan Adat Melayu Perak (MAIPk) menyediakan kalkulator zakat atas talian yang membolehkan pengguna memasukkan bilangan unit dan harga semasa bagi setiap pegangan saham. Sistem ini akan mengira jumlah nilai semasa dan menentukan kewajipan zakat berdasarkan nisab yang dipaparkan. Pendekatan ini lebih mirip kepada kaedah taksiran saham simpanan, kerana ia menilai jumlah nilai keseluruhan pegangan pada tarikh haul. Namun, perincian dari sudut klasifikasi jenis pelaburan saham masih belum dinyatakan secara jelas (MAIAMP, t.t.).

4.1.4 Negeri Sembilan

Majlis Agama Islam Negeri Sembilan (MAINS) memperincikan kaedah pengiraan zakat saham dikenakan sebanyak 2.5% atas nilai terendah dalam sesuatu tahun bagi semua saham yang dimiliki selama setahun, setelah ditolak pinjaman atau hutang yang berkaitan. Sekiranya nilai terendah sukar ditentukan, maka digunakan nilai di awal atau akhir tahun, mana yang lebih rendah.

Pendekatan ini menunjukkan fleksibiliti dalam menentukan asas nilai yang munasabah untuk pengiraan zakat. Tambahan pula, sekiranya pemilikan saham tidak genap setahun tetapi pelaburan sering bertukar antara saham dan tunai sepanjang tahun, maka nilai terendah campuran antara kedua-duanya digunakan sebagai asas kiraan. Kaedah ini turut mengambil kira keperluan strategik pemilikan jangka panjang oleh pelabur Muslim yang bertujuan menguasai syarikat. Dalam kes tersebut, zakat disarankan dikira secara lebih berhemah agar tidak menjejaskan keupayaan umat Islam untuk mengekalkan penguasaan dalam struktur pemilikan korporat (MAINS, t.t.).

4.1.5 Pulau Pinang

Zakat Majlis Agama Islam Negeri Pulau Pinang (Zakat MAINPP) turut membahagikan saham kepada dua kategori utama, iaitu saham yang masih dimiliki sehingga hujung haul dan saham yang dijual beli sepanjang haul. Bagi saham pelaburan jangka panjang, zakat dikenakan sebanyak 2.5% atas harga terendah antara kos dan pasaran. Sekiranya saham dibeli bagi tujuan jual beli (trading), zakat dikenakan atas keuntungan bersih setiap transaksi. Pengiraan ini disokong dengan kalkulator atas talian yang mesra pengguna, dan menetapkan bahawa jika syarikat telah menunaikan zakatnya, maka individu tidak wajib membayar zakat sekali lagi. Namun, jika syarikat gagal menunaikan zakat, maka pemilik saham tetap wajib menunaikannya secara individu (MAINPP, t.t.).

4.1.6 Sabah

Bahagian Zakat dan Fitrah (BZF) di bawah Majlis Ugama Islam Sabah (MUIS) menekankan prinsip asas bahawa saham ialah modal yang dilaburkan dalam syarikat dan dianggap sebagai harta yang boleh membawa keuntungan, justeru tertakluk kepada kewajipan zakat jika memenuhi syarat haul dan nisab. Pengiraan zakat saham di Sabah menggunakan kaedah darab jumlah unit saham dengan harga pasaran semasa dan kemudiannya dikira 2.5% daripada jumlah nilai tersebut.

Namun, yang membezakan pendekatan Sabah ialah penekanan khusus terhadap sumber pembiayaan saham. Zakat hanya dikenakan atas bahagian saham yang dibeli menggunakan wang sendiri, manakala saham yang dibeli melalui pinjaman akan ditolak daripada jumlah keseluruhan sebelum pengiraan zakat dibuat (MUIS, t.t.).

