

STRATEGIC INTEGRATION OF ZAKAT ON LEMBAGA TABUNG ANGGKATAN TENTERA (LTAT) CONTRIBUTIONS: OWNERSHIP, COMPLIANCE MODELS, AND INSTITUTIONAL READINESS

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ABSTRACT

This paper investigates the strategic, legal, and institutional dimensions of zakat implementation on contributions within the Lembaga Tabung Angkatan Tentera (LTAT) a semi-compulsory retirement fund for Malaysian military personnel. Despite the religious obligation of zakat and the significant volume of funds involved, implementation remains inconsistent due to ownership ambiguity (*al-milk al-tām*), limited institutional readiness, and legal constraints under the Armed Forces Fund Act 1973. Drawing on a qualitative exploratory study commissioned by Akademi Zakat (AZKA), PPZ-MAIWP, the research combines classical and contemporary *fiqh* analysis with in-depth interviews involving Lembaga Tabung Angkatan Tentera (LTAT), Jabatan Arah Urusan Gaji Angkatan Tentera (UGAT), and Kor Agama Angkatan Tentera (KAGAT) officials. Thematic findings reveal that while voluntary contributions meet full zakat criteria, mandatory savings involve complex Shariah and procedural considerations. Four operational models for zakat implementation are

proposed including voluntary withdrawal-based payment, retrospective qada' calculations, and institutional auto-deduction via wakalah each evaluated against Shariah validity, legal permissibility, and administrative feasibility. The study recommends structured collaboration between LTAT and zakat institutions, supported by legal reform and digital integration, to ensure compliance and optimize zakat's socio-economic role within Malaysia's retirement ecosystem.

Keywords: Zakat, LTAT Contributions, Ownership (Al-Milk Al-Tam), Retirement Funds, Institutional Integration

1. INTRODUCTION

Zakat plays a fundamental role in Islamic economic justice by ensuring wealth purification (*tazkiyah al-mal*) and redistribution among eligible recipients (*asnaf*). The obligation to pay zakat arises when certain conditions are fulfilled, namely, complete ownership (*al-milk al-tām*), the wealth reaching the nisab threshold, and a holding period of one lunar year (*haul*). While these principles are firmly established for tangible assets and income, the application of zakat on long-term retirement contributions, such as those in the Lembaga Tabung Angkatan Tentera (LTAT), raises unique jurisprudential and policy challenges (al-Qaradawi, 1999; Ibn Qudamah, 1992).

LTAT, established under the Armed Forces Fund Act 1973 [Act 101], is a hybrid pension-savings institution for Malaysian Armed Forces personnel, particularly those who do not qualify for government pensions. Contributions into LTAT are classified into mandatory and voluntary schemes, with the mandatory contributions further divided into two accounts. Account 1 is inaccessible until retirement, while Account 2 allows partial withdrawals for specific purposes. Voluntary contributors, however, enjoy immediate and full ownership. These distinctions are critical when assessing whether the contributions meet the criterion of *al-milk al-tām*, which is essential for zakat liability (Abdullah & Rosele, 2019; Ibn Rushd, n.d.).

Islamic jurists differ regarding whether zakat is obligatory on wealth that is held without immediate control. Al-Qaradawi (1999) argues for the

obligation of zakat on savings and withheld assets once they are withdrawn, with payment due retroactively for the previous years. Similarly, Ibn Qudamah (1992) and al-Zurqani (2002) discuss *mal al-dhimar* wealth that is owned but not accessible and suggest zakat becomes obligatory once control is regained. However, some scholars such as Monzer Kahf assert that zakat is only due prospectively, beginning from the time full ownership is attained (Kahf, 1989).

In the Malaysian context, although zakat is collected on savings and employment income, there is no centralized or automated mechanism for zakat deduction from LTAT upon withdrawal. Differences among fatwa bodies further complicate the matter. Some states consider LTAT funds as *mal mustafad* (acquired wealth) and thus impose zakat immediately upon receipt, while others apply the standard requirement of a one-year holding period post-withdrawal (Jabatan Kemajuan Islam Malaysia, 2012).

The urgency of this study is underscored by the massive scale of funds managed by LTAT. According to the LTAT Annual Report 2021, the institution manages approximately RM9.77 billion in Assets Under Management (AUM) for over 115,000 active and retired military personnel. Given that a majority of these contributors are Muslims, the accumulated retirement funds represent a highly significant, yet untapped, zakat base. While existing literature has extensively explored the zakat ability of retirement funds, these studies predominantly focus on the Employees Provident Fund (KWSP/EPF) (e.g., Abdullah & Rosele, 2019). However, LTAT presents a distinct legal and operational environment governed by the Armed Forces Fund Act 1973 (Act 101), which requires a separate institutional framework for zakat compliance.

Despite the clear religious obligation of zakat and the significant volume of retirement funds managed by LTAT, a critical operational and policy gap remains. Currently, there is no centralized, automated, or institutionalized mechanism to facilitate zakat deductions from LTAT contributions upon withdrawal. This lack of integration is further compounded by strict legal constraints under the Armed Forces Fund Act 1973 (Act 101), which prohibits unauthorized third-party deductions, and the absence of harmonized fatwas regarding the exact timing and ownership status of these funds. Consequently, the burden of calculation and compliance is

left entirely to individual contributors, many of whom lack the financial literacy or awareness to do so. This institutional void not only leads to widespread non-compliance and delayed zakat payments but also results in a substantial leakage of potential zakat funds that could otherwise be mobilized for the socio-economic development of the *asnaf*. Therefore, there is an urgent need to formulate a strategic, legally compliant, and institutionally supported zakat framework for LTAT.

This paper aims to critically examine the application of zakat on LTAT contributions through the lens of ownership, eligibility conditions, and operational constraints. It further investigates the potential for institutional integration, policy amendment, and stakeholder collaboration to enable systematic zakat compliance in line with Islamic financial ethics.

