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**REDEFINING PHILANTHROPY WITHIN THE FRAMEWORK
OF ZAKAT DEVELOPMENT GOALS (ZDGs)
PENTAKRIFAN SEMULA FILANTROPI DALAM KERANGKA
MATLAMAT PEMBANGUNAN ZAKAT (ZDGS)**

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A PEER-REVIEWED ARTICLE

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ABSTRACT

This paper addresses the issue of philanthropy in the empowerment of zakat. The objective is to redefine philanthropy to ensure its application in the empowerment of zakat remains aligned with the Islamic framework. So far, most of the terms related to zakat, such as philanthropy, Islamic social finance, poverty, productive mustahik (asnaf), non-productive mustahik, and so on, have rarely been redefined according to Islam. Most still use common definitions dominated by western ethno-centric thinking. In this paper, content and textual analysis of secondary sources revealed that the redefinition of philanthropy in the context of zakat empowerment must occur within the framework of Zakat Development Goals (ZDGs). The ZDGs framework must incorporate a theoretical framework centred on the discipline of Islamic-based development. The principles encompass the mould, actors, time scale, framework, methodologies, equipment, and ultimate objective. The central framework is Maqasid al-Shariah, which comprises not only the

level of *al-daruriyah*, concerned with the preservation of religion, life, intellect, lineage, and property, but also the level of *al-hajiyyah*, which complements it, and the level of *al-tahsiniyyah*, which perfects the safeguarding of these five essential elements. So far, most of the terms related to zakat, such as philanthropy, Islamic social finance, poverty, productive mustahik (asnaf), non-productive mustahik, and so on, have rarely been redefined according to Islam. Most still use common definitions dominated by western ethno-centric thinking. In this paper.

Keywords: Zakat, Philanthropy, Zakat Development Goals (ZDGs)

ABSTRAK

Makalah ini adalah berkaitan dengan persoalan filantropi dalam pemeraksanaan zakat. Ia bertujuan mencadangkan pentakrifan semula istilah filantropi ini agar penggunaannya dalam pemeraksanaan zakat tidak tergelincir daripada landasan kerangka Islam. Setakat ini, kebanyakan istilah berkaitan zakat, umpamanya filantropi, kewangan sosial Islam, kemiskinan, mustahik (asnaf) produktif, mustahik tidak produktif, dan sebagainya, jarang ditakrif semula mengikut Islam. Kebanyakannya masih menggunakan takrif lazim yang didominasi oleh pemikiran sentrik ethno Barat (*western ethno-centric*). Dalam makalah ini, dengan menggunakan kaedah analisa kandungan dan analisa tekstual ke atas sumber-sumber sekunder, pentakrifan semula istilah dan penggunaan filantropi dalam pemeraksanaan zakat ini didapati perlu dibuat dalam kerangka Matlamat Pembangunan Zakat (*Zakat Development Goals*, ZDGs). Kerangka ZDGs ini harus mempunyai kerangka teoritis yang berpaksikan kepada disiplin pembangunan berteraskan Islam. Prinsipnya meliputi acuan, pelaku, skala waktu, kerangka, perkaedahan, peralatan, dan matlamat akhir. Paksinya pula adalah Maqasid al-Shari'ah yang merangkumi bukan sahaja tahap *al-daruriyah* yang terhad kepada menjaga agama, nyawa, akal, keturunan, dan harta sahaja, tetapi juga tahap *al-hajiyyah* yang melengkapkan, dan tambah-tambah lagi tahap *al-tahsiniyyah* yang menyempurnakan penjagaan lima perkara tersebut. Akhirnya, makalah ini mendapati bahawa istilah filantropi yang ditakrif semula mengikut kerangka ZDGs ini adalah bermaksud satu "kelakuan amal jariah dan kedermawanan manusia di dunia ini dalam memenuhi fungsi mereka sebagai hamba dan khalifah Allah SWT, berpaksikan

kepada tasawur Islam, dengan mengambilkira perjanjian mereka dengan Allah SWT di alam roh dan ganjaran yang Allah SWT janjikan di alam akhirat, semata-mata sebagai ibadah, untuk mencari hanya keredhaan Allah SWT”.

Kata kunci: Zakat, Filantropi, Matlamat Pembangunan Zakat (ZDGs)

1. PENGENALAN

Dalam memperkasakan zakat, ada tiga perkara asas yang perlu diambilkira. Pertama ialah kerangka. Kedua, mekanisme. Dan ketiga, natijah.

Kerangka di sini merujuk kepada falsafah dan struktur atau landasan teoritis yang digunakan untuk memahami dan melaksanakan prinsip-prinsip pemerksaan zakat. Falsafah dan struktur atau landasan teoritis ini merangkumi panduan atau aturan yang mengatur bagaimana prinsip-prinsip tersebut diterapkan secara individu mahu pun secara sosial dalam organisasi dan dalam kalangan pemegang taruh zakat.

Mekanisme pula merujuk kepada cara atau proses pemerksaan zakat. Ia merangkumi cara atau proses pengenpastian dan pengiraan aset yang diwajibkan zakat (*zakatable assets*), pengumpulan zakat daripada muzakki, pengagihan zakat kepada mustahik, penggunaan zakat dalam masyarakat Islam, dan pengurusan zakat secara efektif.

Natijah merujuk kepada hasil (*output, outcome*) daripada pelaksanaan mekanisme dalam lingkungan kerangka yang telah ditetapkan. Hasil tersebut termasuk manfaat sosial dan ekonomi serta keadilan sosial, sebagai natijah daripada kutipan dan agihan zakat untuk membantu mereka yang memerlukan.

Dalam pemikiran lazim, hasil dalam konteks ini merangkumi persoalan bagaimana berkesannya sumbangan zakat digunakan untuk mengurangkan kemiskinan, menyokong kebajikan sosial, dan mempromosi kesejahteraan ekonomi para mustahik. Ia menggambarkan secara tersurat (*tangible*) faedah dan penambahbaikan kehidupan individu dan komuniti hasil daripada sumbangan zakat. Gambaran secara tersirat (*intangible*) tidak diambilkira.

Dalam konteks tiga perkara asas zakat ini, di manakah kedudukan filantropi?

Jawapannya, filantropi terletak dalam mekanisme. Namun begitu, walau terletak dalam mekanisme, filantropi ini tetap terikat dengan kerangka zakat. Natijahnya (*outcome*) juga mesti sesuai dengan matlamat pemeraksanaan zakat itu sendiri.

Makalah ini cuba menunjukkan akan betapa perlunya istilah filantropi, sebagai salah satu mekanisme memperkasakan zakat, ditakrifkan semula mengikut kerangka teoretis, prinsip, dan paksi Islam. Pentakrifan semula ini diyakini sangat perlu kerana sekurang-kurangnya dua sebab. Pertama, agar erti filantropi tidak tergelincir daripada landasan zakat. Kedua, agar sifat filantropi para pemegang taruh zakat mampu mencapai natijah memperkasakan zakat dengan sebenarnya. Kerangka teoretis, prinsip dan paksi ini terkandung di dalam Matlamat Pembangunan Zakat (ZDGs). Dengan perkataan lain, pentakrifan semula konsep filantropi ini dicadang dilakukan dalam kerangka ZDGs ini.

Usaha mentakrifkan semula filantropi dalam ZDGs ini terbatas hanya kepada penghujahan teoretis, berdasarkan kepada kajian karya-karya sekunder, pengamatan dan pengalaman peribadi penulis. Metodologinya pula terhad kepada analisa kandungan dan analisa tekstual, manakala gaya penulisan tertumpu kepada gaya penulisan popular akademik agar dapat dimanfaatkan oleh bukan sahaja khalayak pakar dalam bidang ini, tetapi juga oleh khalayak umum yang berminat.

2. FILANTROPI DALAM KERANGKA PEMERKASAAN ZAKAT MASA KINI

Dalam konteks pemeraksanaan zakat sekarang, apakah kerangka teoretis yang dipakai?

Secara kasar, terdapat tiga kerangka yang boleh dikatakan kerangka zakat yang dipakai oleh para pemikir dan pengamal zakat kontemporari sekarang.

Pertama, kerangka Matlamat Pembangunan Mampan (*Sustainable Development Goals*, SDGs). Kedua, kerangka ekonomi Islam. Dan ketiga, kerangka Maqasid al-Shari'ah.

SDGs tidak sepatutnya dipakai sebagai kerangka teoretis pemeraksanaan zakat. Saniff, Wan Hasan, dan Salleh (2020) malah mengumpamakan pemakaian kerangka SDGs dalam sebahagian usaha pemeraksanaan zakat sekarang sebagai “cinta yang dilarang”. SDGs merupakan ciptaan Pertubuhan Bangsa-Bangsa Bersatu (PBB) yang didominasi oleh pemikiran yang cenderung kepada Barat (*western ethno-centric*) (United Nations Development Programme (UNDP), 2017). Epistemologi dan tasawurnya adalah epistemologi dan tasawur Barat. Andaian, konsep-konsep dan matlamat akhirnya juga adalah andaian, konsep dan matlamat akhir Barat. SDGs yang bersifat begini tentulah tidak boleh dipakai sebagai kerangka kepada institusi Islam seperti zakat yang mempunyai epistemologi, tasawur, andaian, konsep dan matlamat tersendiri yang berteraskan kepada ajaran Islam.

Begitulah juga dengan ekonomi Islam arus perdana sekarang. Menurut Salleh (2014, 2015), alasan-alasannya adalah seperti berikut. Pertama, walaupun namanya ekonomi Islam, tetapi ia lebih cenderung kepada sifat “ekonomi neo-klasikal berasaskan fekah” (*fiqh-based neo-classical economy*). Kerangkanya masih kerangka ekonomi neo-klasikal. Ia hanya diperkuatkan dengan nas-nas al-Qur’an, Hadith, dan hukum-hukum fekah ke atas perkara-perkara yang dirasakan tidak bertentangan dengan ajaran Islam, tanpa mentakrifkan semula perkara tersebut mengikut Islam. Misalnya ialah konsep-konsep kemiskinan, keadilan, pekerjaan, dan sebagainya. Takrif dan indikator yang dipakai bagi konsep-konsep ini masih takrif dan indikator yang berasaskan kepada epistemologi dan tasawur ekonomi konvensional, terutamanya ekonomi neo-klasikal (Salleh, 2015). Yang dilakukan oleh ekonomi Islam arus perdana sekarang hanyalah menguatkannya dengan justifikasi nas-nas al-Qur’an dan Hadith, tanpa mentakrifkan semula konsep-konsep ini mengikut Islam. Ia menggunakan pendekatan akomodatif-modifikasi (*accomodative-modification approach*). Ekonomi yang dikatakan Islam itu mengakomodasi apa-apa daripada ekonomi konvensional yang dirasakan tidak bertentangan dengan Islam, dan memodifikasikannya agar menjadi Islamik, dengan menyokongnya dengan nas-nas al-Qur’an dan Hadith.

Kedua, ekonomi Islam arus perdana sekarang ini membawa institusi Islam seperti zakat dan wakaf kepada sifat yang terlalu cenderung kepada ekonomi (*economic-centric*). Pengukuran pemeraksanaan zakat

(dan juga wakaf) dinilai dengan indikator-indikator tersurat (*tangible*) ekonomi seperti produktiviti kebendaan, pendapatan, kewangan dan sebagainya. Istilah-istilah yang dicipta juga cenderung kepada ekonomi, umpamanya konsep kewangan sosial Islam (*Islamic social finance*), zakat produktif dan zakat tidak produktif (*productive and non-productive zakat*), dan sebagainya. Malah sudah ada pemikiran di Malaysia hari ini yang mencadangkan agar institusi Islam seperti wakaf mestilah dianggap sebagai produk ekonomi atau produk kewangan (*economic/financial product*), bukan produk agama (*religious product*). Pemikiran ini percaya bahawa wakaf di Malaysia sekarang ini tidak boleh dimajukan dengan baik kerana wakaf masih dianggap sebagai produk agama, bukan produk ekonomi atau produk kewangan. Implikasinya, sama ada sengaja atau tidak sengaja, konsep wakaf (dan nampaknya konsep zakat juga) direndahkan martabatnya kepada ekonomi semata-mata, bukan lagi kepada keagamaan-kemanusiaan (*religious-humanistic*) sebagaimana sepatutnya.

Maqasid al-Shari'ah pula sedikit sebanyak sememangnya telah dijadikan kerangka dalam pelbagai aspek kehidupan oleh pelbagai penulis. Antaranya ialah Auda (2008, 2014, 2018) yang menjadikan Maqasid al-Shari'ah sebagai kerangka kepada pembentukan dasar, undang-undang dan pembaharuan Islam kontemporari; Al-Qaradawi (1995) yang menjadikan Maqasid al-Shari'ah sebagai kerangka pembangunan sosio-ekonomi; dan Kamali (2008) yang menjadikan Maqasid al-Shari'ah sebagai kerangka kepada pembentukan keadilan dan tadbir urus. Begitulah juga dengan ramai lagi penulis lain, umpamanya sebagaimana dinyatakan oleh Ahmad dan Hanapi (2021), termasuklah Abdul Majid (2012, 2014) yang menghubungkan Maqasid al-Shari'ah dengan proses pengeluaran fatwa dan undang-undang jenayah syariah, Mustard dan Nor Muhamad (2014) yang menghubungkan Maqasid al-Shari'ah dengan ekonomi khususnya tentang isu pewarisan dalam nominasi insurans, Mohamad (2014) yang menghubungkan Maqasid al-Shari'ah dengan *tarjih* (menentukan kecenderungan), Ismail (2014) yang menghubungkan Maqasid al-Shari'ah dengan kaedah penyelesaian masalah pertentangan antara nas (*tarjih maqasidi*), Laldin (2013) yang menghubungkan Maqasid al-Shari'ah dengan pengurusan dan perbelanjaan harta dalam Islam, Abdul Rahim, Ismail, dan Awang (2006) yang menghubungkan Maqasid al-Shari'ah dengan pendidikan dan

pengajian syariah, Abd Rahman, Ahmad dan Muji Tahir (2009) yang menghubungkan Maqasid al-Shari'ah dengan kejayaan dan kegagalan zakat, dan sebagainya.

Namun begitu, kecenderungan kebanyakan penulisan tentang Maqasid al-Shari'ah ini banyak tertumpu hanya kepada tahap *al-daruriyah* sahaja, terutamanya kepada persoalan *Hifz al-Din* (Menjaga Agama), *Hifz al-Nafs* (Menjaga Nyawa), *Hifz al-'Aql* (Menjaga Akal), *Hifz al-Nasl* (Menjaga Keturunan), dan *Hifz al-Mal* (Menjaga Harta). Ia tidak bergerak secara lebih mendalam kepada tahap *al-hajiyyah* yang melengkapkan penjagaan kelima-lima perkara di atas, apatah lagi kepada tahap *al-tahsiniyyah*. yang menyempurnakan penjagaan lima perkara tersebut.

Tidak dinafikan bahawa tahap *al-daruriyah* merupakan tahap Maqasid al-Shari'ah yang tertinggi kerana ia berkaitan dengan penjagaan keperluan asas dalam kelangsungan hidup dan kesejahteraan manusia di dunia dan di akhirat. Tanpa keperluan asas ini kehidupan manusia akan berada dalam kerosakan, penderitaan, atau kebinasaan. Malah al-Qaradawi (2009) berpandangan harus didahulukan *al-daruriyah* daripada *al-hajiyyah* dan *al-tahsiniyyah*, dan harus didahulukan *al-hajiyyah* daripada *al-tahsiniyyah* (dipetik dari Ahmad dan Hanapi, 2021).

Walau bagaimanapun, menumpukan hanya kepada *al-daruriyah* tanpa mengambilkira *al-hajiyyah* dan *al-tahsiniyyah* secara mendalam seperti mendalamnya tumpuan kepada *al-daruriyah*, akan menyempitkan kerangka Maqasid al-Shari'ah itu sendiri. Benar bahawa *al-hajiyyah* merujuk kepada keperluan sampingan atau pelengkap yang tidak sampai tahap darurat (*al-daruriyah*), tetapi ia sangat penting untuk mengelakkan kesukaran, kepayahan, atau tekanan dalam kehidupan manusia. *Al-hajiyyah* boleh memudahkan urusan dan memberi kelonggaran, agar kehidupan tidak menjadi sempit atau menjadi terlalu berat. Begitu juga, benar bahawa *al-tahsiniyyah* merujuk kepada keperluan tambahan atau pelengkap sahaja, tetapi ia cukup penting untuk memperindah, memperelok, dan menyempurnakan kehidupan menurut adab, akhlak, keindahan moral, keadilan, kebajikan, dan nilai-nilai luhur Islam. Dengan mengambilkira ketiga-tiga *al-daruriyah*, *al-hajiyyah* dan *al-tahsiniyyah* ini barulah pelaksanaan Maqasid al-Shari'ah dapat direalisasikan dengan sempurna.

Penggunaan istilah filantropi dalam pemeraksanaan zakat oleh itu harus berhati-hati agar tidak terperangkap dengan SDGs, atau dengan ekonomi Islam arus perdana kontemporari yang berbentuk ekonomi neo-klasikal berasaskan fekah, atau dengan Maqasid al-Shari'ah yang dipakai secara terhad ini. Bagi mengelak perkara ini daripada berlaku, filantropi Islami patut diletakkan di dalam kerangka Islam agar takrif, konsep, dan matlamat filantropi tersebut benar-benar berteraskan kepada Islam.

3. WACANA TENTANG MAKNA FILANTROPI

Secara kasar, filantropi boleh dirujuk sebagai tindakan membuat kebajikan kepada orang lain. Kebajikan ini bukan hanya terhad kepada kewangan, malah meliputi masa, tenaga, atau sumber-sumber lain yang boleh memberi manfaat kepada individu dan masyarakat. Akar umbinya ialah keinginan untuk melakukan aktiviti amal, meningkatkan kualiti hidup dan menangani cabaran sosial, ekonomi, atau alam sekitar.

Istilah filantropi ini, dalam pemikiran sentrik-Barat, berasal daripada perkataan Yunani, yakni “philos”, bermaksud penyayang, dan “anthropos” yang bermaksud manusia. Apabila digabungkan kedua perkataan ini, ia menjadi filantropi, yang memberi maksud “cinta untuk kemanusiaan” (*love for humanity*).

Setakat ini, dalam konteks Islam ada ilmuan, umpamanya Ismail, Abdullah dan Zaenal (2022) yang membahagikan filantropi Islam kepada tiga bentuk. Pertama, zakat, yakni filantropi yang dikatakan membawa kelegaan daripada penderitaan (*relief*). Kedua, wakaf, yakni filantropi yang dikatakan membawa kepada penambahbaikan. Ketiga, sedekah, yakni filantropi yang dikatakan membawa kepada reformasi.

Walau bagaimanapun, ada juga ilmuan yang mempersoalkan tentang penggunaan istilah filantropi dalam usaha merealisasikan Islam ini. Misalnya, Siddiqui dan Campbell (2023) mengatakan bahawa sebenarnya tidak terdapat perkataan filantropi dalam kebanyakan teks atau budaya teologi dan keagamaan. Kebanyakan budaya dan agama memasukkan amalan-amalan yang sesuai dengan takrif filantropi moden tetapi menggunakan perkataan-perkataan lain untuk menjelaskan tentang amalan-amalan ini.

Pendapat mereka ini adalah benar. Jika diteliti dalam tradisi Islam sendiri misalnya, digunakan perkataan zakat, sedekah, wakaf, ihsan dan *qard al-hasan*. Dalam tradisi Kristian digunakan perkataan *tithing*, *charity* (*caritas*), *almsgiving*, dan *diakonia*. Di dalam tradisi Jewish digunakan perkataan *tzedakah*, *gemilut chasadim*, dan *ma'aser*. Di dalam tradisi Hindu digunakan perkataan *dana*, *seva*, *dakshina*, dan *annadanam*. Di dalam tradisi Buddhist digunakan perkataan *dana*, *sangha dana*, dan *meta*. Di dalam tradisi China dan Confucian digunakan perkataan *cishan*, *ren*, dan *shanshi*. Di dalam tradisi pribumi dan Afrika digunakan perkataan *ubuntu* (Afrika Selatan), *harambee* (Afrika Timur, Kenya), dan *potlatch* (pribumi Amerika Utara). Dalam tradisi sekular moden digunakan perkataan *corporate social responsibility* (tanggungjawab sosial korporat, CSR), altruisme, dan *social welfare* (kebaikan sosial), dan *mutual aid* (saling membantu).

Kesemua perkataan ini tidak dinafikan mempunyai semangat filantropi, yakni semangat membantu orang lain melalui amal jariah (*charity*), perkhidmatan (*service*), dan kemurahan hati (*generosity*). Kesemua ini merupakan nilai universal yang dianuti oleh banyak budaya dan agama. Banyak tradisi bukan sahaja menekankan kepada memberi (*giving*), tetapi juga adil, belas kasihan (*compassion*), dan kesejahteraan masyarakat (*the well-being of society*).

Walau bagaimanapun, menurut Siddiqui (2022), takrif filantropi yang berasaskan kepada pemikiran Barat adalah sangat terhad, kerana ia sangat cenderung kepada pendekatan saintifik. Ia hanya tertumpu kepada hal-hal *tangible* (fizikal, kebendaan, boleh diperhatikan (*observable*), tersurat, dan sebagainya). Ia tidak merangkumi banyak amalan orang-orang Islam yang *intangible* (spiritual, ghaib (*unseen*), tidak nampak (*invisible*), tersirat, dan sebagainya). Umpamanya, mendapat pahala walaupun dengan sebuah senyuman atau membuang halangan di jalanan. Bagi Islam kedua-dua perbuatan ini juga merupakan amal jariah (*charity*), walaupun pahala itu tidak boleh dilihat.

Oleh itu, Siddiqui (2022) menyarankan agar filantropi orang-orang Islam diterokai dengan meneliti balik sumber-sumber teologi dan budaya Islam sendiri agar konsep filantropi Islam dapat difahami secara lebih luas mengikut konteks Islam. Saranan ini merupakan cabaran kepada takrif filantropi Barat. Ia melampaui takrif sentrik-Barat, dengan melibatkan secara inklusif perspektif budaya dan kepercayaan Islam sendiri.

Siddiqui bersama para pengkaji sealiran pemikirannya telah memulakan keyakinan ini dengan meneliti tentang filantropi dan institusi filantropi Muslim masakini dalam konteks sejarah amalan Islam yang luas dan pelbagai (Siddiqui, Wasif, dan Hughes, 2024). Para ilmuan ini cuba mengkaji wacana agama tentang filantropi dan membina satu kefahaman yang lebih luas tentang filantropi. Dalam usaha ini, mereka meneliti amalan filantropi orang-orang Islam dan cuba memahami kenapa orang-orang Islam beramal dengan filantropi, apakah kerana untuk kebaikan umum (*public good*), atau untuk keuntungan peribadi (*personal gain*), atau untuk melahirkan masyarakat yang adil (*a just society*), atau untuk merealisasikan kecintaan kepada Allah SWT (*the love of God*).

Lebih daripada itu, mereka menyarankan agar diteliti secara kritikal hubungan filantropi dengan agama. Misalnya, meneliti hubungan antara sejarah amal jariah (*charity*), filantropi, dan kebaikan sosial (*social good*) yang sangat banyak dalam Islam dan budaya orang-orang Islam, dengan pemikiran moden tentang filantropi yang kebanyakannya pemikiran Barat yang nampak seperti “professional”. Begitu juga, mereka merasakan patut diteliti secara kritikal dan mendalam tentang filantropi yang merupakan sebahagian daripada program Perang Global Terhadap Keganasan (*Global War on Terror*), yang kononnya membantu sesebuah negara memenuhi tanggungjawab kebaikan sosial (*social good*), dan juga masalah Islamophobia yang seringnya dikaji melalui kanta filantropi saintifik.

Penelitian yang disarankan ini adalah penting kerana kebanyakan kajian berkaitan filantropi orang-orang Islam nampaknya sekarang banyak tertumpu kepada menyesuaikan amalan amal jariah Islami (*Islamic charitable practices*) dengan takrif filantropi moden. Hasilnya, lahir sebuah takrif filantropi yang mengatakan filantropi sebagai “tindakan sukarela untuk kepentingan awam” (*voluntary action for the public good*). Takrif filantropi ini merupakan takrif filantropi kontemporari yang popular dan berpengaruh sekarang ini, padahal dalam Islam, tidak semua filantropi bersifat sukarela. Zakat misalnya adalah sesuatu yang wajib, bukan sesuatu yang sukarela.

Tambah lagi, takrif filantropi di atas tersebut dibina dalam konteks pengalaman Euro-American, daripada wacana Kristian sekular tentang kemiskinan, *charity*, kebajikan, dan kesukarelawan.

Bolehkah takrif Euro-America ini dipakai untuk filantropi Islam? Jawabnya, tentulah tidak boleh. Pertama, ia menghalang kajian yang lebih bernuansa tentang kedermawanan Muslim sebagai amalan dinamik. Kedua, ia mengabaikan kepelbagaian tindakan sosial yang membentuk sedekah, atau amal jariah orang Islam.

Oleh itu, penggunaan konsep filantropi dalam usaha memperkasakan zakat perlu difikir semula. Maksud filantropi perlu ditakrifkan semula secara Islam. Antara caranya ialah dengan mentakrifkan konsep filantropi ini dari dalam kerangka teoretis Islam sendiri. Antara kerangka teoretis Islam yang dirasakan paling sesuai ialah kerangka Matlamat Pembangunan Zakat, atau *Zakat Development Goals* (ZDGs).

4. FILANTROPI DALAM MATLAMAT PEMBANGUNAN ZAKAT (ZDGs)

ZDGs ini telah dibangunkan oleh Pusat Kajian Pengurusan Pembangunan Islam (ISDEV) Universiti Sains Malaysia bersama Akademi Zakat (AZKA) Pusat Pengurusan Zakat (PPZ) Majlis Agama Islam Wilayah Persekutuan (MAIWP). ZDGs ini mempunyai kerangka teoritis, paksi, prinsip, dan matlamat-matlamatnya yang tersendiri.

Kerangka teoritis ZDGs ini ialah disiplin pembangunan berteraskan Islam, bukan disiplin ekonomi Islam. Sebabnya, pertama, disiplin ekonomi Islam sangat terhad, tertumpu kepada persoalan ekonomi semata. Kedua, disiplin ekonomi hanyalah merupakan salah satu sub-set kepada disiplin pembangunan berteraskan Islam, selain daripada sub-set sosial, politik, budaya, pendidikan, kesihatan, alam sekitar, dan sebagainya. Ketiga, disiplin pembangunan berteraskan Islam bersifat inklusif, merangkumi seluruh aspek kehidupan manusia, daripada pembangunan kerohanian hinggalah kepada pembangunan sosio-budaya-ekonomi-politik pada setiap peringkat struktur kehidupan, daripada peringkat dalam diri, sehinggalah kepada peringkat keluarga, peringkat komuniti, peringkat masyarakat, peringkat negeri, peringkat negara, dan peringkat alam sejagat.

Paksi ZDGs pula ialah Maqasid al-Shari'ah yang melampaui tahap *al-daruriyah*, menjangkau kepada tahap *al-hajiyyah* dan *al-tahsiniyyah*. Maksudnya, Maqasid al-Shari'ah di dalam ZDGs ini bukan hanya memenuhi penjagaan agama, nyawa, akal, keturunan, dan harta sahaja,

tetapi juga menyempurnakan kelima-lima perkara ini pada tahap *al-hajjiyyah* dan *al-tahsiniyyah* dengan masing-masing membina kemudahan dan keselesaan, dan akhirnya lahir masyarakat Islam yang bermoral, beretika, dan berakhlak.

Prinsip ZDGs ini pula merangkumi kesemua aspek sebuah pembangunan berteraskan Islam. Aspek-aspek tersebut ialah acuan, pelaku, skala waktu, kerangka, perkaedahan, peralatan, dan matlamat akhir. Acuan pembangunan berteraskan Islam ialah tasawur Islam. Pelakunya ialah manusia bersifat hamba dan khalifah Allah SWT. Skala waktunya ialah alam roh, alam dunia, dan alam akhirat. Kerangkanya ialah ilmu fardhu 'ain. Perkaedahannya ialah ibadah. Peralatannya ialah sumber alam. Matlamat akhirnya ialah keredhaan Allah SWT (*mardhatillah*) (Salleh, 2003).

Dengan berdasarkan kepada asas falsafah dan prinsip pembangunan berteraskan Islam ini, dan dengan berpaksikan Maqasid al-Shari'ah yang sempurna, maka secara kasar filantropi Islami boleh ditakrifkan sebagai “kelakuan amal jariah dan kedermawanan manusia di dunia ini dalam memenuhi fungsi mereka sebagai hamba dan khalifah Allah SWT, berpaksikan kepada tasawur Islam, dengan mengambilkira perjanjian mereka dengan Allah SWT di alam roh dan ganjaran yang Allah SWT janjikan di alam akhirat, semata-mata sebagai ibadah, untuk mencari hanya keredhaan Allah SWT”.

Dalam konteks zakat, kelakuan amal jariah sebegini merujuk kepada manfaat kutipan dan agihan zakat yang berterusan dan berpanjangan, misalnya manfaat yang dihasilkan daripada kutipan dan agihan zakat untuk pendidikan, ekonomi, dan pengupayaan mustahik. Amal jariah itu bermaksud amalan kebajikan yang pahalanya berterusan mengalir walaupun pelakunya telah meninggal dunia, umpamanya sebagaimana sabda Rasulullah SAW yang bermaksud:

“Apabila matinya seorang manusia, maka terputuslah pahala amalannya kecuali tiga perkara iaitu sedekah jariah, atau ilmu yang dimanfaatkan dengannya, atau anak soleh yang sentiasa mendoakannya” (Riwayat Muslim (4310), Abu Dawud (2882), al-Nasa'i (6445) dan al-Baihaqi dalam *al-Sunan al-Kubra* (12635).

Sifat kedermawanan seseorang muzakki pula menjadi pendorong kuat kepada pembayaran zakat, selain daripada didorong oleh faktor-faktor lain seperti iman dan takwa, rasa dan kesedaran tanggungjawab, keyakinan terhadap pihak pengurusan zakat, dan sebagainya.

Perkara paling penting dalam takrif filantropi dalam kerangka ZDGs ini ialah teras kepada kelakuan amal jariah dan sifat kedermawanan itu sendiri. Terasnya ialah fungsi manusia sebagai hamba dan khalifah Allah SWT, tasawur Islam, perjanjian di alam roh, ganjaran di akhirat, ibadah, dan keredhaan Allah SWT. Teras ini menjadi tapak kepada perbezaan antara takrif filantropi dalam kerangka ZDGs dengan takrif filantropi dalam kerangka sentrik ethno Barat. Takrif filantropi dalam kerangka ZDGs ini meliputi bukan sahaja perkara-perkara *tangible* secara saintifik, tetapi juga perkara-perkara *intangible* secara divinistik. Persoalan Tauhid dan kerohanian diambilkira (selain daripada persoalan Fekah dan Tasawuf), malah dianggap sebagai paksi kepada filantropi Islami ini.

5. RUMUSAN

Tidak dinafikan bahawa sifat amal jariah (*charity*) dan kedermawanan (filantropi) merupakan sifat yang dianjurkan Islam. Walau bagaimanapun, penggunaannya dalam usaha pemeraksanaan institusi-institusi Islam seperti zakat, perlu ditakrifkan semula menurut ajaran Islam agar usaha tersebut benar-benar berlandaskan Islam, bukan berlandaskan pemikiran sentrik-Barat dengan penggunaan pendekatan akomodatif-modifikasi seperti yang menjadi tren dominan sekarang. Takrif, dan seterusnya strategi operasional filantropi, harus melampaui peringkat *al-daruriyah* (keperluan). Ia mesti juga menekankan kepada peringkat *al-hajiyyah* (kelengkapan/kemudahan/keselesaian) dan peringkat *tahsiniyat* (kesempurnaan) Maqasid al-Shari'ah secara komprehensif.

Sesungguhnya, hanya takrif yang betul boleh membentuk strategi operasional yang benar. Hanya strategi operasional yang benar boleh mencapai hasil yang direndhai Allah SWT, In Sya Allah.

Kajian tentang pentakrifan semula filantropi ini boleh dilanjutkan lagi dengan kajian-kajian seterusnya. Sekurang-kurangnya terdapat tujuh bentuk kajian yang boleh dilakukan. Pertama, kajian teoretikal (*theory*

building), umpamanya bertajuk “Filantropi Islam dan Pembangunan Tauhidik: Satu Rekonstruksi Teoretikal Dalam Kerangka ZDGs” atau “Dari Filantropi ke Pembangunan Zakat: Satu Analisis Ontologi dan Epistemologi”. Kedua, kajian pengukuran dan indikator (*measurement studies*), umpamanya bertajuk “Indeks Filantropi Zakat: Satu Cadangan Model Pengukuran Berasaskan ZDGs” atau “Mengoperasikan Filantropi Dalam ZDGs: Petunjuk dan Kerangka Kerja Pengukuran”. Ketiga, kajian institusi zakat, umpamanya bertajuk “Transformasi Agihan Zakat: Dari Bantuan Kebajikan Kepada Filantropi Pembangunan” atau “Tadbir Urus Filantropi Zakat Dalam Kerangka ZDGs”. Keempat, kajian perbandingan (*comparative studies*), umpamanya bertajuk “Filantropi Dalam SDGs dan ZDGs: Satu Analisis Perbandingan Konseptual” atau “Filantropi Islam Lawan Filantropi Sekular: Perspektif ZDGs”. Kelima, kajian impak pembangunan (*development impact studies*), umpamanya bertajuk “Filantropi Zakat dan Kelestarian Kehidupan Asnaf”, atau Filantropi Berasaskan Zakat dan Pembangunan Komuniti: Bukti-Bukti Daripada ZDGs”. Keenam, kajian dasar (*policy studies*), umpamanya bertajuk “Mengaruspandakan Filantropi Zakat Dalam Dasar Pembangunan Ummah” atau “Kerangka Dasar Filantropi Berasaskan Zakat Dalam Mencapai ZDGs”. Ketujuh, kajian strategik (*strategic studies*), umpamanya bertajuk “Membangunkan Model Filantropi Berasaskan Zakat Untuk Pembangunan Ummah”. Pendeknya, dengan menjadikan makalah ini sebagai asas, kajian lanjutan tentang filantropi dalam kerangka ZDGs ini sangat besar sekali potensinya.

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**THE USE OF CHATBOT APPLICATIONS IN ADDRESSING
HAJJ AND UMRAH ISSUES: A CONTENT ANALYSIS**
**PENGUNAAN APLIKASI *CHATBOT* DALAM MERUNGKAI
PERSOALAN HAJI DAN UMRAH: SATU ANALISIS KANDUNGAN**

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ABSTRACT

Advances in artificial intelligence (AI) have significantly impacted multiple sectors, including religious practice. In the context of Hajj and Umrah, complex juridical rulings (hukum hakam) frequently give rise to queries among pilgrims, particularly while perform hajj and umrah in the Holy Land. Typically, such questions are directed to the Pilgrimage Guidance Officers (PIHTAS) or posed via the e-TAIB application developed by Tabung Haji. However, some pilgrims opt for the convenience of chatbot applications, whose reliability may be questionable. This paper

examines the potential of chatbot applications, their limitations, and the implications of their use in responding to juridical questions specifically related to Hajj and Umrah. The study employs a qualitative content-analysis methodology applied to three primary sources: (1) peer-reviewed scholarly articles and indexed journals on AI, chatbots, and Islamic jurisprudence; (2) documentation from the e-TAIB platform and official Tabung Haji guidelines; and (3) scholarly publications from authoritative Islamic institutions such as State Mufti Departments and the Jabatan Kemajuan Islam Malaysia (JAKIM). A systematic analysis identified key themes concerning the effectiveness, limitations, and acceptance of AI technologies in the context of juridical rulings for pilgrimage. The findings carry important implications for stakeholders seeking to enhance understanding and competencies through the integration of AI as an informational support tool. In addition, developers of AI-based chatbot applications should incorporate content input from experienced *ulamā'* and PIHTAS. Pilgrims should also be made aware that chatbots and AI ought to function as preliminary support and quick-reference tools, while complex and sensitive juridical matters must still be referred to PIHTAS and qualified 1 scholars. Such an integrated approach can help ensure that juridical queries are correctly addressed, enabling the proper performance of Hajj and Umrah.

Keywords: Chatbot applications, Juridical questions, Hajj and Umrah

ABSTRAK

Perkembangan kecerdasan buatan (AI) telah memberi impak signifikan dalam pelbagai sektor, termasuk bidang keagamaan. Dalam konteks ibadah haji dan umrah, hukum hakam yang kompleks sering menimbulkan persoalan dalam kalangan jemaah, khususnya ketika berada di Tanah Suci. Kebiasaannya, persoalan tersebut diajukan terus kepada Guru Pembimbing Ibadah Haji Tanah Suci (PIHTAS) atau melalui aplikasi e-TAIB yang dibangunkan oleh Tabung Haji. Namun, terdapat yang mengambil jalan mudah dengan bertanya di aplikasi *chatbot* dan boleh diragukan kesahihannya. Justeru, kertas kerja ini ingin membincangkan potensi penggunaan aplikasi *chatbot*, kelemahan serta implikasi penggunaannya

dalam menjawab persoalan hukum hakam haji dan umrah secara khusus. Kajian ini adalah sebuah kajian kualitatif menggunakan kaedah analisis kandungan terhadap tiga sumber utama: (1) artikel ilmiah dan jurnal akademik berindeks bertemakan AI, *chatbot*, dan hukum Islam; (2) dokumentasi platform e-TAIB dan panduan rasmi Tabung Haji; dan (3) penerbitan ilmiah dari laman sesawang institusi Islam yang berautoriti seperti Jabatan Mufti Negeri, Jabatan Kemajuan Islam Malaysia (JAKIM), dan lain-lain. Analisis dilakukan secara sistematik untuk mengidentifikasi tema-tema utama berkaitan dengan keberkesanan, keterbatasan, dan penerimaan teknologi AI dalam konteks hukum hakam haji. Kajian ini membawa implikasi signifikan kepada pihak berkepentingan untuk meningkatkan kefahaman dan kemahiran melalui integrasi teknologi AI sebagai alat sokongan maklumat. Selain itu, pembangun aplikasi *chatbot* berasaskan AI hendaklah mencipta kandungan dengan input daripada ulama dan PIHTAS yang berpengalaman. Para jemaah haji dan umrah juga perlu diterangkan kesedaran bahawa *chatbot* dan AI wajar berfungsi sebagai instrumen sokongan awal dan rujukan cepat, sementara isu-isu hukum yang kompleks dan sensitif tetap perlu dirujuk kepada PIHTAS dan ulamak. Pendekatan bersepadu ini bagi memastikan persoalan hukum dapat dijawab dengan betul sehingga pelaksanaan ibadah haji dan umrah dapat dilakukan dengan sempurna.

Kata kunci: Aplikasi *Chatbot*, Persoalan Hukum, Haji dan Umrah

1. PENDAHULUAN

Haji dan umrah adalah ibadah yang difardukan kepada setiap Muslimin sekali seumur hidup. Kewajipan ini tertakluk kepada syarat Islam, baligh, berakal, merdeka dan berkemampuan untuk pergi haji sama ada dengan diri sendiri ataupun orang lain (Al-Nawawi, 2021). Hukum ini bersandarkan firman Allah SWT.

وَأَتِمُّوا الْحَجَّ وَالْعُمْرَةَ لِلَّهِ...

Maksudnya: *Dan sempurnakanlah ibadah haji dan umrah kerana Allah ...* (Surah al-Baqarah:196)

Nabi Muhammad SAW bersabda;

بَيْنِي الْإِسْلَامُ عَلَى خَمْسٍ شَهَادَةٌ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنْ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ
وَأِقَامَ الصَّلَاةَ وَإِيتَاءَ الزَّكَاةَ وَحَجَّ الْبَيْتِ وَصَوْمَ رَمَضَانَ

Maksudnya: *Islam didirikan di atas lima perkara: Bersaksi bahawa tiada Tuhan yang disembah melainkan Allah SWT, dan Nabi Muhammad SAW adalah hamba-Nya dan pesuruh-Nya, mendirikan solat, mengeluarkan zakat, menunaikan haji ke Baitullah, dan berpuasa di bulan Ramadan (Hadis riwayat Muslim, Hadith no. 16, Kitāb al-Īmān, Bāb Bayān arkān al-Islām wa da‘ā'imihī al-‘uzmā).*

Pelaksanaan haji dan umrah tertakluk kepada hukum-hakam yang perlu dipatuhi. Ini termasuk memenuhi segala syarat wajib, rukun, perkara wajib haji dan umrah, menjaga larangan hingga bertahallul dengan sempurna. Sebagai contohnya tidak diwajibkan haji ketika pandemik kerana tidak memenuhi syarat berkemampuan untuk mengerjakan haji yang merupakan satu daripada syarat wajib untuk mengerjakan haji dengan diri sendiri (Hanafi, 2021).

Para jemaah juga perlu mempunyai pengetahuan mengenai hukum-hakam pelaksanaan ibadah haji dan umrah dengan sempurna melalui pelbagai medium perolehan ilmu dan pengetahuan sedia ada. Antaranya dengan menghadiri Kursus Asas Haji yang dianjurkan secara percuma oleh pihak Bimbingan Tabung Haji di setiap negeri atau merujuk kepada PEKTA atau PIHTAS yang dilantik oleh Tabung Haji. Atau juga mengajukan persoalan melalui aplikasi e-TAIB yang mula diperkenalkan oleh Tabung Haji pada tahun 2021 bersempena dengan keputusan Muzakarah Haji Peringkat Kebangsaan Kali Ke-38 di Kuala Lumpur (www.tabunghaji.gov.my).

Selain itu, di era ledakan teknologi maklumat pada masa kini terdapat pelbagai aplikasi atas talian yang boleh digunakan untuk mendapatkan jawapan berkaitan persoalan hukum hakam haji dan umrah. Aplikasi *chatbot* misalnya ialah aplikasi perisian berasaskan kecerdasan buatan (AI) dan pemprosesan bahasa semula jadi (NLP) yang direka untuk meniru perbualan manusia melalui teks atau suara. Ia boleh digunakan untuk

pelbagai tujuan, termasuk khidmat pelanggan, pendidikan, bimbingan agama, dan sokongan teknikal. Menurut Adamopoulou dan Moussiades, (2020) *chatbots are computer programs that simulate human conversations, using natural language processing (NLP) to understand and respond to users' queries.*

Perkembangan teknologi *chatbot* dapat dikesan sejak tahun 1950 apabila Alan Turing menerbitkan artikel berjudul *Computing Machinery and Intelligence* yang memperkenalkan konsep Turing Test sebagai kaedah untuk menilai sama ada mesin mampu menunjukkan kecerdasan yang menyerupai manusia. Melalui ujian tersebut, Turing mengemukakan idea bahawa jika sebuah mesin dapat berinteraksi dalam perbualan sehingga manusia tidak dapat membezakan sama ada ia mesin atau manusia, maka mesin tersebut boleh dianggap memiliki kecerdasan buatan. Gagasan ini kemudiannya menarik minat ramai penyelidik dalam bidang kecerdasan buatan dan mendorong kepada pembangunan *chatbot* pertama yang terkenal, iaitu ELIZA, yang dicipta oleh Joseph Weizenbaum pada tahun 1966. Program ELIZA dibangunkan menggunakan kira-kira 200 baris kod dan direka untuk meniru gaya perbualan seorang ahli terapi melalui teknik pepadanan corak bahasa. Walaupun teknologinya masih asas, ELIZA berjaya mensimulasikan dialog yang kelihatan seperti perbualan manusia, sekali gus menjadikannya antara sistem *chatbot* terawal yang berpengaruh dan menjadi asas kepada perkembangan *chatbot* moden yang semakin canggih pada masa kini (Turing, 1950; Weizenbaum, 1966).

Perkembangan ini telah membuka ruang baharu dalam bidang pendidikan Islam dan bimbingan ibadah haji dan umrah. Walau bagaimanapun, tidak semua jawapan tersebut boleh terus diamalkan kerana boleh diragukan dari sudut kesahihannya. Menurut Ahmed (2024) dan Abdulrahman dan Walusimbi (2024), *chatbot* berasaskan AI dalam merujuk hukum hakam masih dipertikaikan dari segi ketepatan dan kesahihannya. Ini kerana ketiadaan nilai-nilai empati dan kefahaman yang mendalam dalam aplikasi *chatbot* yang menimbulkan kebimbangan kegagalan aplikasi tersebut menangani kerumitan persoalan fiqh Islam atau memberikan jawapan yang sesuai dengan konteks soalan (Ahmed, 2024).

Isu ini signifikan untuk dibincangkan kerana perkembangan penggunaan *chatbot* berasaskan AI dewasa ini sangat memberangsangkan dengan

pengenalan pelbagai aplikasi seperti ChatGPT (*OpenAI*), *Google Gemini*, *Microsoft Copilot* dan lain-lain. Malah, aplikasi chatbot berkaitan keagamaan juga mula mendapat tempat dalam kalangan pengguna internet di seluruh dunia. Ini seperti *Hajj & Umrah Travel Companion* dalam *ChatGPT*, *Muslim AI* atau *Quran GPT* iaitu sebuah aplikasi yang memberi tumpuan kepada bacaan, tafsir al-Quran dan soalan-soalan asas berkaitan ibadah, *FatwaBot* iaitu suatu aplikasi percubaan dalam talian untuk memberi panduan hukum asas Islam, *Umrah and Hajj chatbot* yang dibangunkan oleh Kementerian Haji dan Umrah Arab Saudi sebagai aplikasi rasmi Arab Saudi mengenai panduan manasik, jadual perjalanan, dan soal jawab asas berkaitan haji & umrah. *IslamicFinder AI Assistant* menyediakan panduan waktu solat, arah kiblat, doa, dan info asas hukum ibadah. Malah, pengurusan Masjidil Haram dan Masjid Nabawi juga memperkenalkan *guidance robot* yang menggunakan AI untuk menjawab pertanyaan agama/fatwa dalam pelbagai bahasa. Robot ini berfungsi sebagai pangkalan data berintegrasi di mana jika pertanyaan tidak ada dalam pangkalan data, pertanyaan akan dihubungkan langsung kepada pakar rujuk melalui panggilan video (gulfnews.com).