Jadual 4: Contoh Pengiraan Zakat Saham BZF MUIS

1. Saham yang diniagakan/dijual beli		
A	Nilai Saham Semasa 5,000 unit x RM3.00 Baki Semasa Trust Account Jumlah	 15,000.00 3,000.00 18,000.00
B	Tolakan Kos (Broker, Clearing, GST 0.5%)	75.00
C	Baki Bersih	17,925.00
D	Jumlah Zakat Simpanan (C x 2.5%) Jumlah Zakat Simpanan (C x 2.577%)	448.13 461.13
2. Saham yang disimpan untuk menjana dividen (Modal Tunai)		
A	Nilai Saham Semasa 5,000 unit x RM3.00 Baki Semasa Trust Account Dividen Jumlah	 15,000.00 3,000.00 750.00 18,750.00
B	Tolakan Kos (Broker, Clearing, GST 0.5%)	75.00
C	Baki Bersih	18,675.00
D	Jumlah Zakat Simpanan (C x 2.5%) Jumlah Zakat Simpanan (C x 2.577%)	466.88 481.25

3. Saham yang disimpan untuk menjana dividen (Modal Pinjaman)		
A	Nilai Saham ketika dijual (8,000 unit x RM3.00) (5,000 unit x RM4.00) Baki Semasa Trust Account Jumlah	 24,000.00 20,000.00 6,000.00 50,000.00
B	Tolakan Modal Pembelian (8,000 unit x RM2.50) (5,000 unit x RM3.00) Jumlah Modal	 20,000.00 15,000.00 35,000.00
C	Baki Bersih	15,000.00
D	Jumlah Zakat Simpanan (C x 2.5%) (C x 2.577%)	 375.00 386.55

Penelitian ini menunjukkan pemakaian prinsip *al-milk al-tam* (pemilikan sempurna) dalam penilaian harta yang dikenakan zakat. Kadar zakat juga dibezakan bergantung kepada kalendar haul yang digunakan. Sekiranya pengiraan berdasarkan kalendar Masihi, kadar zakat adalah 2.577% setahun. Jika berdasarkan kalendar Hijrah, kadar zakat adalah 2.5%.

4.1.7 Perlis

Berdasarkan portal Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs), taksiran zakat terhadap saham dilaksanakan seperti pengiraan yang telah diaplikasikan terhadap zakat wang simpanan. Pengiraan zakat bagi akaun saham dikira bersama akaun-akaun kewangan yang lain sama ada akaun simpanan atau semasa di bank, amanah saham dan lain-lain. Sekiranya jumlah baki simpanan yang terendah dalam tempoh haul melebihi nisab, maka zakat dikenakan sebanyak2.5% (MAIPs, t.t.).

Pendekatan taksiran zakat saham yang diamalkan oleh Majlis Agama Islam dan Adat Istiadat Melayu Perlis (MAIPs) memperlihatkan satu bentuk penyederhanaan yang signifikan, apabila pelaburan dalam saham ditaksir menggunakan kaedah yang sama seperti wang simpanan biasa. Berdasarkan sistem kalkulator dalam talian yang disediakan di laman rasmi MAIPs, pengguna hanya diminta untuk memasukkan jumlah simpanan dalam beberapa institusi kewangan, kadar zakat yang dikenakan, dan seterusnya sistem akan mengira jumlah zakat yang perlu dikeluarkan. Kalkulator ini tidak membezakan antara jenis saham seperti saham simpanan atau saham jual beli (trading), malah tidak mengambil kira elemen keuntungan pelaburan seperti dividen, keuntungan modal, atau jangka masa pemilikan saham.

Kaedah ini secara asasnya berpaksikan kepada prinsip bahawa saham merupakan bentuk simpanan kekayaan yang cair (liquid asset) dan wajar ditaksir seperti wang tunai. Meskipun begitu, beberapa penambahbaikan boleh dicadangkan bagi disesuaikan dengan amalan pemilikan dan pelaburan saham masa kini.