To address these critical operational and policy gaps, this study is guided by the following research questions:

1. How do classical and contemporary Islamic jurisprudence view the concept of complete ownership (*al-milk al-tam*) and the eligibility of zakat concerning the various types of LTAT contributions?
2. What are the primary legal, institutional, and behavioral challenges hindering the systematic implementation of zakat deductions on LTAT funds?
3. What operational models and strategic policies can be proposed to effectively integrate zakat compliance within the LTAT framework?

OWNERSHIP AND ZAKAT ELIGIBILITY IN LTAT CONTRIBUTIONS

In Islamic jurisprudence, *al-milk al-tām* or complete ownership is a prerequisite for the obligation of zakat. This refers to the legal and actual capacity of a person to exercise full control and disposal over the wealth without restriction. Scholars agree that wealth must be entirely within the individual's possession and usable at their discretion for it to be zakatable (*al-Qaradawi, 1999; Ibn Qudamah, 1992*). This condition raises an important question regarding retirement savings, such as LTAT contributions, where access to the funds is delayed or restricted by institutional rules.

Mandatory contributions to LTAT, especially those classified under Account 1, are bound by strict withdrawal conditions. Contributors are not allowed to access these funds until retirement, medical discharge, or death. This restriction renders the ownership legally incomplete until such events occur. Based on the views of scholars such as Ibn Abidin (2010) and Abdullah & Rosele (2019), zakat is not obligatory on wealth that is inaccessible, as it fails the test of possession and disposal. This view aligns with the position of the Shafi'i and Hanafi schools, which consider the absence of control a legitimate exemption from zakat liability.

In contrast, voluntary contributions to LTAT (*caruman sukarela*) are fully accessible to contributors. These funds are contributed at the discretion of the individual and can be withdrawn at any time, fulfilling both the legal and actual control elements of *al-milk al-tām*. According to the majority of contemporary scholars, such as Monzer Kahf (1989), these funds are considered zakatable savings and should be assessed annually if the combined amount meets the *nisab* and has been held for a haul. This reflects the principle that accessibility and control determine zakat liability more than the origin of the wealth itself.

The treatment of Account 2 under mandatory contributions is more nuanced. While partial withdrawals are allowed for specific purposes such as education, housing, or pilgrimage these are subjected to institutional approval and qualifying conditions. This limited accessibility creates a “conditional ownership” status that some scholars liken to *mal al-dhimar* wealth that is theoretically owned but practically restricted. Scholars such as al-Zurqani (2002) and Ibn Rushd (n.d.) provide differing views: one group allows zakat upon receipt only, while another mandates retrospective zakat for the inaccessible years once the wealth becomes available.

This scholarly diversity reveals that the status of LTAT contributions in terms of ownership and zakat eligibility cannot be treated uniformly. Instead, classification must be based on the type of contribution and its withdrawal terms. In summary, voluntary contributions are zakatable annually, while mandatory contributions are only subject to zakat upon actual receipt, provided the amount meets the *nisab*. Account 2 contributions may require additional scrutiny depending on withdrawal conditions, and thus should be addressed cautiously in any institutional zakat policy.

2. RESEARCH METHODOLOGY

The study explores the obligation and practical implementation of zakat on contributions in the Lembaga Tabung Angkatan Tentera (LTAT), focusing on doctrinal alignment, legal readiness, and institutional mechanisms.

The study adopted a qualitative, exploratory research design appropriate for examining an under-researched area where theoretical interpretations and institutional practices intersect (Stebbins, 2001). Two main sources of data were utilized: document analysis and in-depth, semi-structured interviews. The document analysis component involved a review of classical and contemporary Islamic jurisprudential sources, including works by al-Qaradawi, Ibn Qudamah, Ibn Rushd, and recent fatwa compilations on zakat treatment of pensions and retirement savings.

The empirical component consisted of interviews with fourteen informants selected through purposive sampling. Informants represented three key institutions: Lembaga Tabung Angkatan Tentera (LTAT), Jabatan Arah Urusan Gaji Angkatan Tentera (UGAT), and Kor Agama Angkatan Tentera (KAGAT). These institutions were chosen for their direct relevance to the management of retirement contributions, payroll policy, and religious guidance within the armed forces ecosystem. The interviews were conducted face-to-face, guided by a semi-structured protocol covering themes such as zakat eligibility, ownership, contributor awareness, institutional readiness, and implementation feasibility.

Interview data were analyzed using thematic analysis guided by interpretivist logic (Creswell & Poth, 2018). Coding was conducted both deductively drawing from zakat principles such as *al-milk al-tām*, *nisab*, and *haul* and inductively, based on emergent stakeholder narratives. The Institutional Work Theory by Lawrence and Suddaby (2006) was employed as the analytical lens to interpret how actors within institutions shape, resist, or enable change toward zakat governance in a structured financial setting.

Triangulation between Shariah texts, empirical data, and fatwa references was employed to ensure analytical rigour. Ethical protocols such as

informed consent, confidentiality, and member validation were strictly observed throughout the research process.

This methodological approach allowed the research to offer a well-rounded understanding of both normative requirements and real-world institutional constraints, contributing to a more practical and policy-relevant discourse on zakat in Malaysia's retirement fund system.

3. IMPLEMENTATION CHALLENGES

Legal and Regulatory Constraints

A major barrier to implementing zakat deduction on LTAT contributions lies in the current legal framework that governs the fund. The Armed Forces Fund Act 1973 (Act 101) clearly stipulates in Section 13 that all disbursements from the fund must be made directly to the contributors or their rightful heirs. This legal position prohibits any form of third-party deduction including zakat unless explicitly permitted by statute. Consequently, LTAT is not authorized to act on behalf of contributors for the purpose of zakat deduction, even with noble intentions. Any deviation from the law may raise administrative and fiduciary risks (Act 101, 1973).