Islamic Affairs and Charitable Department (IACAD) di Dubai juga memperkenalkan *Virtual Mufti* untuk menjawab persoalan hukum berasaskan AI (newsarab.com). Terkini di Malaysia NurAI dilancarkan oleh Syarikat Zetrix AI Bhd berasaskan (*Large Language Model, LLM*) yang pertama di dunia. Ia adalah aplikasi rujukan berkaitan undang-undang, penjagaan kesihatan dan kewangan. Termasuk tradisi keilmuan Islam seperti sejarah, falsafah Islam, serta pengajian al-Quran.

Justeru, kajian ini hanya difokuskan kepada melihat potensi *chatbot* berasaskan AI serta kelemahan dan implikasinya dalam merungkai persoalan hukum hakam haji dan umrah di Malaysia melalui kajian analisis kandungan dan tidak melibatkan kajian lapangan mahupun penggunaan soal selidik. Penulisan kertas kerja ini dibahagikan kepada tajuk berkaitan pendahuluan, sorotan literatur, metodologi penulisan, dapatan berkaitan potensi, kelemahan dan implikasi *chatbot* berserta perbincangan, penutup, penghargaan dan senarai rujukan.

2. SOROTAN LITERATUR

Perkembangan teknologi kecerdasan buatan (AI) dan *chatbot* dalam bidang keagamaan telah menunjukkan momentum yang pesat dengan potensi penerimaan di kalangan masyarakat Islam yang signifikan. Dalam konteks pembelajaran keagamaan, AI telah membuktikan keupayaannya untuk mempercepat capaian ilmu melalui sistem pembelajaran digital yang bersifat interaktif dan *personalized learning*, termasuk modul khusus berkaitan manasik haji dan umrah yang disesuaikan dengan keperluan pembelajaran individu (Adamopoulou & Moussiades, 2020).

Dalam pengurusan fatwa, *chatbot* telah berfungsi secara efektif sebagai medium interaktif untuk menangani soalan berulang daripada pengguna, mempercepat penyampaian maklumat hukum yang tepat, dan secara signifikan mengurangkan bebanan pengurusan institusi fatwa tradisional (Malik et al., 2025). Penggunaan teknologi ini mencerminkan keupayaan institusi keagamaan untuk mengadaptasi diri dengan era digital tanpa mengorbankan prinsip hukum Islam, walau keberhasilan ini masih memerlukan verifikasi lebih lanjut dalam hal keabsahan hukum dan sensitiviti konteks.

Dalam konteks operasional ibadah haji dan umrah yang kompleks, berbagai teknologi digital telah diintegrasikan untuk meningkatkan pengalaman dan keselamatan jemaah. Teknologi *virtual reality* (VR) telah terbukti sangat efektif dalam latihan amali ibadah pra-perjalanan, memungkinkan jemaah untuk mengenal pasti amalan haji sebelum berangkat ke Tanah Suci (Salleh et al., 2021). Sementara itu, teknologi *Internet of Things* (IoT) telah diaplikasikan secara meluas untuk pengurusan logistik, pemantauan kesihatan jemaah secara *real-time*, dan pengawasan kebersihan lingkungan di kawasan strategik (Shambour & Gutub, 2022; Al Qurashi et al., 2025). Lebih khusus lagi, *algoritma machine learning* (ML) telah digunakan untuk mengurus dan menganalisis pola kepadatan jemaah di kawasan tawaf dan sa'ie, memungkinkan pengurusan aliran jemaah yang lebih efisien dan mengurangkan risiko akibat daripada kesesakkan melampau (Alzahrani & Algethami, 2025; Shah, 2025). Teknologi-teknologi ini, apabila berjaya diintegrasikan secara holistik, dapat membuktikan keupayaannya untuk meningkatkan keberkesanan operasi haji dan umrah (Rossitika & Mudjahidin, 2024).

Dari perspektif Tabung Haji khususnya, integrasi teknologi digital telah menjadi komponen strategik dalam meningkatkan kualiti perkhidmatan kepada jemaah haji Malaysia. Aplikasi *mobile* yang diperkenalkan oleh Tabung Haji menyediakan ekosistem digital yang komprehensif, mulai dari panduan lengkap pelaksanaan ibadah haji, jadual perjalanan terperinci, lokasi tempat ibadah, hingga informasi kesihatan dan keselamatan jemaah ketika berada di Tanah Suci. Aplikasi ini juga mengintegrasikan komunikasi *real-time* dengan PIHTAS (Guru Pembimbing Ibadah Haji Tanah Suci) bagi memastikan jemaah haji Malaysia, khususnya, memiliki akses kepada nasihat hukum yang autentik. Namun, penelitian menunjukkan bahawa walaupun infrastruktur digital Tabung Haji sudah maju, terdapat masalah kebergantungan jemaah terhadap aplikasi teknologi pihak ketiga seperti *chatbot* AI seperti *ChatGPT* dan *Google Gemini* yang kurang dari segi keabsahan hukum Islam. Fenomena ini menunjukkan bahawa meskipun Tabung Haji telah menyediakan saluran informasi rasmi yang komprehensif, jemaah haji Malaysia masih cenderung mencari solusi alternatif melalui *chatbot* AI untuk menjawab soalan hukum-hakam dengan lebih cepat, mencerminkan kesenjangan antara kecepatan akses informasi (*instant gratification*) dan kedalaman verifikasi hukum Islam. Kelompokan ini menunjukkan pentingnya penelitian untuk mengkaji lebih mendalam bagaimana *chatbot* AI dapat diintegrasikan bersama ekosistem aplikasi Tabung Haji untuk memastikan bahawa kecepatan akses informasi tidak mengorbankan keabsahan hukum dan integriti keagamaan jemaah haji Malaysia.

Walaupun teknologi AI dan *chatbot* menunjukkan potensi yang signifikan dalam membantu pengurusan soalan keagamaan, penggunaannya dalam konteks hukum syarak yang sensitif masih menghadapi keterbatasan teknikal dan epistemologi yang serius. Risiko utama yang paling membimbangkan ialah ketidakakuran jawapan atau fenomena "*hallucination*" di mana AI menghasilkan informasi yang seolah-olah percaya diri tetapi sebenarnya tidak berdasarkan sumber sahih yang boleh secara fundamental menjejaskan kefahaman hukum agama bagi pengguna (Wahid, 2025). Lebih daripada itu, AI masih gagal sepenuhnya dalam memahami hukum Islam secara menyeluruh seperti perbezaan antara pelbagai mazhab, prinsip-prinsip maqāsid al-shari‘ah serta pemahaman sosial, budaya, dan situasi spesifik masyarakat setempat (Alqahtani, 2022; Abdulrahman et al., 2024). Ketidakmampuan ini sangat kritikal dalam

konteks haji dan umrah, di mana jawapan hukum-hakam harus sensitif terhadap situasi unik setiap jemaah, keadaan kesihatan mereka, dan perbezaan budaya. Dari sudut etika dan kebolehpercayaan, algoritma AI juga terdedah kepada bias tersirat dalam data latihan mereka, isu integriti data, dan masalah akauntabiliti ketika sesuatu yang salah terjadi (Hayat et al., 2024; Karimullah, 2023), menjadikan penggunaannya dalam soalan-soalan yang memiliki implikasi keagamaan dan hukum yang mendalam menjadi sangat bermasalah.

Implikasi sosial dan keagamaan dari keterbatasan-keterbatasan ini tercermin dengan jelas dalam tingkat penerimaan masyarakat Muslim terhadap fatwa yang dikeluarkan oleh sistem AI. Kajian empiris Tsourlaki (2022) menunjukkan bahawa sebanyak 96.3% responden Muslim secara eksplisit menolak untuk menerima fatwa yang dikeluarkan oleh komputer atau sistem AI tanpa penglibatan langsung ulama berwibawa, menandakan wujud jurang kepercayaan yang sangat signifikan antara aspirasi teknologi dan realiti sosial keagamaan. Penolakan yang demikian ini bukan semata-mata hasil dari ketidaktahuan, tetapi mencerminkan pemahaman intuitif masyarakat bahawa fatwa adalah keputusan hukum yang memerlukan kedalaman ilmu, kebijaksanaan moral, dan tanggung jawab personal ulama, elemen-elemen yang tidak dapat dipindahkan kepada mesin. Dalam konteks jemaah haji Malaysia khususnya, fenomena ini mengangkat paradoks yang penting, iaitu sementara jemaah semakin memanfaatkan *chatbot* AI untuk mencari jawapan cepat, pada waktu yang sama mungkin tidak sepenuhnya mengakui atau menerima legitimasi keagamaan daripada jawapan-jawapan tersebut. Kesenjangan antara perilaku penggunaan dan kepercayaan ini menunjukkan bahawa keterbatasan AI bukan hanya masalah teknikal yang dapat diselesaikan melalui peningkatan algoritma semata, tetapi merupakan isu fundamental yang berkait dengan autoriti keagamaan, kepercayaan sosial, dan integriti hukum Islam yang memerlukan pendekatan holistik yang melampaui teknologi.

Hasil daripada perkembangan dan cabaran yang telah diidentifikasi, para sarjana dan pemikir Islam secara konsisten menegaskan bahawa AI hanya wajar dijadikan alat sokongan instrumental dalam penyampaian hukum kepada masyarakat, bukan sebagai pengganti autoriti intelektual dan moral ulama (Mohammed, 2025; Ab Rahim et al., 2025). Kesepakatan

ini bermula daripada pengakuan bahawa keputusan hukum dalam syariat Islam memerlukan ijtihad, pertimbangan kontekstual, dan tanggung jawab personal yang tidak dapat diterima sepenuhnya melalui algoritma. Justeru, diperlukan pembangunan kerangka etika yang komprehensif dan standardisasi yang jelas bagi penggunaan AI dalam konteks keagamaan, dengan pengawasan ketat daripada institusi fatwa yang berwibawa dan bertanggung jawab, bagi memastikan bahawa setiap penerapan teknologi AI tidak bercanggah dengan prinsip-prinsip fundamental syariah dan nilai-nilai keagamaan (Ab Rahim et al., 2025; Abdulrahman & Walusimbi, 2024). Penyelidikan juga menunjukkan bahawa pendekatan hibrid yang menggabungkan media konvensional seperti forum interaktif, konsultasi langsung dengan PIHTAS, dan sesi pembelajaran tradisional dengan platform digital modern seperti aplikasi *mobile*, *chatbot*, *website* informatif terbukti lebih berkesan dan diterima dalam penyampaian fatwa dan panduan hukum kepada masyarakat awam (Ibnu Azka & Fathur, 2025).

Meskipun kajian-kajian ini menunjukkan kemajuan dalam penggunaan teknologi digital untuk meningkatkan keberkesanan dan keselamatan jemaah haji dan umrah, jurang penyelidikan masih wujud. Pertama, kebanyakan kajian tertumpu pada aspek teknikal dan logistik, sedangkan dimensi hukum syarak dan kesahan penggunaan teknologi dalam konteks ibadah masih kurang diteliti. Kedua, kajian tentang kebergantungan jemaah terhadap AI dan implikasi ke atas autoriti ulama serta fatwa berkaitan ibadah haji dan umrah masih terbatas. Oleh itu, terdapat keperluan untuk menilai potensi penggunaan *chatbot* berasaskan AI dalam merungkai persoalan hukum dan panduan ibadah haji dan umrah, agar teknologi ini tidak bercanggah dengan prinsip syariah serta dapat digunakan secara beretika dan sah. Selain itu, kelemahan dan potensi penggunaan *chatbot* berasaskan AI juga perlu diteliti untuk menjadi penemuan awal kepada kajian-kajian lain yang lebih terperinci pada masa hadapan.

Ringkasnya kajian literatur menunjukkan AI mempunyai potensi besar dalam pendidikan Islam, fatwa, dan pengurusan haji & umrah, tetapi cabaran teknikal, etika, dan autoriti agama menuntut pengawasan ulama serta kerangka etika yang kukuh.

3. METODOLOGI

Kajian ini adalah sebuah kajian kualitatif yang menggunakan pendekatan analisis kandungan (*content analysis*) untuk menilai potensi, kelemahan, dan implikasi penggunaan *chatbot* berasaskan kecerdasan buatan (AI) dalam merungkai persoalan hukum hakam berkaitan ibadah haji dan umrah. Reka bentuk ini dipilih kerana sesuai untuk menganalisis teks akademik, pandangan pakar, serta dokumen rasmi. Kajian ini memanfaatkan tiga kategori sumber data utama: (1) artikel ilmiah dan jurnal akademik berindeks yang bertemakan AI, *chatbot*, dan hukum Islam daripada pangkalan data terkemuka seperti *Scopus*, *Web of Science*, *Google Scholar*, *Academia* dan laman sesawang institusi Islam terpilih (2) dokumentasi dan panduan rasmi daripada Tabung Haji Malaysia, khususnya platform e-TAIB, serta dokumen institusi lain berkaitan pengurusan soalan hukum-hakam haji; dan (3) penerbitan, panduan, dan fatwa daripada institusi Islam yang diiktiraf secara rasmi dalam dan luar negara.

Analisis kandungan dilakukan secara kualitatif dan sistematik melalui empat fasa: (1) pembacaan awal dan pemilihan sampel berdasarkan kriteria yang relevan terhadap pertanyaan kajian; (2) pengkodean dan pengenalpastian tema-tema utama berkaitan keberkesanan, keterbatasan, dan penerimaan teknologi AI dalam konteks hukum hakam haji; (3) analisis kritis dengan mempertimbangkan tiga dimensi utama iaitu dimensi teknikal (kapabiliti dan limitasi *chatbot*), dimensi hukum Islam (keabsahan hukum berdasarkan nas dan ijtihad), serta dimensi sosial dan kemanusiaan (empati dan kepercayaan jemaah); dan (4) validasi dapatan untuk memastikan kesepadanan dengan matlamat kajian. Semua sumber data yang digunakan adalah sumber sekunder yang telah diterbitkan secara terbuka, dengan rujukan dan petikan sumber diberikan secara jelas untuk memastikan kesahan dan kebolehpercayaan data kajian ini.

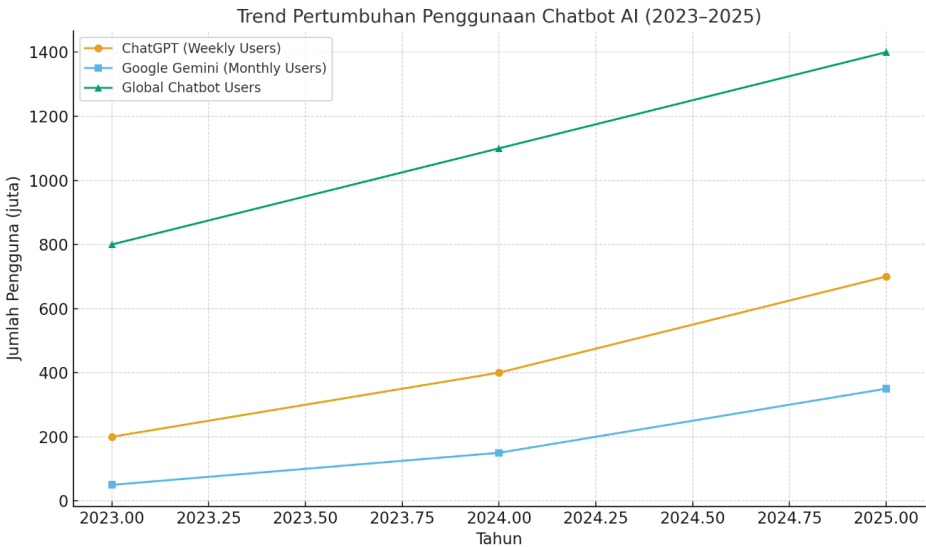
4. DAPATAN KAJIAN DAN PERBINCANGAN

Berdasarkan kajian terhadap dokumen-dokumen bertulis dan rujukan terhadap jurnal-jurnal akademik, ditemukan beberapa dapatan kajian yang signifikan untuk diketengahkan dalam kertas kerja ini. Antaranya berkaitan:

1. Trend penggunaan *chatbot* di dunia
2. Potensi penggunaan *chatbot* dan media sosial kepada umat Islam
3. Tujuan Penggunaan *chatbot* di Asia Tenggara
4. Jenis-jenis aplikasi *chatbot* dan kesesuaiannya dengan hukum-hukum haji dan umrah
5. Kelemahan penggunaan aplikasi *chatbot* dan AI
6. Kelemahan dan Kelebihan *chatbot* dalam Konteks Hukum-hukum Haji dan Umrah
7. Implikasi Penggunaan *chatbot* dan AI

Dapatan kajian di atas dinyatakan berdasarkan rajah dan jadual yang berikut;

Dapatan 1: Trend Penggunaan Chatbot di Dunia



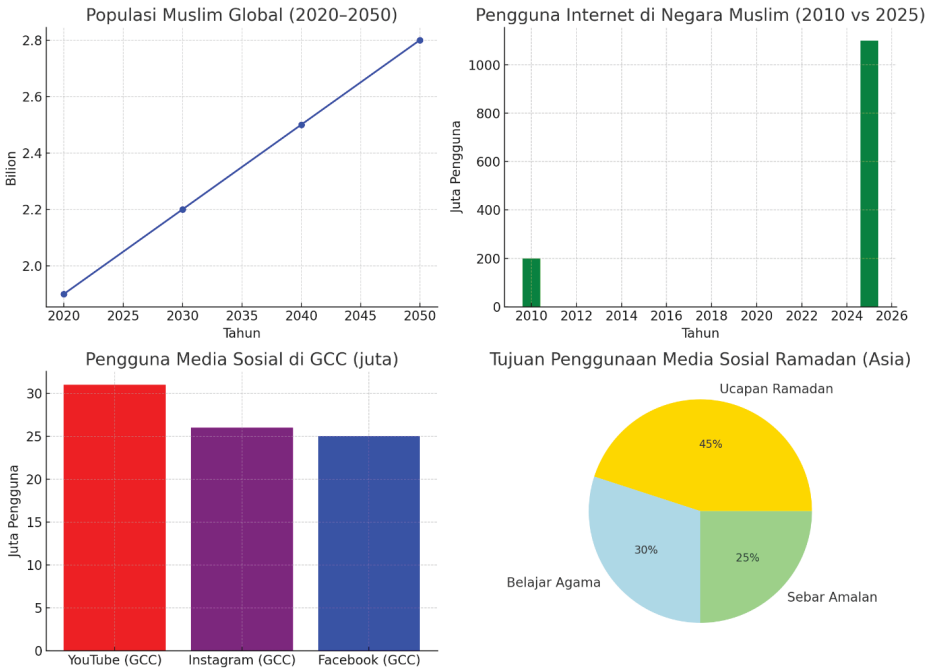
Rajah 1: Trend Penggunaan Chatbot AI di Seluruh Dunia.
Sumber: www.demandsage.com

Perkembangan teknologi *chatbot* dan aplikasi berasaskan kecerdasan buatan (AI) telah mengalami pertumbuhan yang luar biasa dalam tempoh 2023 hingga 2025. Data daripada Rajah 1 menunjukkan bahawa pengguna *chatbot* secara keseluruhan meningkat daripada 800 juta kepada 1,400 juta pengguna (pertumbuhan 75%), sementara *ChatGPT* mengalami pertumbuhan 225% daripada 200 juta kepada 650 juta pengguna mingguan, dan Google Gemini melonjak 300% daripada kurang daripada 100 juta kepada hampir 400 juta pengguna bulanan. Pertumbuhan ini bukan sekadar angka statistik, tetapi menandakan pengalihan paradigma dalam perilaku pengguna digital di mana *chatbot* AI telah menjadi alat primer dalam mencari jawapan, termasuk dalam konteks soalan-soalan kompleks dan sensitif seperti hukum-hakam agama. Namun, kepercayaan pengguna yang meningkat ini perlu dipertanyakan secara kritis, terutamanya apabila keputusan AI boleh membawa implikasi hukum dan keagamaan yang serius bagi jemaah haji.

Dapatan ini juga menjelaskan tiga rumusan utama. Pertama, pertumbuhan pengguna mingguan *ChatGPT* (225%) yang jauh melampaui pertumbuhan keseluruhan *chatbot* (75%) mencadangkan bahawa pengguna semakin bergantung pada platform AI dan membawa risiko kesahan hukum, terutama apabila platform tersebut memberikan maklumat tidak tepat. Impaknya akan tersebar kepada jutaan pengguna mingguan. Kedua, persaingan sengit antara pembangun AI mendorong pengenalan aplikasi baru dengan cepat tanpa memastikan keabsahan maklumat sepenuhnya, terutamanya dalam domain khusus seperti hukum Islam. Ketiga, semakin ramai pengguna, termasuk jemaah haji, akan memilih kecepatan dan kemudahan akses *chatbot* daripada pemahaman hukum Islam yang sebenar. Fenomena ini menekankan perlunya kajian mendalam tentang keberkesanan, kelemahan, dan implikasi penggunaan *chatbot* AI dalam konteks soalan hukum-hakam, bagi memastikan pertumbuhan pesat teknologi ini tidak mengorbankan integriti hukum Islam dan kefahaman hukum dalam kalangan jemaah haji dan umrah.

Dapatan 2: Potensi Penggunaan *Chatbot* Dan Media Sosial Kepada Umat Islam

Visualisasi Data Digital Umat Islam



Rajah 2: Potensi Penggunaan *Chatbot* dan Media Sosial Kepada Umat Islam. Sursa: www.pewresearch.org; Pripoe-Şerbănescu & Maţoi, E. (2023); Zaid et al. (2022); <https://datareportal.com>

Konteks digital umat Islam global menunjukkan landskap yang sangat mendukung penggunaan teknologi *chatbot* berasaskan AI dalam kalangan umat Islam. Rajah 2 di atas, menunjukkan bahawa populasi Muslim global terus meningkat daripada kurang daripada 1.9 bilion pada tahun 2020 kepada dijangkakan mencapai 2.8 bilion pada tahun 2050 (pertumbuhan sejumlah 47% dalam tempoh tiga dekad). Seiring dengan pertumbuhan populasi ini, pengguna internet di negara-negara Muslim juga mengalami lonjakan dramatik dari hanya 200 juta pada tahun 2010 kepada lebih daripada 1.200 juta pengguna pada tahun 2025. Fenomena ini menandakan bahawa umat Islam,

khususnya generasi muda, semakin berhubung dengan ekosistem digital global dan memiliki akses yang lebih luas kepada teknologi maklumat. Pertumbuhan ini juga didorong oleh dominasi platform media sosial dalam kalangan umat Islam global, dengan YouTube, Instagram, dan Facebook masing-masing mencatat lebih daripada 24-31 juta pengguna di GCC (*Gulf Cooperation Council*), sekaligus mencerminkan penerimaan media sosial yang mendalam dalam kehidupan digital orang Islam. Malah, penggunaan media sosial secara khusus meningkat di bulan Ramadan ketika umat Islam mencari panduan hukum-hakam agama yang jelas, menunjukkan platform digital telah menjadi saluran utama bagi mendapatkan informasi berkaitan hukum-hakam agama.

Realiti digital yang berkembang pesat juga ini membawa implikasi penting bagi kajian mengenai penggunaan *chatbot* AI dalam soalan hukum-hakam haji dan umrah. Dengan populasi Muslim global yang terus bertambah dan akses internet yang meluas kepada 1.2 bilion pengguna pada tahun 2025, semakin besar kemungkinan bahawa jemaah haji Malaysia akan memanfaatkan *chatbot* AI untuk mendapatkan jawapan hukum-hakam dengan segera semasa melaksanakan ibadah di Tanah Suci. Data menunjukkan bahawa media sosial bukan hanya platform hiburan, tetapi telah berkembang menjadi sumber informasi keagamaan yang penting, dengan penggunaan yang meningkat ketara ketika Ramadan meliputi 45% penggunaan untuk ucapan Ramadan, 30% untuk belajar agama, dan 25% untuk menyebarkan amalan agama.

Dapatan ini menunjukkan satu ekosistem baharu di mana jemaah haji semakin terbiasa mencari penyelesaian cepat dan pantas melalui platform digital, tanpa merujuk kepada ulama dan guru agama. Oleh itu, kajian ini menjadi sangat relevan dan tepat pada waktunya untuk menganalisis kelemahan dan potensi *chatbot* AI sebagai sumber informasi hukum-hakam, terutamanya dalam konteks pertumbuhan digital umat Islam yang pesat dan perubahan perilaku jemaah haji dan umrah khususnya di Malaysia.

Dapatan 3: Tujuan Penggunaan *Chatbot* di Asia Tenggara

Bidang / Tujuan	Huraian
Khidmat Pelanggan & Perniagaan	Digunakan secara meluas dalam sektor e-dagang, perbankan, dan pelancongan untuk menjawab soalan segera, menyokong pelanggan 24/7, dan mengurangkan kos operasi.
Kesihatan Digital	<i>Chatbot</i> kesihatan berfungsi memberi maklumat awal mengenai penyakit, rawatan, serta sokongan kesihatan mental, terutama di negara seperti China, India, dan Singapura.
Pendidikan & Pembelajaran Agama	Digunakan untuk menyediakan modul pembelajaran sendiri, termasuk panduan interaktif Haji & Umrah (contoh: aplikasi VR dan <i>chatbot</i> bimbingan ibadah).
Fatwa & Bimbingan Agama	<i>Chatbot</i> digunakan untuk menjawab soalan asas hukum syarak, memberi panduan awal tentang ibadah, tetapi tetap di bawah pengawasan mufti.
Pengurusan Haji & Umrah	<i>Chatbot</i> digunakan untuk membantu jemaah antarabangsa mengurus perjalanan, memahami manasik, dan mengurangkan beban pertanyaan berulang di kaunter rasmi.
Sektor Awam & Kerajaan	Banyak kerajaan di Asia (contoh: Singapura, Malaysia, UAE) menggunakan <i>chatbot</i> untuk menyediakan info dasar, e-perkhidmatan, dan komunikasi dengan rakyat.

Jadual 1: Tujuan Penggunaan *Chatbot* di Negara Asia. Sumber: Alzahrani & Algethami, (2025); Alqahtani, (2022); Salleh et al., (2021); Luo et al., (2019); Adamopoulou & Moussiades, (2020); Bibault et al., (2019)

Berdasarkan Jadual 1, penggunaan *chatbot* di kawasan Asia Tenggara telah berkembang melampaui keperluan tradisional dan mencakup spektrum aplikasi yang luas dalam pelbagai sektor ekonomi dan sosial. Dalam bidang perniagaan dan khidmat pelanggan, *chatbot* telah menjadi instrumen utama untuk meningkatkan kejayaan operasi dan kepuasan pelanggan, khususnya dalam sektor e-dagang, perbankan, dan pelancongan, di mana *chatbot* menangani pertanyaan rutin, pemprosesan transaksi, dan pemberian cadangan produk secara

automatik. Dalam domain kesihatan dan kebajikan masyarakat, *chatbot* telah memainkan peranan penting sebagai medium awal untuk memberikan maklumat kesihatan, panduan rawatan penyakit, dan layanan sokongan kesihatan mental, khususnya di negara-negara maju seperti China, India, dan Singapura yang memiliki populasi besar dan keperluan kesihatan yang kompleks. Lebih signifikan lagi, dalam sektor pendidikan dan pembelajaran agama, *chatbot* telah digunakan untuk menyediakan modul pembelajaran sendiri yang interaktif, termasuk panduan pembelajaran yang disesuaikan dengan keinginan individu menerusi aplikasi *Virtual Reality* (VR).

Selain itu dalam konteks yang lebih spesifik kepada umat Islam, *chatbot* telah mengintegrasikan dua aplikasi penting. Iaitu dalam bidang fatwa dan bimbingan keagamaan, di mana *chatbot* berfungsi untuk menjawab soalan-soalan asas mengenai hukum syarak, memberikan panduan awal tentang ibadah dan tata cara berdoa, juga dalam konteks pengurusan perjalanan haji dan umrah, *chatbot* telah membantu jemaah dalam mengurus berbagai aspek perjalanan mereka ke Tanah Suci, mulai daripada pengurusan logistik, pemahaman terperinci tentang pelaksanaan manasik, hingga informasi kesihatan dan keselamatan ketika menunaikan haji. Penggunaan *chatbot* dalam sektor awam dan pemerintahan juga telah berkembang pesat, dengan negara-negara Asia seperti Singapura, Malaysia, dan United Arab Emirates (UAE) memanfaatkan teknologi *chatbot* untuk menyediakan informasi dasar kepada rakyat, menyediakan saluran e-perkhidmatan pemerintah yang lebih cepat dan mudah diakses, serta meningkatkan saluran komunikasi dua arah antara pemerintah dan masyarakat. Spektrum aplikasi *chatbot* yang luas ini menunjukkan bahawa teknologi telah menjadi bagian integral dari infrastruktur digital di negara Asia, dengan pertumbuhan mapan dan kegunaan yang mendalam dalam berbagai aspek kehidupan masyarakat, termasuk dalam dimensi keagamaan yang sensitif dan memerlukan pendekatan yang cermat.

Dapatan 4: Jenis-Jenis Aplikasi *Chatbot* Dan Kesesuaiannya Dengan Hukum-Hakam Haji Dan Umrah

Jenis Chatbot	Ciri Utama	Kelemahan	Kesesuaian dalam Haji & Umrah
Rule-based	Berdasarkan skrip & pola if-then. Jawapan tetap & terhad.	Tidak fleksibel. Tidak boleh faham soalan luar skrip.	Sesuai untuk FAQ asas seperti jadual perjalanan, lokasi maktab, prosedur dam.
AI-based (NLP/ML)	Faham bahasa semula jadi. Boleh belajar dari data & interaksi.	Risiko jawapan salah. Boleh bercanggah dengan fatwa Negeri atau Muzakarah Haji Kebangsaan	Sesuai untuk panduan interaktif (bacaan doa, tunjuk arah, hukum umum).
Hybrid	Gabungan rule-based dan AI. Ada kawalan & fleksibiliti.	Perlukan kos penyelidikan dan pembangunan (R&D) yang tinggi.	Paling sesuai: panduan hukum + praktikal dengan semakan pihak berautoriti seperti Pakar Rujuk JAKIM dan PIHTAS (contoh: bacaan doa tawaf, hukum dam).
Voice-enabled	Input & output suara. Mudah untuk warga emas atau buta huruf.	Masalah gangguan bunyi bising di Tanah Haram & peralatan yang bersesuaian & perlu sambungan internet.	Sesuai untuk bimbingan segera (contoh: sebut doa sa'ie ketika sedang berjalan).
Contextual	Faham sejarah interaksi & profil jemaah.- Jawapan lebih peribadi.	Perlukan data besar & sensitif. Risiko privasi.	Sesuai untuk bimbingan individu (contoh: fatwa khas jemaah uzur/sakit).

Jadual 2: Jenis-Jenis Aplikasi *Chatbot* Dan Kesesuaiannya Dengan Hukum-Hakam Haji Dan Umrah. Sumber:Shambour, Q., & Gutub, A. (2022); Alqahtani, A. (2022); Adamopoulou, E., & Moussiades, L. (2020)

Jadual 2 di atas menunjukkan lima jenis *chatbot* dengan tingkatan kesesuaian yang berbeza-beza dalam menjawab persoalan berkaitan hukum hakam haji dan umrah. Pertama, jenis *rule-based* yang beroperasi berdasarkan skrip tetap dan pola *if-then logic* yang memberikan jawapan yang rigid dan terbatas, paling sesuai untuk soalan FAQ asas seperti jadual perjalanan haji, lokasi maktab, dan prosedur pembayaran dam, tetapi gagal menangani soalan di luar parameter yang telah diprogramkan. Kedua, jenis *AI-based* yang mampu memahami bahasa semula jadi melalui analisis data interaksi pengguna sesuai untuk panduan interaktif seperti bacaan doa ketika tawaf, penunjuk arah, dan jawapan hukum umum, namun membawa risiko signifikan memberikan jawapan yang tidak tepat dan bercanggah dengan fatwa Negeri atau keputusan Muzakarah Haji Kebangsaan. Ketiga dan paling berkesan, jenis *hybrid* yang menggabungkan *rule-based* dan AI dilihat paling sesuai untuk menjawab persoalan hukum hakam haji dan umrah kerana dapat memberikan panduan hukum dengan semakan pakar rujuk haji atau PIHTAS, memastikan jawapan yang fleksibel namun tetap dikawal oleh pihak berautoriti, walau bagaimanapun, memerlukan kos penelitian dan pembangunan (R&D) yang tinggi. Keempat, jenis *voice-enabled* yang mengintegrasikan *input dan output* suara yang sangat memudahkan kumpulan rentan seperti warga emas, individu mengalami masalah penglihatan, dan golongan buta huruf untuk mendapat bimbingan segera mengenai doa ketika melaksanakan tawaf dan saie. Kelima, jenis *contextual* yang dapat memahami latar belakang dan profil peribadi jemaah, sehingga dapat memberikan jawapan yang disesuaikan dengan keperluan individu seperti fatwa khusus untuk jemaah uzur dan sakit, namun terdedah pula kepada masalah pencerobohan data peribadi.

Analisis ini menunjukkan bahawa tidak ada satu jenis *chatbot* yang ideal untuk semua aspek ibadah haji dan umrah; pendekatan optimal memerlukan kombinasi strategik antara jenis-jenis *chatbot* dengan fokus khusus pada model *hibrid* sebagai asas utama, yang diperkuatkan dengan *voice-enabled* sambil tetap mempertahankan semakan daripada PIHTAS dan institusi fatwa yang berwibawa untuk memastikan keabsahan hukum.

Dapatan 5: Kelemahan Penggunaan Aplikasi *Chatbot* Dan AI

Aspek	AI / <i>Chatbot</i>	Ulama / Agamawan
Niat & Spiritual	Tidak memiliki niat, taqwa, khusu'. Hanya alat teknikal.	Membantu menghadirkan niat ikhlas, takwa dan pendidikan adab ketika beribadah.
Ijtihad & Fiqh	Tidak mampu berijtihad, hanya ulang corak data.	Berijtihad berdasarkan ilmu usul fiqh, qawaid fiqh, dan maqasid syariah.
Konteks Sosial	Tidak faham situasi darurat, maslahat, atau adat setempat.	Faham konteks masyarakat, uruf, maqasid syariah.
Kualiti Jawapan	Literal, berisiko salah atau bercampur mazhab.	Tepat, disertai nasihat, hikmah & tarbiyah.
Etika & Nilai Kesopanan	Tidak boleh menyantuni emosi manusia.	Menyampaikan hukum dengan kasih sayang dan hikmah.
Risiko Penyalahgunaan	Mudah di manipulasi, boleh sebar fatwa palsu.	Fatwa diikat prosedur ketat & semakan.

Jadual 3: Kelemahan penggunaan aplikasi *chatbot* dan AI berbanding pandangan ulamak dan agamawan. Sumber: Usmonov, 2024; Irsyad & Permadi, 2025; Ahmed, 2024; Malik et al., 2025; MUI, 2025; Cholil Nafis, 2025; Usmonov, 2024

Jadual 3 di atas, memetakan enam dimensi kelemahan fundamental yang membezakan *chatbot* daripada jawapan ulama dan agamawan, mencerminkan perbezaan substansial antara instrumen teknikal dan kepakaran manusiawi yang holistik. Pertama, dari segi niat dan nilai spiritual, *chatbot* tidak memiliki nilai rohani, yang mana ia hanya sekadar aplikasi teknikal yang mengolah data tanpa kepedulian terhadap aspek takwa, tawaduk, dan keikhlasan niat yang merupakan asas spiritual ibadah, sedangkan ulama dan pakar rujuk adalah manusia biasa yang memiliki kapasiti untuk membimbing jemaah dalam memurnikan

niat, mempertingkatkan ketakwaan, dan mencapai khusyuk dalam beribadah. Kedua, dalam aspek ijtihad yang merupakan inti keputusan hukum Islam, *chatbot* sama sekali tidak mampu melaksanakan ijtihad dan tidak dapat melakukan penggalian hukum berdasarkan nas al-Quran dan al-Hadis, menerapkan kaedah usul fekah dan qawaid fekah, atau mempertimbangkan maqāṣid al-sharī'ah secara mendalam, sementara ulama yang terlatih dan berwibawa memiliki kapasiti penuh untuk berijtihad dengan mengambil kira pandangan ahli akademik dan pihak berkuasa agama. Ketiga, dalam pemahaman konteks sosial, *chatbot* gagal sepenuhnya dalam memahami konsep-konsep penting seperti keperluan (*necessity*), maslahat (*public interest*), atau adat kebiasaan setempat yang berguna dalam penentuan hukum, sedangkan ulama memiliki pengetahuan mendalam tentang keadaan masyarakat dan 'urf serta bagaimana maqāṣid syariah dapat diterapkan secara kontekstual untuk situasi yang spesifik.

Keempat, dalam hal kualiti jawapan, *chatbot* bersifat literal dan mekanistik sehingga berisiko memberikan jawapan yang salah, tidak konsisten, atau mencampur berbagai pandangan mazhab, sedangkan jawapan dari ulama bercirikan ketepatan, disertai dengan penjelasan nasihat, hikmah, dan dimensi penyucian jiwa yang mendalam. Kelima, dari sudut etika dan sensitiviti manusiawi, *chatbot* tidak memiliki kapasiti untuk menyantuni emosi dan kebimbangan pengguna sehingga menghasilkan respons yang dingin dan impersonal, sementara ulama yang bijaksana dapat menyampaikan keputusan hukum dengan penuh kasih sayang, empati, dan hikmah yang membuat jemaah merasa disantuni keperluan kehidupan mereka. Keenam, berkaitan dengan risiko dan integriti, *chatbot* menghadapi ancaman penyalahgunaan, manipulasi data, dan penyebaran fatwa palsu yang dapat mengaburkan kebenaran hukum Islam, sedangkan fatwa dari mufti dan pandangan hukum dari ulama melalui prosedur ketat, penelitian secara kritis, dan disahkan oleh autoriti agama yang diiktiraf, sehingga menjamin integriti dan kesahan keputusan hukum. Analisis perbandingan ini dengan tegas menunjukkan bahawa *chatbot*, sekalipun dilengkapi dengan teknologi terkini, tidak dapat menggantikan peranan ulama dan agamawan dalam membimbing jemaah haji Malaysia dengan cara yang komprehensif dan holistik.

Dapatan 6: Kelemahan dan Kelebihan *Chatbot* dalam Konteks Hukum-hakam Haji dan Umrah

Aspek	Kelebihan <i>Chatbot</i>	Kelemahan <i>Chatbot</i>
Akses Maklumat	Memberi jawapan pantas setiap masa di mana-mana sahaja.	Jawapan mungkin tidak sahih atau tidak lengkap dari sudut fiqh.
Penggunaan & Kos	Boleh digunakan oleh jutaan jemaah serentak dengan kos rendah.	Warga emas, OKU dan golongan buta teknologi tidak dapat menggunakannya
Bahasa & Terjemahan	Menyokong pelbagai bahasa global (Arab, Inggeris, Melayu).	Berisiko salah terjemah doa dan istilah fiqh.
Konteks Ibadah	Boleh memberi panduan umum (doa, arah kiblat, lokasi manasik).	Tidak memahami kehendak individu yang sakit, uzur, dan dalam keadaan darurat.
Ketepatan Fatwa	Boleh diprogramkan dengan fatwa rasmi dan dokumen autoritatif.	Risiko kesilapan dalam penetapan hukum jika model dilatih dengan data umum tanpa kawalan.
Privasi & Data	Membantu mengurus maklumat peribadi jemaah seperti lokasi, jadual, kesihatan.	Risiko pencerobohan privasi dan kebocoran data jika tidak dikawal.
Kebergantungan	Membantu jemaah berdikari tanpa menunggu PEKTA/ PIHTAS.	Boleh menyebabkan ketergantungan berlebihan hingga mengabaikan ulama/ kitab turath.

Jadual 4: Kelebihan dan Kelemahan Aplikasi *Chatbot* dalam Merungkai Persoalan Haji dan Umrah. Sumber; Wahid, A. (2025), Ab Rahim, M. H., et al., (2025)

Jadual 4 di atas menjelaskan kelebihan dan kelemahan penggunaan *chatbot* dan AI dalam merungkai persoalan hukum hakam haji dan umrah. Ia dapat diperjelaskan berdasarkan item-item yang berikut: Pertama, akses kepada maklumat pantas dan boleh dijawab pada setiap masa dan di mana-mana sahaja, tetapi berkemungkinan jawapan tidak sahah atau tidak lengkap dari sudut fekah. Kedua, dari segi penggunaan dan kos, *chatbot* dapat digunakan oleh jutaan jemaah secara serentak dengan kos yang rendah ataupun percuma, namun terdapat kekangan kepada golongan warga emas, OKU pendengaran dan golongan buta teknologi untuk menggunakannya. Ketiga, dari sudut bahasa dan terjemahan, *chatbot* dan AI dapat menyokong pelbagai bahasa utama di dunia seperti Arab, Inggeris dan Melayu, akan tetapi berisiko salah terjemah doa dan istilah fekah.

Keempat, dalam konteks ibadah, ia boleh memberi panduan tentang amalan ibadah umum seperti doa, arah kiblat, lokasi masyair, akan tetapi tidak dapat memenuhi kehendak individu yang sakit, uzur, dan dalam keadaan darurat. Kelima, dari sudut bimbingan, hanya sesuai untuk maklumat praktikal seperti jadual perjalanan, peta dan bacaan doa, tetapi tiada nilai-nilai empati atau sentuhan rohani seperti mana bimbingan oleh PEKTA/PIHTAS. Keenam dari segi ketepatan memberikan jawapan, fatwa *chatbot* boleh diprogramkan agar selari dengan fatwa rasmi dan dokumen autoritatif tetapi risiko kesilapan dalam penetapan hukum jika berlaku tanpa kawalan. Keenam dari aspek privasi dan data, *chatbot* dapat membantu mengurus maklumat peribadi jemaah seperti lokasi hotel penginapan, jadual pergerakan jemaah dan maklumat kesihatan akan tetapi terdedah kepada pencerobohan privasi dan kebocoran data. Ketujuh aspek kemandirian dan kebergantungan di mana *chatbot* dapat membantu jemaah berdikari tanpa menunggu PEKTA/PIHTAS, tetapi ia boleh menyebabkan kebergantungan mutlak dan mengabaikan pandangan ulama serta kitab-kitab rujukan yang autentik.

Dapatan 7: Implikasi Penggunaan *Chatbot* Dan AI

Aspek	Implikasi
Akses Maklumat Ibadah Secara Segera	Wujudnya kebergantungan masyarakat dunia terhadap <i>chatbot</i> sebagai sumber maklumat harian.
Risiko Kesahihan Fatwa Digital	Ketepatan jawapan boleh dipertikaikan
Data interaksi yang besar dapat mengenal pasti soalan paling banyak ditanya oleh jemaah	Pihak Pengurusan haji dan umrah dapat melakukan tindakan pembetulan dan penambahbaikan yang bersesuaian

Jadual 5: Implikasi Penggunaan *Chatbot* dan AI. Sumber: Alrawi & Sabouni, 2022; Rahman, 2021; AlQahtani & Bajnaid, 2021

Jadual 5 di atas menerangkan tentang implikasi penggunaan *chatbot* dan AI kepada jemaah haji dan umrah di mana mereka dapat mengakses pelbagai maklumat ibadah dengan cepat dan kini menjadi rujukan dan sumber maklumat harian. Selain itu walaupun *chatbot* mampu menjawab berjuta-juta pertanyaan setiap hari, terdapat keraguan tentang ketepatan jawapan yang diberikan, berlaku juga penyampaian hukum yang salah atau tidak lengkap yang boleh memberi kesan kepada kesahan ibadah. Oleh itu ia memerlukan suatu mekanisme kawalan oleh pihak pakar agar *chatbot* hanya berfungsi sebagai alat bantu, bukan pengganti autoriti syariah. Hashim & Yusof, (2022) berpendapat perlu ada garis panduan yang jelas agar tidak mengabaikan prinsip *ihtiyati* (berhati-hati) dalam ibadah.

Data interaksi yang besar juga memberi peluang untuk menganalisis tingkah laku jemaah, misalnya, dapat mengenal pasti soalan paling kerap ditanya tentang haji dan umrah. Ini boleh digunakan oleh agensi pengurusan haji untuk menambah baik kursus manasik, bahan latihan digital, serta meningkatkan pengetahuan jemaah tentang realiti sebenar ketika berada di Tanah Suci.

Di sini dinyatakan juga pandangan ulama kontemporari mengenai penggunaan AI secara umum dalam penyampaian fatwa dan hukum. Menurut Dr Yusuf al-Qaradawi (1997),

إن الوسائل تتغير بتغير الأزمنة والأمكنة، ولا حرج على المسلمين أن يستعينوا بما جدّ من الوسائل النافعة في تبليغ الدعوة، أو في فهم النصوص، أو في استنباط الأحكام، ما دامت لا تصادم نصّاً شرعياً ولا قاعدة قطعية

Maksudnya: *sesungguhnya wasilah (alat dan sarana) berubah dengan perubahan zaman dan tempat. Tidak ada larangan bagi umat Islam untuk memanfaatkan segala peralatan baharu yang bermanfaat dalam menyampaikan dakwah, memahami nas atau menetapkan hukum, selama mana tidak bertentangan dengan nas syarak atau kaedah qat'i. Berdasarkan kenyataan ini, penggunaan chatbot dan AI dalam merungkai persoalan hukum-hakam agama adalah dibenarkan selagi tidak bercanggah dengan ketetapan syariat.*

Penggunaan ini turut disokong oleh Mufti Republik Arab Mesir, Dr. Nazir Muhammad Ayyad yang mengatakan penggunaan AI mempunyai implikasi positif dan negatif dalam merungkai fatwa dan persoalan-persoalan agama. Melihat kepada aspek yang positif beliau menegaskan ia perlu kepada pengawasan dan ketelitian dalam isu hukum, terutama penjelasan dalam Bahasa Arab dan kandungan fatwa supaya tidak terjadi kesilapan (<https://gate.ahram.org.eg>). Dalam konteks yang lain Dar al-Ifta Mesir menekankan bahawa walaupun AI adalah alat bantu penting yang meluas digunakan pada masa kini, proses berijtihad dan mengeluarkan pandangan hukum hendaklah disertai dengan nilai empati, hikmah, dan ia tetap menjadi milik manusia bukan robot (www.dar-alifta.org).