4.2 Analisis Perbandingan Kaedah Taksiran Zakat Saham di Negeri-Negeri Terpilih

Kajian terhadap pelaksanaan zakat saham di pelbagai negeri menunjukkan wujudnya kepelbagaian pendekatan yang berpunca daripada tafsiran berbeza terhadap asas taksiran dan pengelasan saham. Wilayah Persekutuan (PPZ-MAIWP), Kedah, dan Pulau Pinang membezakan antara saham simpanan (pelaburan jangka panjang) dan saham jual beli (trading), iaitu berdasarkan niat dan tempoh pemilikan. Pendekatan ini sejajar dengan pandangan fiqah kontemporari yang membezakan antara *urudh al-tijarah* dan *mal mustafad*.

Namun, pendekatan mereka berbeza-beza dari aspek teknikal. PPZ menggunakan nilai semasa dan dividen sebagai asas, Kedah menilai saham simpanan berdasarkan nilai terendah dalam setahun seperti wang simpanan, sementara Pulau Pinang menggunakan harga terendah antara kos dan pasaran bagi saham simpanan tetapi menilai saham *trading* atas keuntungan bersih setiap transaksi. Ini menunjukkan bahawa tiga negeri tersebut cuba menyesuaikan prinsip zakat dengan realiti pasaran saham moden, namun tahap ketepatan syarak dan ketelusan teknikal masih berbeza.

Sebaliknya, Perak, Negeri Sembilan dan Perlis cenderung kepada penyederhanaan kaedah taksiran, iaitu dengan menilai saham sebagai sebahagian daripada harta simpanan atau aset cair. Pendekatan ini bersifat praktikal dan mudah dilaksanakan, tetapi menimbulkan isu keadilan antara pelabur aktif dan pelabur pasif. Misalnya, negeri Perak dan

Perlis tidak membezakan antara saham pelaburan dan saham dagangan, menjadikan zakat saham dikira seolah-olah seperti zakat wang tunai tanpa mempertimbangkan niat pelaburan, tempoh pemilikan atau pulangan dividen. Negeri Sembilan pula menunjukkan keseimbangan dengan mengambil kira nilai terendah bagi tahun semasa bagi mempertimbangkan maslahat pemilikan umat Islam dalam strategik korporat.

Sabah pula menunjukkan keunikan dengan menekankan prinsip *al-milk al-tam* (pemilikan sempurna) dan perbezaan sumber modal. Kaedah Sabah yang menolak saham yang dibiayai dengan pinjaman sebelum pengiraan zakat berdasarkan pendekatan yang konsisten dengan prinsip fiqah klasik iaitu zakat hanya dinilai atas bahagian sebenar yang dimiliki.

Jadual 5: Perbandingan Kaedah Taksiran Negeri Terpilih

Negeri	Klasifikasi Saham	Asas Nilai	Kos/Pinjaman	Nisab dan Kadar
Wilayah Persekutuan	Ada (saham simpanan > setahun vs jual beli < setahun)	Nilai pasaran semasa + baki akaun	Kos berkaitan ditolak	2.5% (berdasarkan nisab emas); jelas
Kedah	Ada (simpanan vs jual beli)	Simpanan: nilai terendah dalam haul; Jual beli: nilai pasaran pada haul	Tidak jelas dalam dokumen rasmi	2.5% (nilai pasaran/nilai terendah); isu nisab kurang jelas
Perak	Tiada klasifikasi jelas, dianggap simpanan	Nilai pasaran semasa pegangan pada tarikh haul	Tidak dinyatakan	2.5% (ikut nisab emas, dipaparkan dalam kalkulator)
Negeri Sembilan	Tiada klasifikasi, semua saham ikut nilai terendah	Nilai terendah sepanjang tahun; jika sukar, guna awal atau akhir tahun	Boleh tolak pinjaman berkaitan	2.5% (atas nilai terendah); jelas