From a Shariah standpoint, the deduction of zakat from a person's wealth without their consent contradicts the fundamental fiqh principle of *niyyah* (intention). According to the Hanafi and Shafi'i schools, zakat is an act of worship (*ibadah māliyah*) that must be carried out voluntarily by the owner or through an appointed agent (*wakil*). As al-Kasani (2003) explains, any valid transfer of wealth for zakat purposes requires clear authorization and *qabdh* (possession), failing which the zakat is invalid and not considered discharged. Thus, automatic deductions without prior written consent fall short of fulfilling both legal and religious criteria.

Furthermore, the concept of agency in zakat (*wakalah fi al-zakah*) has limitations. Classical jurists, including al-Nawawi (1925), emphasized that even if an institution is appointed to manage zakat, the mandate must be explicitly conferred by the owner of the wealth. This implies that a blanket policy or implied consent is insufficient. Without formal amendments to Act 101, LTAT cannot claim the legal status of a zakat agent (*wakil*

mutlaq) for contributors, and any deductions could be rendered void from a Shariah perspective.

To overcome this constraint, legislative reform is required. However, the amendment of a federal statute in Malaysia involves a multi-tiered process, including drafting by the Attorney General's Chambers, cabinet approval, and tabling in Parliament. This complexity renders any zakat-related modification a medium-to-long term policy agenda. As noted by Ibn Qudamah (1992), wealth that cannot be transferred or disposed of due to external restriction (*ʿajr*) does not qualify for zakat until the owner gains full control, reinforcing the argument that current regulatory limitations invalidate pre-emptive zakat collection.

Additionally, financial institutions like LTAT operate under the purview of the Auditor-General, the Ministry of Finance, and other regulatory bodies. Diverting any portion of contributors' funds even for religious obligations would necessitate reforms in financial reporting standards, internal audit mechanisms, and stakeholder communication. Without these changes, institutional zakat practices risk violating both public sector governance principles and religious requirements.

In conclusion, without explicit legal provisions and documented contributor consent, LTAT is legally and religiously constrained from deducting zakat at source. Any attempt to enforce such mechanisms prematurely would risk non-compliance with both statutory and Shariah principles.

Institutional Readiness and Stakeholder Roles

The successful implementation of zakat on LTAT contributions depends not only on legal provisions but also on the functional capacity and strategic alignment of key institutions involved. In Malaysia, the administration of zakat involves multiple actors: LTAT as the fund manager, KAGAT (Kor Agama Angkatan Tentera) as the religious liaison within the armed forces, and zakat institutions such as Pusat Pungutan Zakat (PPZ-MAIWP) and state zakat boards as the authorized collectors and distributors. The interplay between these entities presents

both opportunities and limitations in operationalizing zakat deduction mechanisms for military retirement funds.

At present, LTAT's institutional role is strictly financial and fiduciary in nature. Its core mandate, as stipulated in Act 101, is to collect, manage, invest, and disburse retirement savings in a secure and efficient manner. There is no internal infrastructure within LTAT to handle religious obligations such as zakat either through collection, calculation, or disbursement. Moreover, the lack of an internal Shariah Advisory Committee (SAC), unlike what is commonly found in Islamic financial institutions, limits LTAT's capacity to issue or endorse operational fatwas regarding zakat on its contributors' behalf. As Monzer Kahf (1989) notes, financial institutions dealing with religious obligations must develop both technical systems and ethical governance structures to ensure zakat compliance is credible, transparent, and sustainable.

KAGAT, on the other hand, possesses religious authority and grassroots influence among armed forces personnel. Its officers are responsible for Islamic education, da'wah, and legal matters related to military personnel. Despite this, KAGAT's involvement in financial matters such as zakat is generally limited to awareness and advisory roles. Classical fiqh recognizes the role of ahl al-ilm (religious scholars) in educating and guiding the mukallaf (legally responsible individuals) toward zakat compliance (al-Qaradawi, 1999). However, without formal delegation of authority or operational collaboration with financial institutions, KAGAT's impact remains non-enforceable. Furthermore, its absence in strategic policymaking and systems development such as integration with payroll or withdrawal platforms limits its function to voluntary campaigns and preaching.

The role of zakat authorities, such as PPZ-MAIWP or state zakat centers, is critical as they are the sole legally recognized amil (zakat administrators) under state Islamic laws. These institutions have the infrastructure for zakat assessment, collection, and distribution. Nevertheless, their engagement with LTAT or similar bodies is currently ad hoc and transactional. Unlike the structured deduction system in place for zakat on income, no standard operating procedures (SOP) exist between zakat institutions and LTAT to manage contributors' post-retirement zakat obligations. According to al-

Dasuqi (n.d.), zakat institutions must act as facilitators (muwakkil) when individuals are unable to discharge zakat directly, especially in complex financial arrangements. Without a standing agreement or MoU, LTAT contributors are left to navigate the religious obligation independently, often with minimal guidance and weak institutional support.

This fragmentation of roles and absence of institutional alignment reflects a deeper policy vacuum. Scholars such as Barizah & Abdul Rahim (2007) emphasize that effective zakat management in modern financial contexts requires inter-agency governance, data integration, and harmonized fatwa interpretation. These elements are noticeably lacking in the current ecosystem surrounding LTAT. While individual institutions may express willingness to collaborate, there are no formal frameworks to facilitate role-sharing, system integration, or joint strategic planning for zakat administration. For example, neither LTAT nor PPZ possesses the legal access to one another's contributor data, which is essential for assessing nisab, haul, and total eligibility for zakat upon fund withdrawal.

In conclusion, institutional readiness for zakat implementation on LTAT contributions remains fragmented and underdeveloped. The respective roles of LTAT, KAGAT, and zakat authorities are not yet aligned in a manner that supports operational efficiency or religious compliance. Bridging this gap requires not only high-level policy intervention but also institutional restructuring, capacity-building, and formal inter-agency cooperation mechanisms anchored in both Shariah and statutory legitimacy.