Menurut Prof. Koutoub Moustapha Sano, Setiausaha Agung Majma Fiqh al-Islamiy yang berpusat di Jeddah, AI berpotensi untuk mempercepatkan aktiviti penyelidikan, menggabungkan pelbagai teks agama, dan mengaplikasikan hukum yang bersesuaian dengan kehendak semasa, tetapi fatwa hukum mesti dikeluarkan oleh ulama yang berautoriti dan AI tidak boleh menggantikan ijtihad manusia (<https://iifa-aifi.org>).

Sehubungan dengan itu, peningkatan mendadak penggunaan *chatbot* di kalangan penduduk dunia dan umat Islam secara khusus menunjukkan potensi besar yang perlu diambil tindakan segera. Pihak yang berkaitan pengurusan haji dan umrah hendaklah memperkenalkan aplikasi *chatbot* bagi merungkai persoalan-persoalan yang perlu kepada jawapan segera

dan sahih. Hal ini diperkukuhkan lagi dengan dapatan kajian ini yang menunjukkan bahawa aspek berkaitan pendidikan dan pembelajaran agama, fatwa dan bimbingan agama, serta yang bersangkutan dengan pengurusan haji dan umrah menjadi tumpuan utama penggunaan *chatbot* di Asia Tenggara.

Berdasarkan dapatan dalam kajian ini, jenis *chatbot* yang boleh dibangunkan ialah yang bersifat hibrid, iaitu gabungan antara automasi dan manusia. Cadangan ini dikukuhkan oleh Sudirman et al., (2025), yang mengatakan sudah terdapat beberapa institusi yang sedang menguji model hibrid *AI + human* dan menegaskan bahawa sistem hibrid lebih selamat untuk diaplikasikan. Perkara ini juga dilihat dapat membuka peluang besar kepada pihak pengelola jemaah haji dan umrah untuk menyediakan aplikasi bimbingan digital interaktif hibrid tentang hukum hakam manasik, serta panduan perjalanan, khususnya bagi jemaah haji Malaysia yang datang daripada pelbagai latar belakang sosial dan kehidupan.

Ini bagi memastikan jawapan yang diberikan bukan sekadar jawapan mesin atau robot, tetapi dikawal oleh manusia supaya dapat memenuhi keperluan empati dan situasi sebenar setiap individu yang bertanya. Ini penting agar ia bersifat dua hala dan bertepatan dengan kehendak manusiawi agar kelemahan dan kekurangan *chatbot* dapat diminimalkan. Ia sekali gus dapat membantu jemaah haji dan umrah untuk mendapatkan jawapan yang sahih dan boleh diamalkan dengan yakin. Ini disokong oleh Sholeh & Bakar (2024) yang berpendapat bahawa AI berupaya meningkatkan produktiviti dan kemandirian pembelajaran, tetapi terdapat kelemahan seperti kekurangan pemahaman konteks, batasan peribadi, serta interaksi manusia berkurangan. Oleh itu, AI dalam pendidikan agama perlu diawasi supaya tidak menggantikan peranan ulama dalam konteks ibadah dan penyampaian hukum.

5. PENUTUP

Kertas kerja ini diharapkan dapat memberi pengetahuan dan pemahaman umum mengenai penggunaan *chatbot* dan AI kepada para penyelidik dan pembaca. Ia merupakan kajian awal yang berpotensi membuka ruang kepada penyelidikan lanjut yang lebih sistematik dan

komprehensif, khususnya dalam memahami peranan teknologi ini dalam menjawab persoalan hukum hakam Islam. Hal ini kerana *chatbot* berasaskan AI kini mula digunakan secara meluas sebagai salah satu sumber rujukan awal untuk merungkai persoalan fekah, termasuklah yang berkaitan dengan ibadah haji dan umrah. Namun begitu, teknologi *chatbot* juga mempunyai pelbagai kelemahan dan keterbatasan yang tidak dapat dinafikan, khususnya dari segi ketepatan hukum, kefahaman konteks fekah serta kebergantungan kepada data yang dilatih. Justeru, bagi mengelakkan kekeliruan, para jemaah hendaklah merujuk kepada ulama dan pakar yang berautoriti, khususnya pembimbing ibadah seperti PEKTA dan PIHTAS di Bahagian Bimbingan Lembaga Tabung Haji, dan tidak bergantung sepenuhnya kepada jawapan yang diberikan oleh *chatbot* semata-mata.

Tuntasnya, *chatbot* dan AI tidak boleh menggantikan peranan manusia dalam berijtihad dan mengeluarkan pandangan hukum kerana proses istinbat hukum memerlukan kefahaman mendalam terhadap nas, kaedah fekah serta realiti semasa; oleh itu kesahihan hukum perlu dipelihara bagi menjamin kesempurnaan pelaksanaan ibadah haji dan umrah. Teknologi ini seharusnya dilihat sebagai alat sokongan dan bukannya sumber hukum utama, manakala pandangan ulama dan agamawan tetap menjadi autoriti muktamad dalam menentukan hukum hakam berkaitan ibadah.

Sehubungan itu, penulis mencadangkan agar kajian lanjut dilaksanakan mengenai integrasi antara teknologi AI dan kepakaran agamawan dalam membangunkan aplikasi *chatbot* yang lebih berautoriti bagi menjawab kemusykilan agama secara tepat dan bertanggungjawab. Dalam konteks dasar dan polisi pentadbiran pula, pembuat dasar seperti Lembaga Tabung Haji, Jabatan Kemajuan Islam Malaysia (JAKIM) dan Jabatan Wakaf, Zakat dan Haji (JAWHAR) disaran menjalankan penyelidikan lanjutan serta membangunkan garis panduan rasmi berkaitan penggunaan AI dalam bimbingan ibadah, di samping menyelaras kandungan *chatbot* dengan keputusan Muzakarah Haji Kebangsaan agar maklumat yang disampaikan selari dengan ketetapan hukum semasa serta dapat mengelakkan kekeliruan dalam kalangan jemaah yang kebanyakannya tidak begitu mendalam pengetahuan mereka tentang fiqh haji dan umrah.

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THE NEED FOR IMPLEMENTING THE BASIC HAJJ COURSE AS AN EXCLUSIVE HAJJ GUIDANCE PLATFORM IN THE ERA OF ARTIFICIAL INTELLIGENCE

KEPERLUAN PELAKSANAAN KURSUS ASAS HAJI (KAH) SEBAGAI PLATFORM BIMBINGAN HAJI YANG BERSIFAT EKSKLUSIF DALAM ERA KECERDASAN BUATAN

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ABSTRACT

The Hajj pilgrimage is an obligatory act of worship that is performed once in a lifetime. Therefore, preparations for the Hajj pilgrimage require more competitive and structured guidance. This is crucial to ensure that prospective pilgrims are able to go through all the procedures they will carry out while performing this pilgrimage with understanding, implementation and appreciation. Lembaga Tabung Haji (TH) always strives to provide ongoing guidance related to the Hajj pilgrimage to prospective pilgrims through various Hajj and Umrah courses. This article aims to study the Basic Hajj Course (KAH) implemented by the TH Guidance Division

throughout the country every year during the Hajj season. KAH provides comprehensive Hajj guidance to prospective pilgrims, particularly those who are scheduled to perform the pilgrimage in the current year. The study will describe several aspects related to KAH such as participants, modules, venues, course duration, instructors and teaching aids. In addition, the study evaluates the effectiveness of the course, highlighting its strengths and limitations. This initial study used several methodologies, namely survey research, document analysis including past studies, interviews and the researcher's extensive experience as a course instructor. The study found that KAH had a great impact on prospective pilgrims in terms of knowledge of the rituals of prospective pilgrims, strength in terms of delivery, instructor quality and supporting materials. However, there are several aspects that can be given added value to its implementation in accordance with the level of guidance in the current era of artificial intelligence. Several suggestions for improvement were presented at the end of the study to further demonstrate the value of the exclusivity of this course as a very rational platform to be applied to prospective pilgrims.

Keywords: Guidance, Exclusive, Understanding, Implementation, Appreciation

ABSTRAK

Ibadat haji merupakan ibadat yang dituntut sekali dalam seumur hidup. Justeru persiapan untuk pelaksanaan ibadat haji memerlukan kepada bimbingan yang lebih berdaya saing serta bersifat eksklusif. Ia diperlukan bagi memastikan bakal haji dapat melalui semua prosedur yang akan mereka laksanakan semasa mengerjakan ibadat ini dengan kefahaman, pelaksanaan dan penghayatan. Lembaga Tabung Haji (TH) sentiasa berusaha memberikan bimbingan berterusan berkaitan ibadat haji kepada bakal haji melalui pelbagai kursus haji dan umrah. Kertas kerja ini bertujuan untuk mengkaji Kursus Asas Haji (KAH) yang dilaksanakan oleh Bahagian Bimbingan TH di seluruh negara pada setiap tahun musim haji semasa. KAH menyediakan bimbingan ibadat haji secara menyeluruh kepada bakal haji khususnya yang akan menunaikan ibadat tersebut pada tahun semasa. Kajian akan memperihalkan beberapa aspek berkaitan KAH seperti peserta, modul, tempat, tempoh

masa kursus, pembimbing dan bahan bantu mengajar. Tumpuan kajian terhadap penilaian keberkesanan kursus, kelebihan dan kekurangannya. Kajian awal ini menggunakan beberapa metodologi iaitu kajian tinjauan, analisis dokumen termasuk kajian lepas, temu bual dan pengalaman luas pengkaji sebagai pembimbing kursus ini. Kajian mendapati KAH memberi impak yang besar terhadap bakal haji dari aspek pengetahuan ibadat bakal haji, kekuatan dari aspek penyampaian, penyampaian pengkursus dan bahan bantu. Namun begitu, terdapat beberapa aspek yang boleh diberikan nilai tambah terhadap pelaksanaannya sesuai dengan tahap bimbingan era kecerdasan buatan masa kini. Beberapa cadangan penambahbaikan dikemukakan pada akhir kajian agar menampakkan lagi nilai keklusifan kursus ini sebagai satu-satu platform yang amat rasional untuk diterapkan kepada bakal-bakal haji.

Kata kunci: Bimbingan, Eksklusif, Kefahaman, Pelaksanaan, Penghayatan

1. PENDAHULUAN

Ibadat haji merupakan rukun Islam yang lima. Pelaksanaan ibadat haji dan umrah diwajibkan hanya sekali seumur hidup, itupun bergantung kepada kemampuan seseorang muslim. Oleh itu setiap muslim yang melaksanakan ibadat haji dan umrah ini perlu memastikan ia dapat dilaksanakan dengan cara yang terbaik terutama dari aspek kesempurnaannya. Firman Allah SWT yang bermaksud, “Dan sempurnakanlah ibadat Haji dan Umrah kerana Allah” (*Surah al-Baqarah* 2: 196)

Kesempurnaan yang paling utama sebagaimana yang dikehendaki dalam ayat di atas ialah dari aspek kesahihan melakukan ibadat haji dan umrah melalui prosedur yang telah ditetapkan oleh syarak. Berdasarkan fakta ini, maka menjadi satu kemestian bagi para jemaah yang tercalon (bakal haji) untuk menunaikan ibadat haji ini sebelum keberangkatan mereka ke Tanah Suci bagi menyempurnakan ibadat ini terutama dari aspek bimbingan. Berdasarkan rasional ini, pihak Lembaga Tabung Haji (*TH*) sebagai institusi yang diiktiraf dan bertanggungjawab menguruskan hal ehwal haji di tanah air telah diberikan tanggungjawab untuk menguruskan dan menyelaras urusan bimbingan jemaah haji Malaysia.

Bahagian Bimbingan *TH* berusaha untuk memberikan pendedahan awal kepada bakal-bakal haji sebelum keberangkatan mereka ke Tanah Suci. Kursus dan bimbingan haji adalah salah satu usaha *TH* untuk memberikan persediaan yang secukupnya kepada bakal-bakal haji dari aspek ilmu agama terutama hal ehwal yang berkait rapat dengan amalan-amalan yang mesti dalam pelaksanaan ibadah haji dan umrah khususnya di Tanah Suci (<https://www.tabunghaji.gov.my/ms/haji/bimbingan/kursus-haji>).

Salah satu pelaksanaan bimbingan haji yang paling utama dikendalikan oleh *TH* ialah Kursus Asas Haji (KAH). Pelaksanaan KAH sepatutnya memberikan implikasi yang besar dari aspek kognitif, efektif dan psikomotor khususnya terhadap bakal-bakal haji Malaysia. Jadi, pelaksanaan KAH dilihat perlu lebih berdaya saing serta bersifat eksklusif khususnya dalam era kecerdasan buatan masa kini.

2. PENYATAAN MASALAH, OBJEKTIF DAN METODOLOGI

Ibadat haji merupakan ibadat yang dilaksanakan oleh seorang muslim sekali seumur hidup khusus yang telah memenuhi syarat-syarat “kemampuan” yang telah ditetapkan oleh syarak. Jadi boleh dikatakan seorang muslim yang mendapat peluang ini perlu memastikan pelaksanaan ibadat ini dilakukan dengan cara yang paling sempurna. Oleh itu, setiap muslim wajib mempelajari cara mengerjakan ibadat ini dan menguasainya dengan baik sebelum keberangkatannya ke Tanah Suci dengan cara mendalami ilmu berkaitan dengan ibadat ini dan beberapa persoalan lain yang berkaitan.

Pihak *TH* telah menyediakan pelbagai kursus seperti KAH sebagai persiapan kepada bakal haji. Sejak beberapa dekad yang lalu, KAH dijalankan melalui pemeringkatan perubahan dan penambahbaikan bagi meningkatkan lagi kefahaman bakal haji. Kepelbagaian golongan bakal haji dari aspek-aspek tertentu seperti umur, status keprofesionalan, tahap akademia, dan ditambah dengan kedatangan era digital dan kecerdasan buatan telah menggesa KAH dilaksanakan dengan lebih berdaya saing seiring dengan era tersebut. Melihat kepada beberapa dapatan kajian lepas, masih terdapat beberapa perkara berbentuk teknikal kecilan yang boleh diusaha baik terhadap pelaksanaan KAH. Maka kajian ini perlu

dijalankan untuk membuat penilaian terhadap KAH dari pelbagai aspek kesesuaian pelaksanaannya termasuk modul kursus, tempoh bimbingan, tempat, peserta, pengkursus, dan bahan bantu.

Kajian tinjauan awal ini dilaksanakan untuk mengetahui sejauh mana persepsi dan penerimaan bakal haji atau peserta terhadap KAH yang dilaksanakan setiap tahun musim haji semasa. Kajian juga akan melihat keberkesanan KAH serta kesesuaian pelaksanaannya dari aspek-aspek berkaitan KAH seperti modul, peserta, tempoh bimbingan, tempat, pembimbing, bahan bantu, dan lain-lain. Tumpuan kajian akan difokuskan terhadap penilaian keberkesanan kursus, kelebihan dan kekurangannya dari aspek tersebut. Justeru skop kajian hanya berasaskan kepada elemen-elemen yang dinyatakan berkenaan KAH dan kajian ini hanya berdasarkan lokasi KAH yang dilaksanakan di negeri Kelantan. Dapatan kajian ini penting dan diperlukan bagi memastikan bakal haji dapat melalui semua prosedur yang mereka laksanakan semasa mengerjakan ibadat ini dengan kefahaman, pelaksanaan dan penghayatan. Akhirnya, setiap jemaah akan dapat melaksanakan ibadat ini dengan cara yang terbaik dan sempurna bertepatan dengan apa yang dikehendaki oleh syarak.

Disebabkan kajian ini meneroka pada peringkat awal dengan tujuan yang dihasratkan itu, maka kajian ini hanya akan menggunakan metodologi asas mengikut prosedur kajian berbentuk kualitatif seperti analisis dokumen termasuk bahan-bahan bantu KAH, nota-nota, dan kajian-kajian lepas berkaitan KAH. Kaedah temu bual juga dilakukan, yang mana pengkaji memilih 7 orang informan peserta KAH dan 7 orang informan Pengkursus Ibadat Haji Tanah Air (PEKTA) yang akan menjawab beberapa persoalan temu bual bersama mereka. Sebanyak 6 item soalan temu bual diajukan kepada informan merangkumi tentang modul, jumlah peserta, masa yang diperuntukkan, tempat kursus, penyampaian pengkursus, dan penggunaan bahan bantu dalam KAH.

Sebagai makluman, informan merupakan peserta-peserta kursus dari pelbagai daerah/pusat KAH negeri Kelantan yang telah menghadiri KAH di tahun-tahun sebelum ini dan yang telah selesai menunaikan ibadat haji bagi musim haji 1446H/2025M atau sebelumnya. Informan pengkursus pula terdiri dalam kalangan PEKTA negeri Kelantan yang mempunyai tahap pengalaman yang berbeza, semua informan ini berpengalaman

sebagai pengkursor KAH selama antara 5 hingga 15 tahun. Kajian juga menggunakan pengalaman luas pengkaji sendiri sebagai pengkursor KAH yang terlibat dengan KAH hampir 15 tahun lamanya. Dapatan awal daripada kajian ini akan dijadikan asas kepada kajian lanjutan yang lebih bersifat komprehensif merangkumi seluruh tempat kursus dan peserta dari seluruh negara.

3. SOROTAN LITERATUR DAN KAJIAN LEPAS

Pengurusan pelaksanaan ibadat haji di Malaysia telah diuruskan secara terancang melalui Lembaga Urusan Tabung Haji (LUTH) pada tahun 1969 yang dikenali dengan Lembaga Tabung Haji (*TH*) pada tahun 1995. *TH* telah menguruskan segala hal ehwal yang berkaitan dengan pengurusan haji termasuk penyediaan bimbingan kepada bakal-bakal haji bagi menjamin kesempurnaan ibadat haji mereka. Pelbagai bentuk bimbingan diadakan oleh *TH* dari semasa ke semasa seperti kursus-kursus haji dan umrah serta lain-lain hingga kini. Kursus-kursus tersebut telah menjadi satu kemestian yang akan dilalui oleh bakal jemaah haji sebagai satu bentuk bimbingan dan persediaan melakukan ibadat ini hingga mereka merasa yakin untuk mengerjakan haji dengan sempurna.

Sebelum wujud institusi haji di Tanah Melayu, tiada bahan rasmi yang berperanan membimbing dan menguruskan pembelajaran kepada bakal haji. Bakal haji akan mencari dan belajar sendiri dengan gutu-guru agama di kampung berdekatan mereka. Ejen Syeikh Haji turut membantu memberikan panduan ibadat haji dan umrah. Peluang belajar turut didapati beberapa hari ketika menanti tarikh belayar di penempatan berdekatan pelabuhan dalam kelas yang diwujudkan. Misalnya, Masjid Melayu Lebuah Acheh di Pulau Pinang menjadi tempat mengikuti pengajian haji sebelum berangkat dengan kapal laut melalui Pelabuhan Swettenham. Semasa pelayaran menuju ke Jeddah, kelas haji turut dijalankan dengan kelolaan jawatan kuasa kebajikan di atas kapal. Syeikh Haji atau Mutawif juga menjadi tempat mereka mendapatkan panduan ibadat ketika di Tanah Suci. Perkembangan bimbingan haji umat Islam di negara ini kemudiannya bertambah baik apabila wujud badan pengurusan haji tanah air. Kursus haji bersiri mula diadakan pada tahun 1989 dan berkembang sehingga ke setiap negeri. Kursus ini dijalankan selama 13 hingga 16 siri di bawah pengawasan pejabat *TH* cawangan. Modul kursus haji juga mengandungi

ceramah berkaitan panduan pengurusan haji dan kesihatan. Slot ini telah diisi oleh anggota *TH* dan pegawai perubatan yang berpengalaman. *TH* menambah baik kursus haji melalui pembangunan modul dan memperkasakan setiap aspek bimbingan keada bakal haji, selaras dengan cabaran dan era pemodenan teknologi. Guru-guru agama berkelayakan adalah penting untuk menjalankan peranan sebagai pengkursus dan pembimbing. Pemilihan mereka selaku Pengkursus Ibadat Haji Tanah Air (PEKTA) dan Pembimbing Ibadat Haaji Tanah Suci (PIHTAS) adalah berdasarkan kelulusan, pengalaman menunaikan haji dan pemilikan tauliah mengajar negeri. Buku-buku mengenai haji, doa dan panduan juga diterbitkan sebagai sokongan dan rujukan kepada kursus bersemuka yang telah diaturkan. PEKTA diberikan latihan dengan pelbagai aspek kemahiran penyampaian dan pembelajaran. Mereka menjadi pengkursus yang diberikan tauliah mengajar di kursus haji anjuran *TH*. Sebelum keberangkatan ke Tanah Suci, PEKTA memastikan bakal haji diberikan kefahaman berkaitan hukum-hakam haji secara teori dan amali. Modul kursus haji bukan sahaja menekankan berkaitan hukum-hakam tetapi pelbagai aspek lain juga disampaikan kepada bakal-bakal haji. Antaranya adalah penjagaan kesihatan, kemahiran kendali diri sendiri (kendiri), peradaban sebagai tetamu Allah serta kebersihan diri dan persekitaran (Sejarah Haji Malaysia, 2023).

Hasil kajian Aiza & Norazlan (2018) mendapati sehingga tahun 1985, permasalahan berkaitan dengan bimbingan haji tidak menjadi isu dan cabaran yang besar pada waktu itu. Sebelum berangkat ke Tanah Suci jemaah haji telah mempersiapkan diri mereka dengan pengetahuan ibadat haji secukupnya. Dalam catatan Sejarah dinyatakan pada tahun 1952 dan sebelumnya, belum terdapat kursus haji yang terancang seperti sekarang ini, tetapi pada masa itu orang yang menjadi ketua rombongan akan memberi kursus kepada jemaah masing-masing. Setelah LUTH ditubuhkan, badan ini telah mengurus bimbingan haji di tanah air dan Tanah Suci (Shukor, 2012). Menurut Zahari & Ahmad Faisal (2019), *TH* telah menawarkan pelbagai kursus haji yang bertujuan untuk mempertingkatkan kefahaman bakal haji berkenaan dengan manasik haji. Kursus haji ini mendedahkan bakal haji dengan maklumat yang lebih tepat berkaitan dengan ibadah dan pengurusan haji. Pengetahuan yang diperolehi sepanjang kursus dapat membantu mereka mengerjakan ibadah haji dengan sempurna. Bakal jemaah haji juga didedahkan dengan keadaan sebenar di Tanah Suci

supaya mereka lebih bersedia dan berlapang dada sepanjang mengerjakan haji. Begitu juga dengan kajian Amran et. al (2018) yang mendapati bahawa pengajaran ibadat haji dalam kursus haji dijalankan oleh pengkursor bertauliah dan mempunyai kemahiran dalam manasik haji. Kajian juga mendapati pengkursor menggunakan kaedah pengajaran bersesuaian dengan orang awam yang mempunyai pelbagai latar belakang iaitu kaedah syarahan, kuliah, penerangan, bercerita, dialog, perbincangan, soal jawab, tunjuk cara, demonstrasi dan simulasi.

Namun terdapat juga kajian yang dibuat mendapati terdapat ketidakfahaman jemaah haji berkaitan isu ibadat apabila mereka berada di Tanah Suci. Kajian terhadap “Penilaian Kefahaman Peserta Kursus Asas Haji Berpandukan Modul Kursus Asas Haji oleh Amran Mat Arriffen & Mohd Aderi Che Noh (2021) merumuskan bahawa peserta KAH memahami topik rukun haji, wajib haji, larangan ihram dan dam dengan baik, namun topik cara mengerjakan haji memerlukan penerangan yang lebih terperinci supaya tidak berlaku kekeliruan semasa jemaah haji berniat ihram di miqat asal. Persoalan berkaitan dam perlu diterangkan secara jelas dan hikmah bagi mengelak salah faham yang menganggap dam itu denda. Pelaksanaan ibadat haji ini mempunyai maksud yang tersirat di sebalik rukun, wajib haji, larangan ihram dan dam.

Manakala kajian Syed Abdul Aziz et.al (2014) mendapati jemaah haji belum merasa puas terhadap pelaksanaan ibadat haji yang telah mereka lakukan. Mereka berhasrat untuk melakukan dam untuk rukun atau wajib haji yang dikhuatiri tidak sempurna, sedangkan dam was-was tiada landasan yang sah dalam hukum syarak. Hasil kajian menunjukkan bahawa jemaah haji Malaysia masih mengemukakan banyak persoalan mengenai rukun dan wajib haji yang telah diajar semasa kursus di tanah air. Mereka juga didapati melakukan kesilapan dalam pelaksanaan ibadat haji melalui sesi soal jawab yang telah dipantau oleh Pejabat Pakar Rujuk Tabung Haji di Makkah.

Jika dilihat memang telah ada usaha-usaha pendigitalan yang dilakukan oleh Bahagian Bimbingan *TH*, antaranya dengan memperkenalkan sistem e-TAIB, masih banyak persoalan mengenai ibadah yang ditimbulkan oleh jemaah haji semasa berada di Tanah Suci. Lebih 8000 persoalan ibadah diterima daripada jemaah haji setiap musim haji sejak bimbingan

ibadah haji menerusi inisiatif digital talian ibadat elektronik atau lebih dikenali sebagai e-TAIB diperkenalkan. Antara persoalan popular yang dikemukakan adalah berkenaan larangan ihram dan persoalan ibadat haji wanita, di samping soalan-soalan ibadat lain yang berkaitan. Maklumat ini telah dilaporkan oleh Bernama TV yang bersiaran pada 5 Mei 2024 (<https://www.facebook.com/watch/?v=999739845116727>). Walaupun mungkin fakta ini menggambarkan ketidakfahaman jemaah haji yang sudah semestinya melalui slot-slot kursus seperti KAH yang disediakan TH, namun ia memberi impak positif terhadap respons jemaah yang mengambil peduli tentang kesempurnaan ibadat mereka dan keberkesanan sistem yang disediakan.

Kajian dalam aspek yang agak berbeza pula khusus berkaitan modul khas bahasa Arab telah dilakukan oleh Sollah dan Seman (2016) yang mendapati majoriti responden (jemaah haji) menginginkan satu modul khas berkaitan bahasa Arab dapat dibentuk untuk membantu mereka dalam menunaikan haji dan umrah. Kajian ini dilakukan terhadap 300 orang yang pernah mengerjakan haji dan umrah.

Sememangnya kursus haji adalah salah satu usaha TH untuk memberikan persediaan yang secukupnya kepada bakal-bakal haji dalam aspek ilmu agama terutama dalam ibadah haji. Hingga kini, pihak bimbingan TH telah menyediakan kursus haji ini kepada empat (4) bahagian iaitu Kursus Asas Haji (KAH), Kursus Intensif Haji (KIH), Kursus Khas Haji (KKH) dan Kursus Perdana Haji (KPH). KAH merupakan kursus haji peringkat pertama yang akan diikuti oleh bakal-bakal jemaah haji. KAH diadakan pada setiap hujung minggu selama 2 jam 30 minit (tambahan 30 minit lagi untuk istirahat) bagi setiap siri (diadakan sebanyak 13 siri) bermula dari bulan Rabi'ul Akhir sehingga Jamadil Akhir setiap tahun.

KAH diadakan di masjid-masjid pilihan di seluruh negara dengan kerjasama jawatan kuasa masjid berkenaan (melalui kebenaran Jabatan/Majlis Agama Islam Negeri). Penganjuran kursus ini telah dikendalikan sepenuhnya setiap tahun oleh TH cawangan dan diadakan di masjid-masjid yang terpilih di setiap daerah bagi memudahkan bakal-bakal haji menghadirinya di tempat yang berdekatan dengan kediaman masing-masing. Modul kursus merangkumi pendedahan asas tajuk-tajuk berkaitan ibadat haji, kesihatan dan pengurusan haji di tanah air dan

Tanah Suci. Peserta kursus tidak dihadkan kepada bakal haji yang terpilih pada tahun semasa sahaja bahkan penyertaan dibuka kepada orang ramai yang berminat untuk mempelajari hal ehwal ibadat haji dan umrah. Ini bermakna penyertaan bersigat terbuka kepada sesiapa sahaja untuk menyertai kursus ini tanpa dikenakan sebarang bayaran atau komitmen lain. (<https://www.tabunghaji.gov.my/ms/haji/bimbingan/kursus-haji-0>).

Peserta KAH yang terpilih pula akan disediakan buku nota modul secara percuma, manakala yang lain dikehendaki membelinya dengan pihak *TH* jika berkemahuan. Modul tersebut akan merangkumi 10 minggu khusus tentang peribadatan haji dan yang berkaitan dengannya. Manakala 2 minggu lagi untuk slot pengurusan dan kesihatan, dan 1 minggu akhir untuk amali (semuanya 13 minggu). Kandungan modul ini adalah seperti berikut: Minggu 1 - sejarah & pengenalan tanah suci Makkah & Madinah, Minggu 2 - falsafah, penyucian jiwa, penerangan ringkas ibadat haji & umrah, Minggu 3 - rukun haji : niat ihram, wuquf & tawaf, Minggu 4 - rukun haji: saei, bercukur/gunting & tertib pada kebanyakan rukun, Minggu 5 - wajib haji : niat di miqat, larangan ihram, dam & mabit di Muzdalifah, Minggu 6 - wajib haji : melontar di Jamrah al-Kubra 10 Zulhijjah, mabit di Mina dan melontar pada hari-hari tasyriq dan nafar, Minggu 7 - jenis haji dan cara-cara mengerjakan haji, Minggu 8 - aurat dan izin suami, taharah dan solat, Minggu 9 - fiqh wanita dalam ibadat haji, dan Minggu 10 - ibadat umrah, niat bersyarat, tawaf wada' dan ziarah Madinah (Rujuk Jadual 1).

Manakala Pengkursus KAH yang ditugaskan untuk mengendalikan sesi pengajaran KAH ini akan dipilih dalam kalangan PEKTA di negeri yang mana kursus tersebut diadakan. Pemilihan akan dibuat setiap tahun oleh pihak *TH* berdasarkan pengalaman, tauliah, prestasi kecemerlangan dan lain-lain yang diambil termasuk kedudukan PEKTA di daerah-daerah pusat pembelajaran KAH diadakan. Kebiasaannya, terdapat 2-4 orang PEKTA akan dilantik untuk mengendalikan KAH di setiap daerah masing-masing.

Minggu	Modul / Kandungan Kursus
Pertama	Sejarah & Pengenalan Tanah Suci Makkah dan Madinah
Kedua	Falsafah, Penyucian Jiwa, Penerangan Ringkas Ibadat Haji dan Umrah
Ketiga	Rukun Haji : Niat Ihram, Wuquf dan Tawaf
Keempat	Rukun Haji: Saei, Bercukur/Gunting dan Tertib Pada Kebanyakan Rukun
Kelima	Wajib Haji: Niat di Miqat, Larangan Dalam Ihram, Dam dan Mabit di Muzdalifah
Keenam	Wajib Haji: Melontar di Jamrah Al-Kubra 10 Zulhijjah, Mabit di Mina, Melontar Pada Hari-Hari Tasyriq dan Nafar
Ketujuh	Jenis Haji dan Cara-Cara Mengerjakan Haji
Kelapan	Aurat, Izin Suami, Taharah dan Solat
Kesembilan	Fiqh Wanita Dalam Ibadat Haji
Kesepuluh	Ibadat Umrah, Niat Bersyarat, Tawaf Wada' dan Ziarah Madinah
Kesebelas	Kesihatan
Kedua Belas	Pengurusan Haji

Jadual 1: Kandungan Modul KAH

Walaupun buku nota ini diedar kepada peserta terpilih sahaja, namun nota modul ini juga boleh dimuat turun daripada laman sesawang Bahagian Bimbingan *TH* dari minggu 1 sehingga minggu ke-10. Ini bagi memudahkan peserta KAH untuk mendapat modul secara digital tanpa bercetak. Bagi minggu ke-11 (kesihatan) & ke-12 (pengurusan) ia hanya akan dibentangkan dalam taklimat kursus yang dianjurkan berikutan maklumat tersebut perlu diberikan kefahaman secara bersemuka bagi mengelak sebarang ketidaktepatan dalam info dan maklumat yang disalurkan. Manakala minggu ke-13 adalah slot penutup yang akan diisi dengan rumusan kursus dan amali untuk keseluruhan modul. Manakala said info grafik pembentangan sepanjang kursus berlangsung telah disediakan oleh Bahagian Bimbingan *TH* khusus untuk kegunaan pengkursus bagi tujuan penyelarasan dari aspek penyampaian di semua pusat kursus di seluruh negara. Para pengkursus yang terdiri daripada Pengkursus Ibadat Haji Tanah Air (PEKTA) yang bertauliah akan dilantik

oleh Bahagian Bimbingan *TH* untuk menyampaikan kursus ini kepada para peserta bagi memberi jaminan segala maklumat yang disampaikan menepati fakta, sahih dan bersifat semasa.

Sebagai makluman, Bahagian Bimbingan *TH* sentiasa berusaha memberikan bimbingan berterusan dari semasa ke semasa (pembaharuan) berkaitan ibadat haji kepada bakal haji melalui KAH. Boleh dikatakan KAH adalah satu bentuk bimbingan dan latihan bersifat paling eksklusif yang disediakan oleh *TH* yang memberikan pendedahan kepada bakal haji tentang hal ehwal urusan haji merangkumi seluruh aspek peribadatan yang akan dilaksanakan oleh mereka nanti apabila berada di Tanah Suci. Bahkan semasa KAH berlangsung, Pengkursus KAH biasanya akan mengemukakan pelbagai bentuk ujian kefahaman terhadap peserta kursus yang terdiri daripada bakal-bakal haji ini sama ada dalam bentuk kuiz dan aktiviti-aktiviti sampingan lain. Aktiviti-aktiviti seumpama ini dilakukan bagi memastikan peserta kursus dapat memahami sepenuhnya apa yang didedahkan dalam setiap modul pembelajaran KAH.

4. ANALISIS DAN PERBINCANGAN

Pengkaji telah melakukan semakan dan analisis terhadap beberapa bentuk dokumen dalam bentuk pernyataan laman web rasmi *TH*, nota-nota kursus, slaid pembentangan, kajian lepas yang berkaitan dan lain-lain. Hasil semakan mendapati dokumen-dokumen tersebut telah dapat menjelaskan beberapa perkara yang berkaitan dengan KAH. Kajian mendapati dokumen-dokumen berkenaan dapat memaparkan dengan jelas maklumat-maklumat utama berkaitan KAH termasuk prosedur pelaksanaannya. Dapatan merumuskan bahawa KAH telah menjalani satu proses berdasarkan prosedur secara sistematik dan terancang hinggalah setiap musim haji KAH akan dilaksanakan sebagaimana yang ditetapkan. Hasil daripada penelitian dokumen, pihak bimbingan *TH* telah menyediakan garis panduan yang jelas berkaitan pelaksanaan KAH di seluruh negara.

Walau bagaimanapun terdapat beberapa perkara yang boleh dilihat kembali dari aspek pelaksanaannya seperti jemputan kepada peserta untuk menghadiri KAH. Prosedur pemakluman untuk kehadiran kepada peserta KAH dilihat masih belum teratur dengan sepenuhnya. Ada

jemaah terpilih yang masih tidak mengetahui kelangsungan KAH walaupun ia telah berlangsung selama 2 - 3 minggu menyebabkan kehadiran mereka hanya pada minggu-minggu berikutnya. Ini kerana mereka tidak mendapat maklumat yang lengkap dan jelas tentang KAH pada tahun tersebut. Analisis daripada kajian lepas tentang KAH telah membantu penelitian susulan dengan lebih mudah khususnya dalam menyediakan kerangka dan jangkaan dapatan awal terhadap kajian ini. Hasil dapatan kajian-kajian ini banyak memberikan maklumat yang bermanfaat untuk diambil kira dan sewajarnya mendapat perhatian lanjut oleh pihak berkepentingan. Dapatan kajian ini dapat dilihat dalam sub tajuk kajian literatur dan kajian lepas sebelum ini.

Hasil dapatan temu bual banyak memberikan impak terhadap hasil kajian. Ini ditambah pula dengan kaedah temu bual yang dilakukan terhadap informan peserta KAH (dilabelkan dengan A1-7) dan pengkursus KAH (dilabelkan dengan B1-7), di samping maklumat tambahan hasil pengalaman pengkaji sendiri. Item-item analisis dan dapatan tersebut sebagaimana berikut:

1) Jumlah Peserta KAH

Kebanyakannya informan/peserta (A1-7) bersetuju KAH dibuka kepada umum untuk menyampaikan ilmu kepada semua. Dari aspek bilangan peserta, kebanyakan informan bersetuju KAH diadakan secara terbuka agar memberi peluang kepada semua orang untuk menyertainya, ada juga peserta yang terpilih lewat mendapat jawapan, bahkan ada informan yang sangat jauh persepsi positifnya terhadap kursus secara terbuka ini. Antara faktor bersetuju kerana dapat memberi peluang kepada semua orang, boleh memberi semangat dan azam kepada semua orang untuk menunaikan haji, ilmu tentang haji perlu dipelajari oleh semua orang bukan yang hendak mengerjakannya sahaja, dan boleh memberi pendedahan awal tentang ibadat haji khusus bagi yang ada hasrat tetapi belum mencukupi dana dalam simpanan. Paling menarik ada yang mengatakan bahawa dasar keterbukaan KAH dapat menghilangkan persepsi negatif kepada Masyarakat; kerana jika tidak terpilih melaksanakan ibadat haji disebabkan tempoh menunggu, paling kurang dapat menghadiri KAH pun telah memadai.

Contohnya seperti mana jawapan informan (A1) mengatakan: *“comel laa wat gituh, bilo wat terbuka, boleh wi peluang banyak kali mari kursus, boleh wi semangat ko yang belum terima tawaran, tambah lagi hok terpilih terima tawaran lewat doh. Kalu kursus jah untuk ore terpilih sajo, ore akan mikir negatif, mereka akan kato doh laa nak gi haji pun lambat, kursus pun kena sekat.”* Informan (A6) pula: *“saya rasa patut bagi peluang ko semua ore untuk ikut kursus haji ni sebab meme dia ilmu yang patut semua ore belajar tak kiro gi ko dok ...”*

Namun ada informan yang tidak bersetuju di atas faktor-faktor tertentu seperti komitmen yang rendah daripada peserta yang masih belum mendapat panggilan/terpilih, juga menyebabkan kursus terlalu padat hingga menimbulkan ketidakelesaian bagi yang betul-betul berkursus, tambahan pula jika bilangan peserta tidak terlalu ramai memudahkan mereka untuk berinteraksi dengan pengkursus. Beberapa informan termasuk yang bersetuju KAH ini diadakan secara terbuka juga turut mencadangkan agar bilangan peserta dikurangkan. Adalah terlebih baik bagi pelaksanaan kursus yang standard dan selesa. Informan (A7) mengatakan: *“Peserta sedikit lebih baik daripada ramai untuk bagi keselesaan kepada para peserta semasa sesi penerangan, pembelajaran dan soal jawab.”*

Informan pengkursus KAH juga boleh dikatakan berpandangan yang sama dengan peserta KAH, mengalu-alukan keterbukaan KAH kepada sesiapa sahaja, bukan hanya kepada yang terpilih. Antara faktor yang menyokong bertujuan menyemarakkan majlis ilmu, menyebarkan kepentingan ibadat haji dan umrah, ilmu yang perlu diluas sebarkan kepada semua sama ada yang akan pergi menunaikannya ataupun yang belum, memberi peluang kepada semua, juga memberi peluang untuk hadir KAH secara tahunan, dan lain-lain. Namun informan pengkursus juga berpandangan sekiranya dapat diminimumkan adalah terlebih baik bagi memudahkan penyampaian dan interaksi boleh dilakukan secara lebih efektif. Ini ditambah dengan komitmen peserta di mana peserta terpilih lebih banyak memberikan komitmen dari aspek kehadiran dan mengemukakan pertanyaan, berbanding dengan yang tidak terpilih.

Informan (B4) contohnya mengatakan: *“elok juga dibuka kepada umum, sekurangnya boleh menyedarkan masyarakat tentang kepentingan ilmu haji ni. Jemputan haji juga jemputan Ilahi. Kadang-kadang*

terdapat jemaah terpilih nih di saat-saat akhir lak.” Informan (B6) juga berpandangan sedemikian: *“ramai tu boleh la ore kata bagi peluang ko semua, tapi meme kalu kita dapat peserta yang sikit lagi baik, mudah sikit kita nak bersoal jawab dengan mereka.”* Berdasarkan pengalaman pengkaji, walaupun ada elemen positif apabila KAH diadakan secara terbuka, tetapi ia menimbulkan ketidakselesaan kepada pengkursor dan juga peserta. Peserta-peserta yang tidak terpilih didapati agak kurang komitmen mereka dari aspek keberadaan mereka di dalam kursus. Tahap keseriusan mereka mempelajari kandungan kursus kurang menyerlah. Begitu juga dengan interaksi dan maklum balas semasa perbincangan dalam kursus. Jumlah yang begitu padat sememangnya kurang memberikan keselesaan kepada pengkursor sendiri untuk menyampaikan maklumat.

2) Modul / Isi Kandungan KAH

Rata-rata informan peserta (A1-7) dan pengkursor (B1-7) bersetuju dengan kandungan modul yang dibentangkan dalam KAH. Ada yang mengatakannya amat sesuai kerana merangkumi keseluruhan perkara yang berkaitan ibadat haji dan umrah, malah turut merangkumi elemen falsafah dan sejarah. Namun tidak kurang ada yang mencadangkan agar beberapa elemen ibadat asas perlu didedahkan secara maksimum disebabkan ia mempunyai kaitan rapat dengan ibadat haji dan umrah.

Antara yang disyorkan adalah tajuk-tajuk berkaitan bersuci, wuduk, dan solat yang patut diperjelaskan lagi kerana banyak jemaah yang masih belum jelas berkaitan perkara tersebut walaupun telah dilakukan secara harian. Mereka merasakan keperluan terhadap item-item tersebut sebab ia mempunyai kaitan rapat dengan ibadat haji yang akan mereka lakukan di Tanah Suci nanti. Jadi untuk memastikan ibadat haji mereka sempurna, mereka ingin pastikan ibadat-ibadat harian mereka dapat dilakukan dengan baik. Begitu juga ada yang mengesyorkan tentang elemen di luar persoalan ibadat seperti mendedahkan tentang penggunaan bahasa dan budaya Arab bersifat secara minimum palin tidak untuk kegunaan semasa berada di Tanah Suci. Selain itu ada pandangan daripada pengkursor yang berpandangan terdapat tajuk yang tidak dapat dihurai secara lanjut atas kesuntukan masa seperti tajuk berkaitan larangan ihram dan dam.

Rata-rata mengatakan sedemikian, antaranya seperti mana yang disebut informan (A7): *“Isi kursus sesuai doh, tak perlu kurangkan lagi, tapi kalau tambah lagi comel. Kena ada sedikit dalam kursus benda-benda yang melibatkan kemasyarakatan kerana jemaah haji banyak berdepan dengan macam-macam bangsa dan budaya yang beza sangat. Bahasa Arab hok asas jugak boleh, solat jenazah kalau boleh wat praktikal molek jugak”*. Sebahagian fakta ini dapat dilihat juga daripada hasil kajian Mohd Sollah & Mohammad Seman (2016), yang menunjukkan bahawa modul bahasa Arab untuk tujuan haji dan umrah amat diperlukan. Melalui maklumbalas positif yang diberikan oleh responden melalui kajian tinjauan keberkesanan modul bahasa Arab untuk tujuan ini menunjukkan kesesuaian modul untuk digunakan ketika jemaah menunaikan ibadah haji dan umrah.

Pandangan ini boleh disokong dengan pandangan informan (B5): *“Sudah bersesuaian, cuma perlu dijelaskan satu persatu walaupun tajuk yang agak mudah. kerana ada peserta kadang-kadang perkara yang asas pun belum tahu. Sebagai contoh bab wuduk yang sempurna”*. Cadangan daripada pengkursorus juga menarik, contohnya informan (B1) mencadangkan: *“Tajuk yang disediakan sudah sesuai cuma pendedahan asas fardhu ain, hal berkaitan perbezaan mazhab dan amalan di Tanah Suci juga perlu dedahkan, cadang tambah satu slot lain untuk tuh”*.

Pengkaji sendiri pun dapat merasakan ada item-item asas berkenaan ibadat asas seperti bersuci, wuduk dan solat yang masih menjadi kesamaran dari aspek pelaksanaannya dalam kalangan peserta. Semasa bersoal jawab dalam kursus, pengkaji dapat rasakan terdapat sebahagian besar peserta masih keliru tentang beberapa persoalan berkaitan bersuci, wuduk dan solat. Jadi pengkursorus mesti menerangkan terlebih dahulu item tersebut sebelum mengaitkannya dengan ibadat haji dan umrah kerana ia saling kait mengait antara satu sama lain.

3) Tempoh Masa KAH

Kebanyakan bersetuju tempoh masa yang diperuntukkan sangat sesuai, tidak terlalu panjang dinisbahkan peserta yang kebanyakannya telah berusia. Nisbah kepada peruntukan tajuk pula,

item rukun dan wajib haji sesuai, tetapi tajuk berkenaan taharah, wuduk, solat masih perlu diperuntukkan masa yang lebih panjang. Masa kursus diadakan pada hari minggu juga amat sesuai untuk semua peringkat jemaah terutama yang masih bekerja. Begitu juga dengan masa dilangsungkan KAH di waktu pagi (sebelum waktu zohor) yang terbaik. Begitu juga dengan pandangan yang dikemukakan oleh informan PEKTA. Informan (A2) berpandangan: “Masa 3 jam sangat sesuai kerana bakal haji rata-ratanya doh berumur, tak leh lama sangat. Hari minggu juga sangat sesuai untuk yang bekerja”.