Negeri	Klasifikasi Saham	Asas Nilai	Kos/Pinjaman	Nisab dan Kadar
Pulau Pinang	Ada (simpanan jangka panjang vs jual beli)	Simpanan: harga terendah antara kos dan pasaran; Jual beli: keuntungan bersih	Kos transaksi ditolak; zakat syarikat dikira untuk elak duplikasi	2.5% (nisab emas); jelas
Sabah	Ada (modal tunai vs pinjaman; simpanan vs jual beli)	Nilai pasaran semasa — unit; beza modal ditolak jika pinjaman	Kos ditolak; saham pinjaman ditolak modalnya	2.5% (Hijrah) atau 2.577% (Masihi); nisab emas
Perlis	Tiada klasifikasi, disamakan dengan wang simpanan	Jumlah baki simpanan terendah sepanjang haul (disatukan dengan simpanan lain)	Tidak diambil kira	2.5% (atas simpanan termasuk saham); nisab emas

Jadual perbandingan di atas menunjukkan tiga sudut utama faktor perbezaan penilaian zakat saham, iaitu:

1. Klasifikasi saham dan jenis pemilikan.
2. Asas nilai dan pengiraan zakat.
3. Aspek pelaksanaan dan kejelasan dasar termasuk pengiktirafan nisab, kadar dan pengurangan kos.

4.2.1 Dimensi Fiqah: Klasifikasi Saham dan Jenis Pemilikan

Dari sudut fiqah, perbezaan utama antara negeri ialah mereka membezakan jenis pemilikan saham sama ada saham simpanan jangka panjang (seperti pelaburan tetap) dan saham jual beli jangka pendek (aktif diperdagangkan).

i. Wilayah Persekutuan, Kedah, Pulau Pinang dan Sabah mempunyai klasifikasi dualistik ini. Pendekatan tersebut selaras dengan pandangan fuqaha kontemporari seperti Al-Qaradawi (2006) yang menganggap saham boleh disetarakan dengan harta perdagangan atau simpanan bergantung pada niat pemilikan.

ii. Perak, Negeri Sembilan dan Perlis, sebaliknya, tidak membezakan kategori saham, dan secara automatik menganggap semua saham sebagai harta simpanan (amwal mustafādah). Pendekatan ini lebih mudah dari segi pentadbiran, namun boleh menimbulkan kekeliruan apabila saham tersebut sebenarnya bersifat jual beli aktif.

Perbezaan ini menunjukkan bahawa negeri-negeri yang mempunyai klasifikasi (seperti Wilayah Persekutuan dan Pulau Pinang) menekankan niat pemilikan sebagai asas hukum zakat, manakala negeri tanpa klasifikasi menekankan keseragaman untuk memudahkan kutipan. Ini menggambarkan pertembungan antara prinsip *fiqah al-niyyah* dan keperluan operasi institusi zakat.

4.2.2 Dimensi Ekonomi: Asas Nilai dan Penentuan Zakat

Asas nilai yang digunakan bagi menaksir zakat saham berbeza antara negeri, dan boleh dibahagikan kepada tiga pendekatan utama:

Jadual 6: Asas Nilai Taksiran Zakat

Pendekatan	Negeri Terlibat	Ciri-Ciri Utama
Nilai Pasaran Semasa (Market Value Approach)	Wilayah Persekutuan, Perak, Sabah	Berdasarkan harga pasaran terkini pada tarikh haul; paling hampir dengan nilai sebenar aset.
Nilai Terendah dalam Tempoh Haul (Lowest Value Approach)	Kedah, Negeri Sembilan, Pulau Pinang (bagi simpanan)	Mengambil nilai terendah bagi mengelak kezaliman akibat turun naik harga; lebih konservatif dan berhati-hati.
Pendekatan Hibrid (Gabungan Kos dan Pasaran)	Pulau Pinang, Sabah	Menggabungkan nilai kos dan keuntungan bersih, sesuai dengan pelaburan bercampur tunai dan pinjaman.