Awareness, Compliance Behaviour, and Operational Gaps

Another significant barrier to the implementation of zakat on LTAT contributions lies in the level of awareness and behavioural disposition of contributors themselves. While zakat is an obligatory act of worship for eligible Muslims, compliance is not merely a function of religious knowledge it also depends on socialisation, institutional nudges, and perceived procedural convenience. This is particularly critical in the context of LTAT contributors, the majority of whom are military personnel with varied levels of religious literacy and financial planning capability (Kahf, 1989; Ahmed, H., 2007).

According to al-Qaradawi (1999), zakat is not only an individual duty (*fard 'ayn*) but also a social institution that requires enabling environments to ensure its proper fulfilment. In modern states, this enabling environment must include awareness campaigns, calculation support, and trustworthy collection channels. However, in the case of LTAT contributors, there is a general lack of understanding regarding (i) whether their contributions are zakatable, (ii) when and how to calculate zakat upon withdrawal, and (iii) which institutions to consult or remit payment to. This knowledge gap is exacerbated by the fact that the contributors may not have religious officers or zakat advisors embedded within the fund or retirement administration process.

Behavioural economics also highlights that even when individuals are aware of their obligations, they may still fail to act due to procrastination, decision fatigue, or lack of perceived immediacy (Thaler & Sunstein, 2008). Retirement savings are generally viewed as long-term, “future self” resources. Thus, contributors often delay or ignore their zakat obligations, particularly if there is no institutional reminder or automated system in place. Ahmed, H. (2007) argued that zakat compliance increases significantly when institutions provide default mechanisms or structured facilitation. The absence of such mechanisms in LTAT’s withdrawal process results in substantial leakage of zakat that should otherwise be collected and redistributed to the needy.

Operationally, this gap is compounded by the lack of an integrated system between LTAT and the national zakat collection centres. Unlike the Inland Revenue Board which enforces statutory income tax deductions, zakat institutions do not have access to LTAT data to assess liability or issue reminders. Furthermore, unlike institutions such as Tabung Haji that offer automatic zakat calculation on savings and profits, LTAT contributors must self-declare their zakat, which places a cognitive and procedural burden on individuals particularly those unfamiliar with nisab values, gold prices, or eligible deductions.

In many cases, contributors who withdrew large lump-sum payments at retirement do not distinguish between principal, employer contribution, and investment returns all of which may have different zakat implications. Without financial counselling or structured calculators, the default

behaviour is to delay, underpay, or neglect zakat altogether. This not only contradicts Shariah obligations but also represents a missed opportunity for zakat institutions to tap into a significant pool of funds that could support national asnaf-based development.

Moreover, this disconnection reflects a broader disconnect between Islamic finance and Islamic social finance. While LTAT operates investments in line with fiduciary standards, it does not actively integrate zakat, sadaqah, or waqf into its retirement culture. As noted by Ahmed (2004), Islamic financial institutions often fail to build holistic financial ecosystems because they separate profit-oriented mechanisms from faith-based obligations. Bridging this gap requires a shift in institutional culture, supported by consistent religious messaging and digital automation.

In conclusion, even if legal and institutional pathways are resolved, zakat on LTAT contributions will remain under-collected without addressing behavioural and operational gaps. These must be tackled through structured awareness campaigns, embedded advisory functions, digital calculators linked to retirement dashboards, and seamless pathways for zakat remittance at the point of withdrawal.

4. EXPLORATORY FINDINGS: INSIGHTS FROM STAKEHOLDERS AND SHARIAH DISCOURSE

Understanding the practical implementation of zakat on LTAT contributions requires more than theoretical exposition; it necessitates an in-depth exploration of how stakeholders perceive, interpret, and respond to the underlying religious, legal, and institutional issues. Through qualitative inquiry involving military administrators, religious officers, and insights from contemporary Shariah scholarship, this section presents five thematic findings that collectively reveal the opportunities and constraints of zakat operationalization in the context of retirement contributions. These sub-sections address perceptions of obligation, classical and contemporary Shariah views on ownership and timing, implementation scenarios, institutional readiness, and strategic policy implications. Each perspective offers a critical dimension to understanding not only the theoretical validity of zakat on LTAT, but also its real-world feasibility and impact.

Perception of Zakat Obligation on LTAT among Key Stakeholders

Stakeholder perception plays a decisive role in shaping the feasibility and future trajectory of any zakat-related initiative. In the context of LTAT contributions, stakeholders across military financial management, religious leadership, and zakat institutions exhibit a mixture of awareness, uncertainty, and cautious optimism. These perceptions are shaped by doctrinal understanding, institutional roles, and perceived feasibility within current legal and operational frameworks.

From a theological standpoint, stakeholders generally agree on the obligatory nature of zakat once the wealth reaches conditions of nisab, haul, and al-milk al-tām (complete ownership). However, there is significant divergence when these conditions are deemed to be fulfilled in the case of LTAT contributions. The majority of financial administrators and fund managers who are non-Shariah specialists tend to adopt a conservative view: zakat is only applicable after the contributor withdraws the funds. This perception aligns with classical opinions such as those of Abu Yusuf and Imam Malik, who argued that zakat becomes obligatory only when the wealth is in the direct and unrestricted control of the individual (Ibn Rushd, n.d.; al-Zurqani, 2002).

By contrast, religious stakeholders, especially those with training in contemporary Islamic finance, lean towards a more nuanced interpretation. Scholars like al-Qaradawi (1999) argue that if the ownership is legally guaranteed though temporarily restricted then zakat is obligatory upon receipt, and preferably paid for all past years (qada' zakat). This perspective was shared by key Shariah advocates within the military religious corps, who emphasized that the moral responsibility of zakat exists even if the legal enforcement is postponed until access is granted. This reflects a synthesis of legalistic and ethical interpretations of zakat obligations.