Pandangan pengkaji juga dapat merasakan bahawa tempoh antara 2 jam setengah hingga 3 jam adalah tempoh yang amat sesuai dengan situasi peserta KAH, ditambah dengan faktor usia, kedudukan bersila dalam ruang solat, kepelbagaian tahap penguasaan dan lain-lain. Pembelajaran andragogi wajar amat dititik beratkan dalam KAH kerana sedia maklum akan status dan kedudukan peserta dari aspek usia, kesihatan, status pendidikan, tahap professional dan sebagainya. Pengkursorus sentiasa berada dalam dilema antara memberikan masa lebih untuk bertenang dan beristirahat dengan menyelesaikan sukatan modul KAH. Begitu juga dilema dalam menyampaikan kursus antara golongan yang lambat dengan yang cepat dalam memahami satu-satu isu yang disampaikan.

4) Lokasi / Tempat KAH

Ada sedikit perbezaan pandangan dikemukakan, ada yang menyokong untuk diadakan di masjid, namun ada juga yang mengesyorkan di sebaliknya. Tempat kursus memang sesuai diadakan di masjid terutama disebabkan beberapa perkara lain yang boleh dimanfaatkan seperti beriktikaf. Walau bagaimanapun, ada yang mencadangkan agar dilakukan di tempat yang lebih khusus seperti dewan atau bilik seminar kerana kursus di dewan solat akan menimbulkan masalah kepada wanita yang uzur. Begitu juga dewan solat tidak mempunyai kerusi dan meja bagi mengatasi persoalan lenguh-lenguh sendi dan sakit belakang apabila duduk bersila dalam tempoh masa yang agak panjang. Jika boleh berada di atas kerusi dan meja maka peserta lebih selesa belajar, dan boleh menumpu perhatian yang lebih terhadap kefahaman penyampaian kursus. Begitu juga

jika ada kudapan, maka untuk makan minum di ruang solat tidak menampakkan kesesuaian. Informan pengkursor juga berpandangan sedemikian, masjid memang sesuai, tetapi sekiranya dapat diadakan dalam dewan khusus (sama ada dewan di masjid atau di luar) yang dilengkapi dengan kerusi dan meja adalah lebih memberi keselesaan kepada peserta.

Informan (A6) yang bersetuju diadakan di masjid berasaskan kepada nilai tambah ibadat yang mereka boleh lakukan di samping berkursus: *“doh sesuai doh dalam dewan solat masjid nih, sebelum masa kursus mula, kami boleh dulu solat tahiyatul masjid, solat sunat dhuha dan niat iktikaf atas masjid, semua tuh dapat pahala...”* Namun informan (A4) berpandangan: *“Tempat yang disediakan sesuai, tapi lebih selesa lagi kalau ada sediakan kerusi kepada peserta.”*

Informan (A2) mewakili rata-rata informan lain yang berpandangan hampir sama: *“Pada pendapat saya laa, memang sesuai doh diadakan kursus di masjid, di samping dapat ilmu mengenai haji, boleh gak pahala iktikaf. Sepanjang 6 tahun berkursus semua peserta akan duduk bersila. Tapi ada orang ada masalah tak leh duduk, biasanya disediakan kerusi. Ni sebab ramai peserta hok mari warga emas, doh laa masa kursus pun agak lama. Jadi saya mencadangkan pada masa yang akan datang lebih baik disediakan kerusi dan meja untuk memberi keselesaan kepada peserta. Peserta juga akan dapat memberi lebih tumpuan dan kefahaman.”*

Informan (A1) berpandangan sedemikian juga: *“Memang tidak dapat dinafikan, kursus bermeja dan berkerusi lebih selesa, kurang kebas dan lenguh... Saya perati (lihat) selama 8 tahun berkursus, jemaah berebut-rebut kerusi kat masjid untuk nak bersandar, tapi tak sapa (sampai) 10 yg disediakan. Ia sangat membantu mengurangkan lenguh belakang dan pinggang.”* Informan (B4) menyokong pandangan kebanyakan informan lain: *“Tempat. lebih sesuai jika ada meja dan kerusi. Doh laa ruang masjid besar ... TV lak kecik ... banyak jemaah lebih suka cari dinding untuk bersandar. Masjid lak terhad untuk mereka yang suci dari hadas besar sajo.”*

Pengkaji mendapati rata-rata bersetuju ruang solat dijadikan sebagai tempat kursus berasaskan kepada beberapa kepentingan dari

aspek ibadat dan ganjaran pahala. Namun jika diberikan pilihan, kebanyakannya lebih menyukai dewan/bilik khusus untuk berkursus. Berdasarkan pengalaman, pengkaji juga dapat merasai keselesaan peserta lebih berorientasikan tempat yang mempunyai kemudahan untuk berkursus dalam jangka masa yang agak panjang seperti kemudahan kerusi dan meja. Bahkan juga menjadi keselesaan kepada pengkursus apabila melihat peserta berada dalam keadaan bersedia untuk berkursus, bukan seperti mana keberadaan untuk mendengar tazkirah, kuliah subuh atau maghrib. Ini kerana KAH ada modul, sukatan, slaid, nota dan selainnya seperti aktiviti demonstrasi, simulasi dan penayangan bahan-bahan audio visual.

5) Penyampaian Pengkursus KAH

Rata-rata informan mengakui bahawa pengkursus KAH mempunyai pengetahuan dan kemahiran dalam penyampaian. Pengkursus bersifat terbuka untuk menerima soalan daripada peserta dan dapat memberikan jawapan dengan baik terhadap soalan yang diajukan kepada mereka. Namun ada juga pengkursus yang dilihat kurang berpengalaman dalam pelaksanaan ibadat haji dan umrah secara praktikalnya. Ini berkemungkinan ada kalangan pengkursus yang masih belum mempunyai pengalaman bertugas semasa di Tanah Suci. Ada juga informan yang mencadangkan agar pengkursus lebih bersifat santai dan banyak melakukan demonstrasi dan praktikal, berbanding teori. Begitu juga ada saranan informan peserta agar dipertingkatkan kemahiran para pembimbing dalam teknologi digital agar penyampaian lebih menarik.

Informan (A8) mengemukakan cadangan: *“Pembimbing kalau boleh hendaklah yang terlatih dan yang kerek (kerap) bertugas di Makkah bersama jemaah haji, kerana kito nak pengalaman itu hok pentingnya.”* Informan (A7) juga berpandangan sedemikian: *“Pengkursus sangat membantu walau ada yang masih memerlukan tunjuk ajar dari pembimbing yang lebih berpengalaman.”* Informan (A3) pula ada menyatakan : *“Penyampaian nak ko yang terlatih, ado sifat dua hala... ada soal jawab. Perlu orang tempatan supaya mudoh faham dan keno guno bahasa tempatan.”* Respons informan (A4) pula sangat positif terhadap pengkursus: *“Pembimbing KAH menunjukkan penyampaian*

yang terlatih dan mudah difahami. Aspek komunikasi dilihat berkesan kerana terdapat interaksi dua hala antara pembimbing dan peserta. Bahasa yang digunakan jelas, mudah dan sesuai dengan tahap kefahaman peserta. Cadangan saya pembimbing kenalah kekal gaya penyampaian yang santai beserta praktikal untuk menarik minat peserta". Informan (B1) pula menyokong kebanyakan pandangan informan peserta: *"Rata-rata pembimbing sudah berpengalaman. perlu juga didedahkan dengan maklumat terkini dan resolusi Muzakarah Haji Kebangsaan demi menyelaraskan semua kursus."*

Kenyataan sokongan kepada data ini dapat dilihat pada kajian Amran, et al. (2018) yang mendapati pengkursor menggunakan kaedah pengajaran bersesuaian dengan orang awam yang mempunyai pelbagai latar belakang iaitu kaedah syarahan, kuliah, penerangan, bercerita, dialog, perbincangan, soal jawab, tunjuk cara, demonstrasi dan simulasi. Manakala kajian yang dibuat oleh Syed Abdul Aziz, et al. (2014) mendapati sebanyak 73.1% jemaah haji menyatakan cemerlang terhadap ceramah yang disampaikan oleh pengkursor KAH.

6) Penggunaan bahan bantu KAH

Kebanyakannya bersetuju dengan bahan bantu terutama slaid (info grafik) persembahan (yang disediakan oleh pihak bimbingan TH) yang digunakan dalam KAH. Di samping itu ada nilai tambah kerana terdapat pengkursor yang menggunakan bahan-bahan mautud yang disediakan sendiri semasa kursus berjalan. Slaid persembahan yang digunakan menarik, ringkas dan padat. Walau bagaimanapun, terdapat setengah informan yang mengadu tentang penggunaan alat mikrofon dan speaker yang berfungsi dengan agak minimum. Layar screen pula terlalu kecil saiznya berbanding ruang dewan solat yang luas, begitu juga pancaran pantulannya yang kurang jelas, ditambah dengan tiada impak suara (audio visual) jika ingin digunakan oleh pengkursor.

Namun dengan adanya buku nota yang disediakan amat bermafaat kerana peserta boleh menumpukan perhatian semasa penerangan disampaikan dalam kursus dan boleh menjadi rujukan di rumah masing-masing. Cuma terkadang buku nota agak lambat diedar kepada

peserta dan hanya peserta terpilih sahaja yang dibekalkankan secara percuma. Rata-rata informan inginkan bahan bantu mencukupi dan berfungsi dengan baik semasa pengajaran kursus berlangsung. Peserta juga mencadangkan agar diperbanyakkan item dan bahan audio visual khususnya untuk menampakkan kepraktikalan ibadat di Tanah Suci. Ada dalam kalangan informan pengkursus yang mengakui tentang kekurangan bahan bantu selain slaid pembentangan, terkadang tidak disediakan replika kaabah untuk amali. Alatan audio visual agak lemah bahkan tidak dapat dilakukan atas factor tiada kelengkapan tersebut, kalau ada pun hanya di masjid-masjid tertentu sahaja, bahkan di setengah masjid penggunaan mikrofon dan speaker pun masih ada yang kurang berfungsi.

Aspek penggunaan teknologi digital pula, rata-rata KAH menggunakan slaid yang dipancarkan ke layar (*screen*). Cuma ia banyak bergantung kepada kemudahan prasarana di sesebuah masjid yang dijadikan tempat kursus. Ada layar yang agak lama, kabur dan tidak jelas, ada layar atau screen TV yang terlalu kecil berbanding dewan solat yang luas, tidak boleh menggunakan internet secara langsung, *projector* yang digunakan tidak dapat memberikan imej yang jelas. Situasi ini menyebabkan pengkursus tidak banyak yang menggunakan persembahan audio visual dalam persembahan mereka walaupun mempunyai bahannya.

Banyak peserta yang menyokong penggunaan bahan bantu semasa kursus berlangsung bahkan perlu menjadi satu kemestian, antaranya informan (A6) mengatakan: *“untuk topik-topik tertentu, saya rasa perlu sangat guno, supaya bakal-bakal haji boleh bayangkan dan lebih faham lagi”* Pandangan informan (A8) juga menjelaskan: *“BBM yang digunakan hendaklah dipertingkatkan lagi dan dicadangkan menggunakan tayangan, untuk peserta lebih jelas melihat apa yg berlaku, yang salah dan yang betul.”* Informan (A4) juga memberikan saranan yang sama: *“Guno bahan bantu serupo (seperti) slaid dan buku modul boleh bagi kefahaman yang jelas ko (kepada) peserta, kalau nak molek lagi banyakkkan bahan visual serupo video praktikal ibadat dan boleh tingkatkan kemahiran pembimbing kito dalam teknologi digital.”*

Sebenarnya keperluan tajuk-tajuk KAH untuk dipersembahkan dalam keadaan yang menyerupai keadaan sebenar di Tanah Suci

amat diperlukan. Persembahan pembentangan seumpama ini sudah perlu digarapkan bagi meningkatkan kefahaman jemaah. Justeru persembahan yang lebih bermaya seperti menggunakan elemen-elemen bahan bantu video, protaip, simulasi dan sebagainya sepatutnya sudah menjadi keutamaan dalam KAH. Kajian Syed Abdul Aziz et.al (2014) menunjukkan jemaah haji yang telah berada di tanah suci masih mengemukakan banyak persoalan mengenai rukun dan wajib haji walaupun ia telah diajar semasa kursus di tanah air. Dapat disimpulkan bahawa pemahaman jemaah haji Malaysia dalam pelaksanaan ibadat haji masih lagi belum memuaskan disebabkan mereka tidak mendapat gambaran yang jelas mengenai pelaksanaan ibadat tersebut.

Informan (A2) pula mengadu hal yang berkaitan penyediaan bahan bantu seperti alatan siaraya dan alatan audio visual yang perlu dimantapkan lagi bagi memberi impak yang berkesan kepada peserta KAH: *“PA sistem perlu mantap laa, semua screen TV perlu berfungsi sebab kadang-kadang screen TV di depan sajo yang on. Bahan-bahan ko (kepada) peserta pulok, serupo (seperti) doa-doa minta peserta download sendiri dalam telefon masing-masing.”* Ada juga cadangan yang agak terkehadapan diberikan oleh setengah informan. Informan (A7): *“Cadangan saya diadakan sesi zoom in dengan peserta terpilih. Contohnya sesi couching seminggu/sebulan sekali bersama ustaz/ustazah berpengalaman bagi menjawab setiap persoalan yang masih belum difahami. Ujian/peperiksaan untuk melihat pemahaman bagi modul yang diajar setiap minggu perlu jugak ada.”*

Kebanyakan informan pengkursus (B1-B7) juga turut memberikan pandangan yang positif tentang penggunaan bahan bantu semasa kursus, antaranya kata-kata informan (B4): *“Penggunaan teknologi terkini memang perlu, sekurang-kurangnya video tentang suasana kat sana diperbanyakkan.”* Informan (B5) mengemukakan saranan: *“BBM sudah bersesuaian dah, cuma pastikan screen lebih besar untuk setiap masjid agar nampak lebih jelas. Penggunaan smart TV yang bersaiz kecil tidak sesuai untuk keluasan masjid.”* Informan (B2) pula mengesyorkan agar bahan bantu KAH perlu dimasukkan elemen kecerdasan buatan, katanya: *“Selitkan beberapa info berkaitan ibadat haji dengan menggunakan teknologi AI semasa kursus KAH.”* Informan (B3) juga memberikan saranan untuk menerapkan elemen kecerdasan

buatan dalam pembentangan KAH: *“Muqaddimah KAH setiap minggu 1-10, dalam masa 5-7 minit, promosi iklan AI (orang betul/kartun) secubit pengalaman yang belum dan yang dah balik haji, kot... pasal menabung di TH ker, atau lain2 ikut kesesuaian. Minggu 2 boleh wat kartun (karikatur) tentang falsafah...minggu 10 tentang kartun perjalanan umrah atau tawaf wada’.. buat kartun tuu...ni semua nok wat menarik perhatian jemaah laa”*.

Informan	Pandangan
B4	Penggunaan teknologi terkini perlu, contohnya video yang memperlihatkan situasi ibadat semasa dilaksanakan di sana.
B5	BBM bersesuaian, cuma perlu dipastikan screen lebih besar agar nampak lebih jelas. Penggunaan smart TV yang bersaiz kecil tidak sesuai untuk keluasan masjid.
B2	Beberapa info berkaitan ibadat haji perlu menggunakan teknologi AI semasa kursus berlangsung.
B3	Semasa muqaddimah KAH setiap minggu 1-10, dalam masa 5-7 minit, promosi iklan AI (orang betul/kartun) yang memaparkan pengalaman yang belum menunaikan haji atau yang telah menunaikannya, atau pasal menabung di TH, juga kartun (karikatur) tentang falsafah, tentang kartun perjalanan umrah atau tawaf wada’.

Jadual 2: Pandangan Informan Berkenaan Penggunaan Bahan Bantu Dalam KAH

Dapatan ini juga bersamaan dan bertepatan dengan kajian Syed Abdul Aziz, et.al (2014), yang menyimpulkan bahawa pemahaman jemaah haji dalam pelaksanaan ibadat haji masih lagi belum memuaskan disebabkan mereka tidak mendapat gambaran yang jelas mengenai pelaksanaan ibadat tersebut. Oleh itu, pendekatan visual haji dalam kalangan jemaah haji adalah pendekatan baharu untuk memberi gambaran sebenar mengenai pelaksanaan ibadat tersebut. Kajian ini juga menegaskan bahawa pendekatan visual terhadap pembelajaran haji melalui menggunakan perisian dan peralatan elektronik, model-model bersifat prototaip seperti simulasi 3D ibadat tawaf, melontar dan lain-lain. Kajian mendapati jemaah haji menyatakan sokongan sangat bersetuju terhadap pembelajaran seumpama ini.

5. DAPATAN KAJIAN DAN CADANGAN

Kajian mendapati bahawa kursus ini memberikan impak yang begitu besar terhadap bakal haji dari aspek pengetahuan terhadap ibadat yang akan dilaksanakan, kekuatan dari aspek ilmu dan penyampaian, serta komitmen yang tinggi daripada bahagian bimbingan *TH*. Rata-rata dalam kalangan peserta kursus KAH dan pengkursus yang terlibat menyampaikan KAH ini mempunyai pandangan dan persepsi yang amat positif terhadap pelaksanaan kursus ini. Antara tema rumusan yang dapat dihasil melalui analisis kajian ini adalah seperti berikut:

1. KAH memberikan impak yang besar kepada pengetahuan dan kemahiran bagi bakal jemaah haji untuk mendalami hal ehwal peribadatan haji dan umrah. Peserta memberikan harapan yang tinggi terhadap penganjuran KAH sebagai satu kursus yang memberikan manfaat yang besar kepada bakal jemaah haji. KAH memang mendapat sambutan yang menggalakkan daripada para peserta kursus. Penyertaan ini bukan sahaja dalam kalangan peserta yang mendapat jemputan kursus atau jemaah terpilih untuk tahun semasa, bahkan juga daripada peserta yang belum pasti status giliran haji mereka. Bahkan ramai dalam kalangan peserta yang telah berkali-kali menghadiri KAH (Rujuk informan A1 telah menghadiri KAH selama 8 tahun, dan informan A2 telah menghadiri KAH selama 6 tahun).
2. KAH mempunyai modul dan isi kandungan yang sesuai dan mencukupi untuk persediaan bakal jemaah haji menunaikan ibadat haji mereka dengan sempurna. Tempoh masa yang diperuntukkan untuk menyelesaikan modul selama 11 minggu (termasuk amali) bersesuaian, begitu juga dengan peruntukan 3 jam setiap kali pertemuan di setiap minggu.
3. Peserta KAH berpuas hati dengan bentuk penyampaian yang dilakukan oleh pengkursus KAH (PEKTA), penyampaian spontan, mudah difahami, banyak menggunakan bahasa tempatan, ada sedikit unsur-unsur jenaka, dan melayani serta menjawab semua persoalan yang dikemukakan dengan tepat.

4. Peserta berpuas hati dengan penggunaan bahan bantu terutama slaid info grafik pembentangan yang digunakan dalam KAH, memudahkan kefahaman mereka semasa penjelasan yang diberikan. Begitu juga dengan buku nota yang bercetak amat memberikan impak yang besar kepada mereka khususnya semasa kursus berlangsung dan untuk proses ulang kaji (*murajaah*).

Namun terdapat beberapa aspek yang boleh diberikan nilai tambah terhadap pelaksanaannya sesuai dengan tahap bimbingan era kecerdasan buatan masa kini. Berdasarkan analisis dokumen, pengalaman pengkaji, dan hasil temu bual yang dijalankan bersama peserta dan pengkursor KAH (PEKTA), kajian ini memaparkan beberapa cadangan agar KAH dapat ditampilkan dengan lebih bertenaga, berdaya saing dan selari dengan era kecerdasan buatan. Pelaksanaan cadangan ini mengharapakan KAH dapat dinaiktarafkan sebagai kursus yang bersifat eksklusif dan dapat meraih penjenamaan bertaraf dunia. Cadangan tersebut seperti berikut:

1. Jumlah peserta KAH dalam satu-satu pusat kursus boleh difikirkan kembali untuk diminimumkan kepadatannya. Kebiasaannya di satu-satu pusat KAH di negeri Kelantan, khususnya di daerah Kota Bharu, kapasiti peserta kursus antara 200 hingga 600 orang peserta. Di pusat KAH tempat pengkaji sendiri, peserta yang hadir adalah antara 500-600 orang. Maka dicadangkan pusat-pusat yang terlalu padat dipecahkan kepada beberapa pusat baharu yang lain. Prosedur jemputan peserta KAH sama ada yang terpilih ataupun awam, dan prosedur kehadiran peserta perlu dilaksanakan dengan lebih bersistematik.
2. Modul KAH boleh diperincikan lagi untuk merangkumi aspek-aspek yang ada kaitan rapat dengan ibadat haji dan umrah seperti bersuci, wuduk dan solat. Walaupun telah didapati beberapa elemen yang berkaitan dengan item ini dalam modul terkini, tetapi agak terhad. Modul juga perlu menyetengahkan item-item yang berkaitan dengan penggunaan bahasa dan budaya Arab.
3. Tempoh masa yang diperuntukkan untuk KAH selama 2 jam setengah hingga 3 jam setiap kali pertemuan dianggap sesuai, namun sekiranya diperlukan pertambahan masa terutama jika

diambil kira dari aspek penambahan tajuk-tajuk tertentu (seperti yang dicadangkan), maka tempoh 11 minggu (termasuk amali) itu boleh dilanjutkan 1-3 minggu lagi. Jika dilihat kepada modul KAH yang telah berjalan sekian lama sebelum ini pun, tajuk-tajuk untuk ibadat disediakan sebanyak 15 minggu (Rujuk Nota KAH yang telah diluluskan oleh Jawatan Kuasa Penasihat Ibadat Haji (TH-JAKIM) dalam mesyuarat bil. 3/1436H pada 14 Mei 2015, namun modul ibadat ini telah diperkecilkan kepada 10 minggu dan diluluskan dalam bengkel semakan buku nota Kursus Asas Haji pada 4 September 2023). Jika tidak ingin berlaku penambahan minggu, maka masa bagi setiap kali pertemuan boleh dijadikan 4 jam setiap kali pertemuan. Namun tempoh kursus selama 4 jam ini mungkin perlu difikirkan secara lebih praktikal, kerana peserta yang rata-rata warga emas yang memerlukan kaedah pembelajaran andragogi, faktor tahap penguasaan peserta yang berbeza, ditambah pula dengan suasana keberadaan dalam kursus yang diadakan dalam kedudukan bersila, bukan berkerusi dan bermeja.

4. Tempat kursus KAH yang dilakukan di masjid (khususnya di dewan solat), walaupun ada kemanfaatan lain (seperti disebut oleh informan), tetapi dikira sudah tidak sesuai. Antara beberapa faktor ketidaksesuaian ialah status keberadaan wanita uzur, tiada kemudahan kerusi dan meja, dan kesukaran dan halangan untuk menggunakan audio visual yang terbaik. Banyak respons yang inginkan agar kursus dijalankan dalam sebuah dewan atau bilik seminar dan seumpamanya agar kursus dapat berlangsung secara lebih formal atas rasional penyelesaian, pemokusian dan kefahaman terhadap kursus.
5. Penggunaan bahan bantu dan teknologi dalam KAH perlu diperkasakan lagi selari dengan era kecerdasan buatan masa kini. Penyediaan buku nota untuk peserta perlu disediakan dalam format yang lebih efisien, standard, *smart*, dan menjimatkan untuk kegunaan mereka sepanjang kursus dan selepasnya. Walaupun slaid secara digital telah disediakan dalam web dan dapat dimuat turunkan, namun tidak dapat dinafikan keperluan kepada bahan bercetak masih relevan terutama faktor peserta yang telah terbiasa dengan bahan tersebut.

6. Penyampaian dan penerangan perlu disusuli dengan elemen demonstrasi, simulasi, dan ilustrasi sama ada ditayangkan dalam bentuk kejadian sebenar atau lakonan atau melalui gambaran sebenar (atau karikatur) yang boleh menarik perhatian peserta kursus dan meningkatkan kefahaman mereka. Sebagai makluman, semua item tersebut dengan mudah dapat disediakan pada era kecerdasan buatan masa kini seperti menggunakan bantuan ChatGPT dan sebagainya. Satu kumpulan teknikal yang mempunyai kepakaran tinggi dalam teknologi kecerdasan buatan perlu dibentuk untuk penyediaan dan kawal selia bahan bantu yang akan digunakan dalam kursus. Tambahan pula, jemaah haji kini perlu terlatih dengan penggunaan pelbagai aplikasi terkini dan boleh dianggap sebagai satu keperluan yang mendesak dalam urusan haji sama ada di tanah air atau di Arab Saudi seperti penggunaan *MyBorderPass*, *Saudi Visa Bio*, *Nusuk*, *Thhujaj* dan lain-lain yang perlu dimaklumkan kepada jemaah haji.

6. IMPLIKASI CADANGAN

Cadangan penambahbaikan ini bertujuan menampakkan lagi nilai keklusifan dan penjenamaan KAH sebagai satu-satu platform yang amat rasional untuk diterapkan kepada bakal-bakal haji di era kecerdasan buatan masa kini. Sudah pasti apabila tindakan diambil terhadap cadangan yang dikemukakan, maka pasti akan menyusul implikasi yang akan dihadapi oleh pihak penganjur dan selainnya. Pihak *TH* sebagai penganjur utama KAH merupakan pihak yang akan berhadapan dengan implikasi tersebut terutama dari aspek perancangan dan penyediaan kos peruntukan tambahan hasil daripada penjenamaan KAH ini.

Antara item yang akan melibatkan tambahan kos peruntukan tersebut seperti penyediaan dewan kursus lebih formal, dilengkapi dengan sistem audio visual yang terkini sebagai tempat kursus, jika tiada kemudahan tersebut di masjid yang menjadi pusat KAH. Juga dengan penyediaan buku nota standard, slaid info grafik, klip video, urusan grafik untuk demonstrasi dan simulasi dan sebagainya. Nota-nota KAH perlu ditonjolkan secara lebih berkarismatik sebagai sebuah buku rasmi yang dapat digunakan bukan hanya semasa kursus berlangsung, bahkan menjadi rujukan sepanjang masa dalam ibadat haji, bahkan semasa peserta

berada di Tanah Suci. Sebenarnya kos percetakannya boleh dijimatkan jika tidak melibatkan banyak halaman seperti buku nota KAH yang sedia ada kini. Nota KAH perlu diubah menjadi satu buku yang lengkap dengan modul kursus, bukan dengan hanya percetakan slaid persembahan yang digunakan oleh pengkursor (seperti yang sedia ada sejak mula dicetak hingga kini). Pusat-pusat KAH yang agak padat kapasiti pesertanya (antara 300-600 orang atau ke atas) apabila diminimumkan akan mewujudkan beberapa pusat kursus yang baharu, dan juga melibatkan pengambilan pengkursor baharu (dalam kalangan PEKTA). Begitu juga dengan cadangan pertambahan bilangan kursus antara 1-3 kali pertemuan lagi. Boleh dikatakan semua tindakan yang akan diambil terhadap cadangan kajian, akan mendatangkan implikasi terhadap pihak pengurusan seperti pertambahan kos peruntukan untuk pelaksanaan KAH di seluruh negara.

Walau apa pun implikasi yang perlu dihadapi termasuk kenaikan kos peruntukan dan sebagainya, KAH tetap perlu mengorak langkah drastik merealisasikan kecemerlangannya dalam misi mengutamakan kebajikan jemaah haji, kerana kebajikan dalam bentuk menyalurkan ilmu pengetahuan berkaitan ibadat haji dan umrah kepada bakal jemaah haji sepatutnya menjadi satu kemestian. KAH dalam masa yang sama juga perlu menyediakan kursus yang memperolehi piawaian yang berjenama tinggi serta mendapat pengiktirafan dari pelbagai pihak.

7. RUMUSAN

KAH telah menjadi satu jenama kursus yang telah bermula dan dikenali sejak beberapa dekad lamanya sebagai satu platform terunggul untuk bimbingan dan latihan bakal-bakal haji Malaysia. Apa sahaja bentuk implikasi untuk tindakan penambahbaikan perlu dirancang dan dilaksanakan jua demi penjenamaan KAH agar lebih bersifat eksklusif, berinovatif dan kreatif, sesuai dengan keberadaannya di era kecerdasan buatan masa kini. Tambahan pula, kebajikan jemaah haji termasuk persiapan jemaah haji sebelum keberangkatan dan semasa di Tanah Suci adalah menjadi tonggak utama penubuhan TH. Dalam web rasmi TH (<https://www.tabunghaji.gov.my>) dinyatakan bahawa “Lembaga Tabung Haji (TH) merupakan sebuah institusi Islam yang sentiasa berusaha untuk menyediakan pelbagai kemudahan secara komprehensif dan sistematik demi kebajikan jemaah haji Malaysia”.

Perlu juga diingatkan, kajian tinjauan awal ini menghasilkan dapatan kajian yang menunjukkan kepada objektif kajian dalam skop yang agak terhad. Dapatan ini walaupun berkemungkinan bukan bersifat menyeluruh, namun paling tidak ia dapat memperihalkan kedudukan pelaksanaan kursus di keseluruhan pusat KAH. Walau bagaimana pun, kajian ini dapat memberikan dapatan yang agak maksimum kerana mempunyai kesamaan objek/subjek yakni aspek peserta KAH, tempoh masa, tempat kursus, modul, pengkursus dan bahan bantu. Semua perkara ini merupakan item-item yang sama di semua pusat kursus di seluruh negara. Harapannya ia memberikan cetusan dan sumbangan kepada kemunculan kajian susulan berikutnya untuk kebaikan KAH.

Sedia maklum bahawa *TH* yang telah berjaya mendapat pengiktirafan dunia sebagai model pengurusan haji yang inovatif, bahkan telah mendapat pelbagai anugerah tertinggi dari pihak Kerajaan Arab Saudi, diharapkan juga dapat memperkasakan lagi KAH sebagai platform bimbingan haji bersifat eksklusif dalam era kecerdasan buatan masa kini, justeru penjenamaannya juga diharapkan mendapat penarafan bertaraf dunia. Moga KAH menyantuni jemaah haji Malaysia dari mula mereka berkursus haji, semasa melaksanakan haji, dan selepas kepulangan haji; berangkat dengan kefahaman, beramal dengan pelaksanaan, dan kembali dengan penghayatan.

8. PENGHARGAAN

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**THE IMPLEMENTATION OF BADAL HAJJ: CONTEMPORARY
ISSUES AND PROPOSED RESOLUTIONS**
**PELAKSANAAN BADAL HAJI: ISU KONTEMPORARI
DAN PENYELESAIANNYA**

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ABSTRACT

The implementation of *Badal Hajj* constitutes a legal concession (*rukhsah*) in Islamic law, permitting the performance of Hajj on behalf of individuals who have passed away or are permanently incapacitated and thus unable to fulfil the obligation of Hajj. However, in contemporary practice, its implementation faces various challenges related to the integrity of

executors, procedural transparency, and weaknesses in enforcement and monitoring mechanisms. This study aims to examine the key issues arising in the implementation of *Badal Hajj* and to propose a more systematic and integrity-driven framework for its execution. This research adopts a qualitative approach through in-depth interviews with seven informants who possess direct experience and involvement in the implementation of *Badal Hajj*, including former students of Umm al-Qurā University, Malaysian Hajj personnel, and individual executors. The data collected were analysed using thematic analysis. The findings identify four principal issues in the current implementation of *Badal Hajj*: (i) a crisis of trust concerning the integrity and qualifications of executors, (ii) remuneration rates that are inconsistent with the actual cost of Hajj, (iii) exploitation and fraud through unrealistically low pricing and the involvement of non-transparent intermediaries, and (iv) the absence of structured regulation and systematic monitoring by authoritative bodies. Furthermore, the study reveals differing perceptions regarding the backgrounds of *Badal Hajj* executors: executors from Indonesia are often associated with doubts about proof of performance and potential fraud. At the same time, those from Patani are perceived as more trustworthy by some respondents due to their religious education and closer cultural ties with Malaysian society. Based on these findings, a proposed framework for implementing *Badal Hajj* is developed, emphasising three core elements: validity, transparency, and accountability. The element of validity refers to the establishment of clear criteria for executors, including adequate knowledge of Hajj rituals and their prior completion of Hajj. Transparency involves disclosing information on execution quotas, direct access between the principal and the executor, and the mandatory documentation of the essential rites of Hajj. Meanwhile, accountability requires the establishment of formal regulations, a centralised registration system for executors, and audit and monitoring mechanisms by authoritative institutions such as Tabung Haji and religious bodies. In conclusion, improvements to the *Badal Hajj* implementation system are essential to ensure this act of worship is performed in a valid, transparent, and accountable manner, while safeguarding the public from any forms of misconduct and exploitation.

Keywords: *Badal Hajj*, Trust, *Fiqh al-'Ibadat*, Integrity, Religious Exploitation

ABSTRAK

Pelaksanaan badal haji merupakan satu bentuk rukhsah syarak yang dibenarkan bagi individu yang meninggal dunia atau mengalami keuzuran berterusan sehingga tidak mampu menunaikan ibadah haji. Walau bagaimanapun, dalam realiti semasa pelaksanaannya berdepan dengan pelbagai cabaran yang berkaitan dengan integriti pelaksana, ketelusan proses, serta kelemahan aspek penguatkuasaan dan pemantauan. Kajian ini bertujuan menilai isu-isu utama yang timbul dalam pelaksanaan badal haji serta mengemukakan cadangan kerangka pelaksanaan yang lebih sistematik dan berintegriti. Kajian ini menggunakan pendekatan kualitatif melalui temu bual bersama tujuh orang informan yang mempunyai pengalaman dan penglibatan langsung dalam pelaksanaan badal haji, termasuk bekas pelajar Universiti Umm al-Qurā, petugas haji Malaysia, serta pelaksana badal haji secara individu. Data yang diperolehi dianalisis menggunakan kaedah analisis tematik. Dapatan kajian mengenal pasti empat isu utama dalam pelaksanaan badal haji semasa, iaitu: (i) krisis kepercayaan terhadap amanah dan kelayakan pelaksana, (ii) kadar upah yang tidak sejajar dengan realiti kos haji semasa, (iii) eksploitasi serta penipuan melalui tawaran harga yang terlalu rendah dan penglibatan agen perantara yang tidak telus, dan (iv) ketiadaan regulasi serta pemantauan yang tersusun oleh pihak berautoriti. Selain itu, dapatan kajian turut menunjukkan wujudnya persepsi berbeza terhadap latar belakang pelaksana badal haji, di mana pelaksana dari Indonesia sering dikaitkan dengan keraguan terhadap bukti pelaksanaan dan kemungkinan penipuan, manakala pelaksana dari Patani dilihat lebih dipercayai oleh sebahagian responden kerana faktor latar belakang pendidikan agama dan hubungan budaya yang lebih rapat dengan masyarakat Malaysia. Berdasarkan dapatan kajian, satu kerangka pelaksanaan badal haji dicadangkan yang menekankan tiga elemen utama, iaitu keabsahan, ketelusan dan akauntabiliti. Elemen keabsahan merujuk kepada penetapan kriteria pelaksana yang sah, berpengetahuan dalam manasik haji, serta telah menunaikan haji bagi dirinya sendiri. Elemen ketelusan pula melibatkan pendedahan maklumat berkaitan kuota pelaksanaan, akses langsung antara perwakilan dan pelaksana, serta kewajipan dokumentasi terhadap pelaksanaan rukun dan wajib haji. Sementara itu, elemen akauntabiliti menuntut kewujudan regulasi rasmi, sistem pendaftaran pelaksana secara berpusat, serta mekanisme audit dan pemantauan oleh pihak berautoriti seperti Tabung Haji dan institusi agama. Kesimpulannya, penambahbaikan terhadap sistem pelaksanaan

badal haji amat diperlukan bagi memastikan ibadah ini dilaksanakan secara sah, telus dan berintegriti, di samping melindungi masyarakat daripada sebarang bentuk penyelewengan dan eksploitasi.

Kata kunci: Badal Haji, Amanah, Fiqh Ibadah, Integriti, Eksploitasi Agama

1. PENDAHULUAN

Ibadah haji merupakan rukun Islam kelima yang diwajibkan sekali seumur hidup ke atas setiap Muslim yang memenuhi syarat istitha'ah (kemampuan), merangkumi kesihatan fizikal, kestabilan kewangan, dan jaminan keselamatan perjalanan (al-Qaradawi, 1995). Sebagai ibadah yang menggabungkan dimensi māliyah (kewangan) dan badaniyah (fizikal), haji melambangkan kemuncak ketundukan seorang Muslim kepada Allah SWT melalui rangkaian ritual yang berpaksikan tauhid, ketaatan, kerendahan hati, dan pengorbanan diri. Walaupun kewajipan ini hanya dituntut sekali seumur hidup, realiti menunjukkan sebahagian umat Islam tidak berupaya menunaikannya akibat keuzuran berterusan, faktor usia lanjut, atau meninggal dunia sebelum sempat menunaikan ibadah tersebut.

Sebagai manifestasi prinsip al-taysir (kemudahan) dalam Syariah, hukum Islam membenarkan pelaksanaan haji melalui wakalah atau penggantian yang dikenali sebagai badal haji. Konsep ini mempunyai asas yang kukuh dalam nas-nas sahih, antaranya hadis Ibn 'Abbās RA yang diriwayatkan oleh al-Bukhārī dan Muslim mengenai seorang wanita yang menunaikan haji bagi ibunya yang telah meninggal dunia. Justeru, badal haji diiktiraf sebagai mekanisme syarak untuk memastikan mereka yang tidak mampu secara fizikal atau telah meninggal dunia tetap mendapat peluang meraih ganjaran haji melalui pelaksana yang sah dan memenuhi syarat-syarat tertentu.

Namun, dalam konteks semasa, amalan badal haji telah berubah daripada ibadah sukarela kepada suatu bentuk perkhidmatan berbayar yang dikendalikan oleh agensi, individu, atau entiti tertentu. Fenomena komersialisasi ini semakin ketara dengan wujudnya tawaran melalui media sosial dan platform digital, yang menimbulkan persoalan besar

berkaitan integriti, etika, dan ketelusan pelaksanaan. Antara isu yang muncul ialah tawaran upah pada kadar tidak munasabah, ketiadaan dokumentasi sah serta bukti pelaksanaan. Keadaan ini membuka ruang kepada penipuan, pengabaian amanah, serta eksploitasi atas nama agama. Lebih membimbangkan, dalam banyak keadaan, pewaris atau pelanggan tidak mengetahui identiti sebenar pelaksana, prosedur pelaksanaan, atau tahap pematuhan terhadap hukum syarak, sekali gus menimbulkan krisis kepercayaan dalam kalangan masyarakat Muslim. Sehubungan itu, kajian ini bertujuan menganalisis secara kritis isu-isu semasa yang timbul dalam perkhidmatan badal haji berdasarkan perspektif hukum Islam; dan mencadangkan suatu kerangka pelaksanaan badal haji yang lebih sistematik, telus dan berintegriti bagi memastikan ibadah tersebut dilaksanakan secara sah serta memelihara kepercayaan masyarakat terhadap amalan ini.

2. SOROTAN LITERATUR

Badal Haji Wajib bagi yang masih hidup

Ibadah haji merupakan salah satu daripada lima rukun Islam yang wajib ditunaikan oleh setiap Muslim yang memenuhi syarat *istitha'ah* (kemampuan). Dalam Surah Ali 'Imran ayat 97, Allah SWT berfirman:

... وَلِلَّهِ عَلَى النَّاسِ حُجُّ الْبَيْتِ مَنِ اسْتَطَاعَ إِلَيْهِ سَبِيلًا وَمَنْ كَفَرَ فَإِنَّ اللَّهَ غَنِيٌّ عَنِ الْعَالَمِينَ ﴿٩٧﴾

... Dan (di antara) kewajiban manusia terhadap Allah adalah melaksanakan haji ke Baitullah, (yaitu) bagi orang yang mampu mengadakan perjalanan ke sana. Barang siapa mengingkari (kewajiban haji), maka sesungguhnya Allah Maha Kaya (tidak memerlukan sesuatu) dari seluruh alam.

(Surah Ali 'Imran 3: 97).

Ayat ini menegaskan bahawa kemampuan (*istitha'ah*) menjadi syarat utama bagi kewajiban haji. Namun, terdapat individu yang berhadapan dengan ketidakmampuan fizikal seperti usia lanjut dan penyakit kronik yang tiada harapan sembuh, sehingga menghalang mereka daripada menunaikan ibadah secara langsung (Ibn Qudamah, 1997; An-Nawawi, 2000). Dalam situasi ini, badal haji atau haji secara wakil muncul sebagai

mekanisme penting bagi memastikan kewajipan tetap terlaksana.

Ulama sepakat bahawa individu yang masih sihat tubuh badan tidak boleh mewakilkan haji fardu kepada orang lain (al-Mawwaq, 2000; Ibn al-Mundhir, 2000; Ibn Qudāmah, 1997). Ibn Hajar al-‘Asqalānī (2019) menegaskan bahawa wakil hanya sah apabila terdapat uzur syar‘i seperti kematian atau kecacatan kekal. Oleh itu, mereka yang sakit dengan peluang sembuh, individu yang dipenjara sementara, atau fakir yang mungkin berkemampuan di masa hadapan tidak termasuk dalam keharusan ini. Prinsip asalnya ialah kewajipan haji mesti ditunaikan sendiri oleh individu yang berkemampuan.

Sebaliknya, bagi individu yang mengalami ketidakmampuan kekal seperti usia lanjut atau penyakit kronik, ulama mewajibkan pelantikan wakil sekiranya individu tersebut mempunyai kemampuan kewangan. Pandangan ini menjadi pendirian mazhab al-Syāfi‘ī (al-Nawawī, 2000; al-Sharbīnī, 2003) dan al-Ḥanbalī (Ibn Qudāmah, 1997; al-Bahūti, 2003), serta merupakan riwayat daripada Abū Ḥanīfah dengan sokongan sebahagian Ashabnya (al-Sarkhasī, 2002; al-Ḥumām, 2003). Malah, tokoh Salaf seperti ‘Alī bin Abī Ṭālib, al-Ḥasan al-Baṣrī, Sufyān al-Thawrī, dan Ibn al-Mubārak turut berpandangan demikian (al-Nawawī, 2000).

Dalam konteks fiqh, ulama mazhab Syafi‘i membahagikan individu yang tidak mampu menunaikan haji kepada dua kategori utama iaitu ketidakmampuan sementara, seperti sakit yang berpotensi sembuh atau keuzuran sementara. Dalam kes ini, individu perlu menunggu sehingga sihat untuk menunaikan haji sendiri. Kategori kedua adalah ketidakmampuan kekal, seperti usia lanjut atau penyakit kronik yang tidak mempunyai harapan sembuh. Dalam situasi ini, individu dikategorikan sebagai *ma‘dūb* dan boleh mewakilkan haji kepada orang lain (al-Nawawī, 2000). Imam al-Nawawī menyenaraikan ciri-ciri *ma‘dūb* termasuk kelemahan kekal, penyakit kronik, ketidakmampuan duduk tegak di atas tunggangan tanpa kesukaran berat, atau risiko kesihatan serius ketika menunaikan haji. Ibn Qudāmah (1997) turut menyokong perincian ini dengan menekankan bahawa halangan fizikal kekal seperti *zamānah* (kelemahan tubuh) atau usia lanjut yang uzur menjadi alasan syar‘i bagi pelaksanaan badal haji.

Ibn Ḥazm (1984) menegaskan bahawa jika seseorang mampu melantik wakil sama ada dengan upah atau secara sukarela, maka dia dianggap *mustati'*. Ibn Hajar al-ʿAsqalānī (2019) pula menekankan bahawa syarat keharusan badal haji ialah uzur kekal seperti usia tua atau penyakit kronik, manakala mereka yang berpotensi sembuh tidak dibenarkan menggunakan wakil. Amalan ini disokong oleh dalil daripada hadis sahih, antaranya hadis yang diriwayatkan oleh al-Bukhari dan Muslim:

عَنْ عَبْدِ اللَّهِ بْنِ عَبَّاسٍ، أَنَّ امْرَأَةً مِنْ خَثْعَمٍ قَالَتْ: يَا رَسُولَ اللَّهِ، إِنَّ أَبِي
أَدْرَكَهُ الْفَرِيضَةُ وَهُوَ شَيْخٌ كَبِيرٌ لَا يَسْتَطِيعُ أَنْ يَثْبُتَ عَلَى الرَّاحِلَةِ، أَفَأَحْجُّ
عَنْهُ؟ قَالَ: نَعَمْ

Dari Abdullah bin Abbas RA, seorang wanita dari Bani Khath'am berkata: "Wahai Rasulullah, ayahku telah terkena kewajiban haji, namun ia sudah tua renta dan tidak mampu duduk tegak di atas kendaraan. Bolehkah aku menghajikannya?" Nabi menjawab: "Ya, hajikanlah dia." (HR. Al-Bukhari, no. 1513; Muslim, no. 1334)

Hadis ini menunjukkan bahawa individu yang sudah diwajibkan haji tetapi mengalami ketidakmampuan fizikal secara kekal boleh dihajikan oleh orang lain. Selain itu, Hadis lain yang turut menyokong konsep badal haji ialah:

عَنْ أَبِي رَزِينٍ قَالَ: قُلْتُ: يَا رَسُولَ اللَّهِ، إِنَّ أَبِي شَيْخٌ كَبِيرٌ لَا يَسْتَطِيعُ الْحَجَّ
وَلَا الْعُمْرَةَ وَلَا الظَّعْنَ، قَالَ: حُجَّ عَنْ أَبِيكَ وَاعْتَمِرْ

"Aku berkata, 'Wahai Rasulullah, sesungguhnya ayahku sudah sangat tua, ia tidak mampu melakukan haji, umrah, atau bepergian jauh.' Maka Nabi bersabda: 'Hajikanlah dan umrahkanlah dia.'" (HR. Abu Dawud, no. 1810; At-Tirmidzi, no. 930- dinilai sahih oleh Al-Albani)

Hadis-hadis ini menjadi dasar bagi ulama dalam membolehkan individu yang mengalami ketidakmampuan kekal untuk menyempurnakan ibadah haji melalui perwakilan.