Dari perspektif keadilan ekonomi, pendekatan nilai terendah (Kedah, Negeri Sembilan) lebih menjaga hak pelabur kecil dalam pasaran tidak stabil. Namun, dari segi potensi hasil kutipan, pendekatan nilai pasaran semasa (Wilayah Persekutuan, Sabah) lebih meningkatkan jumlah zakat dikutip, meskipun berisiko dianggap membebankan apabila harga saham jatuh mendadak.

4.2.3 Dimensi Pentadbiran dan Pelaksanaan: Kos, Pinjaman, Nisab dan kadar

Dari sudut pentadbiran, semua negeri menggunakan kadar zakat 2.5% berdasarkan nisab emas semasa, menandakan keseragaman dari aspek asas syariah. Namun, perbezaan jelas wujud dalam pengiraan bersih (tolakan kos/pinjaman):

i. Wilayah Persekutuan, Negeri Sembilan, Pulau Pinang dan Sabah membenarkan tolakan kos transaksi atau pinjaman berkaitan pembelian saham. Ini selaras dengan prinsip *dar' al-mafsadah* iaitu mengelakkan bebanan berganda kepada pelabur.

ii. Kedah, Perak dan Perlis tidak menyatakan secara jelas dalam garis panduan rasmi mengenai tolakan kos, menimbulkan isu kekeliruan dalam pelaksanaan sebenar oleh pembayar zakat.

Dari aspek kejelasan dokumentasi, Wilayah Persekutuan dan Pulau Pinang mempunyai manual dan kalkulator dalam talian yang jelas. Sebaliknya, Kedah dan Perlis masih menggunakan garis panduan umum zakat simpanan tanpa pecahan khusus untuk saham.

Keadaan ini menunjukkan kewujudan jurang institusi dalam kejelasan dasar dan dokumentasi rasmi. Negeri dengan struktur perakaunan zakat yang kukuh (contohnya Wilayah Persekutuan dan Pulau Pinang) lebih konsisten dengan prinsip *transparency and equity* dalam zakat korporat, manakala negeri lain masih bersifat adaptif.

4.2.4 Analisis Sinergi (Gabungan Ketiga-Tiga Dimensi)

Apabila ketiga-tiga dimensi (fiqh, ekonomi, dan pentadbiran) dibandingkan secara triangulasi:

Jadual 7: Analisis Sinergi Tiga Dimensi

Dimensi	Negeri Paling Menonjol	Ciri Positif	Isu/Risiko
Fiqh (Klasifikasi Saham)	Wilayah Persekutuan, Pulau Pinang	Jelas membezakan simpanan dan jual beli	Interpretasi niat mungkin subjektif
Ekonomi (Asas Nilai)	Negeri Sembilan, Kedah	Gunakan nilai terendah – adil kepada pelabur kecil	Boleh kurangkan hasil kutipan zakat
Pentadbiran (Kos dan Dokumen)	Pulau Pinang, WP	Panduan rasmi dan kalkulator dalam talian	Perlu diseragamkan antara negeri

Analisis menunjukkan tiada satu pun negeri yang melaksanakan model zakat saham yang komprehensif merangkumi fiqah, ekonomi dan pentadbiran secara serentak. Negeri seperti Wilayah Persekutuan dan Pulau Pinang dilihat lebih ke hadapan dari segi fiqah dan kejelasan pelaksanaan, manakala Negeri Sembilan dan Kedah lebih teliti dari sudut keadilan nilai. Perlis dan Perak pula masih agak ketinggalan dari segi klasifikasi dan panduan praktikal.

5. KESIMPULAN

Kajian ini mendapati bahawa pelaksanaan kaedah taksiran zakat saham di Malaysia masih belum mencapai tahap standardisasi yang menyeluruh disebabkan oleh kepelbagaian pendekatan fiqah, variasi tafsiran terhadap konsep pemilikan (al-milk al-tam), serta kekurangan koordinasi antara institusi zakat negeri. Perbezaan asas kiraan seperti tolakan modal pinjaman, klasifikasi saham dan asas nilai penilaian menunjukkan bahawa ketiadaan garis panduan nasional yang seragam boleh mengakibatkan tidak konsisten dalam pengiraan dan seterusnya kekeliruan dalam kalangan pelabur Muslim. Hal ini turut memberi kesan terhadap persepsi awam terhadap profesionalisme dan kredibiliti institusi zakat.