Nevertheless, awareness among contributors themselves is uneven. Many contributors are unaware that the funds they receive upon retirement are subject to zakat. This is partly due to the absence of targeted education during service, as well as a systemic disconnect between financial planning and religious obligations. The issue is further complicated by the dual nature of LTAT contributions, which include both the member's

own portion and the government's share. Some stakeholders are unsure whether the employer's contribution should be zakatable, given that it is technically a hibah or deferred benefit. However, scholars such as al-Kasani (2003) and Ibn Abidin (2010) note that once the benefit is received unconditionally, it becomes part of the owner's wealth and is therefore subject to zakat.

Interestingly, stakeholders familiar with corporate zakat practices recognize the inconsistency: while LTAT as an entity pays zakat on its business returns, it does not extend the same discipline to facilitate zakat for its contributors. This omission reveals a disjunction between institutional and individual zakat practice, and points to a broader conceptual gap in understanding zakat as a comprehensive system (*nizam zakat*), rather than a fragmented obligation (Ahmed, 2004). It also signals the need for policy alignment so that individual contributors are not left solely responsible for calculating and remitting zakat without institutional assistance.

In summary, perceptions of zakat obligation on LTAT contributions vary across stakeholder categories. While there is general agreement on the obligation in principle, there is no consensus on the timing, method, or institutional responsibility for ensuring compliance. Bridging this perception gap requires sustained efforts in Islamic financial literacy, institutional fatwa harmonisation, and inter-agency dialogue between military, zakat authorities, and policymakers.

Shariah Views on LTAT Ownership, Withdrawal Rights, and Zakat Timing

The determination of zakat obligation on LTAT contributions hinges on three key Shariah constructs: ownership (*al-milk al-tām*), right of access, and the timing of zakat liability. Islamic jurisprudence has long debated whether wealth that is restricted or inaccessible can be subject to zakat, and the various schools of thought present diverging positions that have direct implications for how LTAT funds should be treated.

- **The Principle of Complete Ownership (Al-Milk al-Tām)**

Classical jurists unanimously agree that zakat is not due on wealth unless it is fully owned in both legal and practical terms. Al-milk al-tām implies not only legal title but also unfettered access and the ability to benefit from the wealth. Imam al-Dasuqi (n.d.) explains that ownership must include both the right to dispose (tasarruf) and the absence of any external restriction preventing such disposal. Therefore, any property withheld by law, such as pledged assets or assets under restriction (mahbus), does not qualify for zakat.

In the case of LTAT, contributors do not have access to their mandatory Account 1 funds until retirement, disability, or death. According to al-Qaradawi (1999), such delayed access may disqualify the fund from being zakatable on an annual basis, since the individual lacks operational control. This view is reinforced by the Hanafi position, which holds that mere legal entitlement without control is insufficient for zakat obligation (Ibn Abidin, 2010).

However, the case for al-milk al-tām becomes stronger for Account 2 and voluntary contributions, which can be accessed through partially and under conditions. Contemporary scholars like Monzer Kahf (1989) argue that conditional access, if realistic and predictable, can constitute practical ownership. Therefore, such components of LTAT contributions may fall under the purview of zakat if they meet the nisab and haul criteria.

- **The Concept of Mal al-Dhimar (Inaccessible Wealth)**

Another important framework is the treatment of wealth classified as mal al-dhimar assets that are legally owned but not currently accessible or usable. Classical scholars differed widely on whether such assets are subject to zakat. Al-Shafi'i, in his qawl qadim, and some Maliki scholars ruled that no zakat is due on such wealth until it becomes accessible, and once accessed, zakat applies only from that point forward (al-Zurqani, 2002; Ibn Rushd, n.d.). This position supports the view that contributors are only obliged to pay zakat on LTAT funds after withdrawal, without retrospective liability.

Contrastingly, jurists like Abu Ubayd, al-Awza'i, and al-Qaradawi argue for retrospective zakat (qada') once the wealth is received, especially if the inaccessibility was temporary and the right to the wealth was assured.

- **Timing of Zakat: Upon Accrual or Upon Receipt?**

The crux of the debate lies in whether zakat becomes due annually as the funds accrue (even if not withdrawn), or only once the contributor receives them in hand. Scholars like Ibn Qudamah (1992) and al-Kasani (2003) suggest that if ownership is delayed or unclear, zakat should only be paid once actual possession is obtained and a new haul begins. Others, like al-Qaradawi (1999), propose that zakat should be calculated from the time the contributor becomes entitled to the wealth, even if payment is delayed, arguing that the obligation remains unless explicitly exempted by hardship or legal void.

This difference in timing affects not only contributor behaviour but also institutional policy. A model that requires retrospective zakat (qada') necessitates significant record-keeping and contributor education, while a prospective model (from date of receipt only) simplifies compliance but may result in underpayment from a moral perspective.

- **Employer Contributions and Dividends**

A further issue of contention is the status of employer (government) contributions and investment returns (dividends). Some contributors question whether these should be subject to zakat, especially if considered a hibah (gift) or performance-based bonus. According to scholars like Ibn Taymiyyah and al-Kasani, any acquired wealth that enters the full ownership of an individual regardless of its source becomes subject to zakat once it meets the nisab (al-Kasani, 2003). Thus, upon receipt, both principal and growth are zakatable, provided the total meets the threshold and remains in possession for the haul.

In sum, Shariah views on LTAT contributions reveal a divergence between schools of thought, but also convergence on key principles: zakat is not due until ownership is complete and access is real. Once received, the obligation is clear even if opinions vary on whether retrospective calculation is necessary. This nuanced understanding must inform both contributor awareness and institutional design, especially in contexts where access to funds is staggered, conditional, or policy-bound.