Badal Haji Wajib bagi yang telah meninggal dunia

Sesiapa yang meninggal dunia dalam keadaan belum menunaikan haji yang telah diwajibkan ke atasnya, maka kewajipan tersebut tetap kekal dalam tanggungannya. Oleh itu, haji wajib dilaksanakan bagi pihaknya melalui harta pusaka yang ditinggalkan, kerana ia dianggap sebagai “hutang” yang mesti diselesaikan terlebih dahulu sebelum pembahagian faraid. Kewajipan ini berlaku sama ada si mati pernah berwasiat atau tidak. Walau bagaimanapun, jika si mati tidak meninggalkan sebarang harta, maka tidak wajib bagi waris menunaikan haji tersebut. Namun, para ulama menyatakan bahawa adalah disunatkan bagi waris untuk menunaikan haji bagi pihak si mati sebagai bentuk kebaktian dan penghormatan terhadap tanggungjawab agama yang belum tertunai (al-Nawawī, 2000). Pandangan ini merupakan pendirian mazhab al-Syāfi‘ī (al-Nawawī, 2000), al-Ḥanābilah (al-Bahūtī, 1999), dan al-Zāhiriyyah (Ibn Ḥazm, 2001). Ia turut disokong oleh sekumpulan ulama Salaf termasuk Ibn ‘Abbās, Abū Hurayrah RA, al-Ḥasan al-Baṣrī, Ṭāwūs, al-Awzā‘ī, Sufyān al-Thawrī, Muḥammad ibn ‘Abd al-Raḥmān ibn Abī Laylā, Abū Thawr dan Ishāq ibn Rāhawayh (al-Nawawī, 2000; Ibn Ḥazm, 2001).

Dalil keharusan ini ditegaskan melalui hadis sahih, antaranya riwayat Muslim daripada ‘Abd Allah ibn Buraydah bahawa seorang wanita bertanya kepada Nabi SAW tentang ibunya yang meninggal dunia dalam keadaan masih berhutang puasa dan haji. Baginda SAW membenarkannya menunaikan kedua-duanya bagi pihak ibunya. Demikian juga hadis riwayat al-Bukhārī daripada Ibn ‘Abbās RA berkenaan seorang wanita dari suku Juhainah yang ibunya meninggal dunia sebelum sempat menunaikan haji nazar. Nabi SAW bersabda:

عن ابن عَبَّاسٍ رَضِيَ اللَّهُ عَنْهُمَا: ((أَنَّ امْرَأَةً مِنْ جُهَيْنَةَ جَاءَتْ إِلَى النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ، فَقَالَتْ: إِنَّ أُمَّي نَذَرْتُ أَنْ تَحُجَّ، فَلَمْ تَحُجَّ حَتَّى مَاتَتْ، أَفَأَحُجُّ عَنْهَا؟ قَالَ: نَعَمْ، حُجِّي عَنْهَا، أَرَأَيْتِ لَوْ كَانَ عَلَى أُمِّكَ دَيْنٌ أَكُنْتَ قَاضِيَتَهُ؟ اقْضُوا لِلَّهِ؛ فَاللَّهُ أَحَقُّ بِالْوَفَاءِ

Daripada Ibn ‘Abbās RA, beliau berkata: “Seorang wanita daripada suku Juhainah datang kepada Nabi SAW lalu berkata: ‘Sesungguhnya ibuku telah bernazar untuk menunaikan haji,

tetapi dia belum sempat menunaikannya sehingga dia meninggal dunia. Bolehkah aku menunaikan haji bagi pihaknya?’ Baginda SAW menjawab: ‘Ya, tunaikanlah haji bagi pihaknya. Bagaimana pendapatmu sekiranya ibu kamu berhutang, adakah kamu akan melunaskannya? Tunaikanlah hak Allah, kerana sesungguhnya Allah lebih berhak untuk dilunaskan hak-Nya’” (Hadith riwayat al-Bukhārī).

Meskipun hadis ini secara zahir merujuk kepada haji nazar, ulama menegaskan bahawa ia lebih utama diaplikasikan kepada haji fardu, kerana kewajipan haji fardu lebih besar kedudukannya. Di samping itu, penyamaan haji dengan hutang manusia menunjukkan bahawa kewajipan haji tidak gugur dengan kematian, sebaliknya berpindah menjadi kewajipan waris untuk menyelesaikannya daripada harta pusaka si mati (al-Shinqīṭī, 1995; al-Māwardī, 1999).

Badal Haji Sunat

Para ulama berbeza pandangan mengenai pensyariatian badal haji dalam ibadah haji sunat. Perbezaan ini lahir daripada perbincangan sama ada keharusan mewakilkan ibadah yang pada asalnya bersifat *ta‘abbudī* boleh diperluaskan kepada ibadah sunat atau hanya terhad kepada ibadah wajib. Sebahagian ulama berpendapat bahawa badal haji sunat dibenarkan seperti badal haji fardu. Pandangan ini dianggap lebih sahih dalam mazhab al-Syāfi‘ī, dengan syarat si mati mewasiatkan pelaksanaan haji sunat tersebut sebelum meninggal dunia (al-Nawawī, 2000; al-Ramli, 2021). Ia turut menjadi pendapat mazhab Ḥanafī (al-Ḥumām, 2003) dan salah satu riwayat dalam mazhab Ḥanbalī (Ibn Qudāmah, 1997; al-Mardāwī, 1998).

Namun, terdapat juga pandangan lain yang menolak secara mutlak keharusan badal haji dalam ibadah sunat. Pandangan ini dinisbahkan kepada sebahagian fuqaha mazhab Mālikī (al-Ḥaṭṭāb, 2000; al-Dardīr, 2000), salah satu riwayat dalam mazhab al-Syāfi‘ī (al-Nawawī, 2000). Hujah utama mereka ialah bahawa keharusan mewakilkan haji hanya terpakai dalam ibadah fardu kerana terdapat keperluan mendesak (*darūrah*) yang menjadikannya wajib sama ada dilakukan sendiri atau melalui wakil. Sebaliknya, ibadah haji sunat tidak mencapai tahap keperluan tersebut, justeru ia tidak boleh dilaksanakan melalui perwakilan.

Berdasarkan perbezaan ini, dapat dirumuskan bahawa keharusan badal haji sunat hanya terpakai menurut sebahagian ulama dengan syarat-syarat tertentu, manakala sebahagian lain menolaknya secara keseluruhan. Hal ini menunjukkan bahawa amalan yang wujud dalam sebahagian masyarakat masa kini yang mengambil mudah untuk mewakili ibadah haji sunat perlu diteliti semula, kerana ia tidak pernah menjadi kebiasaan dalam kalangan Salaf terdahulu dan berpotensi bercanggah dengan prinsip asal ibadah yang menuntut pelaksanaannya secara langsung.

Isu Penipuan dan Eksploitasi dalam Badal Haji

Fenomena penipuan dan eksploitasi dalam pelaksanaan badal haji semakin membimbangkan dalam konteks kontemporari, terutamanya dengan wujudnya tawaran perkhidmatan secara meluas melalui media sosial, surau, dan masjid. Realitinya, sebahagian besar tawaran tersebut menampilkan harga yang tidak munasabah, amalan pelaksanaan yang meragukan, serta manipulasi kepercayaan masyarakat terhadap tokoh agama dan simbol keagamaan. Situasi ini bukan sahaja menjejaskan kesahihan ibadah dari sudut syarak, bahkan turut menggugat kepercayaan awam terhadap integriti pelaksanaan rukun Islam kelima.

Antara modus operandi utama yang dikenal pasti ialah tawaran harga yang jauh lebih rendah daripada kos sebenar. Sinar Harian (2025) melaporkan wujudnya iklan badal haji serendah RM1,000 hingga RM3,000, sedangkan kos permit haji di Arab Saudi sahaja mencecah SR10,000 (RM11,300) tidak termasuk pengangkutan, penginapan, dan makanan (MalaysiaGazette, 2025; Tabung Haji, 2025). Tambahan pula, kos minimum bagi penduduk tempatan di Makkah juga dilaporkan sekitar SAR3,985 hingga SAR8,093, justeru tawaran di bawah RM2,000 yang tular di Malaysia jelas tidak munasabah (PPMJ, 2025). Tawaran sebegini memperlihatkan wujudnya eksploitasi terhadap ketidaktahuan masyarakat mengenai kos sebenar pelaksanaan ibadah haji.

Selain itu, terdapat amalan pelaksanaan yang tidak seimbang antara jumlah pelaksana dan bilangan peserta. Berita Harian (2024) mendedahkan kes seorang individu yang mendakwa mampu melaksanakan badal haji bagi 100 hingga 200 orang serentak dengan hanya menyebut nama mereka ketika

tawaf atau wukuf. MalaysiaGazette (2025) turut membongkar fenomena yang sama, iaitu seorang pelaksana menerima sehingga 200 upah badal haji dalam satu musim. Amalan sebegini bukan sahaja menyalahi syarat sah ibadah, bahkan mengurangkan haji kepada ritual simbolik yang tidak memenuhi tuntutan rukun dan wajibnya.

Ketiadaan bukti kukuh pelaksanaan turut menjadi ciri utama penipuan. Mangsa lazimnya hanya menerima sijil atau gambar tanpa pengesahan rasmi, bahkan rakaman yang diberikan sekadar menunjukkan pelaksana memegang plakad nama di Padang Arafah tanpa bukti pelaksanaan setiapa rukun haji (Sinar Harian, 2025; Berita RTM, 2025). Hal ini menimbulkan persoalan serius tentang integriti pelaksana dan keabsahan ibadah yang ditunaikan. Lebih membimbangkan, ada pihak yang mendakwa menggunakan khidmat petugas haji untuk melaksanakan badal haji, walhal peraturan Arab Saudi secara jelas melarang petugas berhram atau memasuki Masjidilharam ketika bertugas. Sekiranya melanggar peraturan tersebut, mereka boleh dikenakan denda atau dihantar pulang (PPMJ, 2025).

Manipulasi identiti dan simbol agama turut menjadi strategi utama dalam eksploitasi ini. Nama tokoh agama, agamawan terkenal, atau institusi kerajaan sering digunakan sebagai pelaris bagi meyakinkan pelanggan (Sinar Harian, 2025). Berita RTM (2025) menambah bahawa pemasaran pakej badal haji sering melibatkan selebriti agama, dengan berasaskan tanggapan umum bahawa golongan berstatus ustaz atau ustazah tidak mungkin menipu dalam urusan ibadah. Strategi ini berkesan mengeksploitasi kepercayaan masyarakat yang tinggi terhadap golongan agamawan.

Dimensi lain yang tidak kurang penting ialah faktor psikologi dan emosi. Rasa kasih sayang dan ikatan keluarga yang kuat mendorong waris untuk melaksanakan ibadah haji bagi pihak ahli keluarga yang uzur atau telah meninggal dunia. Sentimen ini sering dimanipulasi oleh pihak tidak bertanggungjawab dengan menawarkan pakej mampu bayar bagi “melunaskan kewajipan tertanggung” (Berita RTM, 2025). Walaupun niat pelanggan berasaskan penghormatan kepada orang tersayang, kelemahan dari segi penelitian terhadap kesahihan pakej menjadikan mereka mudah terdedah kepada penipuan.

Kajian Empirik tentang Penyimpangan Pelaksanaan Badal Haji

Kajian-kajian empirikal mutakhir turut memperlihatkan wujudnya penyimpangan serius dalam pelaksanaan badal haji, meskipun konsep asalnya diharuskan oleh syarak dengan syarat-syarat tertentu. Rahmadanil (2021), dalam kajiannya terhadap pelaksanaan badal haji oleh mahasiswa Universiti al-Azhar Mesir dan Universiti Islam Madinah, mendapati secara umum pelaksanaan tersebut menepati kehendak syarak. Namun, beliau mengesan wujudnya amalan oleh penduduk tetap (*muqimin*) di Mekah yang menyimpang daripada prinsip ibadah, antaranya tidak menyempurnakan tawaf (sekadar tiga atau empat pusingan) serta menerima upah bagi beberapa orang serentak. Fenomena ini jelas menunjukkan peralihan motivasi daripada mencari keredaan Allah SWT kepada mengejar keuntungan material, sekali gus menjejaskan kemabruran ibadah.

Kajian Nasikhin et al. (2021) di Indonesia pula mendapati peningkatan permintaan badal haji tanpa adanya regulasi yang jelas mengundang risiko ketidakseimbangan antara jumlah pelaksana dan peserta. Hal ini bercanggah dengan garis panduan fiqh yang digariskan oleh Imam al-Nawawī (2000), yang menetapkan empat syarat asas bagi pelaksana badal haji: (i) beragama Islam, (ii) telah menunaikan haji untuk dirinya sendiri, (iii) memiliki reputasi ketakwaan, dan (iv) jujur dalam melaksanakan janji. Walau bagaimanapun, realiti semasa menunjukkan kriteria ini sukar dipastikan kerana tiada mekanisme pemantauan yang berkesan, khususnya apabila pelaksanaan bergantung kepada jaringan perantara yang tidak telus.

Dalam konteks Aceh, Ikbal (2017) menegaskan kelemahan ketara dalam pelaksanaan akad badal haji. Beliau mendapati akad sering kali dilakukan secara tertutup, tanpa sebarang pencatatan rasmi atau pengawasan berautoriti, dan hanya disertai piagam atau sijil sebagai bukti. Ketiadaan dokumentasi formal ini menimbulkan keraguan terhadap kesahihan ibadah serta membuka ruang kepada penyalahgunaan amanah. Keadaan ini sekaligus menyorot jurang ketara antara teori fiqh yang menekankan prinsip ketelusan (*sidq* dan *amānah*) dengan realiti praktis di lapangan.

Sementara itu, Maad et al. (2024), dalam pembentangan di Muzakarah Fiqh & International Fiqh Conference, menggariskan keperluan

masyarakat agar lebih berhati-hati dalam memilih agensi pelaksana badal haji. Mereka menekankan wujudnya pihak yang sekadar bertindak sebagai orang tengah demi mengaut keuntungan tanpa memastikan kesahihan ibadah dari sudut syarak. Antara bentuk pelanggaran serius yang dikenal pasti ialah pelaksanaan satu ibadah haji bagi ramai pewakil, yang jelas bercanggah dengan prinsip fiqh serta meruntuhkan nilai asas ibadah sebagai manifestasi ketaatan individu kepada Allah SWT.

Kesemua kajian ini secara kolektif menggambarkan bahawa penyimpangan dalam pelaksanaan badal haji bukan lagi isu terpencil, tetapi telah menjadi fenomena global yang melibatkan pemain dari pelbagai lapisan samada pelajar, penduduk tempatan, agensi, dan orang tengah. Ia memperlihatkan wujudnya jurang besar antara norma syarak dan realiti semasa, di mana faktor keuntungan, ketiadaan regulasi, serta kelemahan pengawasan agama menjadi pendorong utama.

3. METODOLOGI

Kajian ini menggunakan pendekatan kualitatif dengan kaedah temu bual separa berstruktur. Reka bentuk ini dipilih kerana isu pelaksanaan badal haji melibatkan pengalaman peribadi, kefahaman hukum, serta cabaran praktikal yang tidak dapat digarap sepenuhnya melalui soal selidik kuantitatif. Pendekatan temu bual memberi ruang kepada pengkaji untuk mendapatkan jawapan yang lebih terperinci, kontekstual, dan mendalam daripada responden.

Pengumpulan data dilakukan melalui dua bentuk temu bual:

1. Temu bual bersemuka/atas talian – bagi responden yang dapat dihubungi secara langsung.
2. Temu bual bertulis (written interview) – soalan dikemukakan lebih awal dan dijawab oleh responden secara bertulis.

Pendekatan ini dipilih bagi menyesuaikan dengan kekangan masa, lokasi, serta peranan responden yang berada di Malaysia dan Tanah Suci. Walaupun terdapat variasi bentuk pelaksanaan, kedua-duanya tetap mengekalkan sifat temu bual kualitatif kerana membolehkan responden memberikan jawapan terbuka berdasarkan pengalaman sebenar mereka.

Sebanyak tujuh orang informan dipilih melalui kaedah persampelan bertujuan (*purposive sampling*), kerana mereka mempunyai pengalaman langsung dalam pelaksanaan badal haji, sama ada sebagai pelaksana, petugas haji, atau pihak yang pernah menguruskan akad. Senarai informan adalah seperti berikut:

- Informan 1: Bekas Pelajar Universiti Umm al-Qurā, Makkah
- Informan 2: Petugas Haji Warganegara Malaysia
- Informan 3: Individu Persendirian Warga Malaysia
- Informan 4: Bekas Pelajar Universiti Umm al-Qurā, Makkah
- Informan 5: Petugas Haji Warganegara Malaysia
- Informan 6: Petugas Haji Warganegara Malaysia
- Informan 7: Petugas Haji Warganegara Malaysia

Panduan temu bual disusun berdasarkan objektif kajian dengan menekankan enam aspek utama:

1. pengalaman informan dalam pelaksanaan badal haji
2. persepsi terhadap kadar upah yang munasabah
3. bentuk bukti yang lazim digunakan untuk meyakinkan pewakil atau waris
4. bentuk penyelewengan atau salah guna yang pernah berlaku
5. cadangan penambahbaikan sistem pelaksanaan agar lebih telus dan selari dengan prinsip syariah

4. ANALISA DAN DAPATAN KAJIAN

Bentuk Upah dan Kadar Semasa

Hasil temu bual menunjukkan bahawa bentuk upah bagi pelaksanaan badal haji kebanyakannya diterima secara langsung daripada pihak pewakil tanpa melalui perantara. Dari sudut kadar pula, dapatan memperlihatkan variasi yang ketara mengikut tahun dan status pelaksana. Pada tahun-tahun terdahulu, kadar upah berada sekitar RM3,500 (2011), manakala kadar semasa mencatatkan peningkatan sehingga RM12,000

(2025). Perubahan ini mencerminkan realiti kos ibadah haji yang semakin meningkat, seiring dengan laporan bahawa harga minimum permit haji bagi penduduk tempatan di Arab Saudi sahaja telah mencecah SR10,000 (sekitar RM11,300), tidak termasuk kos pengangkutan, penginapan, makanan, dan keperluan lain (MalaysiaGazette, 2025; Tabung Haji, 2025). Justeru, hampir semua informan bersepakat bahawa kadar di bawah RM5,000 pada masa kini tidak lagi munasabah, bahkan dianggap sebagai satu bentuk penganiayaan terhadap pelaksana (Informan 1, 2, 4, 5, 6, 7).

Perbahasan ini menuntut pembezaan antara dua kategori utama pelaksana, iaitu petugas rasmi haji dan individu persendirian. Petugas rasmi yang berada di Tanah Haram atas tugas biasanya tidak menanggung kos asas seperti permit atau penginapan kerana segala keperluan disediakan oleh pihak berkuasa. Malah, mereka turut menerima elaun atau imbuhan sepanjang tempoh bertugas. Dalam konteks ini, pelaksanaan badal haji oleh petugas rasmi tidak menambah beban kewangan yang ketara. Sebaliknya, bagi individu persendirian yang bukan dalam kategori petugas, mereka perlu menanggung sendiri kos permit, penginapan, pengangkutan, serta sara hidup sepanjang tempoh ibadah haji yang minimum bermula 9 Zulhijjah hingga 12 Zulhijjah (nafar awal) atau 13 Zulhijjah (nafar thani). Oleh itu, kadar di bawah RM5,000 adalah tidak munasabah sama sekali bagi golongan ini, melainkan pelaksanaan dilakukan tanpa permit sah atau melalui saluran yang meragukan. Situasi sebegini turut dibangkitkan oleh salah seorang informan (Informan 3), yang mengaitkannya dengan kemungkinan wujudnya *scammer* atau pelaksanaan secara tidak telus.

Dapatan juga menunjukkan bahawa kadar kos yang dikenakan kepada pelanggan melalui agen di Malaysia berada dalam lingkungan RM5,000 hingga RM10,000, dengan variasi bergantung pada bentuk urusan dan tahap keterlibatan perantara. Ada agen yang menetapkan kadar RM8,000 tanpa mengambil sebarang komisyen (Informan 2), manakala ada yang mengenakan kadar minimum RM10,000 dengan komisyen bergantung pada persetujuan antara agen dan pelaksana (Informan 3). Terdapat juga agen yang tidak mengambil komisyen kerana hanya membantu rakan dari Patani yang terlibat dalam pengurusan jemaah Malaysia (Informan 4), serta agen yang menetapkan kadar RM7,000–RM8,000 dengan pandangan bahawa komisyen tidak lebih RM500 adalah munasabah (Informan 7). Walau bagaimanapun, kadar serendah RM5,000 (Informan 5) dianggap

janggal berbanding kos sebenar haji semasa, melainkan dilaksanakan dalam keadaan tertentu yang menimbulkan keraguan.

Implikasi dapatan ini memperlihatkan bahawa isu kadar upah badal haji bukan sekadar soal ekonomi, tetapi turut menyentuh aspek kesahan syarak, integriti pelaksana, dan pemeliharaan maqasid syariah. Tawaran kadar rendah menimbulkan keraguan terhadap kemampuan pelaksana menampung kos sebenar, sekali gus membuka ruang kepada penyelewengan seperti pelaksanaan ibadah tanpa permit, pengabaian rukun atau wajib haji, serta pelaksanaan berganda untuk ramai pewakil dalam satu musim. Keadaan ini jelas bertentangan dengan maqasid al-shariah, khususnya prinsip *hifz al-din* (pemeliharaan agama) dan *hifz al-māl* (pemeliharaan harta), kerana ia bukan sahaja menjejaskan kesahihan ibadah, bahkan mengeksploitasi pewakil melalui janji yang tidak dapat dipenuhi secara sah. Oleh itu, penetapan kadar upah yang realistik dan selari dengan kos semasa merupakan prasyarat asas bagi menjamin ketelusan, keberterimaan syarak, serta kelestarian amalan badal haji pada masa kini.

Bukti Pelaksanaan dan Isu Amanah

Mekanisme pembuktian pelaksanaan badal haji merupakan aspek penting dalam menilai tahap amanah dan ketelusan. Berdasarkan dapatan kajian, semua informan menyatakan bahawa mereka menerima akad wakalah secara langsung daripada keluarga atau pewakil tanpa melalui orang tengah. Keadaan ini menunjukkan bahawa hubungan tersebut berasaskan kepercayaan peribadi pewakil terhadap kemampuan dan amanah pelaksana. Oleh itu, bukti pelaksanaan seperti sijil, gambar, atau rakaman video lebih berperanan sebagai pengukuh keyakinan, bukannya syarat mutlak penerimaan. Ada pelaksana yang hanya menyediakan bukti bergambar atau video ringkas di beberapa lokasi ibadah (Informan 1, 5, 6), manakala yang lain merakam keseluruhan rukun dan wajib haji dengan lebih menyeluruh (Informan 2, 3, 4, 7).

Situasi ini berbeza apabila akad dilaksanakan melalui pihak ketiga atau agen yang tidak mempunyai hubungan langsung dengan pewakil. Dalam kes sedemikian, pewakil lazimnya tidak mengenali pelaksana,

menyebabkan tuntutan terhadap bukti yang terperinci menjadi lebih mendesak. Dapatan kajian menunjukkan terdapat agen yang memberikan jaminan melalui video langsung ketika ibadah berlangsung (Informan 2), atau menyediakan video dan gambar lengkap di semua lokasi utama (Informan 3, 4, 7). Namun, ada juga agen yang hanya memberikan sijil atau video ringkas (Informan 5), suatu amalan yang membuka ruang kepada keraguan. Hal ini sejajar dengan sorotan literatur yang membongkar modus operandi sindiket badal haji yang hanya mengeluarkan sijil atau gambar tanpa sebarang pengesahan sah (Sinar Harian, 2025; Tabung Haji, 2025). Malah, laporan Berita Harian (2024) menunjukkan terdapat kes di mana seorang individu mendakwa melaksanakan haji bagi ratusan orang dalam satu musim dengan hanya menyebut nama peserta, suatu bentuk penyelewengan yang jelas bertentangan dengan hukum syarak.

Selain isu bukti, bentuk urusan agen di Malaysia turut memperlihatkan variasi yang signifikan. Ada agen yang hanya dapat berhubung melalui rangkaian wakil perantara di Tanah Suci (Informan 2, 3, 4), manakala sebahagian lain menguruskan urusan secara langsung dengan pelaksana (Informan 5). Malah, terdapat juga agen yang lebih berhati-hati dengan hanya membenarkan petugas rasmi haji dari Malaysia menjadi pelaksana badal haji (Informan 7). Namun, dapatan turut memperlihatkan perbezaan dari segi masa makluman berhubung identiti pelaksana. Ada agen yang hanya dimaklumkan selepas ibadah selesai (Informan 3), manakala yang lain mengetahui lebih awal sebelum ibadah berlangsung (Informan 4, 5). Dalam sesetengah kes, identiti pelaksana langsung tidak dikongsikan oleh pihak ejen (Informan 2). Keadaan ini sekali lagi menunjukkan ketiadaan standard kawalan yang jelas, sekali gus membuka ruang kepada keraguan terhadap amanah pelaksana.

Dalam konteks informan kajian ini, ketiadaan dokumentasi penuh bukanlah petunjuk kepada penyelewengan, sebaliknya mencerminkan tahap kepercayaan tinggi antara pewakil dan pelaksana. Walau bagaimanapun, jika diaplikasikan kepada pihak luar yang tidak mempunyai hubungan langsung, kelemahan dokumentasi membuka ruang besar kepada eksploitasi. Justeru, para agen menekankan keperluan pengesahan identiti pelaksana seperti dokumen passport, iqama, atau permit (Informan 2), selain memastikan pelanggan dapat berhubung terus dengan pelaksana (Informan 4, 7). Dapatan ini selari dengan peringatan Tabung Haji (2025)

dan Persatuan Pelajar Malaysia Mekah Jeddah (PPMJ, 2025) bahawa kawalan ketat permit dan larangan petugas berihram semasa bertugas menjadikan bukti ringkas sukar dipastikan kesahihannya.

Selain itu, isu pemantauan juga timbul dalam dapatan. Ada agen yang memantau pelaksanaan secara langsung melalui *tracker* (Informan 2, 7), namun sebahagian lain hanya bergantung pada laporan pelaksana tanpa pengawasan tambahan (Informan 3, 5). Malah, ada yang mengakui bahawa sebahagian agen tidak memantau setelah menerima komisyen (Informan 4), suatu keadaan yang membuka ruang kepada kecuaiian dan ketidakamanan.

Oleh itu, isu amanah dalam badal haji perlu difahami secara kontekstual. Bagi pelaksana yang berhubung terus dengan keluarga pewakil, kepercayaan memainkan peranan utama dan mekanisme bukti mungkin lebih longgar. Namun, bagi akad melalui orang tengah, sistem dokumentasi menyeluruh termasuk rakaman penuh di titik kritikal ibadah, pengesahan permit, serta pemantauan pihak berautoriti merupakan keperluan mutlak. Hal ini selaras dengan tuntutan maqasid syariah, khususnya pemeliharaan agama (*hifz al-dīn*), harta (*hifz al-māl*), dan amanah (*hifz al-amānah*), bagi menjamin kesahihan ibadah, integriti pelaksana, serta perlindungan pewakil daripada penipuan dan eksploitasi.

Isu Penyelewengan dan Eksploitasi dalam Badal Haji

Hasil kajian menunjukkan wujudnya penyelewengan yang signifikan dalam pelaksanaan badal haji, sama ada daripada perspektif pelaksana di Tanah Suci mahupun agen pengurus di Malaysia. Antara isu utama yang dikemukakan ialah amalan seorang pelaksana menerima upah daripada ramai pewakil dalam satu musim haji (Informan 1, 4, 5, 6). Fenomena ini bercanggah dengan prinsip syarak kerana seorang pelaksana hanya boleh berniat bagi seorang pewakil dalam satu musim. Apabila digandakan kepada puluhan atau ratusan individu, pelaksana mustahil dapat menyempurnakan niat dan manasik dengan sempurna. Hal ini selari dengan laporan Berita Harian (2024) mengenai kes pelaksana didapati melaksanakan badal haji bagi 100 hingga 200 orang dengan hanya menyebut nama pewakil ketika tawaf atau wukuf merupakan suatu bentuk eksploitasi ibadah yang jelas tidak sah.

Selain itu, wujud isu niat yang dilakukan di luar tempoh manasik haji (Informan 2), suatu pelanggaran serius kerana masa adalah syarat sah ibadah. Isu ini menepati amaran Tabung Haji (2025) bahawa Arab Saudi kini memperketat kawalan permit dan visa, serta melarang keras berihram tanpa kebenaran rasmi. PPMJ (2025) turut menegaskan bahawa petugas haji yang memegang Iqamah bekerja semasa musim haji di Saudi tidak dibenarkan berihram ketika bertugas, dan pelanggaran boleh membawa hukuman denda atau pengusiran. Hal ini membuktikan bahawa tawaran badal haji murah tanpa dokumen sah adalah tidak munasabah dan berisiko besar menyalahi syarak serta undang-undang.

Dapatan turut menyingkap kewujudan sindiket rentas sempadan yang melibatkan pelaksana asing, khususnya dari Indonesia, yang menawarkan upah rendah dengan bukti pelaksanaan yang meragukan (Informan 3). Agensi pelancongan tempatan ada yang mengambil peluang untuk bekerjasama dengan mereka, sekali gus meningkatkan risiko penipuan. Persepsi majoriti informan terhadap pelaksana Indonesia adalah negatif, dinilai tidak amanah serta sukar dipastikan latar belakangnya (Informan 3, 4). Sebaliknya, pelaksana dari Patani dianggap lebih dipercayai kerana hubungan rapat dengan komuniti Malaysia dan latar belakang agama yang kukuh (Informan 1, 3, 5). Namun, kebimbangan tetap wujud sekiranya mereka terlibat dalam promosi berskala besar yang dikhuatiri mendorong kepada eksploitasi pewakil (Informan 7).

Dapatan ini bertepatan dengan kajian lapangan yang dijalankan di Indonesia, yang mendedahkan wujudnya fenomena komersialisasi badal haji secara meluas sehingga membuka ruang kepada penipuan. Ikbal (2017) melaporkan bahawa terdapat individu yang mendakwa mampu melaksanakan haji bagi puluhan hingga ratusan orang dalam satu musim dengan hanya membaca nama pewakil ketika tawaf atau wukuf, sedangkan syarat sah badal haji menuntut niat yang sempurna dan kesungguhan dalam pelaksanaan. Kajian Rahmadanil (2021) pula menegaskan bahawa dorongan keuntungan material sering mengatasi keikhlasan ibadah, menyebabkan berlakunya eksploitasi pewakil melalui tawaran upah rendah tetapi tanpa bukti dokumentasi yang sahih. Nurhadi (2020) menambah bahawa peranan agen tidak berlesen di Indonesia telah memperluas jaringan sindiket ini ke negara jiran, termasuk Malaysia, sehingga memperkukuh persepsi negatif terhadap pelaksana dari Indonesia.

Dari perspektif agen di Malaysia, isu kepercayaan dan pemilihan pelaksana turut menjadi cabaran utama. Sebahagian agen tidak berhubung terus dengan pelaksana di Tanah Suci, sebaliknya bergantung kepada rangkaian perantara (Informan 2, 3, 4). Hal ini meningkatkan risiko kerana pelanggan sukar memastikan kesahihan ibadah. Ada agen yang lebih berhati-hati dengan hanya memilih pelaksana daripada kalangan petugas rasmi haji Malaysia (Informan 7), atau memastikan pelanggan dapat berhubung secara langsung dengan pelaksana (Informan 4, 7). Dari sudut mekanisme bukti, sesetengah agen menyediakan video langsung sepanjang ibadah (Informan 2), sementara yang lain hanya memberikan sijil atau bukti bergambar (Informan 4, 5). Perbezaan ini menunjukkan tiadanya standard kawalan yang konsisten.

Tambahan pula, kaedah pemantauan agen juga berbeza. Ada yang memantau melalui *tracker* dan komunikasi langsung (Informan 2, 7), ada yang hanya bergantung kepada laporan pelaksana (Informan 3, 5), malah ada juga yang terus tidak memantau selepas memperoleh komisyen (Informan 4). Kelemahan ini membenarkan wujudnya ruang eksploitasi pewakil dan penyelewengan ibadah, selaras dengan dapatan Rahmadanil (2021) dan Iqbal (2017) bahawa keuntungan sering menjadi motivasi utama pelaksanaan badal haji berbanding keikhlasan ibadah.

Cadangan Pelaksanaan Perkhidmatan Badal Haji patuh Syariah

Bagi memastikan perkhidmatan badal haji dijalankan secara sah, telus, dan berlandaskan prinsip syarak, kajian ini mengemukakan cadangan kerangka pelaksanaan dengan penekanan kepada tiga dimensi utama: keabsahan, ketelusan, dan akauntabiliti. Kerangka ini dapat berfungsi sebagai asas pembentukan dasar dan garis panduan rasmi oleh pihak berautoriti agama.

I. Garis Panduan dan Kriteria Pemilihan Pelaksana

Pelaksana badal haji perlu memenuhi syarat minimum yang jelas, iaitu seorang Muslim yang telah menunaikan haji untuk dirinya sendiri, mempunyai ilmu asas berkaitan manasik, serta diyakini amanah dan berintegriti. Syarat ini wajar dipraktikkan melalui satu mekanisme

pendaftaran rasmi yang dikawal selia oleh institusi berautoriti seperti Tabung Haji.

II. Ketelusan Kuota dan Maklumat Pelaksana

Agen yang menawarkan perkhidmatan badal haji hendaklah memperoleh maklumat lengkap berhubung bilangan, identiti, dan kelayakan pelaksana sebelum membuat sebarang bentuk pengiklanan. Langkah ini penting bagi mengelakkan eksploitasi, khususnya amalan seorang pelaksana menanggung badal dalam jumlah berlebihan pada satu musim yang menjejaskan kesempurnaan ibadah. Tawaran yang diiklankan juga perlu selaras dengan kuota pelaksana yang sebenar, bagi memastikan setiap ibadah dilaksanakan secara individu dan tidak digabungkan secara tidak sah. Dengan cara ini, perwakilan boleh menilai kredibiliti pakej yang ditawarkan dan yakin bahawa ibadah badal haji dilaksanakan dalam ruang lingkup syarak serta kemampuan realistik pelaksana.

III. Akses Langsung Perwakilan kepada Pelaksana

Pewakil sewajarnya diberikan akses maklumat lengkap berhubung pelaksana badal haji, termasuk biodata asas, dokumen pengesahan rasmi seperti pasport, iqama atau permit haji, serta rekod pengalaman terdahulu. Di samping itu, perwakilan perlu diberi peluang untuk berhubung secara langsung dengan pelaksana sebelum ibadah dijalankan, sama ada melalui pertemuan fizikal, komunikasi maya, atau saluran rasmi yang disediakan agen. Akses ini bukan sahaja memperkukuh hubungan kepercayaan antara kedua-dua pihak, malah membolehkan perwakilan menyampaikan doa, pesanan, atau niat khusus untuk dibacakan oleh pelaksana ketika wukuf di Arafah. Mekanisme sebegini penting bagi membina ketelusan, meningkatkan akauntabiliti, serta memastikan perkhidmatan badal haji benar-benar dilaksanakan berasaskan prinsip syariah dan nilai amanah.

IV. Kewajipan Penyediaan Bukti Dokumentasi

Pelaksana hendaklah diwajibkan menyediakan bukti dokumentasi yang lengkap bagi setiap rukun dan wajib haji yang dilaksanakan. Dokumentasi ini sekurang-kurangnya dalam bentuk rakaman video dan gambar yang dihantar secara terus kepada pewakil sepanjang tempoh ibadah, terutamanya pada titik-titik kritikal seperti niat ihram, wukuf di Arafah, tawaf, sa'i, mabit, dan melontar jamrah. Mekanisme dokumentasi ini berperanan menutup ruang keraguan, mengelakkan penipuan, serta menjadi instrumen pemantauan sendiri terhadap integriti pelaksana. Pelaksanaan cadangan ini bukan sahaja menjaga kesahihan akad wakalah, bahkan menepati prinsip Syariah dengan melindungi pewakil daripada risiko eksploitasi.

V. Regulasi dan Audit Pemantauan Institusi Berautoriti

Bagi memastikan perkhidmatan badal haji dilaksanakan dengan telus, berintegriti, dan menepati syarak, pihak berautoriti seperti Tabung Haji, JAKIM, Jabatan Fatwa Negeri, dan Jabatan Agama Negeri perlu menggubal satu kerangka regulasi rasmi yang menyeluruh. Kerangka ini hendaklah mewajibkan pendaftaran rasmi di bawah pihak berautoriti agama bagi semua individu yang bertindak sebagai agen atau syarikat penyedia perkhidmatan badal haji. Langkah ini penting bagi memastikan setiap pelaksana berada dalam kawalan dan pemantauan, sekali gus mengelakkan penipuan serta penyalahgunaan atas nama ibadah. Penawaran perkhidmatan badal haji tanpa permit yang sah pula perlu dikuatkuasakan sebagai satu kesalahan undang-undang agama.

Mekanisme audit berkala juga wajar diperkenalkan untuk menilai pematuhan pelaksana terhadap garis panduan syarak dan pentadbiran, termasuk semakan bukti dokumentasi ibadah, rekod kewangan, serta kesahihan permit haji. Selaras dengan perkembangan teknologi, pihak berkuasa boleh membangunkan sistem pemantauan bersepadu melalui pangkalan data digital atau aplikasi rasmi bagi menjejaki transaksi, identiti pelaksana, serta status pelaksanaan badal haji secara telus dan masa nyata. Selain itu, penguatkuasaan undang-undang perlu

diperketat bagi membanteras penyelewengan, khususnya terhadap individu atau entiti yang menawarkan khidmat melalui media sosial tanpa kawalan, menggunakan permit palsu, atau menetapkan kadar upah yang tidak munasabah sehingga mengeksploitasi pewakil.

5. KESIMPULAN

Pelaksanaan badal haji merupakan solusi ibadah yang dibenarkan syarak bagi mereka yang tidak berupaya menunaikan haji sendiri, sama ada kerana kematian atau keuzuran yang berterusan. Namun, hasil kajian ini menunjukkan bahawa realiti semasa memperlihatkan pelbagai cabaran yang boleh menjejaskan integriti ibadah tersebut. Antara isu utama yang dikenal pasti ialah krisis kepercayaan terhadap amanah pelaksana, peningkatan kos yang membebankan pewakil, eksploitasi melalui tawaran harga yang tidak munasabah, serta ketiadaan kerangka regulasi berstruktur yang dapat mengawal selia perkhidmatan ini. Lebih membimbangkan, terdapat bukti penyelewengan dalam bentuk pelaksanaan berganda oleh seorang pelaksana, penggunaan permit tidak sah, serta penglibatan agen yang hanya mementingkan keuntungan tanpa memikul tanggungjawab syarie.

Walau bagaimanapun, kajian ini turut mendapati bahawa apabila akad dilakukan secara langsung antara pewakil dan pelaksana yang dikenali, tahap amanah dan kejujuran lebih terjamin. Peranan agen pula, meskipun penting sebagai penghubung antara pewakil dan pelaksana, memerlukan garis panduan serta pemantauan yang ketat agar tidak membuka ruang kepada penipuan atau eksploitasi.

Cadangan penambahbaikan yang dikemukakan, seperti penetapan kriteria pelaksana, ketelusan maklumat kuota, akses langsung pewakil kepada pelaksana, kewajipan penyediaan bukti dokumentasi, serta pengenalan regulasi dan audit pemantauan oleh institusi berautoriti, merupakan langkah asas yang perlu dipertimbangkan secara serius. Reformasi menyeluruh ini bukan sahaja dapat mengembalikan kepercayaan masyarakat terhadap perkhidmatan badal haji, tetapi juga memastikan ibadah tersebut benar-benar menepati tuntutan Syariah.

Justeru, pelaksanaan badal haji pada masa kini menuntut usaha kolektif dan langkah konkrit daripada pewakil, pelaksana, agen, serta institusi berautoriti seperti Tabung Haji, JAKIM, dan Jabatan Mufti. Tanpa tindakan yang jelas dan bersepadu, risiko penyelewengan akan terus berulang, sekali gus mencemarkan kesucian ibadah dan menjejaskan tujuan utama syariat dalam memelihara kemaslahatan umat

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DIGITAL ZAKAT PLATFORM ADOPTION AMONG ISLAMIC BANKS: A COMPREHENSIVE REVIEW

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ABSTRACT

The purpose of this study is to review the existing literature on the adoption of digital zakat platforms within Islamic banks, particularly in Jordan. Despite the rapid advancement of digital financial technologies, the adoption of digital zakat services remains relatively limited, indicating a critical gap between technological availability and user acceptance. Drawing on the Technology Acceptance Model (TAM) and its extensions,

this study synthesizes prior empirical research to examine the role of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust (TR), and Social Influence (SI) in shaping users' intention to adopt digital platforms for zakat payment. The findings indicate that PU and PEOU remain the primary drivers of technology adoption, while trust and social influence play a particularly significant role in financial and religious contexts such as zakat. Furthermore, barriers including limited digital literacy and security concerns continue to hinder wider adoption. This study contributes to the literature by providing a structured and context-specific understanding of digital zakat adoption in Islamic banking and offers practical implications for enhancing user acceptance and participation, particularly in emerging markets such as Jordan.

Keywords: Digital zakat, digital finance, technology acceptance model, Islamic banks, Jordan

1. INTRODUCTION

The rapid expansion of digital financial technologies has reshaped the delivery of financial services across the banking sector, including Islamic banking. In parallel, digital transformation has created new opportunities to improve the management and collection of zakat through technology-enabled channels. Zakat is one of the fundamental pillars of Islam and serves not only as a religious obligation but also as a mechanism for social welfare and wealth redistribution. Traditionally, zakat has been collected and distributed through physical channels such as mosques, charitable institutions and local religious organizations. However, digitalization has encouraged Islamic financial institutions to adopt more efficient and transparent service models, including digital payment and platform-based solutions (Alalwan et al., 2016; Aziz et al., 2023). Recent work in Islamic finance and banking shows that digital technologies are increasingly influencing Islamic financial services, payment systems and customer interactions (Alshater et al., 2022).

In this context, digital zakat platforms have emerged as an important innovation in Islamic financial services. These platforms allow users to calculate, pay and track zakat through digital channels, while also improving transparency, transaction efficiency and institutional accountability. Prior

studies on digital zakat and Islamic payment technologies suggest that such platforms can simplify religious financial transactions and strengthen institutional trust when they are perceived as useful, secure and easy to use (Irimia-Diéguez et al., 2024; Kasri & Yuniar, 2021). Recent evidence also shows growing scholarly attention to digital zakat, online zakat payment and Islamic Paytech as part of the wider digital transformation of Islamic finance (Oktavendi & Mu'ammal, 2022).

Despite these potential advantages, the adoption of Digital Zakat platforms remains relatively limited (Alrasyid et al., 2026). This situation reveals a clear problem: although digital technologies are increasingly available, many users still hesitate to adopt digital channels for zakat payment. Existing studies on online zakat and ZakaTech suggest that adoption remains influenced by trust, ease of use, social influence and behavioral conversion, indicating that wider uptake is still limited (Bin-Nashwan et al., 2023). This gap between technological availability and actual usage raises important academic and practical concerns. Academically, it suggests that the determinants of Digital Zakat adoption are not yet fully understood. Practically, low adoption reduces the ability of Islamic banks and related institutions to benefit fully from digital transformation in zakat services (Yaseen et al., 2022). This issue is particularly important in emerging markets such as Jordan, where Islamic banks are expected to improve service delivery while maintaining religious legitimacy, institutional trust and customer confidence. Prior evidence from Jordan shows that trust, social influence and technology-related perceptions significantly shape adoption and continued use of Islamic digital banking services (Muflih, 2022; Yaseen et al., 2022).

To address this issue, the current study reviews the existing literature on Digital Zakat platform adoption by focusing on four major factors: Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Trust (TR), and Social Influence (SI). The study is primarily grounded in the Technology Acceptance Model (TAM), which has been widely used to explain users' acceptance of new technologies. TAM proposes that individuals are more likely to adopt a system when they perceive it as useful and easy to use (Davis, 1989; Venkatesh et al., 2003). In the context of digital zakat, PU refers to the extent to which users believe that digital platforms can improve the efficiency, convenience, and effectiveness of zakat payment,

while PEOU reflects the degree to which these platforms are perceived as user-friendly and easy to operate. Prior studies have shown that users are more willing to adopt digital financial systems when they see clear practical value and experience little difficulty in using them (Alalwan et al., 2016; Kasri & Yuniar, 2021).

However, the model has been criticized for giving limited attention to social factors and behavioral control, both of which may also shape users' actual adoption of new technologies (Taylor & Todd, 1995). For this reason, many scholars have argued that PU and PEOU alone are not sufficient to explain technology adoption comprehensively, particularly in contexts where social, relational, and institutional factors are important. For instance, Venkatesh and Davis (2000) emphasized that social influence is an important extension of TAM because it can strengthen the model's ability to explain users' adoption behavior. Similarly, recent studies have shown that trust is also a critical factor in technology adoption, especially in digital financial services, where users are concerned about security, reliability, and proper transaction handling. In the context of Islamic finance, trust becomes even more important because users need confidence that their zakat payments will be processed securely and distributed appropriately to eligible beneficiaries (Gefen, 2000; Linh & Huyen, 2025).

Social influence is also highly relevant in the case of digital zakat adoption. It refers to the extent to which individuals are affected by the opinions and expectations of important others, such as family members, community figures, and religious leaders, when deciding whether to use digital tools for zakat payment (Venkatesh et al., 2003). This factor is particularly significant in Islamic communities, where religious endorsement and social norms can play a strong role in shaping financial behavior (Mansori et al., 2020; Naeem, 2020). Therefore, this study adopts trust and social influence as important extensions of TAM to provide a more comprehensive understanding of Digital Zakat platform adoption.

In addition to adoption drivers, the literature also points to barriers that may limit wider uptake. Reviews of Islamic fintech and related digital-finance research highlight concerns such as weak financial literacy, limited digital literacy, regulatory gaps and security concerns as recurring obstacles to broader adoption. These barriers are relevant to digital zakat because they may reduce users' confidence in digital religious financial

services even when the technology is available (Alrasyid et al., 2026; Alshater et al., 2022).

Accordingly, this study aims to provide a structured review of the literature on digital zakat platform adoption in Islamic banking. The review contributes to the literature in three ways. First, it clarifies the main technological, trust-related, and social factors associated with users' adoption decisions. Second, it addresses a clear gap by bringing together fragmented findings from prior studies into an integrated understanding of digital zakat adoption. Third, it highlights the relevance of this issue in the context of Jordan, where the modernization of Islamic banking services creates a strong need for effective and trusted digital zakat solutions. From a practical perspective, the study offers useful insights for Islamic banks, zakat institutions, and policymakers seeking to improve user acceptance, strengthen trust, and encourage wider participation in digital zakat systems.