Namun demikian, cadangan penyelarasan juga tidak wajar bersifat ringkas kerana perlu menempuh pelbagai cabaran termasuk perbezaan sistem kewangan antara negeri, keperluan keselarasan dengan prinsip syariah tempatan, serta kekangan keupayaan teknologi maklumat dalam mengenal pasti aset pelaburan.

Oleh itu, pendekatan standardisasi yang dicadangkan mestilah bersifat *adaptive harmonization*, iaitu menyeragamkan prinsip asas tanpa menafikan kelonggaran pelaksanaan di peringkat negeri.

Berdasarkan dapatan ini, lima komponen utama dicadangkan sebagai teras kepada pembentukan Kerangka Piawaian Taksiran Zakat Saham Nasional yang bersifat komprehensif dan boleh disepadukan dengan sistem kewangan moden:

1. Klasifikasi Saham Berasaskan Niat dan Tempoh Pemilikan

Penetapan garis pemisah yang jelas antara saham dagangan (trading) dan saham pelaburan (investment holding) bagi mengelakkan pertindihan hukum dan kaedah pengiraan.

2. Asas Nilai Seragam dan Telus

Pemilihan satu pendekatan nilai (nilai pasaran semasa, nilai terendah, atau hibrid) bagi memastikan ketelusan dan keseragaman dalam asas kiraan zakat antara negeri.

3. Pengiktirafan Kos Transaksi dan Pembiayaan

Penerapan prinsip keadilan dengan mengambil kira kos pembiayaan dan modal pinjaman dalam menentukan nilai bersih harta yang benar-benar dimiliki. Aplikasi *qiyas* zakat saham terhadap zakat *mustaghallat* yang mewajibkan zakat ke atas dividen pelaburan sahaja turut boleh dinilai semula sebagai asas taksiran (Zahri et al., 2023).

4. Penentuan Harta *Nama'* dengan jelas pada Integrasi Keuntungan Dividen dan Modal atau Dividen sahaja

Penentuan harta *al-nama'* perlu dijelaskan sama ada meliputi kedua-dua bentuk keuntungan (dividen dan modal) atau hanya dividen sahaja. Integrasi ini penting bagi menggambarkan pertumbuhan sebenar pelaburan serta membezakan antara saham dagangan dan saham pelaburan dari sudut zakat.

5. Penentuan Nisab dan Haul yang Praktikal

Penyelarasan kaedah penentuan nisab berdasarkan nilai emas semasa dan tarikh tahun kewangan yang seragam untuk tujuan pelaporan dan audit zakat korporat.

Pelaksanaan kerangka ini disarankan dilaksanakan melalui *joint committee* yang melibatkan Majlis Agama Islam Negeri, Jabatan Wakaf, Zakat dan Haji (JAWHAR), Majlis Kebangsaan Bagi Hal Ehwal Islam (MKI), serta pakar fiqah muamalat dan ekonomi Islam, bagi memastikan kesepaduan antara hukum, pengurusan, dan teknologi. Selain itu, beberapa kajian lanjutan disyorkan pada aspek pengukuran kepatuhan pelabur serta jurang kutipan zakat terhadap variasi kaedah taksiran yang diamalkan dan penilaian terhadap keberkesanan piawaian yang dibangunkan serta penerimaan pelabur. Hal ini penting bagi memastikan tercapai tujuan pensyariatan zakat yang bukan sahaja untuk memenuhi keperluan asnaf, tetapi juga membersihkan jiwa *muzakki* dengan pensyariatan yang adil dan telus.

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