Conditions, Scenarios and Models for Zakat Implementation

Designing an effective zakat implementation framework for LTAT contributions requires the consideration of multiple legal, institutional, and religious conditions. Given the unique nature of LTAT as a semi-compulsory retirement fund with delayed access, a “one-size-fits-all” model is insufficient. Instead, various scenarios must be evaluated to align with Shariah compliance, administrative feasibility, and contributor acceptability. This sub-section presents four practical models of zakat implementation, each with distinct assumptions and implications.

- **The Immediate Zakat Upon Withdrawal Model**

The most straightforward model is one where zakat becomes due immediately upon withdrawal, based on the total amount received. This approach is aligned with the view of many classical scholars who consider the possession of previously inaccessible wealth as the beginning of a new haul, and thus zakat becomes obligatory only after the completion of another lunar year (Ibn Qudamah, 1992). However, several contemporary scholars including al-Qaradawi (1999) argue that contributors should pay zakat immediately upon receipt, based on the assumption that the nisab and haul conditions were met during accumulation. This model avoids delays and encourages contributors to purify their wealth promptly.

This model is relatively easy to implement. LTAT or a third-party zakat institution can offer a voluntary zakat advisory service at the point of withdrawal, guiding contributors to calculate 2.5% on the eligible sum. While administratively light, this model depends heavily on contributor awareness and willingness, making compliance inconsistent.

- **The Annual Zakat on Voluntary Contributions Model**

For voluntary LTAT contributions (*caruman sukarela*), which are fully accessible and withdrawable at any time, the appropriate zakat model is annual assessment, like any ordinary savings account. As Kahf (1989) states, when contributors have full *tasarruf* (disposal rights), annual zakat becomes obligatory once the amount reaches the *nisab*. This model is consistent with the treatment of savings in *Tabung Haji* and other Islamic financial products.

Implementation of this model is straightforward. Contributors should be informed to calculate and pay 2.5% of the lowest balance held over a lunar year. LTAT can issue annual statements and integrate zakat calculators into mobile apps or member portals. Zakat institutions can also collaborate by offering simplified channels for remittance. This model upholds both *fiqh* standards and operational efficiency.

- **The Deferred Cumulative Zakat Model (Qada' Approach)**

This model is based on the view that while contributors do not have access to the funds during service, they are still legally entitled, and thus zakat accumulates silently over the years. Upon withdrawal, the contributor is required to pay retrospective zakat (*qada'*) for each eligible year. This approach is rooted in the opinions of Abu 'Ubayd, Ibn Hazm, and contemporary scholars like al-Qaradawi, who hold that zakat remains a debt upon the contributor until settled (al-Qaradawi, 1999; Ibn Rushd, n.d.).

While this model satisfies Shariah ethical obligations, it presents major administrative and psychological challenges. Contributors must trace historical balances, apply *nisab* tests retrospectively, and compute annual zakat liabilities across 10–21 years. Few contributors are equipped or willing to undertake such complex calculations. Therefore, this model is best implemented as an optional choice for highly committed individuals, with support from religious authorities and certified zakat advisors.

- **The Institutional Auto-Deduction Model (Opt-in or Mandated)**

The most structured and policy-driven model is one in which LTAT deducts zakat automatically at source, either through an opt-in scheme (with contributor consent) or via future legal amendment making it mandatory. This model mirrors the current salary zakat deduction (potongan zakat pendapatan) implemented in Malaysian public service. It draws legitimacy from the concept of wakalah the contributor appoints LTAT or another authorized body to discharge their zakat obligation on their behalf (al-Nawawi, 1925; al-Kasani, 2003).

This model requires a clear legal mandate or contributor authorization. The deduction can be applied only upon withdrawal, based on total funds received. Zakat is then remitted directly to the respective state zakat board. While this model ensures maximum compliance and integration, it also requires a robust governance structure, digital integration, and legal safeguards to protect contributor rights and religious validity.

Each of these models carries trade-offs in terms of compliance rate, administrative cost, legal complexity, and religious precision. Table 1 (below) summarizes these models for comparative purposes:

Table 1. Zakat Deduction Options for LTAT: A Shariah and Operational Perspective

Model	Zakat Timing	Shariah Basis	Operational Ease	Compliance Potential
Immediate Upon Withdrawal	On receipt	Strong (majority view)	High	Medium
Annual on Voluntary Contributions	Yearly if accessible	Unanimous	High	High
Deferred Cumulative (Qada')	Retroactive on receipt	Strong (ethical obligation)	Low	Low-Medium

Model	Zakat Timing	Shariah Basis	Operational Ease	Compliance Potential
Institutional Auto-Deduction	On receipt (opt-in)	Valid via wakalah	Medium-High	High (if mandated)

In conclusion, the diversity of implementation models reflects the complexity of zakat jurisprudence in the modern retirement context. Flexibility must be maintained to accommodate different contributor preferences, while institutions must work toward standardization through policy reform and inter-agency cooperation. A tiered approach combining voluntary annual zakat, optional qada' calculation, and progressive automation may offer the most holistic and feasible path forward.

Institutional Attitudes and Readiness toward Zakat Collaboration

The readiness of institutions to collaborate on the implementation of zakat on LTAT contributions plays a central role in shaping the feasibility and effectiveness of any proposed mechanism. At present, the institutional ecosystem surrounding LTAT consists primarily of three major entities: LTAT itself as the fund administrator, KAGAT (Kor Agama Angkatan Tentera) as the religious authority within the armed forces, and various state zakat institutions such as PPZ-MAIWP as the legally authorized amil bodies. Each of these institutions possesses a unique functional mandate, and their attitudes towards integrating zakat mechanisms are shaped by their respective operational priorities, legal limits, and institutional cultures.