The remainder of this study is organized as follows. Section 2 reviews the relevant literature, Section 3 explains the methodology, Section 4 discusses the main findings, and Section 5 presents the conclusion.

2. LITERATURE REVIEW

2.1 Technology Acceptance Model and Its Extensions

The Technology Acceptance Model (TAM) is a theoretical framework that explains how individuals accept and use certain technology. It was developed by Davis (1989), TAM suggested that two factors perceived ease of use (PEOU) and perceived usefulness (PU) are the main determinants of technology adoption.

PEOU which refers to the degree a person believe that use certain technology is easy to use and free of effort. While PU refer to the degree to which person believe that using a certain technology or system world enhance their performance. Numerous studies in digital banking and fintech contexts confirm that systems perceived as easy to use and useful are more likely to be adopted (Muflih, 2022; Suhartanto et al., 2019; Venkatesh et al., 2003).

In digital banking and fintech research, TAM has demonstrated strong explanatory power, particularly in predicting users' intention to adopt mobile banking, internet banking, and electronic payment systems (Shaikh et al., 2020; Venkatesh & Davis, 2000). These studies consistently report that users are more likely to adopt digital platforms when they perceive tangible benefits such as convenience, time savings, and enhanced financial management. In this regard, TAM remains highly relevant to digital zakat platforms, which similarly aim to simplify payment processes, automate calculations, and improve transaction efficiency (Kasri & Yuniar, 2021; Muflih, 2022).

Despite the strong foundation that TAM provides for explaining technology adoption, researchers argue that it may be insufficient in contexts involving financial transactions and religious obligations. As a result, trust and social influence are often incorporated as extensions of TAM (Burchi et al., 2025; Ngubelanga & Duffett, 2021; Taylor & Todd, 1995; Venkatesh et al., 2003).

Trust (TR) refers to users' confidence that a digital platform will securely process transactions and manage funds with integrity (Gefen, 2000). In Islamic finance, trust is particularly critical because zakat payments involve religious responsibility and moral accountability. Prior studies show that trust significantly influences users' willingness to adopt digital payment systems and online financial services (Ali et al., 2021; Gefen et al., 2003; Linh & Huyen, 2025; Muhammad & Saad, 2016). These studies confirm the significant role of TR in explaining the adoption of new technology.

While, Social Influence (SI), derived from the Unified Theory of Acceptance and Use of Technology (UTAUT), refers to the extent to which individuals perceive that important others such as family members, peers, or religious leaders believe they should use a particular technology (Venkatesh et al., 2003). In Islamic context, endorsement from religious authorities and community leaders can strongly shape attitudes toward digital zakat platforms and encourage adoption (Alalwan et al., 2016; Nazeri et al., 2026).

To better understand the adoption of digital zakat platforms in Islamic banking, the addition of TR and SI as extensions of the original TAM

is important. The integration of TR and SI into the TAM framework aligns with recent research that suggests the original model may not fully explain the complexities of technology adoption in contexts involving financial transactions and religious obligations (Alrasyid et al., 2026; Venkatesh & Davis, 2000). Therefore, By incorporating these additional factors, the extended TAM offers a more comprehensive explanation of the factors influencing the adoption of digital zakat platforms, particularly in Islamic banking as suggested by (De Silva et al., 2011). TR and SI significantly impact the adoption decision.

As a result, recent literature adopts extended TAM models, integrating constructs such as trust, social influence, religiosity, and perceived security to enhance explanatory power (Al-Okaily et al., 2024; Ali et al., 2021; Prastiawan et al., 2021). These extensions do not undermine TAM's foundational relevance; rather, they acknowledge that TAM serves as a baseline cognitive model that must be adapted to context-specific realities. In the case of digital zakat platforms, TAM explains the functional acceptance of technology, while extended variables account for the normative, social, and religious dimensions of adoption behavior.

2.2 Digital Finance and Zakat Collection in Islamic Banks

The role of digital finance in enhancing zakat collection has become increasingly significant in recent years (Alzoubi et al., 2025). In Jordan, Islamic banks have started integrating digital platforms to offer zakat collection services, allowing donors to contribute through mobile applications, e-wallets, and other online platforms (Jordanian Zakat Fund, 2025). This shift has facilitated convenience for donors and increased the transparency of zakat distribution, which enables the banks to compete in the market.

According to recent studies, digital finance tools such as mobile applications and e-wallets provide users with a more accessible and efficient means of paying zakat (Shaikh & Amin, 2025). These tools also offer features like automated zakat calculations, real-time transaction tracking, and easy-to-use interfaces that attract younger generations and tech-savvy users. In Jordan, platforms like Al Rajhi Bank's Zakat

Platform and Jordan Islamic Bank's Mobile Banking App have been implemented to improve zakat collection, making it more inclusive and transparent (CBJ, 2022).

Perceived ease of use is the key determinate of individuals intention to Use Fintech for Zakat Payment (Ninglasari, 2021). In the literature , Venkatesh and Davis (2000) asserted that people choose technologies according to their user-friendliness. According to Davis (1989), behavioral intentions may be directly or indirectly influenced by perceived ease of use. A higher intention to use technology higher the more comfortable it is to use (Kim & Kim, 2016). Thus, intention is positively impacted by perceived simplicity of use. In the light of this study, it may be concluded that Muslim will be even more motivated to pay zakat through digital plat forms if they believe it is simple and user friendly, particularly elderly population.

While perceived usefulness is one of the determining constructs in TAM (Venkatesh & Davis, 2000). According to Gomber et al. (2017) using Fintech gives people flexibility regarding payments, transactions, and other digital finance-related activities. When utilizing Fintech for zakat payments, muzaki (those who pay zakat) can save money and time by eliminating the need to visit zakat organizations' locations (Rachman & Salam, 2018). Users' desire to employ specific technologies is greatly influenced by their perceptions of the benefits or applications of those technologies (FakhrHosseini et al., 2024; Hanafizadeh et al., 2014) Accordingly, a more usefulness and benefit customer received positive attitude will result ultimately adoption (Elhajjar & Ouaida, 2020). This was supported by (Usman et al., 2022).

2.3 The Role of TAM in the Adoption of Digital Zakat Platforms

It's clearly that PEOU is a key factor in the adoption of digital zakat platforms. Users are more likely to adopt a platform if they find it easy to use and navigate. For instance, a mobile app that provides a simple method for the zakat calculation process and provides clear instructions for payment is more likely to be embraced, particularly by users who are not good at using technology. Many studies highlight that

PEOU is a significant predictor of the adoption of digital platforms, for instance Yaseen et al. (2022) and (Robbana et al., 2025) have shown that PEOU is a significant predictor of the adoption of mobile zakat apps and digital finance platforms. Ensuring that digital zakat platforms are simple and intuitive is crucial for user acceptance, especially in regions with varying levels of digital literacy.

The same goes with PU which as mentioned earlier it the stronger predictor of the technology adoption in TAM. In Digital zakat platforms, PU is linked to the effectiveness and efficiency of the platform in helping users fulfill their zakat obligations. Technologies such as automated calculations and real-time tracking make the platform more useful and attractive to users. Shaikh et al. (2020) emphasized that PU is a key driver for adopting mobile banking services, and similar findings apply to digital zakat platforms. Similarly Ninglasari (2021) emphasize the important role of PU in predicting the adoption of digital zakat app in performing zakat. Users are more likely to adopt these platforms if they perceive them as providing tangible benefits, such as efficiency, speed, transparency and accuracy in managing their zakat obligations.

As an extension to the study Trust is also crucial for adoption, as users must feel confident that their zakat payments will be securely handled and distributed properly. Muhammad and Saad (2016) noted that trust in the platform's security features significantly affects user willingness to adopt digital zakat systems. Kasri and Yuniar (2021), argue that the sense of trust is one of the most important factors that significantly affect the donators intention to donate using digital planforms. Without trust, even if a platform is easy to use and useful, users may be reluctant to engage with it. Islamic banks must address these concerns by ensuring robust security measures and transparent practices.

After all, its worthy to mentioned that PEOU, PU, and trust are essential predictors that influence the adoption of new technology particularly digital zakat platforms. Platforms that are easy to use, offer clear benefits, and provide a high level of trust are more likely to be embraced and adopt by users. Future research and development of digital zakat systems should focus on addressing barriers related to

digital literacy and knowledge also ensuring security to foster greater adoption.

2.4 Empirical Evidence on TAM and Other Factors in Zakat Collection

Empirically many studies consistently highlight the essential role of Perceived PEOU and PU in the adoption of digital zakat platforms. These two factors are critical for encouraging adoption, especially in the context of digital zakat platforms. For example Aziz et al. (2023) and Ajouz et al. (2021) found that both PEOU and PU were key determinants in the adoption of mobile zakat apps in Malaysia, moreover the users more likely to adopt the app if they found it easy to use and beneficial for zakat calculation and payment. Similarly, Alalwan et al. (2016) found that PU and PEOU factors significantly influenced users' intention to use mobile banking in the Middle East, confirming that ease of use and usefulness drive adoption across different digital platforms.

Additionally, Trust is another important factor. Aldboush and Ferdous (2023) highlighted that trust in the platform's ability to securely handle zakat payments was essential for adoption. Users must feel confident that their zakat will be distributed to the right beneficiaries. This finding aligns with Gefen (2000), who emphasized that trust in digital platforms, particularly in financial contexts, is critical for user acceptance.

In contrast, the digital literacy gap remains a barrier to adoption, especially among older users or those in rural areas. Alqam and Hamshari (2024) and Alrabei et al. (2022) pointed out that digital literacy influences users' ability to engage with technology, and lack of digital skills can hinder adoption. Similarly, Ozili (2018) found that limited access to smartphones and the internet is a significant challenge, particularly in underdeveloped regions.

In Jordan, banks like Jordan Islamic Bank and Al Rajhi Bank have started integrating zakat payment features into their mobile banking apps (CBJ, 2022). Early findings suggest that platforms that offer easy-to-use features and emphasize the usefulness of the service are

more likely to be adopted. Banna et al. (2020) similarly found that user-friendly platforms with clear, efficient features lead to higher adoption rates. However, digital literacy remains a challenge, particularly for older populations or those unfamiliar with smartphones.

Trust also plays a crucial role in the adoption of digital zakat platforms. Islamic banks need to ensure that their platforms are secure and sharia-compliant to build user trust. Andriansyah (2024) also highlighted that religious leaders' endorsement of digital zakat platforms can further drive adoption in Islamic banking as influencer, where social influence plays a key role.

Based on this review despite of the significant role of PEOU and PU there are other factors also important such as sense of trust and digital financial literacy when considering the adoption of digital zakat platforms. Islamic banks must ensure their platforms are easy to use, secure, and trustworthy, while addressing digital literacy challenges to ensure widespread adoption.

2.5 Challenges in the adoption of zakat platforms

Several barriers hinder the widespread adoption of digital zakat platforms, particularly in regions with low technology adoption. One major challenge is digital literacy, especially for older users who may not be familiar with smartphones or online banking. Many elderly individuals or people in rural areas may lack the necessary skills to use digital tools for zakat, which limits their ability to engage with online platforms (Ninglasari & Muhammad, 2021). In this case, the ease of digital platforms becomes crucial, and training programs can help improve digital literacy, enabling these users to access and use the platforms effectively (Alrabei et al., 2022).

Another key challenge is trust in digital platforms. Users need to feel confident that their transactions are secure and that their zakat funds will be distributed properly. Concerns about the security of online transactions and the potential misuse of funds are significant barriers to adoption (Behera et al., 2023). To overcome this problem, Islamic banks must ensure that digital zakat platforms and their systems

are secure, transparent, and comply with shariah principles (Nazeri et al., 2026). This can be achieved by providing clear information about how funds are used and offering real-time tracking to build confidence among users.

In addition to the above challenges is social influence which is plays a significant role in the adoption of digital zakat platforms, especially in Islamic majority countries, where religious leaders and community figures often shape decisions. As Venkatesh et al. (2003) noted, social influence can significantly affect technology adoption. In these contexts, the use of digital zakat platforms by religious leaders can help increase adoption of such technology. When religious leaders vouch for the effectiveness and security of these platforms, it can encourage others to follow their lead (Gefen, 2000). This social endorsement is especially important in communities where zakat is a highly religious and culturally significant practice. However, the essential role of social influence on technology adoption it found to be insignificant in some studies for example Kasri and Yuniar (2021) argue that the insignificant relationship might be because these platforms still in the early stage and the population prefer to pay zakat in person to the zakat collocation institutions. Awaliah Kasri (2013) claimed that most of the population in Indonesia prefer to pay zakat to in person without going through zakat organization.

To enhance the clarity and organization of the reviewed literature, this study incorporates Table 1 and Table 2. Table 1 presents a summary of the main empirical studies included in the review, highlighting their research context, theoretical basis, variables, and key findings. Table 2 synthesizes the principal adoption drivers and barriers identified across prior studies.

Table 1. Summary of selected studies on Digital Zakat adoption

Author(s)	Year	Context/ Country	Main Variables	Theory	Key Findings
Muhammad & Saad	2016	Digital zakat / Islamic context	Trust	Technology adoption / trust	Trust significantly influences users' willingness to adopt digital zakat systems.
Alalwan et al.	2016	Mobile banking / Middle East	PU, PEOU, Social Influence	TAM / UTAUT	PU and PEOU significantly influence adoption, and social influence also plays a role.
Kasri & Yuniar	2021	Online zakat	PU, PEOU, Trust, Social Influence	Extended TAM	Trust is important for digital zakat adoption, while social influence may be weak in some contexts.
Ninglasari	2021	Fintech for zakat payment	PEOU, PU	TAM	Ease of use and usefulness positively influence intention to use fintech for zakat payment.
Muflih	2022	Digital zakat / fintech	PU, PEOU	TAM	TAM variables remain important predictors of digital zakat adoption.
Aziz et al.	2023	Mobile zakat apps / Malaysia	PU, PEOU	TAM	Users are more likely to adopt digital zakat apps when they perceive them as useful and easy to use.
Alboush & Ferdous	2023	Digital financial platforms	Trust	Digital adoption / trust	Security and confidence in the platform are essential for adoption.

Author(s)	Year	Context/ Country	Main Variables	Theory	Key Findings
Andriansyah	2024	Digital zakat / Islamic context	Social Influence	UTAUT- related	Religious and social endorsement can positively influence Digital Zakat adoption.
Robbana et al.	2025	Zakat fintech / Algeria	Acceptability, adoption	SEM / technology adoption	Zakat payers' adoption is influenced by acceptance- related factors, supporting fintech-based zakat solutions.
Burchi et al.	2025	Open banking / banking context	Extended TAM variables	Extended TAM	Adoption in digital financial services is influenced by usefulness, ease of use, and additional contextual factors beyond the original TAM.
Nazeri et al.	2026	Blockchain zakat management / Malaysia	Blockchain, zakat management, challenges	Digital innovation / zakat management	Blockchain offers strong potential for improving zakat management, although technical and institutional challenges remain.
Alrasyid et al.	2026	Digital zakat / Indonesia	Intention, behavior, generational moderation	Integrative adoption model	Intention does not always translate into actual behavior, and generational differences shape digital zakat adoption.

Table 2. Main drivers and barriers identified in the literature

Category	Factor	Explanation	Supporting studies
Driver	Perceived Ease of Use	Users are more likely to adopt platforms that are simple and easy to navigate	Davis (1989); Alalwan et al. (2016); Ninglasari (2021)
Driver	Perceived Usefulness	Adoption increases when users see convenience, efficiency, and practical value	Venkatesh & Davis (2000); Hanafizadeh et al. (2014); Muflih (2022)
Driver	Trust	Users must believe the platform is secure, reliable, and Shariah-compliant	Gefen (2000); Muhammad & Saad (2016); Kasri & Yuniar (2021)
Driver	Social Influence	Family, peers, and religious leaders may encourage adoption	Venkatesh et al. (2003); Alalwan et al. (2016); Andriansyah (2024)
Driver	Behavioral intention	Strong intention increases the likelihood of adopting digital zakat platforms, although the effect may vary across generations	Alrasyid et al. (2026); Robbana et al. (2025)
Barrier	Digital literacy limitations	Some users may lack the skills needed to use digital zakat platforms	Ninglasari & Muhammad (2021); Alrabei et al. (2022)
Barrier	Security concerns	Fear of fraud or misuse may reduce willingness to adopt	Behera et al. (2023); Gefen (2000)
Barrier	Traditional payment preference	Some users still prefer face-to-face zakat payment	Kasri & Yuniar (2021); Awaliah Kasri (2013)
Barrier	Low institutional trust	Weak trust in intermediaries can hinder adoption	Kasri & Yuniar (2021); Aldboush & Ferdous (2023)

Category	Factor	Explanation	Supporting studies
Barrier	Implementation challenges	Technical, regulatory, and institutional barriers may limit the successful adoption of advanced digital zakat solutions such as blockchain	Nazeri et al. (2026)

3. RESEARCH METHODOLOGY

This study adopts a narrative literature review approach to examine prior research on the adoption of digital zakat platforms within the context of Islamic banking. Narrative literature reviews are widely used to synthesize and critically interpret existing knowledge, particularly in emerging or interdisciplinary research areas where empirical evidence is fragmented or still developing (Ferrari, 2015). This approach enables the identification of dominant themes, theoretical perspectives, and research gaps without imposing the rigid procedural constraints associated with systematic reviews (Baumeister & Leary, 1997).

Relevant studies were identified through established academic databases, including Scopus, Web of Science, Google Scholar, and ScienceDirect, which are commonly employed in high-quality literature reviews due to their broad disciplinary coverage and indexing rigor (Kitchenham & Charters, 2007). The search strategy employed combinations of keywords such as “digital zakat,” “Islamic banking,” “Technology Acceptance Model,” “fintech adoption,” and “zakat payment,” following best practices in literature identification and retrieval (Webster & Watson, 2002).

The inclusion criteria focused on peer-reviewed journal articles and conference proceedings published in English that addressed technology adoption, digital financial services, or zakat payment systems. Restricting the review to peer-reviewed sources enhances the reliability and academic credibility of the findings (Tranfield et al., 2003). The selected studies were analyzed and synthesized thematically based on key constructs frequently validated in technology adoption literature, including perceived usefulness,

perceived ease of use, trust, social influence, and digital literacy (Davis, 1989; Gefen et al., 2003; Venkatesh et al., 2003).

Thematic synthesis was employed to integrate findings across studies, allowing patterns, theoretical relationships, and contextual insights to emerge (Braun & Clarke, 2006). This method provides a structured yet flexible means of developing a comprehensive understanding of digital zakat adoption while avoiding empirical data collection, which is consistent with prior conceptual and review-based studies in financial technology and Islamic finance research (Palmatier et al., 2018).

4. DISCUSSION

The reviewed studies consistently show that perceived ease of use and perceived usefulness remain central predictors of digital zakat platform adoption. This pattern is consistent with the original assumptions of the Technology Acceptance Model, which explains that users are more likely to accept a technology when they perceive it as easy to use and useful. Across the studies included in this review, PEOU appears to matter because users are more willing to use zakat platforms that are simple, clear, and require little effort, especially when the payment process, zakat calculation, and transaction steps are easy to understand. Likewise, PU is repeatedly linked to the practical benefits of digital zakat platforms, including convenience, time saving, efficiency, transparency, and accuracy in fulfilling zakat obligations. Studies such as Ajouz et al. (2021); Aziz et al. (2023); Ninglasari and Muhammad (2021) and Muflih (2022) support this conclusion, while broader digital banking studies such as Alalwan et al. (2016); Shaikh et al. (2020) and Hanafizadeh et al. (2014) reinforce the argument that ease of use and usefulness remain the most stable technological drivers of adoption.

However, the reviewed literature also makes it clear that TAM alone is not sufficient to explain digital zakat adoption. Several studies in your review argue that financial and religious transactions involve more than functional utility, which is why trust and social influence are often added as extensions to TAM. In the case of digital zakat, trust emerges as a particularly strong factor because users need assurance that the platform is secure, reliable, and

capable of distributing zakat funds properly and in a Shariah-compliant manner. This point is supported by Aldboush and Ferdous (2023); Gefen et al. (2003); Kasri and Yuniar (2021); Muhammad and Saad (2016), all of which suggest that even when a platform is perceived as useful and easy to use, users may still hesitate if they do not trust the institution or the digital process itself. In this sense, trust does not simply complement TAM variables; rather, it acts as a necessary condition for converting favorable perceptions into actual willingness to adopt. This is especially important in Islamic finance, where religious legitimacy, transparency, and moral accountability are closely tied to financial behavior.

The findings related to social influence are more mixed. On one hand, the literature suggests that endorsement from religious leaders, family members, and community networks can positively shape users' attitudes toward digital zakat platforms. This is particularly relevant in Islamic and collectivist settings, where social norms and religious guidance often influence financial decisions. Studies such as Andriansyah (2024); Venkatesh et al. (2003) and Alalwan et al. (2016) support the idea that social influence can encourage adoption when trusted social actors legitimize the use of digital zakat services. On the other hand, some studies in your review, especially (Kasri & Yuniar, 2021), indicate that the effect of social influence may be weak or insignificant in contexts where traditional zakat payment remains dominant or where digital platforms are still at an early stage of development. This suggests that social influence is not universally strong, but rather depends on context, including users' familiarity with digital tools, cultural preferences, and confidence in zakat institutions.

Another important pattern in the reviewed literature is that digital literacy remains a practical barrier to wider adoption. Several studies in your literature review note that older users, rural populations, and individuals with limited digital skills may struggle to engage with online zakat platforms effectively. This means that even when digital zakat systems are available and potentially beneficial, adoption can remain low if users lack the knowledge or confidence to use them. This argument is supported by Alqam and Hamshari (2024); Alrabei et al. (2022) Ali Mahmoud and Ozili (2018), who all point to digital capability gaps as barriers to adoption. The discussion therefore suggests that technological design alone is not enough; broader user readiness also matters. In practical terms, Islamic

banks may need to combine user-friendly platform design with awareness campaigns, guidance, and digital education efforts to expand adoption across different demographic groups.

Taken together, the literature reviewed in this study suggests that the adoption of digital zakat platforms is best understood as a multidimensional process. PEOU and PU explain the technological attractiveness of the platform, trust explains users' confidence in the legitimacy and safety of the service, and social influence reflects the broader social and religious environment in which adoption decisions are made. At the same time, digital literacy helps explain why adoption may remain uneven even when digital platforms are accessible. Therefore, the findings of this review support the use of an extended TAM framework in the study of Digital Zakat adoption. More importantly, they show that Digital Zakat cannot be treated as an ordinary financial technology issue, because its adoption is shaped by both technological evaluations and the religious, social, and institutional context in which zakat is practiced.

5. CONCLUSION

This study reviewed the existing literature on the adoption of Digital Zakat platforms within Islamic banking by focusing on the roles of Perceived Usefulness, Perceived Ease of Use, Trust, and Social Influence. The review shows that PEOU and PU remain the primary technological drivers of adoption, confirming the continuing relevance of TAM in explaining why users are more likely to accept platforms that are convenient, efficient, and easy to use. At the same time, the findings also demonstrate that TAM alone does not fully capture the complexity of digital zakat adoption. In religious financial contexts, users' decisions are shaped not only by functional considerations, but also by their trust in the platform's security, transparency, and Shariah compliance, as well as by the influence of social and religious networks.

The review further indicates that the adoption of digital zakat platforms remains constrained by several barriers, particularly limited digital literacy, concerns about transaction security, and continued reliance on traditional zakat payment methods. These findings suggest that wider

adoption requires more than platform availability. Islamic banks and zakat institutions must also build institutional credibility, improve user confidence, and strengthen public awareness of the value and reliability of digital zakat services. From a practical perspective, this means that successful digital zakat implementation depends on combining user-friendly technological design with trust-building mechanisms, transparent governance, and educational efforts aimed at different user groups.

From a theoretical perspective, this study contributes to the literature by showing that an extended TAM provides a more suitable framework for understanding digital zakat adoption than the original TAM alone. By bringing together fragmented evidence from digital banking, fintech, zakat, and Islamic finance research, the review offers a more integrated explanation of adoption behavior in this context. It also highlights the importance of considering the religious and institutional characteristics of zakat payment when examining technology acceptance in Islamic financial services.

Finally, this review provides a basis for future research. Further empirical studies are needed to test the combined effects of technological, trust-related, and socio-religious factors on digital zakat adoption across different Islamic banking contexts. Future research may also examine the role of digital literacy, perceived security, religiosity, and institutional reputation in shaping adoption behavior, particularly in emerging markets such as Jordan. Such work would help deepen understanding of how Islamic banks can use digital innovation to improve zakat collection while preserving user trust, religious legitimacy, and service effectiveness.

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THE ROLE OF TABUNG BAITULMAL SARAWAK TO SUPPORT SOCIETY DEVELOPMENT

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ABSTRACT

This study investigates the role of Tabung Baitulmal Sarawak (TBS) in promoting societal development in Sarawak through its Islamic social finance initiatives, particularly focusing on the distribution of zakat to eight categories of *Asnaf* in areas such as poverty alleviation and educational sponsorship. This study examines the status of Zakat fund allocation trends especially on poverty alleviation. Employing a secondary data of case study under the interpretivist paradigm with an inductive approach, data was collected from published sources spanning 2000 to 2024 via platforms like Web of Science, ResearchGate, Google Scholar, Connected Papers, and Emerald Insight, complemented by semi-structured interviews with TBS officials. Analytical tools such as RStudio's Bibliography app, VOSviewer, and Microsoft Excel supported data analysis. The findings reveal that while TBS plays a crucial role in community development

in line with Islamic principles, its impact is currently underutilized due to gaps in transparency, outreach, and monitoring. Nevertheless, the study highlights TBS's strategic focus on educational empowerment, particularly for the B40 group, as a means of ensuring long-term socio-economic improvement. This research contributes to the limited literature on Baitulmal institutions in Malaysia and offers valuable insights for enhancing the effectiveness of Islamic social finance practices nationwide.

Keywords: Tabung Baitulmal Sarawak, Islamic social finance, zakat, Maqasid Shariah, community development, B40, poverty alleviation, sustainable development.

1. INTRODUCTION

Tabung Baitulmal Sarawak (TBS) plays a central role in the lives of Muslims across the state by managing one of the most important pillars of Islamic finance zakat which is the obligatory giving of a portion of one's wealth to help those in need. TBS helps on collecting and distributing the Infaq or voluntary donations, Sadaqah and the management of Waqf properties like lands or buildings donated for religious or charitable purposes. These elements are not just regarding collecting and distributing the zakat funds but they are about uplifting in need communities especially rural areas, reducing poverty, and building a fairer society where everyone has the right to thrive. TBS was established under the Sarawak Baitulmal Enactment 1993 and overseen by the Majlis Islam Sarawak (MIS). TBS brings to old life image Islamic concept of Baitulmal which is a public treasury used historically to support the welfare of citizens and fund state activities. While still following the tradition, TBS operates using modern administrative management and contemporary governance to better serve the people of Sarawak.

However, zakat is not just about money or wealth but it is about ensuring justice and shared responsibility. Muslims acknowledge their responsible to fulfill their zakat obligations which are both a spiritual duty and a way to contribute to the wellbeing of others. Due to that, TBS helps redistribute wealth and empower disadvantaged groups, embodying the spirit of social equity in Sarawak. Despite its TBS noble mission, there are still questions about how effectively TBS reaches those who are in need its support the

most. Although Sarawak has made progress in reducing overall poverty, disparities remain especially in rural areas where many Muslim families continue to struggle with extreme and poverty which seems like endless to them. On the surface, things seem promising that zakat collections in Sarawak grew by 14% between 2021 and 2023 (DOSM, 2023). However, about 65% of these funds reached beneficiaries (MIS ,2023). This gap suggests potential challenges in how resources are managed, distributed, or even how aware people are of the programs available to them. Younger generations and city people often lack sufficient knowledge about zakat and the various assistance programs offered by TBS (Abdullah et al., 2021). Moreover, structural issues like limited budgets, poor coordination with other government and non-government welfare agencies and logistical hurdles in reaching remote regions further hinder TBS's ability to deliver their services efficiently. These problems highlight the need for a better awareness campaigns, improved infrastructure and stronger collaboration between different sectors to ensure that no one is left behind.

In Malaysia, religion and economy are connected in some ways especially institutions like TBS offer a unique opportunity to harness Islamic finance for sustainable and inclusive growth. Nowhere is more relevant than in Sarawak which is the country's largest and most geographically diverse state where development gaps persist between bustling cities and rural area villages. With around 14.3% of Sarawakians living below the poverty line (DOSM, 2023), TBS's targeted aid to Asnaf group plays a important role in easing the hardship and fostering self-reliance among these people. Through fund assistance like educational scholarships, emergency relief funds, and microfinance schemes, TBS supports not just immediate needs but also long-term development.

These programs help build bolder communities by focusing on education, entrepreneurship and resilience against crises for laying the foundation for a stronger Muslim population in Sarawak. Studying TBS gives us a real-world example of how zakat can work together with traditional development approaches in a diverse, multiethnic society. It shows that when it is done right, faith based financial systems can be powerful tools for creating a more just, compassionate and prosperous future for everyone. This study is crucial because it fills an important research gap by taking a closer look at how well TBS is performing on the ground while giving aid to people in need. By analyzing its outreach, impact,

and operational efficiency, this research provides valuable insights that can guide policymakers, religious leaders and community organizations in improving the delivery of Islamic based social welfare. It also offers a visual picture that could inspire similar zakat institutions in other parts of Malaysia or even abroad as more countries explore ways to incorporate Islamic financial tools into broader development strategies.

2. RESEARCH QUESTION

The following key research questions (RQs) have been formulated to guide the focus and direction of this study:

- RQ1. What is the structure and mode of operation of Tabung Baitulmal Sarawak?
- RQ2. What types of programs do TBS implement to support society development?
- RQ3. How much people benefits from TBS from recent years?

3. LITERATURE REVIEW

Baitulmal historically functioned as the public treasury during the Islamic governance continues to play an important role in modern society through institutions such as Tabung Baitulmal Sarawak (TBS) itself. Zakat institutions are responsible for collecting and distributing Zakat, Sadaqah and Waqf to support socio economic development within Muslim communities (Ahmad, Z., & Omar, M, 2017). Specifically, TBS has been continuously promoting equitable access to education by providing financial aid to students from low-income families which helps toward poverty alleviation and social mobility among marginalized groups (Abang Abdul Rahman & Mohammed, 2012). Zakat plays an important part in society for economic empowerment which impacts greater based on its spiritual significance. If zakat is managed effectively, it can help improve the living situation of fund recipients especially in underdeveloped places (Arif Zunaidi, 2024). Despite that, the effectiveness of zakat distribution depends greatly on transparency, good governance and efficient administrative procedures. (Mohamad, A.H.H. & Wahid, 2017). Zakat distributions inefficiencies

in identifying eligible beneficiaries can undermine the intended impact of zakat programs (Bachmid & Natsir, 2015).

In Sarawak, TBS has implemented various initiatives to enhance the delivery of zakat assistance including the technology base systems to streamline application and approval processes technological improvement such as e-zakat platforms have increased accessibility and convenience for donors and recipients alike (Salleh, M. C. M., & Chowdhury, M. A. M., 2020). Despite all of that, obstacles remain especially in the rural areas where digital understanding and internet connections are limited (Sharifah Norzehan et al., 2022). Therefore, the need to improve technological integration remains an important way for effective zakat administration. Additionally, there are a few factors that drive charitable behavior including religious commitment, community or societal awareness of need and acknowledging impact of donations. Visibility of outcomes such as educational access and community welfare which motivates continued giving. On the contrary, lack of trust in certain welfare organizations and confusion of many fundraising sources were shown as barriers to sustained charity. One of the impactful strategies done by TBS was creating skill training programs using the zakat funds which the purpose is to empower recipients with income generating solutions. These programs emphasized the advantages of equipping these individuals with practical skills such as vocational training in electrical appliances repair to ensure long term self-sufficiency. Other than that, research shows the influence of social norms and peer behavior on donations patterns are highly important. Donors are more likely to contribute when they observe others doing so or when there is a strong community endorsement (Saidu & Oguntola, 2015). This suggests that to prepare a culture of being generous and charitable requires good and strategic communication and in need of community engagement efforts to raise awareness to create trust in zakat institutions. At the institutional level, governance plays a dominant and central role in ensuring accountability and strengthening donor confidence. Institutional reforms need to act as an example digitalization of records, regular publications of audit reports and stakeholders' participant can significantly enhance credibility and operations efficiency (Wahid et al., 2011). From an economic view, using econometric models such as correlation and detection of error correction framework, researchers found that it can increase zakat spending correlates positively with

reductions in poverty rates particularly when directed towards education and entrepreneurship. For example, allocations funds made for university and school level students have shown a long-term benefit in human capital development and household income improvement. Despite these findings, many scholars have shown the need for further exploration into another alternative funding mechanisms beyond traditional zakat collections. Suggestions include leveraging Islamic financial instruments like sukuk or known as Islamic bonds and e-waqf to mobilize additional resources and broaden the impact of charitable activities (Faisal, 2014). These innovations could help change TBS to sustain its mission to help society.

4. RESEARCH METHOD

This study used a secondary data of case study approach under the interpretivist paradigm which used an inductive methodology to explore the role of TBS in supporting societal development through Islamic social finance programs. Data was collected through many combinations of published academic sources gathered from platforms such as Web of Science, ResearchGate, Google Scholar, Connected Papers, and Emerald Insight. These have provided me with foundational knowledge on zakat distribution, governance models and technological advancements in TBS. Additionally, semi-structured interviews were done with key officials from TBS to obtain firsthand perspectives on operational methods, challenges faced, and opportunities needed to change for the better in delivering services such as education sponsorship, poverty alleviation, and community empowerment. The quantitative and qualitative data was analyzed using thematic analysis to identify the trends of zakat collection and distribution patterns, strengths, and challenges within TBS's operations. Supplementary tools such as the RStudio Bibliography App, VOS Viewer, and Microsoft Excel were employed for citation management, keyword mapping, and basic data organization. This methodological framework enabled more comprehensive understanding of how TBS functions within the socio-economic context of Sarawak and showed how efficient TBS in playing its roles in giving aid to the asnaf.

5. RESULT AND DISCUSSION

The data presented in Table 1 highlights the amount of zakat that has been collected and contributed to Asnaf from the year 2014 until 2024. Meanwhile the data presented in Table 2 highlights the various programs implemented by Tabung Baitulmal Sarawak (TBS) to support society development, including education sponsorship, welfare assistance, skills training initiatives, and institutional aid, with education-related programs being particularly prominent in assisting poor Muslim to access improve their socio economic status.

Table 1: Zakat Collection and Distribution of Tbs From 2014-2024

Year	Collection (RM)	Distribution (RM)	Asnaf							Others	
			Fakir	Miskin	Amil	Mualaf	Al-Riqab	Ibnu Sabil	Gharimin		Fisabilillah
2014	67,319,511.00	40,506,983.00	6,733,530.00	3,154,749.00	5,851,556.00	2,801,740.00	0	1,328.00	13,938.00	20,874,857.00	1,075,285.00
2015	68,573,966.00	44,984,662.00	7,498,888.00	3,303,952.00	6,272,503.00	2,609,428.00	0	824	18,552.00	24,451,371.00	829,144.00
2016	72,082,740.00	48,363,149.00	8,460,403.00	3,158,923.00	6,425,708.00	2,669,591.00	30,000.00	2,532.00	34,235.00	26,027,601.00	1,554,156.00
2017	92,492,168.00	50,730,582.00	9,634,077.00	3,780,743.00	7,137,685.00	2,563,128.00	30,000.00	3,368.00	14,615.00	25,630,178.00	1,936,788.00
2018	85,879,745.00	62,012,433.00	11,612,208.00	4,697,052.00	10,866,169.00	3,678,648.00	0	3,159.00	19,354.00	31,135,843.00	0
2019	95,000,000.00	66,446,768.71	12,001,561.55	5,434,920.35	10,532,999.19	3,542,466.04	0	885	17,465.00	34,916,471.58	0
2020	110,374,938.58	71,597,655.81	12,757,616.10	3,667,968.69	10,712,645.20	4,441,726.74	0	397	221,538.30	38,575,429.63	1,220,334.15
2021	116,012,891.99	72,266,300.00	15,990,537.00	4,880,410.00	12,091,149.00	5,074,014.00	0	1,064.00	8,640.00	34,220,486.00	0
2022	117,701,164.07	88,196,816.00	20,100,198.00	5,549,730.00	14,315,039.00	5,633,230.00	0	17,037.00	4,340.00	42,577,242.00	0
2023	141,500,000.00	70,280,000.00	0	0	0	0	0	0	0	0	0
2024	143,000,000.00	112,000,000.00	0	0	0	0	0	0	0	0	0
Total	1,109,937,124.64	727,385,349.52	104,789,018.65	37,628,448.04	84,205,453.39	33,013,971.78	60,000.00	30,594.00	352,677.30	278,409,479.21	6,615,707.15

Table 2: Programs Implemented by Tabung Baitulmal Sarawak

<p>Programs Implemented by Tabung Baitulmal Sarawak</p>	<p>Program Mengukuhkan Tradisi Keilmuan (PMTK)</p>	<ol style="list-style-type: none"> 1. Bantuan Pengajian Sekolah Rendah/ Menengah 2. Bantuan Pelajar Madrasah 3. Bantuan Pengajian di Peringkat Sijil/Kursus 4. Bantuan Kemasukan ke IPT 5. Bantuan IPT Tahfiz Al-Quran 6. Bantuan IPT Bidang Agama 7. Bantuan Pengajian Timur Tengah 8. Bantuan Anugerah Pendidikan Baitulmal 9. Bantuan Dana Ibn Khaldun 10. Bantuan Pembiayaan Kertas Projek 11. Bantuan Pelajar Program Bahasa Arab 12. Bantuan Menyelesaikan Hutang Pengajian (Al-Gharimin) 13. Bantuan Insentif Pengajian Lanjutan 14. Bantuan Insentif Asnaf Cemerlang (Sara Hidup) 15. Bantuan Insentif Program Jangka Pendek Luar Negara 16. Bantuan Ramadan Pelajar Madrasah 17. Tarsyih Individu (Pendidikan)
	<p>Program Memantapkan Kebajikan Ummah (PMKU)</p>	<ol style="list-style-type: none"> 1. Bantuan Sara Hidup 2. Bantuan Baikpulih Rumah (Sara Hidup) 3. Bantuan Sewa (Sara Hidup) 4. Bantuan Bina Rumah (Sara Hidup) 5. Bantuan Ramadan (Sara Hidup) 6. Bantuan Perubatan 7. Bantuan Perubatan (Logistik) 8. Bantuan Perubatan (Peralatan dan Sokongan Perubatan) 9. Bantuan Kecemasan (Bencana Alam dan Kesihatan Awam) 10. Bantuan Kecemasan (One-Off) 11. Bantuan Kecemasan (Sementara) 12. Bantuan Memeluk Islam 13. Bantuan Am Asnaf Muallaf (Individu) 14. Bantuan Ibnu sabil 15. Bantuan Menyelesaikan Hutang Umum (Al-Gharimin) 16. Bantuan Fardhu Kifaya 17. Bantuan Pengkalan Pemilikan Ummah 18. Bantuan Wang Fidyah 19. Tarsyih Individu (Kebajikan)

Programs Implemented by Tabung Baitulmal Sarawak	Program Membangunkan Institusi Islam (PMII)	1. Bantuan Masjid dan Surau (Baikpulih/ Kelengkapan/Bekalan)
		2. Bantuan Masjid dan Surau (Pembiayaan)
		3. Bantuan Masjid dan Surau (Bakul Kasih Baitulmal)
		4. Bantuan Badan Kebajikan dan Organisasi Dalam Pembangunan Ummah dan Masyarakat
		5. Bantuan Aktiviti-Aktiviti Perayaan Islam
		6. Bantuan Seminar dan Bengkel Pendidikan Pelajar
		7. Bantuan Sekolah Agama Islam
		8. Bantuan Institusi/Badan Dakwah
		9. Bantuan Am Asnaf Muallaf (Institusi)
		10. Bantuan Wang Fidyah (Institusi)
		11. Bantuan Geran
		12. Bantuan Ramadan (Madrasah)
		13. Tarsyih (Institusi)
		14. Wakalah
	Program Peningkatan Kemahiran Ummah (PPKU)	1. Bantuan Pembangunan Modal Insan
2. Bantuan Modal dan Peralatan Perniagaan		
3. Bantuan Latihan Industri		

The key results and conclusion from the analysis of over 22 documents that were retrieved from databases such as Web of Science, ResearchGate, Google Scholar, Connected Papers, and Emerald Insight and the numerical data was extracted from JAWHAR, annual report of Tabung Baitulmal Sarawak and media interview of the Chairman of Tabung Baitulmal Sarawak.

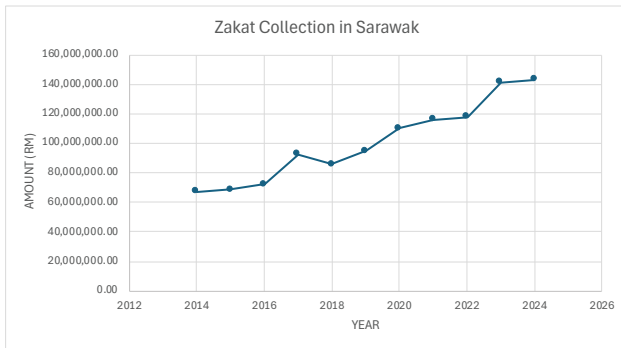


Figure 1: Zakat Collection in Sarawak (Author illustration)

Figure 1 displays the Zakat Collection in Sarawak from the year 2014 to 2024. Graph shows the consistent escalating trend in contributions of zakat which reflects the increased number of public participations. The lowest amount collected was in the year 2014 at RM67,319,511.00. This indicates the early stages of development in zakat mobilization efforts or limited awareness upon zakat among contributors during that time. After a decade, collections significantly increased especially after 2020. By 2024, the total zakat collected reached its highest collection amount at RM143,000,000.00. This shown double the amount since the year 2014. These 10 years of growth have shown how public trust increased in the system, improved collection mechanisms and possibly greater public awareness of the importance of zakat as a tool for social welfare. Nevertheless, the overall trajectory demonstrates Tabung Baitulmal Sarawak’s growing capacity to mobilize resources effectively positioning it as a vital institution in supporting socio economic development within the Muslim community.

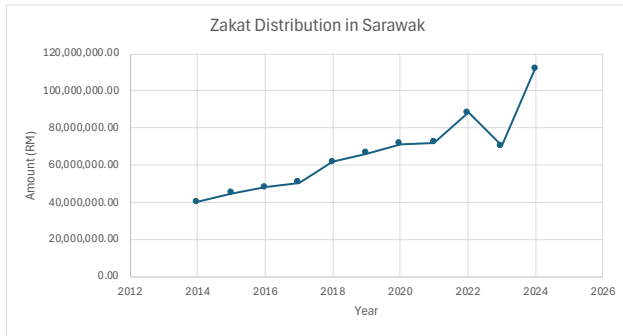


Figure 2: Zakat Distribution in Sarawak (*Author illustration*)

Figure 2 displays the Zakat Distribution in Sarawak from the year 2014 to 2024. Graph shows the consistent upward trend in distribution of zakat except for a minor drop in the year 2023. The lowest amount distributed was in the year 2014 at RM40,506,983.00. This indicates the early stages of development in zakat mobilization efforts or limited awareness upon zakat among contributors during that time. In contrast, the highest distribution occurred in 2024, reaching RM112,000,000.00, indicating a significant expansion in both institutional capacity and the scope of assistance provided. Data showed a small fluctuation in the year 2023 which is a minor decline in 2023. The upward trend shows TBS’s

strengthening role in addressing poverty, supporting vulnerable groups, and contributing to broader socioeconomic development within the Muslim community in Sarawak.

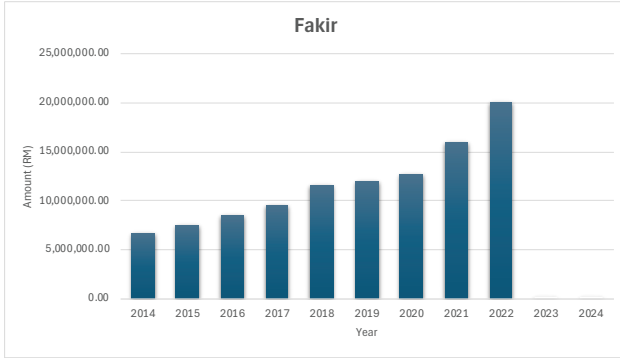


Figure 3: Zakat Distribution to Fakir (*Author illustration*)

Figure 3 shows the analysis of zakat distribution of Fakir data from Tabung Baitulmal Sarawak (TBS). The graph shows a clear upward trend in financial assistance provided to Fakir recipients. The highest amount in 2022 at RM 20,100,198. This reflects the increased collection efficiency. The lowest amount was in 2014 at RM 6,733,530. This suggested at that time they were initial challenges in operational capacity or awareness. The years 2023 and 2024 show RM 0.00 because of undisclosed data. These findings highlight both the progress made by TBS in supporting extreme poverty like Fakir the need for more consistent reporting to ensure transparency and donor confidence.

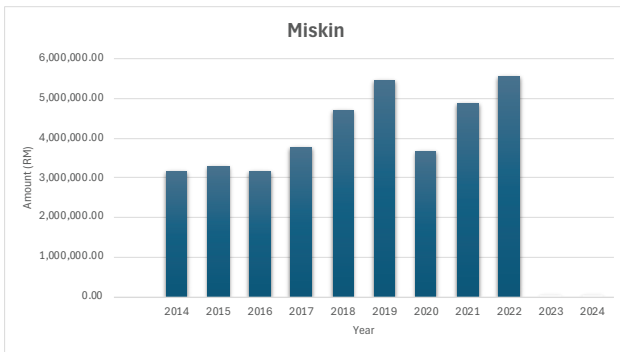


Figure 4: Zakat Distribution to Miskin (*Author illustration*)

Figure 4 shows the analysis of zakat distribution of Miskin data from Tabung Baitulmal Sarawak (TBS). The graph shows an inconsistent trend from 2014 until 2024 but a general increase in disbursements. The highest amount of zakat distributed was in 2022 at RM 5,549,730. The lowest amount was in the year 2015 at RM 3,303,952. This shows an initial challenge in outreach or collection efficiency. The data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These findings highlight both the progress made by TBS in supporting extreme poverty like Fakir the need for more consistent reporting to ensure transparency and donor confidence.