LTAT operates as a statutory body under the Armed Forces Fund Act 1973, with a mandate that is primarily fiduciary and investment-oriented. Its administrative framework does not currently include a Shariah Advisory Committee nor any dedicated mechanism for religious financial obligations such as zakat. This absence reflects a wider disconnect between Malaysia's Islamic social finance goals and the architecture of its retirement fund institutions. While LTAT pays corporate zakat on its business earnings, it has not yet developed a parallel structure to support contributors in fulfilling their individual

zakat obligations upon withdrawal. As noted by Ahmed (2004), such a bifurcation between institutional and individual zakat practices often leads to inefficiencies and missed opportunities in zakat governance. Financial institutions are rarely incentivized to bridge this gap unless required by law or encouraged through stakeholder pressure.

Meanwhile, KAGAT's position is both influential and constrained. As the primary religious body within the military, it is tasked with Islamic education, ethics enforcement, and spiritual welfare. However, its role in financial governance, particularly in zakat compliance, remains largely advisory. Although KAGAT officers may be aware of the Shariah positions on zakat for retirement funds, they lack a formal mechanism to institutionalize such obligations within the LTAT system. Moreover, without structural collaboration with zakat authorities or digital access to contributor data, KAGAT's capacity to facilitate or monitor zakat payment is minimal. This reflects a broader challenge where religious institutions within secular public systems are often disconnected from financial policy and implementation frameworks (Kahf, 1999).

Zakat institutions, on the other hand, are well-positioned to handle the operational aspects of zakat administration including calculation, collection, and disbursement. However, their current interaction with LTAT is limited and non-systematic. Unlike income zakat, which is already supported by auto-deduction systems across government agencies through Potongan Zakat Bulanan (PZB), there exists no memorandum of understanding (MoU), system integration, or joint SOPs between LTAT and zakat bodies for retirement-based zakat. As highlighted by Ahmed, H., (2007), this lack of formal collaboration inhibits scalability and makes it difficult to operationalize uniform compliance practices.

Despite these gaps, attitudes among institutional actors appear cautiously positive. There is acknowledgment of the religious importance of zakat and a growing awareness of the financial potential of LTAT withdrawals as a zakat base. However, concerns persist regarding legal authority, system readiness, and stakeholder engagement. For instance, any direct collaboration between LTAT and zakat authorities for automatic deduction would likely require legal endorsement either through contributor consent under wakalah principles or statutory amendment under Act 101.

Without such reforms, LTAT cannot assume the role of zakat agent or redirect contributor funds for religious purposes without risking fiduciary breach. As al-Kasani (2003) notes, delegated authority (*wakalah*) in zakat must be explicitly granted, and fiduciary bodies cannot act without clear contractual or legal basis.

Furthermore, zakat institutions themselves often lack the strategic capacity or political leverage to initiate such cross-agency reforms. While their operational systems are sound, their outreach into institutional partnerships remains limited. This is particularly true in the case of retirement-based zakat, which requires data access, coordination with treasury departments, and integration with military HR systems. As Barizah & Abdul Rahim (2007) argue, successful zakat system reform in contemporary Islamic finance must be accompanied by inter-agency trust-building, policy convergence, and digital integration. In the absence of these enablers, even well-intended collaborations remain fragmented.

The structural hesitation and siloed operations observed between LTAT and zakat authorities in this study corroborate findings from previous qualitative research on Islamic social finance. Past studies have consistently demonstrated that without statutory mandates and formalized inter-agency frameworks, institutionalizing zakat within mainstream financial entities remains highly fragmented (Barizah & Abdul Rahim, 2007; Ahmed, 2007). Furthermore, the empirical evidence from our interviews reveals that reliance on voluntary collaboration is practically insufficient within a highly regulated military ecosystem. This aligns with broader qualitative literature which argues that the gap between Shariah obligations and institutional compliance behavior can only be bridged when legal frameworks explicitly support proactive religious governance.

In conclusion, institutional attitudes toward zakat collaboration on LTAT contributions reflect both willingness and structural hesitation. While LTAT, KAGAT, and zakat authorities all recognize the importance of addressing this religious obligation, they remain limited by legal constraints, data silos, and a lack of policy alignment. Overcoming these barriers will require high-level coordination, strategic planning, and sustained stakeholder engagement to unlock the full potential of zakat as an integrated pillar of retirement financial ethics.

Strategic Implications for Zakat Institutions and Policy-makers

The exploration of zakat applicability on LTAT contributions not only surfaces doctrinal and operational issues, but also presents an important opportunity for policy innovation within Malaysia's Islamic financial ecosystem. For zakat institutions and policymakers alike, the findings underscore a pressing need to broaden the scope of zakat governance beyond income and business assets, into structured retirement savings particularly those held in compulsory or semi-compulsory schemes like LTAT. Strategically, this represents a previously underutilized source of zakat funds with significant redistributive potential, especially considering that the majority of LTAT contributors are Muslim and may receive substantial lump-sum withdrawals upon retirement.

To harness this potential, zakat authorities must adopt a more proactive and system-oriented approach. This includes initiating cross-agency dialogues with LTAT, the Ministry of Defence, the Department of Islamic Development Malaysia (JAKIM), and state religious councils to develop standardized mechanisms for zakat assessment and collection at the point of benefit disbursement. As noted by Barizah & Abdul Rahim (2007), integrated Islamic financial systems require strong institutional coordination, shared data protocols, and harmonized policy directives to bridge the gap between Shariah ideals and regulatory practice. Without such alignment, isolated institutional efforts are likely to remain ineffective or unsustainable.

The necessity of proposing an institutionalized mechanism, such as the auto-deduction model via wakalah, is strongly supported by recent qualitative scholarship that advocates for structured zakat interventions through inter-agency collaboration. For instance, a recent qualitative study by Allah Pitchay et al. (2025) proposed the 'HOPE model', which emphasizes systematic synergy between zakat institutions and public universities to alleviate educational debt. Drawing parallels to their methodological approach and findings, the current study asserts that resolving the LTAT zakat compliance dilemma requires a similarly structured, multi-agency framework. Just as the HOPE model institutionalizes zakat for specific socio-economic relief, our proposed framework demonstrates that effective zakat governance for military retirees necessitates formalized legal harmonization and operational synergy between LTAT, KAGAT, and state zakat boards.