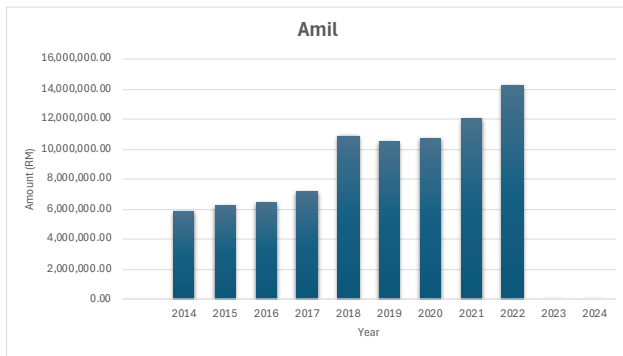


Figure 5: Zakat Distribution to Amil

Figure 5 shows the analysis of zakat distribution of Amil data from Tabung Baitulmal Sarawak (TBS). The graph shows a slow trend from 2014 until 2017 keep on rising significantly for the rest of the year until 2024. The highest amount given was in 2022 at RM 16,000,000. In contrast, the lowest amount in year 2014 at RM 5,851,556 indicating initial limitations in funding or institutional focus during that period. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These gaps may result from administrative delays, reporting issues, or confidentiality policies.

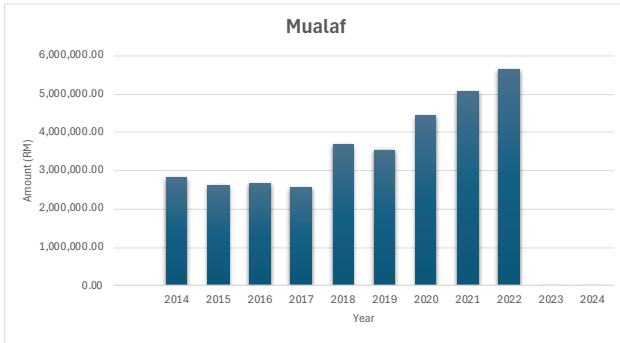


Figure 6: Zakat Distribution to Mualaf

Figure 6 shows the analysis of zakat distribution of Mualaf data from Tabung Baitulmal Sarawak (TBS). The graph shows noticeable upwards trends and keeps on rising significantly for the rest of the year until 2024. The highest amount given was in 2022 at RM 5,633,230. In contrast, the lowest amount in the year 2014 at RM 2,801,740. This indicates initial limitations in funding or institutional focus during that period. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These gaps may result from administrative delays, reporting issues, or confidentiality policies.

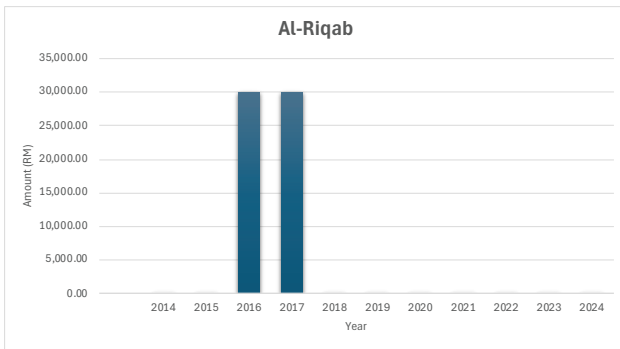


Figure 7: Zakat Distribution to Al-Riqab

Figure 7 shows the analysis of zakat distribution of Al-Riqab data from Tabung Baitulmal Sarawak (TBS). The graph shows stagnant trends only for the year 2016 and 2017 both amounting at RM 30,000. This shows that during that year maybe there was a specific case in the state of

Sarawak which was not disclosed. For the rest of the years, there are no slave recorded in Sarawak which shows this state have a positive society. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published.

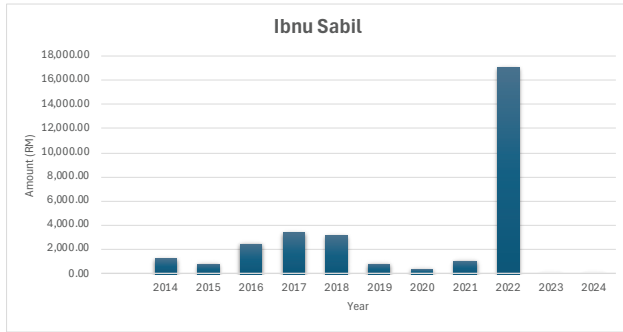


Figure 8: Zakat Distribution to Ibnu Sabil

Figure 8 shows the analysis of zakat distribution of Ibnu Sabil data from Tabung Baitulmal Sarawak (TBS). The graph shows inconsistent trends. The highest amount given was in 2022 at RM 17,037. In contrast, the lowest amount in 2015 at RM 824. From 2014 to 2021, the distribution amounts show fluctuations, ranging from RM 397 in 2020 to RM 17,037 in 2022. But this reflects inconsistent patterns in assistance provided to Ibnu Sabil recipients over the years. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published.

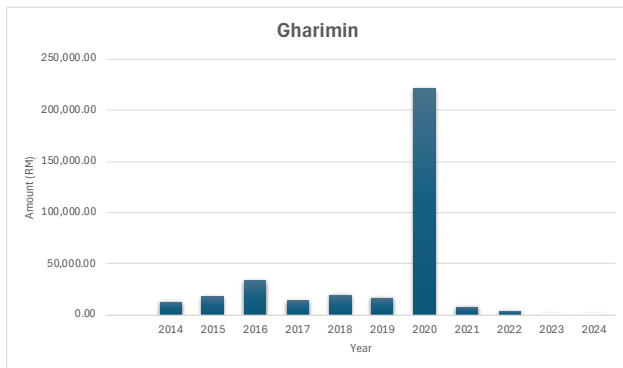


Figure 9: Zakat Contribution to Gharimin

Figure 9 shows the analysis of zakat distribution of Gharimin data from Tabung Baitulmal Sarawak (TBS). The highest amount given was in 2020 at RM 221,538.30. Contrary, the lowest amount in the year 2022 at RM 4,340. From 2014 to 2022, the distribution amounts show fluctuations ranging from RM 8,640 in 2020 to RM 34,235 in 2016. The graph shows inconsistent trends and sudden increase in the year 2020. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published.

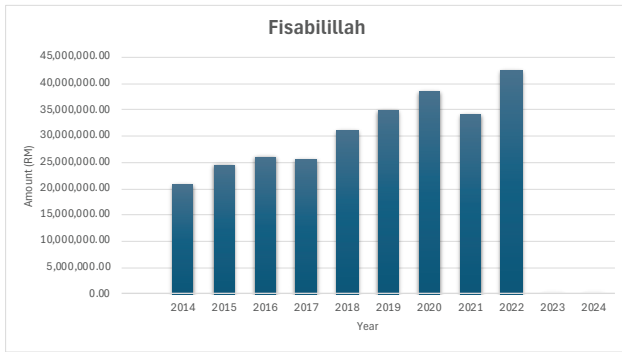


Figure 10: Zakat Distribution to Fisabilillah

Figure 10 shows the analysis of zakat distribution of Fisabilillah data from Tabung Baitulmal Sarawak (TBS). Based on the data shown in the graph, the highest zakat disbursement to Fisabilillah recipients occurred in 2022, amounting to RM 45 million, indicating a peak in support for this category during that year. In contrast, the lowest amount in 2014 at RM 20,974,857 reflecting initial limitations in zakat collection or institutional capacity. From 2014 to 2022, there is a clear upward trend, suggesting improved operational efficiency and greater emphasis on supporting causes under the Fisabilillah category. However, the data for 2023 and 2024 are RM 0.00 because the data was not disclosed or not yet published. These findings highlight TBS’s growing role in funding religious and social causes under Fisabilillah, especially in supporting education empowerment align with the Sarawak government objectives to reach free education in the upcoming years.

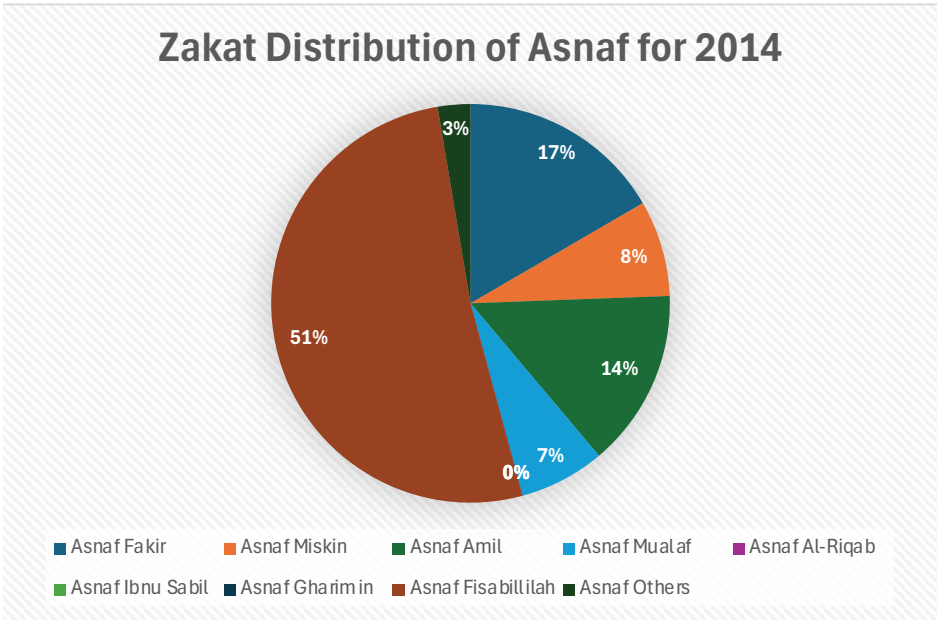


Figure 11: Zakat Distribution of Asnaf for 2014

The pie chart titled Zakat Distribution of Asnaf for 2014 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) during that year. The largest portion of zakat disbursement went to the Fisabilillah is 51%, showing that Tabung Baitulmal Sarawak (TBS) prioritized indicating a strong institutional focus on broader community development initiatives, particularly education-related programs for poor Muslim students. This aligns with TBS’s strategic emphasis on using zakat as an investment in human capital development. The next highest allocations were to Fakir is 17% and Amil is 14%, indicating continued helping the poorest individuals who are unable to meet their basic needs and administrative support for zakat collection. Smaller shares went to Miskin in 8% and Mu'alaf is 7%, reflecting efforts to reduce poverty and new convert, respectively. Minimal allocation was given to others is 3%, while Gharimin is 0.03%, Ibnu Sabil is 0.003%, and Al-Riqab is 0%, suggesting either no eligible recipients or gaps in identification and reporting. This distribution highlights TBS’s emphasis on immediate poverty alleviation, with room for improvement in addressing other asnaf categories more equitably.

Zakat Distribution of Asnaf for 2015

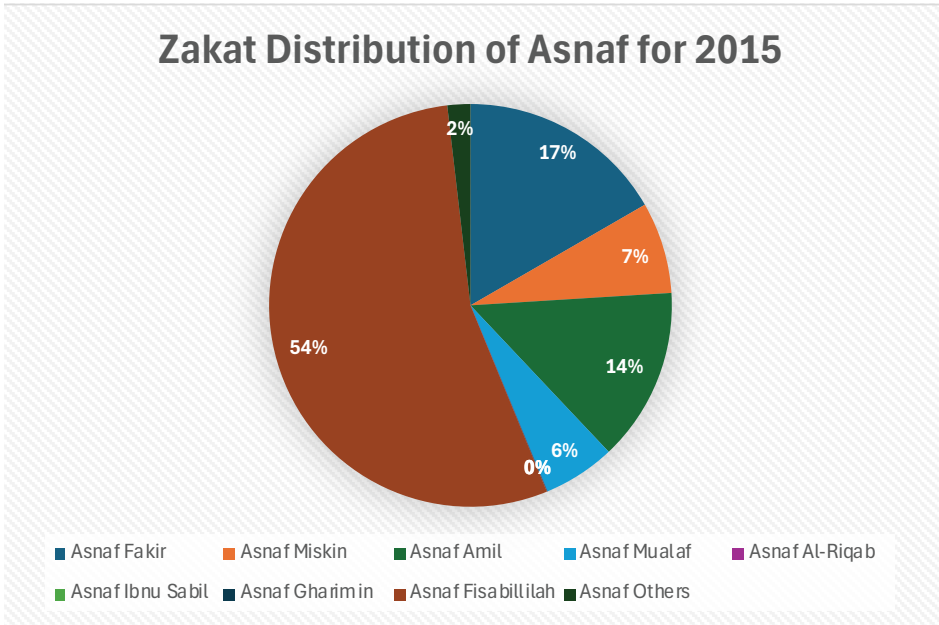


Figure 12: Zakat Distribution of Asnaf for 2015

The pie chart titled Zakat Distribution of Asnaf for 2015 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) during that year. The largest portion is 54% was directed toward Fisabilillah, highlighting TBS’s emphasis on broader community development initiatives, particularly in areas like education and social welfare. Fakir recipients received 17% of the total zakat, underscoring the institution’s commitment to addressing extreme poverty. Amil accounted for 14%, reflecting recognition of zakat collectors’ critical role in managing the system. Miskin received 7%, indicating targeted support for low-income households. Mu'alaf received 6%, demonstrating moderate support for new converts. Categories such as Al-Riqab and Gharimin showed 0% and 0.04 allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. Others received a minimal 2%, while Ibnu Sabil accounted for 0.002%, providing flexibility for addressing unforeseen needs. Overall, the distribution reflects TBS’s strategic prioritization of poverty alleviation and community development, though there is room for improvement in reaching certain asnaf groups consistently.

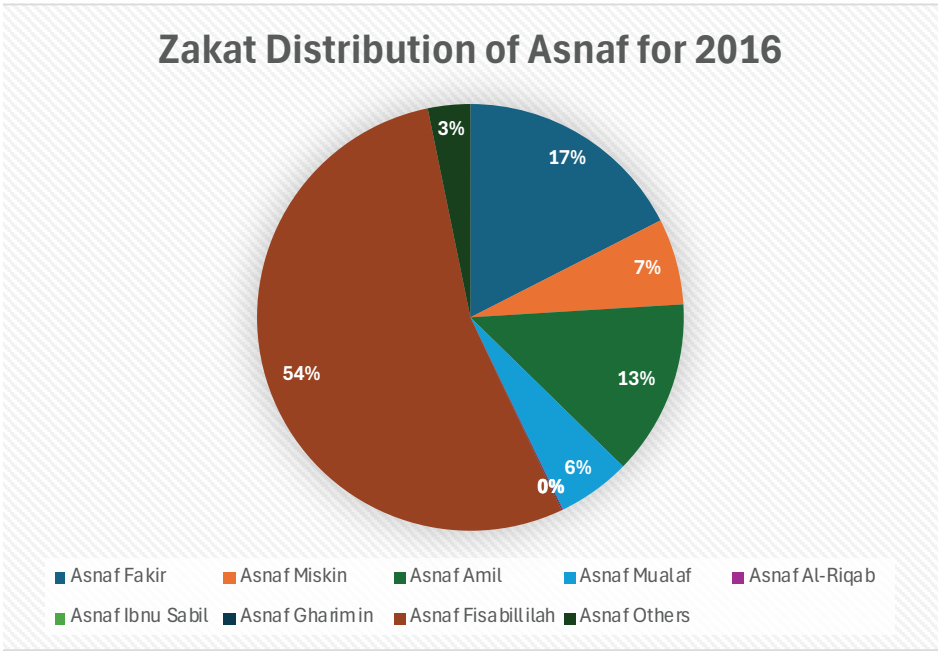


Figure 13: Zakat Distribution of Asnaf for 2016

The pie chart titled Zakat Distribution of Asnaf for 2016 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) during that year. The largest portion is 54% was directed toward Fisabilillah, highlighting TBS’s emphasis on broader community development initiatives, particularly in areas like education and social welfare. Fakir recipients received 17% of the total zakat, demonstrating continued support for the poorest individuals. Amil accounted for 13%, recognizing the critical role of zakat collectors in managing the system. Miskin also received 7%, reflecting moderate support for low-income households. Smaller shares went to Mu'alaf (6%) and Others accounted for 3%, providing flexibility for addressing unforeseen needs. While categories such as Al-Riqab is 0.06%, Gharimin is 0.07%, and Ibnu Sabil is 0.005% which are minimal or zero allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution reflects TBS’s strategic prioritization of poverty alleviation and community development, though there is room for improvement in reaching certain asnaf groups more equitably.

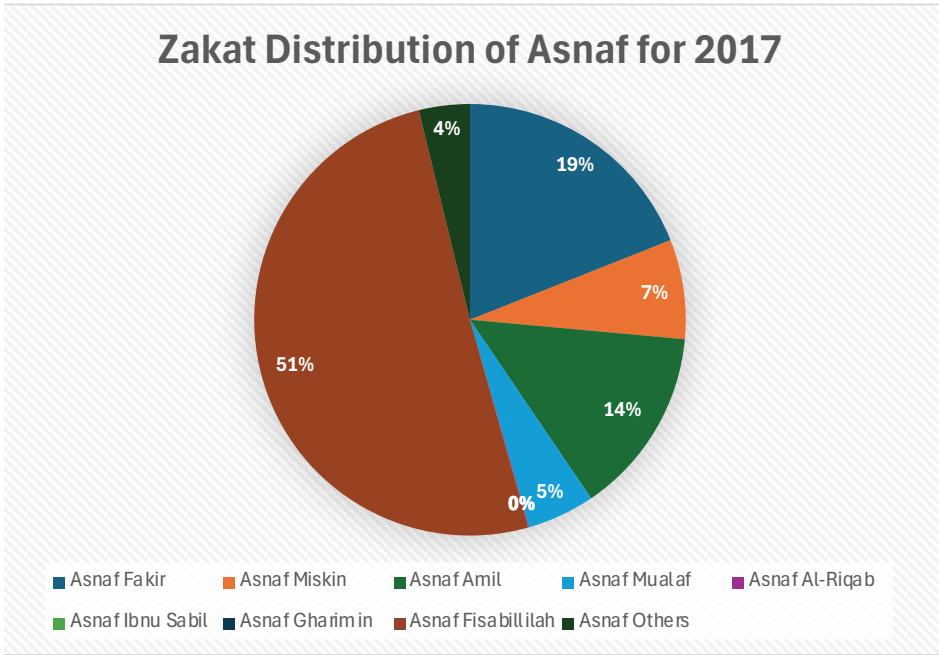


Figure 14: Zakat Distribution of Asnaf for 2017

The pie chart titled Zakat Distribution of Asnaf for 2017 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) during that year. The largest portion is 51% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 19% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 14%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 7%. Mu'alaf received 5%, demonstrating moderate support for low-income households. Others made up 4%, providing flexibility for addressing unforeseen needs. Meanwhile categories such as Al-Riqab, Ibnu Sabil, and Gharimin received minimal or negligible allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution highlights TBS's strategic prioritization of poverty alleviation and societal development, though there is room for improvement in reaching certain asnaf groups more equitably.

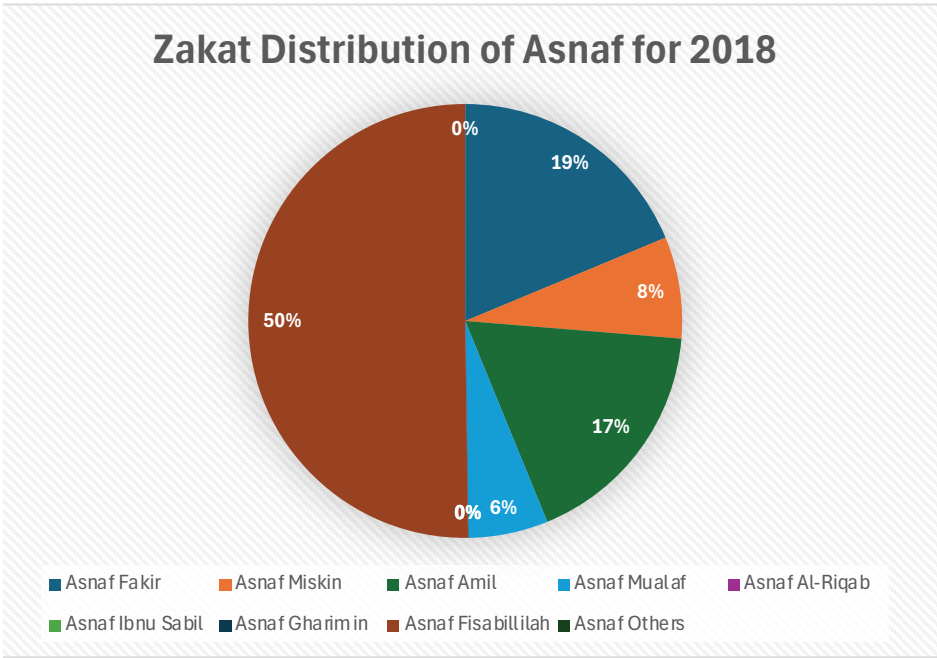


Figure 15: Zakat Distribution of Asnaf for 2018

The pie chart titled Zakat Distribution of Asnaf for 2018 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) in 2018. The largest portion is 50% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 19% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 17%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Misikin is 8% and Mu'alaf is 6%, while categories such as Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This highlights the importance of continuous policy refinement and institutional strengthening to ensure that zakat distribution remains effective in supporting educational access and poverty alleviation for poor Muslim students in Sarawak.

Zakat Distribution of Asnaf for 2019

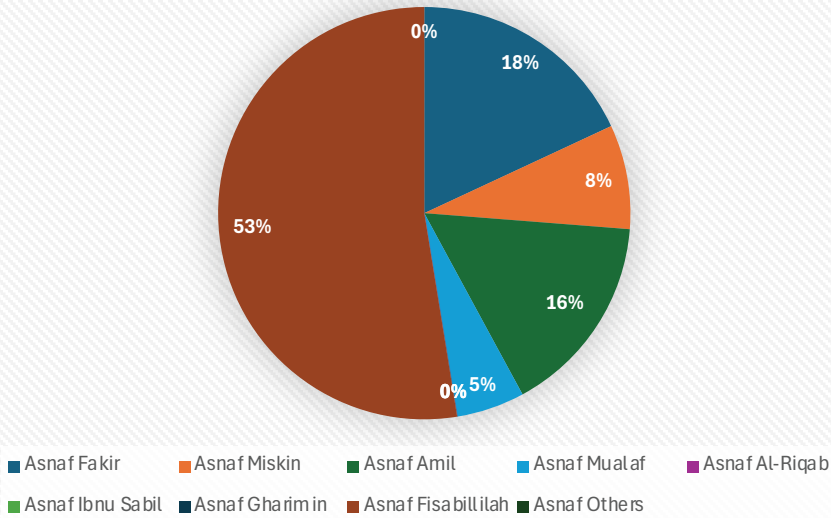


Figure 16: Zakat Distribution of Asnaf for 2019

The pie chart titled Zakat Distribution of Asnaf for 2019 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) in 2019. The largest portion is 53% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 18% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 16%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 8% and Mu'alaf is 5%, while categories such as Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This highlights the need for continuous improvement in zakat distribution mechanisms to ensure equitable access and greater impact on educational support for underprivileged Muslim students.

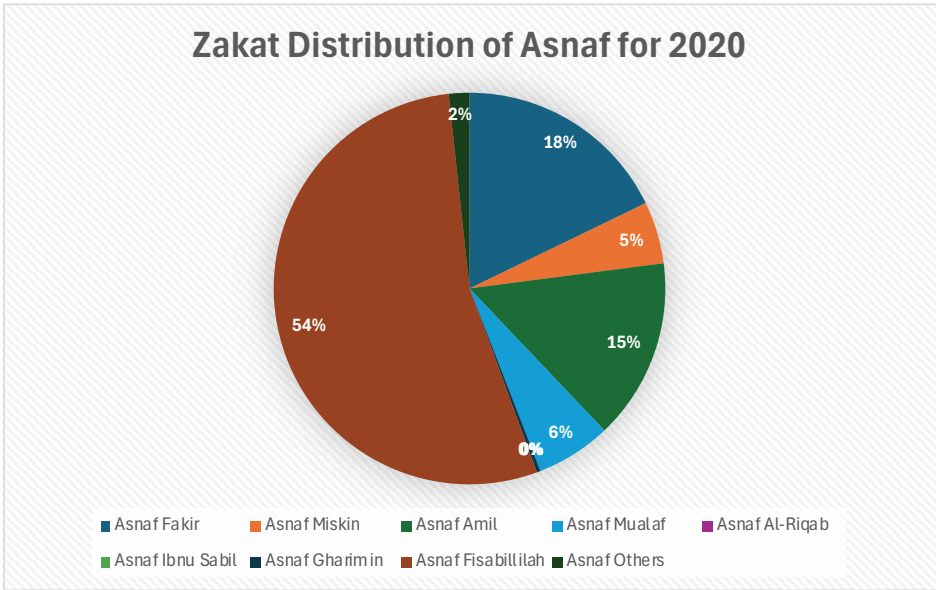


Figure 17: Zakat Distribution of Asnaf 2020

The pie chart titled Zakat Distribution of Asnaf for 2020 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) in 2020. The largest portion is 54% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 18% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 15%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 6% and Muafaf is 5%, while categories such as Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution underscores TBS’s focus on poverty reduction and community empowerment through education and institutional support but also reveals opportunities for enhancing inclusivity and efficiency in serving all eligible asnaf groups.

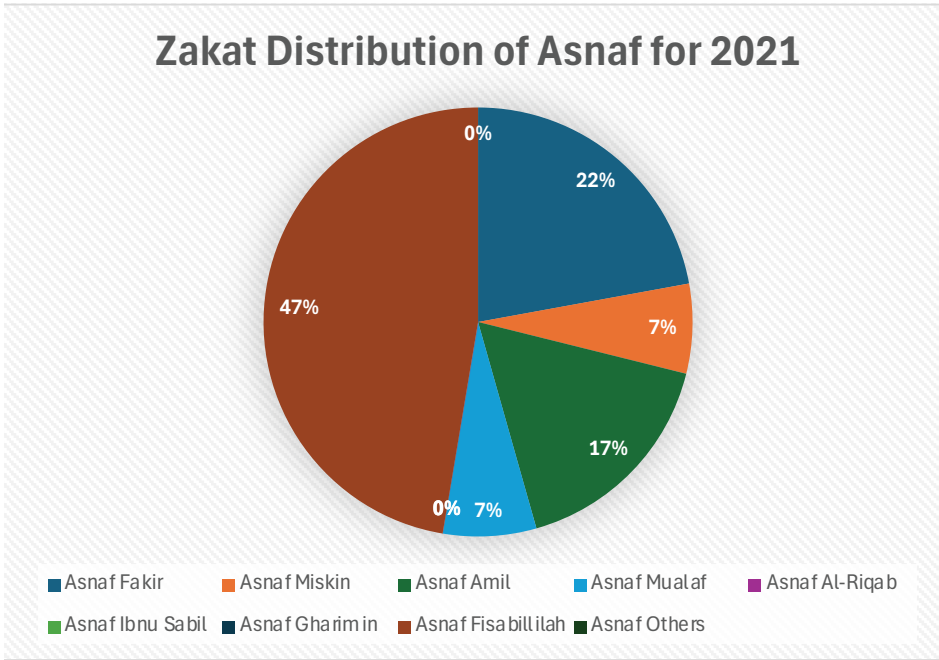


Figure 18: Zakat Distribution of Asnaf for 2021

The pie chart titled Zakat Distribution of Asnaf for 2021 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across different beneficiary categories (asnaf) in 2021. The largest portion is 47% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 22% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 17%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 7%, while categories such as Mu'alaf, Al-Riqab, Ibnu Sabil, Ghairimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This highlights the need for continuous improvement in zakat distribution mechanisms to ensure equitable access and greater impact on educational support for underprivileged Muslim students.

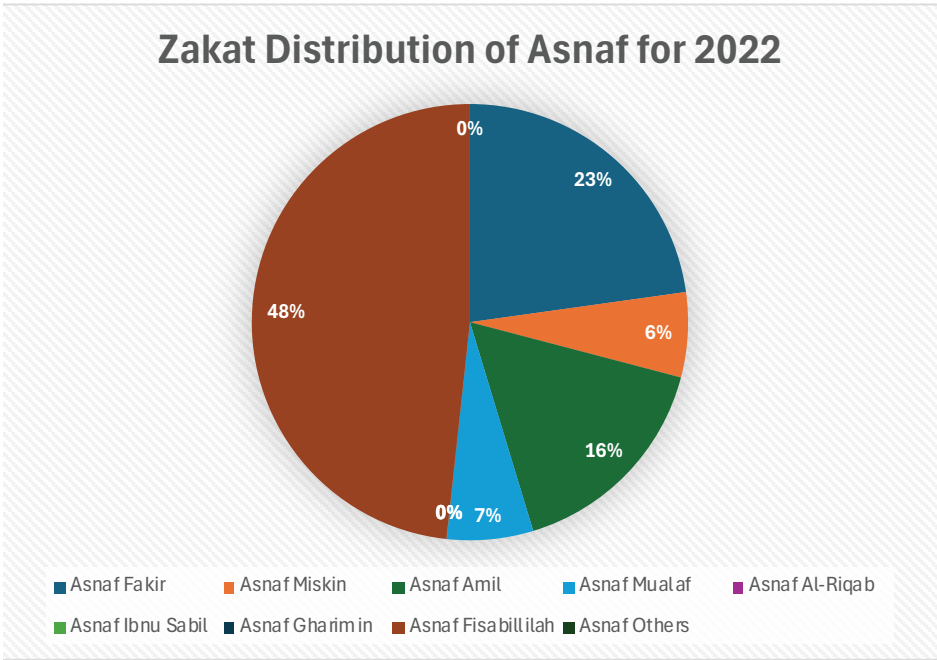


Figure 19: Zakat Distribution of Asnaf for 2022

The pie chart titled Zakat Distribution of Asnaf for 2022 illustrates how Tabung Baitulmal Sarawak (TBS) allocated zakat funds across various beneficiary categories (asnaf) in 2022. The largest portion is 48% was directed toward Fisabilillah, reflecting a strong emphasis on broader community development initiatives, particularly education-related programs. Fakir recipients received 23% of the total zakat, indicating continued support for the poorest individuals. Amil accounted for 16%, recognizing the critical role of zakat collectors in managing the system. Smaller shares went to Miskin is 7%, while categories such as Mu'alaf, Al-Riqab, Ibnu Sabil, Gharimin, and Others received no allocations, suggesting challenges in identifying eligible beneficiaries or operational constraints. This distribution highlights TBS's strategic prioritization of poverty alleviation and societal development, though there is room for improvement in reaching certain asnaf groups more equitably.

6. CONCLUSION

Tabung Baitulmal Sarawak (TBS) plays a pivotal role in supporting societal development through its zakat based programs, particularly in addressing poverty alleviation and education sponsorship. The institution's efforts are guided by Islamic principles, with a focus on equitable distribution to various asnaf. Research indicates that TBS has adopted a structured approach to zakat management, leveraging technology improvement, procedural application, and governance to enhance effectiveness. However, challenges persist, especially in rural areas where limited internet infrastructure and low digital literacy hinder outreach and transparency. Strengthening technological integration and training remain critical for efficient administration. Donor behavior is influenced by religious duty, social awareness, and perceived impact, with visible outcomes such as community welfare and educational access encouraging continued giving. Conversely, persistent generosity is constrained by mistrust in certain nonprofits and lack of knowledge about alternative fundraising avenues. TBS's strategy of establishing skill training programs using zakat funds to empower beneficiaries highlights its commitment to long-term sustainability and self-reliance. Overall, while TBS demonstrates significant progress in supporting marginalized communities, there is ongoing potential for improvement in reaching all asnaf groups equitably.

7. ACKNOWLEDGEMENT

The authors also appreciate the respondents and stakeholders who participated in the study and provided the data essential for this research.

8. CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this manuscript. No financial, personal, or professional relationships were involved that could have influenced the findings or interpretation of the research presented.

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A CASE STUDY ANALYSIS OF VOLUNTEER RECRUITMENT TECHNIQUES TO ENHANCE AMIL HUMAN RESOURCES' PERFORMANCE AT REGIONAL BAZNAS

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ABSTRACT

This study examines volunteer recruitment strategies to enhance the performance of amil human resources in regional BAZNAS offices. BAZNAS plays a pivotal role in managing zakat in Indonesia but faces notable challenges due to a shortage of qualified amil. As a response, regional BAZNAS offices have increasingly recruited volunteers to accelerate zakat collection and distribution, and to ease the workload of permanent amil. This qualitative case study explores the recruitment process, which involves registration, selection, and training, to ensure volunteers meet BAZNAS standards. Selected volunteers assist in distributing zakat and serving muzakki, supporting efficient zakat operations. Findings indicate that volunteer involvement contributed to achieving substantial zakat targets—IDR 8 billion in 2023 and IDR 16 billion in 2024. However, sustaining volunteer motivation and commitment remains a key challenge. The study highlights the importance of effective volunteer recruitment management in improving amil performance and strengthening zakat governance at BAZNAS. Ongoing improvements in training, incentives, and volunteer supervision are essential to maintain high and sustainable performance

Keywords: Volunteer Recruitment, Amil Human Resources, Zakat Management, BAZNAS

1. INTRODUCTION

In Indonesia, the National Amil Zakat Agency, or BAZNAS, is crucial to the administration of zakat and the execution of social initiatives. As a legally controlled organization, BAZNAS is responsible for the professional and open collection, administration, and distribution of zakat to mustahiq (zakat recipients). Given Indonesia's sizable Muslim population, zakat revenue might total trillions of rupiah annually. This positions BAZNAS as a strategic entity for allocating zakat contributions to alleviate poverty, reduce socioeconomic inequality, and enhance community welfare (Al-Fatih, 2020). In addition to providing for the basic needs of zakat recipients in a consumptive way, BAZNAS works to promote their economic independence through productive zakat through a variety of social and economic empowerment initiatives. This is anticipated to improve the long-term economic resilience of impoverished communities (Widiastuti et al., 2021).

At the regional level, however, BAZNAS faces several challenges, particularly a shortage of competent zakat administrators. These restrictions have an impact on the institution's capacity to carry out zakat administration tasks as efficiently as possible, including data gathering, recording of muzakki (zakat donors) and mustahiq, and allocating zakat in line with sharia principles and demands. The management of productive zakat is significantly hampered by the lack of amil human resources, according to several research. This is especially noticeable in the dearth of accompanying personnel who can coach zakat recipients, who urgently require direction when using zakat monies for economic capacity building or business capital (Sudirman et al., 2021). A further factor in the decreased performance and public confidence in this institution's zakat administration is the absence of amil training and certification (Baining et al., 2024).

The role of volunteers in zakat management in social institutions like BAZNAS is becoming more and more important as a result of the lack of human resources. The operational ability of zakat at all levels can be

strengthened with the help of volunteers, particularly in places without professional *amil*. Volunteers can increase community involvement in zakat empowerment and broaden the scope of zakat services, in addition to assisting in addressing the labor shortage issue. Through a more community-based and participative approach, volunteer-based zakat management is anticipated to increase social value and foster public trust in zakat organizations (Tumanggor & Sujatna, 2024). Naturally, the number of volunteers available is not the only factor that determines how effective the use of volunteers is; effective management, sufficient training, and a robust support system are also necessary to ensure that the benefits are maximized and continue to align with the community's expectations for professionalism and transparency.

Therefore, increasing the capability of *Amil* human resources—both by hiring qualified employees and enlisting volunteers—becomes a crucial strategic move for BAZNAS at the regional level. It is anticipated that this action will enhance zakat management performance and sustainably accomplish socioeconomic objectives. For BAZNAS to successfully fulfill its function as a reputable zakat management organization, this strategy must be backed by precise laws, high-quality training, and creative integrated programs (Al-Fatih, 2020).

However, this study is limited in scope as it focuses on a qualitative case study of selected regional BAZNAS offices. As such, the findings may not fully represent the experiences of all BAZNAS institutions across Indonesia. Further research is recommended to provide broader generalizability and comparative analysis.

2. LITERATURE REVIEW

2.1. The Idea of *Amil*'s Human Resource Management in Zakat Companies

***Amil*'s Meaning and Function in Zakat Administration**

Amil plays a crucial role in zakat administration, acting as both the executor and manager of zakat collection and distribution in compliance with sharia. A person designated by the imam, head of state, or their representative to oversee zakat management, including

gathering and allocating funds to qualified receivers (mustahiq), is known as an *amil* (Hakim & Gunawan, 2020). As a technical executor that supports the efficient operation of national zakat management, *amil* is governed by Law Number 23 of 2011 concerning Zakat Management and Government Regulation Number 14 of 2014 in the framework of positive law in Indonesia. In order to ensure that zakat is disbursed efficiently to enhance community social welfare and sustainably lessen economic inequities, *amil* plays a strategic as well as administrative function (Widiastuti et al., 2021).

Amil's crucial role necessitates a thorough comprehension of the socioeconomic aspects of zakat since it is not only a ceremonial duty but also a significant tool for enhancing inclusive economic growth and lowering poverty in the community (Widiastuti et al., 2021). The primary determinant of the effectiveness of focused and effective zakat management is the ability of *amil* to do these duties.

Competencies and Skills Needed for Amil Human Resources

The primary determinant of effective zakat management is *amil*'s proficiency. Skills in managing zakat collection and distribution, comprehending zakat fiqh regulations, managing human resources, and communicating and educating the community as *muzakki* (zakat payers) and *mustahiq* (zakat recipients) are all part of this competency (Widiastuti et al., 2021). According to a study by Hasan et al., enhancing the caliber of *amil* human resources via certification, competency development, and training is essential for maximizing zakat institutions' effectiveness (Widiastuti et al., 2021).

An *amil* performance evaluation system and ongoing training have proven to be successful strategies for raising their level of professionalism. For instance, the endeavor to certify *Amil* has established itself as a norm for competency requirements, enhancing public confidence in zakat organizations (BAZNAS and LAZ) and consequently augmenting zakat earnings (Nasri et al., 2019). Furthermore, *amil*'s capacity to handle *muzaki*—*mustahiq* data and to carry out reporting and transparency duties as effectively as possible is strengthened by their proficiency with information technology and the digitization of zakat (Widiastuti et al., 2021).

To establish positive ties with Muzakki and the larger community, Amil must improve soft skills like empathy and professional ethics in addition to technical ones. Such a mindset will boost public confidence in the organization being run and promote support for zakat fundraising initiatives.

2.2. Volunteer Management in Social Organizations

Concepts and Theory in Volunteer Management

As unofficial support workers who help with the execution of various social activities, volunteers are crucial to social organizations and zakat institutions. To guarantee that volunteers' efforts may fully accomplish the objectives of the organization, volunteer management—which includes recruitment, training, incentive, retention, and performance evaluation—is essential (Neely et al., 2022). To improve team effectiveness and optimize each volunteer's contribution, the approach to volunteer management in the context of human resources (HR) for non-profit organizations must be customized to a variety of characteristics, such as age, intrinsic motivation, and skills (Hopkins & Dowell, 2022; Lorente et al., 2024).

Instead of focusing on financial pay, the philosophy of human resource management (HRM) in non-profit companies highlights the benefits of a flexible and personal approach to managing volunteers, which is typically founded on idealism and social values (Hasan et al., 2019). For volunteers to persevere and maintain their motivation over time, an adaptive management structure that promotes their psychological health becomes crucial.

Benefits and Difficulties of Volunteering with Nonprofit Organizations

Utilizing volunteers in organizations has many advantages, such as lowering operating expenses, improving social networks, and enhancing the organization's reputation and validity in the eyes of the general public. Because the labor performed by volunteers is voluntary and does not require payment, the organization can save a substantial amount of money on operating costs (Hotchkiss et al.,

2014). By strengthening interpersonal ties and boosting community involvement, volunteers also broaden the organization's social network, which can improve the organization's overall effectiveness (Pfeffer et al., 2022). Since volunteers serve as direct representatives of the organization's social mission and objectives, they also contribute to the legitimacy and favorable public perception of the organization (Grossman & Furano, 1999). Without raising fixed labor expenses, motivated volunteers can significantly increase the quality of social activities and the reach of services (Hopkins & Dowell, 2022).

But overseeing volunteers also comes with a number of difficulties that should be expected. A number of causes, such as a lack of recognition for their services, inadequate financial reward, and a discrepancy between the responsibilities allocated and the volunteers' expectations, are frequently responsible for the high volunteer turnover rate. While inadequate cash reward causes volunteers to believe their contributions are not valued, lack of acknowledgment can cause demotivation (Davis et al., 2024). Furthermore, volunteers often leave when their activities do not match their interests or abilities, therefore a mismatch between expectations and allocated tasks also contributes significantly to increased turnover (Forner et al., 2024). To keep them engaged, this calls for efficient retention techniques including acknowledgment, appropriate training, and constant communication (Hopkins & Dowell, 2022). A lack of coordination and operational efficacy within the organization can also result from problems with unstructured volunteer organizations (Hasan et al., 2019).

In order to maintain team cohesiveness and productivity, volunteer management must also be able to manage group dynamics and the range of member personalities.

2.3. Integrating Amil HR and Volunteer Management in Zakat Institutions

Although amil and volunteers differ in formal status and compensation, both play complementary roles in advancing the mission of zakat institutions. The principles of human resource development that apply to amil—such as competency building,

ethics, and digital literacy—are equally relevant in managing volunteers. Similarly, effective volunteer management practices—like recognition, training, and motivation—can be adapted to strengthen amil performance, especially when the workforce includes unpaid or part-time personnel.

In regions where BAZNAS faces limited staffing, integrating volunteer management into the broader human resource strategy becomes essential. Volunteers can help fulfill amil duties, provided they are equipped with adequate training and supervised to meet organizational standards. This hybrid workforce model demands a unified approach to human capital management that recognizes the value of both formal employees and volunteers. Therefore, bridging amil development with volunteer management creates a more resilient, scalable, and inclusive zakat management system.

2.4. Prior Research

The significance of skilled human resources, particularly the function of amil, in maximizing zakat management to attain social justice and sustainable economic growth has been thoroughly examined in earlier research. For instance, research conducted in Malaysia and Indonesia emphasizes the necessity of enhancing amil's competencies via education and certification in order to satisfy the demands of modernizing zakat management (Widiastuti et al., 2021). Furthermore, through the digitization of zakat payment and reporting procedures, the study highlights how technology is progressively helping amil's performance (Danila et al., 2025).

According to a number of studies, social organizations can improve their performance by implementing efficient volunteer management practices, which include training, recruitment tactics, and efforts to retain volunteers' motivation and loyalty through rewards and recognition (Hopkins & Dowell, 2022). Although volunteers can save costs, research on volunteer dynamics in non-profit organizations emphasizes that in order to maintain social programs, organizations must be able to handle issues like volunteer coordination and turnover (Hopkins & Dowell, 2022).

Numerous studies also demonstrate a favorable correlation between the development of amil competences and the accomplishment of fruitful community-level zakat empowerment initiatives, which affect mustahiq welfare and long-term microeconomic growth (Arifin & Anwar, 2021). Furthermore, research on the integration of human resources in zakat organizations highlights the significance of amil and volunteer synergy for the efficient, transparent, and accountable operation of zakat administration (Widiastuti et al., 2018).

Although more research is required to create management models that are more responsive to social changes and digital technology, the literature systematically demonstrates that the management of human resources, including professional amil and motivated volunteers, is a crucial pillar in developing the effectiveness of zakat management and social organizations in general (Alam et al., 2023).

3. RESEARCH METHODOLOGY

The phenomenon of volunteer recruitment and its relationship to amil performance at BAZNAS (National Amil Zakat Agency) in East Kalimantan Province are thoroughly examined in this study using a qualitative approach and a case study method. This approach was selected because it provides a thorough grasp of volunteer recruitment practices and the variables affecting their efficacy in specific social and organizational contexts. The intricacies of volunteer involvement are best explored through qualitative methods, particularly case studies, which can capture social and procedural dynamics that quantitative methods might miss. Prior studies have suggested that qualitative approaches can be used to reveal information that quantitative approaches might miss, particularly when it comes to the ways in which hiring practices vary among organizational and cultural contexts (Dean, 2016; Negrin et al., 2022; Sveen et al., 2024). Furthermore, the case study method offers valuable context, revealing factors that either enhance or hinder the effectiveness of volunteer recruitment efforts (Waikayi et al., 2012).

Primary data for this study was collected through in-depth interviews with key informants, including the head of the BAZNAS regional office in East Kalimantan. This provided valuable insights into the recruitment processes, challenges, and outcomes. Additional information was

gathered indirectly from staff members responsible for human resources and financial management. The case study method thus provides rich contextual data, shedding light on the variables that influence the effectiveness of volunteer recruitment.

3.1. Research Type

Qualitative research using a case study methodology was used in this investigation. This method gives researchers a thorough grasp of the dynamics at play in the regional BAZNAS under investigation, especially those pertaining to the recruitment of volunteers and how it impacts the effectiveness of Amil in performing their duties. Because case studies can give a more comprehensive and lucid picture of the conditions that exist in a particular unit or case—in this case, BAZNAS in the region—they were chosen.

3.2. Research Subject

The research focuses on BAZNAS in East Kalimantan Province as the subject of the case study. The goal of the study is to gain a thorough understanding of the volunteer recruitment process and assess how it affects the amil's performance while on duty. The choice of BAZNAS as the research object stems from the institution's significant role in managing zakat, infaq, and sedekah, as well as the fact that the caliber and effectiveness of the volunteers participating are crucial to the management's success.

3.3. Methods of Gathering Data

This study employs a number of methods to gather pertinent data, including:

1. **In-depth Interviews:** The HR manager, volunteers, and amil were among the pertinent BAZNAS parties with whom the interviews were conducted. The interview's goal is to get firsthand accounts of the hiring procedure, the difficulties encountered, and how hiring affects volunteers' and Amil's performance. Because this interview is semi-structured, the participants are allowed to discuss their opinions and experiences in greater detail.