One immediate step that zakat institutions can pursue is the development of formal memoranda of understanding (MoUs) with LTAT and military financial departments to facilitate contributor education, develop integrated zakat calculators, and coordinate awareness campaigns. These agreements should clarify roles, define data access rights, and establish standard operating procedures for contributors who wish to remit zakat voluntarily at the point of withdrawal. Such groundwork can be executed within the current legal framework, using the principle of wakalah (agency) and contributor consent. While awaiting broader legal reform, these voluntary pathways serve as transitional mechanisms to bridge the current compliance gap.

In the longer term, however, legislative engagement will be necessary. The inclusion of a specific provision in the Armed Forces Fund Act 1973 (Act 101) to authorize optional zakat deduction with contributor consent would provide LTAT with a clear mandate to collaborate with zakat institutions and integrate religious obligations into its financial operations. This aligns with the Shariah principle of facilitating ibadah (worship) through institutional mechanisms, as long as the individual's intention and ownership conditions are preserved (al-Kasani, 2003; al-Nawawi, 1925). Such a move would also formalize LTAT's role as an enabler of faith-based financial ethics, enhancing its public image and stakeholder trust.

For policymakers, the LTAT case offers broader implications for Malaysia's dual legal and financial systems. It exposes the current separation between Islamic social finance and mainstream financial administration, particularly in public sector-linked retirement schemes. Integrating zakat into such systems will require strategic alignment across ministries, legal harmonization between federal and state jurisdictions, and the mobilization of digital infrastructure to support automated, traceable, and Shariah-compliant transactions. These reforms may initially seem complex, but they are essential to achieving the national agenda of a holistic, integrated Islamic economy.

Moreover, the LTAT model can serve as a pilot for extending zakat integration into other retirement schemes such as EPF (KWSP), pension gratuity schemes, and government-linked investment entities. Insights and lessons learned can be scaled and contextualized across various

sectors, paving the way for a national zakat-on-retirement framework. As al-Qaradawi (1999) emphasizes, the true function of zakat is not simply in the act of paying, but in establishing a system that ensures justice, transparency, and accessibility for all eligible parties.

In conclusion, the strategic implications of zakat on LTAT contributions extend far beyond individual compliance. They demand a systemic response legally, institutionally, and ethically. For zakat authorities, this means moving beyond passive collection into proactive engagement. For policy-makers, it means embedding religious equity into financial planning. And for Malaysia as a whole, it is an opportunity to align its retirement ecosystem with the *maqasid al-shariah*, thereby advancing its position as a global leader in Islamic financial governance.

5. CONCLUSION AND RECOMMENDATIONS

This paper has explored the obligation, eligibility, and implementation challenges of zakat on LTAT contributions through doctrinal analysis, institutional mapping, and stakeholder perspectives. The findings reaffirm that while LTAT contributions particularly those under voluntary schemes clearly fulfil the conditions of zakat when *al-milk al-tām*, *nisab*, and *haul* are met, mandatory contributions under restricted accounts require more nuanced legal and operational consideration. Contemporary Shariah discourse offers a range of views, with some jurists advocating zakat upon receipt, while others recommend retrospective calculation to fulfil ethical responsibility. These debates highlight the importance of aligning zakat rulings with both scriptural integrity and contemporary financial realities.

Institutionally, there is growing awareness of the importance of integrating zakat governance into structured retirement systems. However, limitations in legal authority, system infrastructure, and stakeholder coordination continue to hinder implementation. While institutions like LTAT and KAGAT express willingness to support zakat practices, the lack of formal collaboration with zakat authorities, absence of clear SOPs, and insufficient contributor awareness constitute major gaps. Without intervention, a substantial volume of zakat from retirement withdrawals will remain uncollected, denying potential beneficiaries among the *asnaf*.

Considering the above, several recommendations are proposed. First, the development of a standardized voluntary zakat deduction mechanism at the point of withdrawal should be prioritized. This mechanism, grounded in the principle of wakalah, must be supported by contributor consent, digital calculators, and advisory services. Second, zakat institutions should initiate formal engagement with LTAT and military agencies to develop SOPs, awareness campaigns, and data-sharing protocols. Third, the government should consider amending the Armed Forces Fund Act 1973 to allow for optional zakat deduction with clear governance safeguards. Fourth, Shariah committees at the state level must harmonize fatwa positions on retirement zakat to minimize confusion and ensure consistency.

STRATEGIC ACTION POINTS for Zakat Authorities and Policymakers

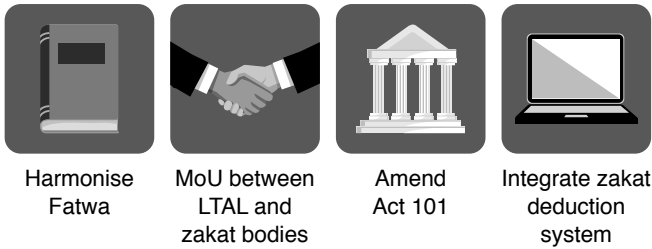


Figure 1. Strategic Action Plan for Zakat Implementation on LTAT

Finally, this paper recommends the establishment of a further collaboration model for zakat integration within LTAT, potentially replicable across other retirement funds such as EPF and pension gratuities. Such a model would not only fulfill individual religious obligations but also institutionalize a pathway for zakat to play a greater role in national socioeconomic development. In doing so, Malaysia can move closer toward realizing the objectives of a comprehensive Islamic financial system that is not only profit-driven, but also socially anchored through the institutionalization of ibadah.

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