2. **Direct Observation:** The researcher observed BAZNAS's hiring procedure and the interactions that take place in the workplace between volunteers, personnel managers, and amil. The purpose of this observation is to learn how the recruitment processes are carried out and how different aspects of routine activities can affect volunteer performance.
3. **Documentation Study:** This study also gathers and examines records pertaining to hiring practices and initiatives managed by the regional BAZNAS. Recruitment criteria, activity reports, and information about volunteer-run social initiatives are among the documents that have been examined. This document analysis offers more crucial details about the organization's policies and how they are actually applied.

3.4. Methods of Data Analysis

Thematic analysis tools will be employed to examine the data gathered from observations, interviews, and document studies. The purpose of this thematic analysis is to pinpoint particular trends or themes that show up in the data on the volunteer recruiting procedure and how it affects the Amil's performance. By using this method, researchers can draw attention to a number of variables that affect both performance and recruitment quality, as well as the connection between the two. The results gathered will be categorized into primary themes that depict the dynamics taking place in the BAZNAS of the area under study.

This approach is intended to help the efficacy of zakat management at the regional level by offering comprehensive and useful insights for the management of volunteer recruitment and the enhancement of amil performance in BAZNAS.

4. FINDINGS AND CONVERSATION

4.1. An explanation of BAZNAS Regional Volunteer Recruitment

At first, the regional BAZNAS struggled with a lack of human resources, as there were only six permanent amil to oversee all district-level zakat operations. Due to a lack of human resources,

BAZNAS has had trouble carrying out social initiatives as effectively as possible, particularly when it comes to collecting zakat and distributing it to mustahik. On the other hand, hiring more permanent staff is difficult due to a lack of operating capital.

In order to address the human resource shortage, the regional BAZNAS chose to increase overtime incentives for permanent employees and recruit field volunteers. To address the human resource shortage, the regional BAZNAS increased overtime incentives for permanent employees and recruited field volunteers. The public registration phase of the volunteer recruiting process is followed by a selection procedure to guarantee that the caliber of volunteers satisfies BAZNAS' requirements. The recruitment process includes public registration and a selection procedure to ensure volunteers meet BAZNAS' standards. The chosen volunteers then go through training to get them ready to perform activities in their fields.

Two volunteers were enlisted, and they were assigned to two crucial areas: distribution and collection. While volunteers are responsible for performing feasibility assessments of mustahik (zakat recipients) and accompanying them during the distribution process, they are also entrusted with helping mizakki (zakat payers) in the collection field. These volunteers significantly aid in streamlining the regional BAZNAS's operational procedures, even if permanent amil still manage the administrative duties of collection.

4.2. Strategy for Volunteer Recruitment

The regional BAZNAS recruits volunteers through a number of crucial steps, including registration, selection, and training. Standards are followed during the recruitment process, with a focus on the caliber of volunteers who will be actively participating in zakat collecting and distribution. Certain characteristics, including dedication, time readiness, and the capacity to carry out activities in the field, are taken into account throughout the selection process.

Volunteers get materials on BAZNAS operational procedures, the ethics of serving Mustahik and Mizakki, and how to conduct Mustahik feasibility studies throughout the training period. The purpose of this training is to get volunteers ready to operate effectively and in

compliance with BAZNAS’s operating requirements. This method maintains the quality of service even though there are still only a certain number of amil.

To assist with zakat collection efforts at the village or sub-district level, regional BAZNAS not only recruits volunteers directly but also organizes UPZ (Zakat Collection Unit) management volunteers. Without adding more permanent amil, this step broadens the network’s scope and fortifies the zakat collection system.

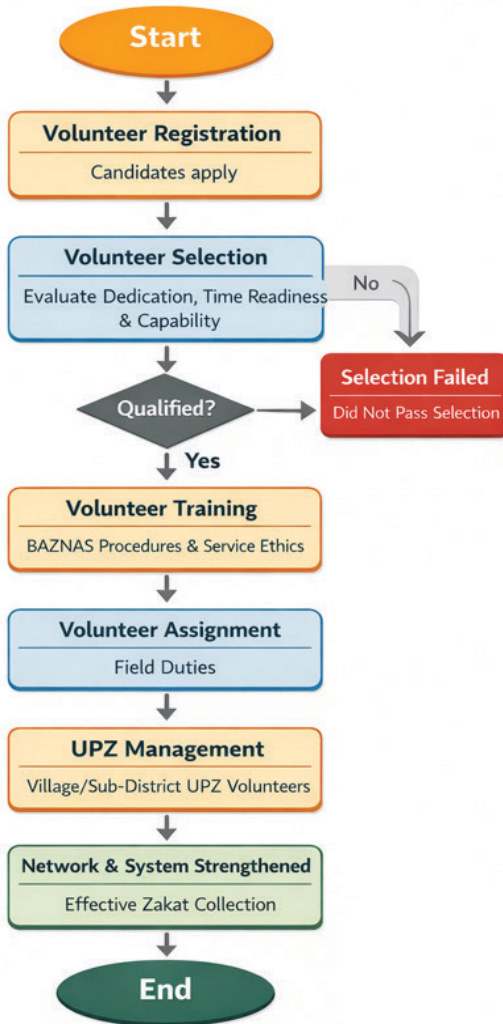


Figure 1. Volunteer Recruitment Flow

4.3. How Volunteer Recruitment Affects Amil Human Resources' Performance

Volunteers helped the regional BAZNAS address the human resource shortage. Volunteers helped the regional BAZNAS address the human resource shortage, which aligns with findings by (Widiastuti et al., 2021), who suggested that volunteer-based strategies can compensate for the lack of professional amil in zakat management that had previously hindered the execution of several activities. In order to speed up the process, lessen the workload of permanent amil, and increase operational efficiency, volunteers were enlisted to help in the collection and distribution of zakat.

Volunteers take part in completing feasibility studies of the beneficiaries and provide the required support to the zakat recipients in the distribution field, while they also help speed up services to the donors in the collection field. To make volunteer contributions more effective, it's important to tailor the volunteer management approach to individual characteristics like age, motivation, and skills. By considering these factors, BAZNAS can boost the impact of its volunteers and ensure their unique strengths are aligned with the organization's goals (Hopkins & Dowell, 2022; Lorente et al., 2024). As a result, the regional BAZNAS is better equipped to oversee the zakat distribution process, despite having just six permanent employees.

The accomplishment of the zakat goal established by the regional BAZNAS has another beneficial effect. The zakat collection goal of IDR 8 billion was effectively met by BAZNAS in 2023, and it was raised to IDR 16 billion in 2024. This achievement would not be possible without the assistance of volunteers who make sure that zakat collection and distribution go off without a hitch.

4.4. Problems and Fixes for Volunteer Management

The regional BAZNAS has not yet encountered any major challenges in overseeing volunteers. This achievement can be ascribed to efficient management in both the volunteer training and selection procedures. The volunteers are now equipped to perform their jobs with professionalism and full responsibility thanks to the training they received.

The long-term issue, though, would be how to keep volunteers motivated, particularly when they are engaged in field work and after the training time. To improve team effectiveness and optimize each volunteer's contribution, the approach to volunteer management in the context of human resources (HR) for non-profit organizations must be customized to a variety of characteristics, such as age, intrinsic motivation, and skills. By tailoring management strategies to these individual differences, BAZNAS can enhance volunteer engagement and performance, ensuring a more sustained contribution in the long run (Hopkins & Dowell, 2022; Lorente et al., 2024). In order to sustain the volunteers' passion and dedication, regional BAZNAS must make sure that there is efficient communication and the provision of specific incentives or prizes.

Enhancing the quality of the volunteer training program and giving them access to a range of additional social activities are two possible answers. Additionally, it's critical to regularly assess volunteer performance to make sure they continue to be productive and comprehend the goals of each activity they participate in.

4.5. Final Thoughts

All things considered, the regional BAZNAS's volunteer recruiting strategy has been successful in resolving the lack of permanent amil human resources and enhancing the institution's operating efficiency. By hiring two volunteers to work in the distribution and collecting areas, BAZNAS was able to meet important goals and broaden the range of services it offered to the public. Additionally, organized training and effective volunteer management have emerged as critical components of that accomplishment.

Regional BAZNAS must keep creating volunteer management and recruitment plans in the future to sustain high performance, particularly when dealing with long-term issues like a shortage of permanent staff and operational funding.

5. CONCLUSION

5.1. An overview of the results

According to this study, the regional BAZNAS's volunteer recruitment method is successful in resolving the lack of available human resources. Managing the zakat program is extremely difficult for the regional BAZNAS because there are just six permanent amil. Nonetheless, BAZNAS can increase its operational capacity without incurring additional substantial operational costs by implementing a systematic volunteer recruitment process. In order to free up the amil to concentrate on administrative duties, the recruited volunteers are assigned to two crucial areas: zakat distribution and collection. To allow amil to focus on administrative duties, volunteers were assigned to zakat distribution and collection. BAZNAS successfully met a substantial zakat target of IDR 8 billion in 2023 and is expected to reach IDR 16 billion in 2024 with the help of volunteers.

Presentation on the Strategy for Volunteer Recruitment:

Through the phases of registration, selection, and training, the regional BAZNAS employs a methodical approach to volunteer recruiting. The chosen volunteers are thereafter assigned to particular tasks that facilitate zakat distribution and collecting. This procedure directly improves BAZNAS's operating efficiency in addition to addressing the human resource shortfall.

The zakat distribution procedure, which was previously hampered by the small number of amil, is accelerated by volunteers participating in the mustahik feasibility study and the mizakki service. This suggests that using volunteers greatly aids in hastening the accomplishment of the organization's objectives.

5.2. Assessment of Achievements and Difficulties

The considerably higher attainment of zakat collection targets indicates the effectiveness of this technique. Well-executed recruitment and sufficient training have resulted in high-caliber volunteers who are prepared to work. Nonetheless, overseeing volunteers' dedication and motivation is the biggest obstacle, particularly when it comes to keeping them consistent enough to continue volunteering over the

long haul. Some issues that need more attention may come up because of volunteers' time limits, the possibility of absenteeism, or a drop in the caliber of volunteer work.

Suggestion:

The following are some suggestions to enhance volunteer management and recruitment tactics at regional BAZNAS:

- a. **Enhancement of Training Quality:** More thorough and long-lasting training is required to increase volunteers' readiness and proficiency. Both the soft and technical skills required for fieldwork may be included in this training.
- b. **Offering Incentives and Awards:** In order to keep volunteers motivated and dedicated, BAZNAS may want to think about offering certificates or recognition at particular events as incentives or awards for volunteers who contribute significantly.
- c. **Sustainable Training and Supervision:** To guarantee that the caliber of volunteer performance stays high, BAZNAS must create a system for training volunteers that is both sustainable and regularly monitored.

5.3. Theoretical Contribution to Islamic HR Management

This study makes a valuable contribution to the field of Islamic Human Resource Management by highlighting the role of zakat as a key strategic tool in HR practices. By exploring how volunteerism can be integrated with zakat management, the research offers fresh perspectives on how Islamic principles can help optimize the use of human resources, particularly in nonprofit organizations like BAZNAS. The findings provide important implications for future research in Islamic HR management, especially in understanding how zakat can influence employee engagement and overall organizational well-being.

5.4. Research Restrictions and Ideas for Additional Study

The results of this study may not be entirely applicable to the whole Indonesian region due to its restricted geographic coverage, which includes a single regional BAZNAS and a small sample size

of participants. Furthermore, the long-term effects of volunteer participation on the viability of zakat programs have not yet been investigated in this study.

A more comprehensive study that compares different volunteer recruitment tactics in other BAZNAS locations is advised for future research. A more thorough examination of the variables influencing volunteer retention and their effects on the long-term administration of zakat may also be part of future studies.

6. ACKNOWLEDGEMENT AND CONFLICT OF INTEREST

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6.2. Conflict of Interest

The authors affirm that they have no conflicts of interest to disclose regarding the execution or publication of this study.

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MODELLING HALAL GOVERNANCE IN MALAYSIA: TOWARDS A CREDIBLE AND ADAPTIVE CONCEPTUAL FRAMEWORK FOR GLOBAL POSITIONING

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ABSTRACT

The halal industry has become a central pillar of Malaysia's socio-economic and religious landscape, firmly positioning the nation as a global player in the halal economy. Yet, persistent concerns about certification integrity, transparency and regulatory fragmentation continue to challenge its credibility. Allegations of certification fraud, overlapping institutional authorities, and challenges in gaining international recognition have reignited debates on the system's adequacy and the competitiveness of Malaysia's halal governance framework.

This study adopts a conceptual and systematic literature review approach, synthesising academic literature, policy documents and institutional reports on halal governance, regulation and certification. Drawing insights from the experiences of Indonesia, the Gulf Cooperation Council (GCC) and selected Western contexts, this paper explores alternative approaches to modelling halal governance in Malaysia through the lens of governance theory and sectoral practice. It identifies five possible frameworks, namely Shariah-based, corporate, trustee/regulatory, stakeholder and hybrid

model followed by a critical assessment of their respective merits and limitations. Rather than advocating a single universal model, the study advances a context-responsive hybrid framework that integrates Shariah legitimacy with administrative efficiency, stakeholder accountability, and public trust.

By situating Malaysia's experience against comparative governance practices abroad, the paper underscores the urgency of continuous institutional reform and adaptive innovation. Ultimately, it argues that Malaysia's long-term global leadership in the halal domain depends not only on the credibility of its certification regime but also on embedding transparency, professionalism and technological advancement into its governance architecture.

Keywords: Halal Governance, Regulatory Reform, Institutional Trust, Shariah Integrity, Federalism, JAKIM, Shariah-based

1. INTRODUCTION

The halal industry has emerged as one of the fastest-expanding sectors in the global economy, extending beyond food to encompass finance, pharmaceuticals, cosmetics, logistics and tourism. With the global Muslim population projected to reach approximately 2.2 billion by 2030 and having grown from around 1.7 billion to 2.0 billion between 2010 and 2020, the demand for halal goods and services continues to intensify. This expansion has, in turn, led to intense competition among nations to be recognized as global halal hubs. (Pew Research Centre, 2025).

Within this landscape, Malaysia – anchored by the Department of Islamic Development Malaysia (JAKIM) has positioned itself as a leading actor in the global halal economy. Its halal certification framework has evolved into a widely respected system, supported by government branding initiatives, export strategies and institutional stewardship, particularly through the Halal Development Corporation (HDC). Academic scholarship has examined critical dimensions of halal supply chains and certification practices (Ab Talib et al., 2015). The authoritative standing of Malaysia's halal certification is most visibly reflected in industry analyses and strategic reports produced by official bodies such as HDC. Supported by

federal and state-level initiatives, the halal sector has become a significant contributor to Malaysia's export performance and a cornerstone of its national branding and international positioning strategy (HDC, 2021).

Notwithstanding these achievements, both scholarly and policy debates continue to point to underlying governance tensions within Malaysia's halal assurance ecosystem. Earlier studies and comparative analyses have drawn attention to challenges such as logo misuse, procedural delays and variations in enforcement practices across jurisdictions - issues that have, at various points, shaped stakeholder perceptions of the system's robustness and credibility (Iberahim, et al., 2012; Riaz & Chaudry, 2018). These concerns raise an important question: to what extent does the current halal governance framework remain fit for purpose in an increasingly complex and globalised environment? These concerns are further amplified within the context of increasingly complex global supply chains, where regulators are required to continuously reconcile rigorous Shariah compliance with operational efficiency and international competitiveness (Alam & Sayuti, 2011).

In this context, governance extends beyond administrative management. It is about how authority is exercised, standards are upheld and trust is sustained among diverse stakeholders (Rhodes, 1996). Sound halal governance thus requires a careful equilibrium between Shariah legitimacy, institutional autonomy, efficiency and accountability.

Against this backdrop, the paper addresses a central question: Which model of governance best suited to safeguarding the credibility and integrity of Malaysia's halal industry?

Drawing on insights from public administration and corporate governance theory, as well as comparative experiences across jurisdictions, the study identifies five possible models of halal governance:

- Shariah-based authority
- Corporate/industry-led system
- Trustee or regulatory model
- Stakeholder participation model
- Hybrid approach

Through a critical analysis of each model, the paper argues that Malaysia's continued leadership in the global halal economy necessitates a reassessment of its existing governance arrangements.

The remainder of the paper is structured as follows: the next section conceptualises halal governance and outlines its theoretical foundations. This is followed by a discussion of key crises of confidence and institutional challenges within Malaysia's current system. Subsequent sections analyse the five alternative governance models and draw lessons from international experiences. The paper concludes with outlining reform directions aimed at sustaining Malaysia's leadership within the evolving global halal landscape. In doing so, the study contributes to the broader discourse on faith-based governance in contemporary regulatory systems.

2. CONCEPTUALISING HALAL GOVERNANCE

The notion of halal governance has attracted growing attention within both scholarly and policy-oriented discourse. Nevertheless, its definition remains fluid and contingent on specific regulatory frameworks, cultural settings and institutional contexts. Broadly understood, halal governance encompasses the constellation of structures, practices and mechanisms through which halal principles, grounded in Islamic law (Shariah), are interpreted, implemented, enforced and monitored across economic and institutional domains (Matulidi, Jaafar & Bakar, 2016; Mohd Safian et al., 2020). As such, it extends well beyond certification or procedural compliance to encompass wider concerns of legitimacy, accountability, coordination and trust among the diverse actors operating within the halal ecosystem.

From a theoretical standpoint, halal governance is situated at the intersection between public governance, corporate governance and normative religious authority. It encompasses not only formal state regulation but also private sector actors, non-state religious entities and diverse stakeholder networks that collectively shape how halal principles are operationalised, implemented and enforced across economic systems. In this broader conception, halal governance reflects multi-level institutional arrangements where government agencies, certification bodies, industry participants and consumers interact to uphold halal integrity and compliance within the market and regulatory environment

(Matulidi, Jaafar, & Bakar, 2016). The multiplicity of these actors and their often-overlapping jurisdictions renders halal governance particularly complex and at times, contested.

2.1. Governance as a Framework of Authority and Accountability

Governance, in its broadest sense, refers to the manner in which authority is exercised in the management of a country's economic and social resources, including the processes through which governments are selected, held accountable, and replaced, as well as the capacity of institutions to formulate and implement effective policies (World Bank, 1992; Rhodes, 1996). Within the halal context, governance extends this idea to the ethical, procedural and institutional standards that ensure compliance with Islamic law (Shariah) while responsive to market dynamics and technological change.

Good governance principles often associated with values such as transparency, accountability, participation and rule of law; provide the foundation upon which trust in halal certification systems is established (UNDP, 1997). When these principles are compromised, for instance through bureaucratic opacity, political interference, or conflicts of interest, the credibility of the halal system itself becomes vulnerable.

2.2. Integrating Shariah Legitimacy with Modern Institutional Practice

A distinctive feature of halal governance lies in its dual source of legitimacy. On the one hand, religious legitimacy is rooted in adherence to Islamic law (Shariah) and on the other, institutional legitimacy is grounded in formalised quality assurance systems that meet consumer expectations and market requirements. Halal certification thus serves not only to assure theological compliance; that products and processes conform to Islamic dietary and ethical norms but also simultaneously operates through structured institutional processes that provide consistency, transparency, and reliability in competitive economic contexts. This institutional dimension is essential in reinforcing consumer confidence and facilitating broader market acceptance (Riaz & Chaudry, 2003).

This duality highlights a persistent governance challenge within Islamic regulatory systems: reconciling the imperatives of divine law with the practical requirements of human administration. The challenge extends beyond questions of *ijtihad* (interpretative reasoning) but also involves the organisational structures, institutional capacities and governance mechanisms needed to translate Shariah principles into effective operational practices within modern economic and regulatory environments. This concern is well documented in the literature on Shariah governance, which examines how religious norms are institutionalised within modern regulatory and economic settings (Al-Azdi et al., 2024). A well-functioning halal governance system must therefore integrate Shariah-based decision-making with professional management, supported by legal frameworks, technological tools and global trade practices.

2.3. The Ecosystem Perspective

Conceptually, halal governance can be visualised as an ecosystem rather than a rigid hierarchical structure. It comprises a network of interdependent institutions, including government agencies, standard-setting bodies, certification authorities, private industry, academic institutions and civil society organisations. Each performs a complementary function in sustaining the integrity and the credibility of the halal system.

This ecosystem perspective of halal governance acknowledges that maintaining halal integrity depends not only on the establishment of formal rules and standards but also on the way these rules are implemented, coordinated and enforced across the broader halal ecosystem. This involves continuous interactions among public regulators, private sector actors, certification bodies, and other stakeholders throughout the supply chain (e.g., as reflected in emerging conceptual models of halal ecosystem governance) (Cheumar & Abdullah, 2025). Fragmentation or duplication of role such as overlapping jurisdictions between federal and state religious authorities can weaken the system's coherence and giving rise to disputes over jurisdictional authority, legitimacy, or authenticity. Recent studies have also highlighted the increasing role of digitalisation, governance

transparency, and global standard harmonisation in strengthening halal assurance systems (Khan et al., 2022; Abdul Rahman et al., 2026; Muharni et al., 2025).

2.4. Dimensions of Effective Halal Governance

Drawing on governance theory and sectoral-specific studies, four key dimensions emerge as central to effective halal governance:

- **Institutional Clarity** – Clearly delineated roles and mandates among federal, state and private actors prevent regulatory overlap and administrative ambiguity.
- **Transparency and Accountability** – Open decision-making processes and supported by clear audit and oversight mechanisms, build public confidence and mitigate risks of malpractice.
- **Capacity and Professionalism** – Skilled personnel, adequate resources and the adoption of appropriate technological systems are essential to maintain consistency and credibility of certification processes.
- **Stakeholder Engagement** – meaningful inclusion of industry players, scholars, and consumers ensures legitimacy and responsiveness to evolving market needs.
- These dimensions are mutually reinforcing. Neglecting any one of them can undermine the stability of the entire governance framework. For instance, a technically robust certification regime may nonetheless suffer a loss of credibility if it lacks transparency or eroding stakeholder trust.

2.5. Towards a Working Definition

In light of the foregoing discussion, halal governance may be defined as:

“The system of authority, processes and relationships through which halal principles are interpreted, implemented and monitored in accordance with Shariah and modern institutional norms, ensuring trust, transparency, and accountability across all stakeholders.”

This definition captures both the religious foundation and institutional dynamics of halal administration. It positions halal governance not merely as a technical exercise in certification, but as a comprehensive system of ethical regulation embedded within broader social and economic governance structures.

3. THE CRISIS OF CONFIDENCE AND INSTITUTIONAL CHALLENGES IN MALAYSIA'S HALAL GOVERNANCE

Malaysia's halal governance system, once widely regarded as the global benchmark for excellence, has in recent years faced increasing scrutiny and scepticism. While the country remains a pioneer in developing comprehensive halal standards and certification mechanisms, recurring controversies and institutional weaknesses have eroded public confidence and posed questions about the system's credibility, transparency, and competitiveness. These developments have prompted renewed debate over whether the existing governance architecture remains fit for purpose in an increasingly complex and globalised halal economy.

3.1. Erosion of Public Trust

The halal certification regime in Malaysia has traditionally functioned as a symbol of integrity and assurance for Muslim consumers, both domestically and internationally. However, several high-profile incidents of fraudulent labelling, misuse of halal logos and alleged weaknesses within certification processes have contributed to a growing sense of distrust.

Reports of non-halal products being sold under purported halal labels, coupled with fragmented enforcement among agencies, have amplified perceptions of weak oversight in Malaysia's halal ecosystem. Research highlights inconsistent enforcement practices and misuse of halal logos as ongoing challenges that undermine consumer trust and regulatory credibility (Iberahim, et al., 2012; studies on halal logo misuse; cases of fraudulent products reported in enforcement operations); Bakar, 2018; Bakar, et al., 2019). In the current era of heightened social media visibility, even isolated lapses can rapidly escalate into reactions and widespread public debate. Consequently, the halal brand once closely

associated with Malaysian reliability, faces a reputational risk that could undermine decades of institutional development.

Public trust constitutes the cornerstone of halal governance. Once lost, it cannot be easily restored through procedural or administrative reform alone; it requires demonstrable accountability, professional competence and ethical integrity on the part of the institutions involved.

3.2. Fragmentation of Authority and Overlapping Jurisdictions

A major structural issue lies in the fragmented nature of Malaysia's halal governance system. The Department of Islamic Development Malaysia (JAKIM) functions as the principal federal authority for certification, yet state religious councils (JAIN/MAIN) also hold jurisdiction over religious affairs under the Federal Constitution. This duality of authority often leads to overlapping mandates, inconsistent enforcement and prolonged approval timelines.

While JAKIM's role as the federal certifying body is internationally recognised, its limited enforcement powers at the state level create operational gaps. In some cases, businesses face multiple layers of approval, leading to confusion, delays and inefficiencies (Talib & Hamid, 2014). The absence of a clearly delineated division of labour between federal and state agencies not only burdens industry players but also weakens the coherence of the overall governance framework.

In this regard, calls for institutional reform including proposals for a single, consolidated or harmonised halal authority reflect a growing recognition that structural fragmentation undermines both administrative efficiency and regulatory credibility.

3.3. Bureaucratic Inefficiency and Resource Constraints

Beyond jurisdictional complexities, earlier studies highlighted administrative inefficiencies in Malaysia's halal certification process, particularly with respect to procedural delays, documentation inconsistencies and manpower limitations (Alam & Sayuti, 2011).

In response, significant reforms have been introduced. JAKIM, in collaboration with the Halal Development Corporation (HDC), has implemented procedural standardisation and digitalisation initiatives most notably the Malaysia Halal Portal, MYeHalal system and the Halal Certification 2.0 programme which aim to streamline certification timelines and enhance service delivery.

Nevertheless, despite these advances, implementation challenges remain, particularly in achieving seamless integration across federal, state and supporting agencies. Existing digital platforms, while improving efficiency at specific stages, have yet to deliver fully integrated end-to-end traceability and real-time monitoring across the entire halal value chain. As a result, coordination gaps are particularly evident, especially in complex or cross-sectoral certification cases.

Moreover, capacity constraints continue to surface in specialised non-food sectors such as pharmaceuticals, logistics and cosmetics, where halal assessment requires advanced technical and scientific expertise. Several studies note that reliance on outsourced auditors or contract-based officers while necessary to meet demand raises ongoing concerns regarding audit consistency, standard interpretation and quality assurance (Fischer, 2011; Kamali, 2010; Tieman, 2017; Zailani et al., 2017). These challenges do not negate through reforms but underscore the need for sustained investment in specialised human capital and institutional capacity to support Malaysia's expanding global halal ambitions.

Beyond jurisdictional complexities, earlier studies highlighted bureaucratic inefficiencies in Malaysia's halal certification process, particularly in relation to lengthy approval procedures, inconsistent documentation requirements, and manpower constraints (Alam & Sayuti, 2011; Ab Talib, et al., 2015). Since then, however, substantial reforms have been introduced, including the strengthening of JAKIM's institutional role, the standardisation of halal procedures, and the adoption of digital certification systems aimed at improving efficiency and transparency. Despite these improvements, recent scholarship suggests that administrative capacity challenges have not been entirely eliminated, especially as halal certification expands

into non-food sectors and increasingly complex global supply chains (Tieman, 2017; Zailani et al., 2017). These findings indicate that while Malaysia's halal governance framework has evolved significantly, operational pressures continue to emerge in response to scale, sectoral diversification, and internationalisation.

While JAKIM and the Halal Development Corporation (HDC) have invested in digital platforms such as the Malaysia Halal Portal and MYeHalal system, integration across agencies remains incomplete. The result is a patchwork of information systems that fail to deliver end-to-end traceability and real-time monitoring.

Furthermore, limited technical expertise in halal auditing, particularly in non-food sectors such as pharmaceuticals, cosmetics, and logistics continues to constrain Malaysia's ability to extend its certification influence globally (Talib & Hamid, 2014; Tieman, 2017; Zailani et al., 2017). In some cases, the reliance on outsourced auditors or contract-based inspection officers has raised concerns regarding audit consistency, quality control, and the depth of Shariah assurance, potentially affecting stakeholder confidence in halal certification outcomes (Fischer, 2011; Kamali, 2010).

3.4. Challenges of Global Recognition and Mutual Acceptance

Despite Malaysia's early leadership, its halal certification framework still faces challenges in gaining full international acceptance. Competing certification authorities in Indonesia, the GCC countries and parts of Europe have developed their distinct standards and procedural requirements, some of which differ from JAKIM's procedures and interpretations of Shariah.

This lack of harmonisation not only complicates export processes for Malaysian firms but also undermines Malaysia's aspiration to function as a global halal hub. As noted by Riaz & Chaudry (2018), the absence of unified international standards and robust mutual recognition mechanisms often necessitates additional validation of certification obtained in one jurisdiction when halal-certified products cross national borders.

Moreover, geopolitical considerations and differing schools of Islamic jurisprudence schools (mazhab) often influence recognition decisions, making harmonisation even more difficult. Sustaining Malaysia's leadership, therefore requires not only theological credibility but also strategic engagement in international standard-setting, diplomacy, and technical harmonisation.

3.5. Governance Integrity and Perception of Commercialisation

Another concern relates to the perception that halal certification has become excessively commercialised. As the economic value of halal certification grows, critics argue that financial considerations such as certification fees, consultancy arrangements and service contracts risk overshadowing the religious and ethical foundations of halal governance.

Such perceptions, whether fully substantiated or not, can undermine institutional legitimacy and erode confidence among consumers and international stakeholder. Critics argue that when certification fees, service contracts, and consultancy arrangements dominate decision-making, the spiritual and ethical essence of halal risks being compromised (Bakar et al., 2019). This perception, even if not entirely accurate, can damage institutional reputation and erode confidence among consumers and international partners.

Maintaining governance integrity therefore requires not only compliance with procedural standards but also a demonstrated commitment to ethical stewardship, public interest and the maqasid al-shariah (objectives of Islamic law).

3.6. The Imperative for Institutional Renewal

Taken together, these challenges ranging from fragmentation and inefficiency to trust deficits and global recognition issues point to the need for comprehensive institutional renewal. While Malaysia's halal governance system is grounded in sound foundations, has grown increasingly complex and reactive, often responding to crises rather than anticipating them.

Moving forward, Malaysia's halal governance must evolve from a predominantly regulatory-centric towards a more systemic and collaborative model—one that unites religious legitimacy, administrative professionalism, and technological innovation. Strengthening horizontal coordination among federal, state, and private actors, enhancing transparency in decision-making, and leveraging digital governance tools are essential steps in restoring confidence and sustaining Malaysia's leadership position in the global halal economy.

4. ALTERNATIVE MODELS OF HALAL GOVERNANCE: COMPARATIVE PERSPECTIVES

In responding to the challenges confronting Malaysia's halal governance, several conceptual and practical models can be examined. No single approach can universally fit all contexts; rather, each model presents distinct advantages and limitations depending on institutional context, regulatory capacity, and stakeholder expectations (Bonne & Verbeke, 2008; Setiawan et al., 2026; Khan et al., 2022) depending on a country's institutional history, regulatory traditions and market dynamics. Drawing from governance theory and comparative international experience, five broad models can be identified: the Shariah-based model, corporate model, trustee/regulatory model, stakeholder model, and hybrid model.

Taken together, these frameworks provide alternative lenses through which to rethink how halal systems can be structured, coordinated and legitimised, while balancing religious authority with administrative efficiency and global credibility.

4.1. The Shariah-Based Model

The Shariah-based model emphasises the supremacy of religious authority at the core of halal governance. Under this approach, certification, monitoring and enforcement are primarily administered by Islamic institutions such as fatwa councils, religious ministries, or state-appointed ulama bodies. The model's legitimacy is anchored in divine law (*hukm syarak*), ensuring theological authenticity and moral trustworthiness, serving as its principal source of authority.

Advantages:

This model guarantees strong Shariah integrity and consistency in religious interpretation. It is particularly effective in societies where Islamic law constitutes a central pillar of governance, as in Saudi Arabia or Brunei Darussalam. By situating decision-making within religious institutions, the model reinforces public confidence that halal standards genuinely reflect Islamic principles.

Limitations:

However, a predominantly Shariah-based structure may face constraints in administrative capacity, international recognition and responsiveness to technological change and scientific developments. Its rigidity can also limit collaboration with industry and scientific experts, who are essential in addressing modern supply-chain complexities. The absence of robust auditing systems or professional management structures may hinder scalability and efficiency.

For Malaysia, while Shariah legitimacy remains non-negotiable, relying solely on a religious model could restrict innovation and global competitiveness.

4.2. The Corporate Model

At the opposite end of the spectrum lies the corporate or industry-led model, in which halal certification and regulation are primarily driven by market forces and private-sector institutions. The role of the state is minimal typically confined to accreditation, quality assurance, general food safety regulation or consumer protection.

Examples:

Countries such as Australia and New Zealand adopt variants of this model, where private halal certification bodies operate within national food standards or frameworks. Certification function is treated as a form of voluntary assurance, guided by contractual relationships between certifiers and companies rather than state-imposed regulation.

Advantages:

The corporate model offers high flexibility, efficiency and market responsiveness. It encourages innovation, competition, and

professionalisation, allowing multiple certifiers to coexist and cater to diverse market needs.

Limitations:

On the flip side, this proliferation of certifications often leads to inconsistent standards, weak theological oversight, and potential conflicts of interest when certification becomes profit-driven. In the absence of strong regulatory oversight, consumer trust may be undermined, as reflected in controversies involving poorly regulated certifiers in Western markets (Riaz & Chaudry, 2018).

In Malaysia's context, a purely corporate model would undermine the state's custodial role in protecting Shariah integrity, though its emphasis on efficiency and service quality offers lessons for reform.

4.3. The Trustee or Regulatory Model

The trustee or regulatory model combines public authority (religious legitimacy) with professional regulation. Here, the state acts as a trustee on behalf of the Muslim community, managing halal certification through statutory agencies or regulatory commissions. The model prioritises institutional accountability, transparency and rule-based administration. Governance is characterised by legal clarity, procedural consistency and institutional accountability.

Examples:

Indonesia's Badan Penyelenggara Jaminan Produk Halal (BPJPH) represents a version of this model. Established under the Halal Product Assurance Law (2014), BPJPH operates under the Ministry of Religious Affairs while coordinating with accredited certification and testing institutions.

Advantages:

This approach ensures legal clarity, central coordination, and procedural consistency. By embedding halal certification within a formal regulatory framework, it enhances public oversight and reduces the risk of commercial exploitation and strengthens regulatory credibility.

Limitations:

Nonetheless, heavy bureaucracy and procedural rigidity can slow down service delivery and reduce flexibility. Overregulation may also discourage industry participation or limit international agility. Balancing legal control with market dynamism thus remains a challenge.

For Malaysia, this model resonates with existing institutional arrangements involving JAKIM and the Halal Development Corporation (HDC), but requires greater transparency, performance measurement, performance evaluation and stakeholder engagement to function optimally.

4.4. The Stakeholder Model

The stakeholder model conceptualises that halal governance is not the sole responsibility of government or religious authorities, but a shared enterprise involving diverse actors—religious scholars, industry players, civil society, and consumers. Decision-making is participatory, guided by the principles of inclusivity, dialogue and co-governance.

Examples:

The United Kingdom's halal ecosystem, though fragmented, reflects aspects of this model, as standards and legitimacy emerge through interactions among Muslim organisations, certification bodies, and consumer associations rather than a centralised state authority (Bonne & Verbeke, 2008; Fischer & Lever, 2018; Lever & Miele, 2012). Similarly, Japan's approach to halal governance is characterised by public-private collaboration, in which government agencies facilitate halal-friendly policies while relying on Muslim associations and foreign-linked certification bodies for religious legitimacy and technical guidance (Henderson, 2016; Yamaguchi, 2019).

Advantages:

This model promotes transparency, adaptability, and shared ownership. It aligns closely with the broader principles of good governance—participation, accountability, and responsiveness

(Rhodes, 1996). When stakeholders collectively deliberate on halal standards, outcomes tend to be more legitimate and reflective of societal needs.

Limitations:

Nonetheless, without strong coordination mechanisms, stakeholder pluralism may degenerate into competition, fragmentation and prolonged decision making. Divergent interpretations of Shariah or conflicting commercial interests may hinder consensus and slow implementation.

In Malaysia, structured stakeholder involvement could strengthen legitimacy and innovation, provided that authority and accountability remain clearly delineated.

4.5. The Hybrid Model

The hybrid model seeks to synthesise the strengths of the preceding frameworks into a balanced system. It integrates Shariah legitimacy with institutional professionalism, public accountability, and industry collaboration into a single governance framework. This model aligns with the realities of contemporary governance, where religious, economic and regulatory dimensions are deeply intertwined.

Examples:

Several Gulf Cooperation Council (GCC) countries and even Singapore's Majlis Ugama Islam Singapura (MUIS) exemplify hybrid systems. In Singapore, MUIS functions as a statutory body with clear authority and jurisdiction over halal certification, yet functions with corporate-style efficiency and close engagement with private industry.

Advantages:

The hybrid model offers both Shariah legitimacy and administrative professionalism functionality. It can institutionalise Shariah oversight while adopting best practices in corporate management, technology use, and international trade compliance. For Malaysia, such a model could preserve JAKIM's central theological authority role while delegating operational and technical functions to professional agencies or accredited partners.

Limitations:

The main challenge lies in balancing religious control with operational flexibility. Over-centralisation risks bureaucracy, while excessive delegation could dilute theological supervision. Therefore, effective governance implementation under the hybrid model requires robust coordination mechanisms, clear lines of accountability and strong political commitment.

4.6. Towards a Contextual-Responsive Model for Malaysia

The comparative review suggests that Malaysia's future halal governance should not rely on a singular governance template, but instead adopt a context-responsive hybrid model. Such a framework would:

- Preserve Shariah authenticity through a strong National Shariah Advisory Council.
- Delegate operational functions to professional, semi-autonomous certification bodies under JAKIM's supervision.
- Promote transparency through integrated digital systems and regular or periodic audits.
- Institutionalise stakeholder participation to ensure inclusivity and responsiveness.
- Strengthen international cooperation for mutual recognition and global harmonisation.
- In essence, Malaysia's halal governance reform should priorities integration rather than replacement building a system that harmonise faith-based legitimacy with institutional agility and global credibility.

5. TOWARDS A MALAYSIAN MODEL OF HALAL GOVERNANCE: STRATEGIC PATHWAYS AND POLICY IMPLICATIONS

Building on the preceding discussion, Malaysia's future halal governance must be conceptualised as a dynamic system—anchored in Shariah legitimacy yet responsive to the evolving demands of global

trade, technological advancement and public accountability. Rather than a wholesale institutional restructuring, what is required is a strategic renewal that strengthens coherence, professionalism and transparency without compromising theological integrity.

This section synthesises the study's findings to outline key policy directions and structural pathways towards a Malaysian model of halal governance that is both globally credible and domestically trusted. The discussion emphasises institutional coherence, Shariah legitimacy, and adaptive governance as the core pillars for sustaining Malaysia's leadership in the global halal ecosystem. The proposed Malaysian model is informed by existing studies on halal governance, institutional trust, and regulatory effectiveness (Ahmad et al., 2018; Khan et al., 2022). This aligns with findings that emphasise the importance of transparency and institutional credibility in halal governance systems (Abdul Rahman et al., 2026).

5.1. Shariah Legitimacy as the Moral Foundation of Halal Governance

Shariah legitimacy constitutes the normative and moral foundation of halal governance. Without sustained religious credibility, halal certification risks being reduced to a purely technical or commercial exercise, thereby undermining its ethical and spiritual significance. In the Malaysian context, safeguarding Shariah integrity necessitates the continued strengthening of authoritative religious institutions, particularly the National Fatwa Council and JAKIM's Halal Hub Division, in addressing emerging halal issues associated with biotechnology, synthetic food production, and digitalisation. The institutionalisation of Shariah expertise within decision-making structures, coupled with the periodic revision of Shariah guidelines to reflect contemporary industrial developments, is essential to ensure that regulatory practices remain both theologically sound and contextually relevant. Such an approach reinforces the moral compass of the halal ecosystem while insulating it from undue commercial or political pressures.

5.2. Institutional Integration and Inter-Agency Coordination

Institutional fragmentation between federal and state authorities remains a persistent challenge within Malaysia's halal governance framework. Overlapping jurisdictions and uneven enforcement practices have contributed to regulatory inefficiencies and stakeholder uncertainty. Addressing this issue necessitates a more harmonised legal and administrative framework that clearly delineates the respective roles of JAKIM, state Islamic religious councils (MAIN/JAIN) and other relevant agencies. The establishment of a central coordinating mechanism, such as a National Halal Governance Council, could facilitate policy alignment, inter-agency communication and strategic oversight. Complementing this institutional reform, the development of an integrated digital governance infrastructure would support real-time data sharing, traceability, and performance monitoring across the halal value chain, thereby enhancing regulatory coherence and accountability.

5.3. Professionalisation of Halal Administration

Sustaining Malaysia's competitive advantage in the global halal economy also depends on the professionalisation of halal administration. Beyond theological compliance, halal governance increasingly demands operational efficiency, technical competence and service quality comparable to international regulatory regimes. This can be achieved through structured capacity-building programmes for halal auditors, inspectors and administrators, including formal certification and continuous professional development – are therefore essential. The adoption of performance-based evaluation metrics would further support improvements in service delivery, audit quality and stakeholder confidence. Additionally, closer collaboration between academic institutions and industry actors could strengthen research, innovation, talent development and applied research in halal science, supply chain management, and governance studies. Together, these measures would reposition halal administration as a performance-oriented institutional system.

5.4. Transparency and Public Accountability

Transparency emerges as a critical determinant of public trust in halal governance. The findings suggest that opaque certification procedures and limited public disclosure weaken institutional credibility and fuel stakeholder scepticism. Enhancing transparency, therefore, requires greater openness in certification processes, including the disclosure of audit procedures and decision rationales, subject to appropriate confidentiality safeguards. Independent oversight mechanisms, such as an ombudsman or parliamentary review process, could further enhance accountability and address potential conflicts of interest. The use of digital transparency tools, including blockchain-enabled traceability systems, also offers significant potential in enabling consumers to verify the halal status in real-time. In this sense, transparency functions not merely as a regulatory requirement but as an ethical obligation that reinforces both domestic legitimacy and international confidence.

5.5. Technological Innovation in Halal Assurance

Technological advancement is increasingly reshaping the future of halal governance. Digital technological tools such as blockchain, artificial intelligence, and the Internet of Things (IoT), offer significant new opportunities to enhance traceability, reduce fraud and improve regulatory efficiency. Accelerating the development of a national halal digital platform that integrates certification, logistics and consumer verification systems would position Malaysia at the forefront of halal technology governance. By aligning technological capabilities with Islamic governance principles, Malaysia can strengthen its role not only as a regulator but also as an innovator and standard-setter within the global halal ecosystem.

5.6. Stakeholder Participation and Co-Governance

Effective halal governance cannot be sustained through a purely top-down administrative approach. The complexity of the halal economy necessitates broader stakeholder participation,

including industry actors, scholars, civil society organisations, and consumers. Institutionalised consultation mechanisms, such as halal industry advisory councils and structured public engagement processes, can help ensure that policies remain responsive, grounded and socially legitimate. Multi-stakeholder partnerships in areas such as certification, capacity building, and market development further support a co-governance model that distributes responsibility while enhancing mutual accountability. Such participatory arrangements contribute to the transformation of halal governance into a shared moral and institutional enterprise.

5.7. International Engagement and Global Recognition

Malaysia's standing in the global halal economy is closely linked to its ability to secure international recognition of its governance framework. Active engagement with multilateral platforms, including the Standards and Metrology Institute for Islamic Countries (SMIIC) and the Organisation of Islamic Cooperation (OIC), is essential for advancing the harmonisation of halal standards. In addition, the pursuit of mutual recognition agreements with key trading partners can facilitate cross-border certification acceptance and reduce technical barriers to trade. Strategic international engagement that integrates Shariah scholarship with regulatory and technical expertise will therefore remain central to strengthening Malaysia's global halal standing.

5.8. Policy Implications

Collectively, the proposed Malaysian model of halal governance carries several important policy implications. These include the need for legislative reform to harmonise halal-related laws under a coherent legal framework, institutional realignment to clarify the respective roles of religious and operational agencies and increased investment in human capital development and digital infrastructure to promote the global marketing of Malaysia's halal brand. Embedding principles of integrity, transparency, and *maqasid al-shariah* across all governance

structures is also essential to ensuring ethical, inclusive and sustainable decision-making. Collectively, these reforms offer a pathway for restoring public trust while positioning Malaysia as a thought leader and innovator in global halal governance.

5.9. Concluding Reflection

Malaysia's experience demonstrates that halal governance is not a static construct, but an evolving system shaped by the interaction of faith, institutions, and markets. Sustaining leadership in this domain requires a renewed vision—one that integrates Shariah authority, administrative excellence, and technological innovation.

The proposed hybrid, context-responsive model offers a balanced pathway forward. It preserves the sanctity of halal principles while embracing modern governance practices, ensuring that Malaysia's halal framework remains not only authentic but also adaptive, transparent, and globally relevant.

6. CONCLUSION AND POLICY RECOMMENDATIONS

The discourse on halal governance in Malaysia has evolved considerably over the past two decades. What began as a primarily theological concern rooted in Shariah compliance, it has expanded into a multidimensional governance framework encompassing regulatory, economic, and technological considerations. Malaysia's experience illustrates both the promise and the complexities of institutionalising halal as a marker of ethical governance and global competitiveness.

This paper has argued that Malaysia now stands at a critical juncture. While its halal ecosystem remains globally respected, persistent challenges such as institutional fragmentation, limited transparency, and uneven enforcement pose risks to long-term credibility. Addressing these concerns requires strategic recalibration: one that rebalances Shariah authenticity with modern principles of governance, efficiency, and accountability.

6.1. Towards a Renewed Halal Governance Paradigm

Looking ahead, Malaysia's halal governance must adopt a whole-of-system approach that bridges theological legitimacy, institutional integration and technological innovation. The proposed Malaysian model advances this integration to create synergy among these dimensions by embedding *maqasid al-shariah* (the higher objectives of Islamic law) into policy and practice, ensuring that governance outcomes are not only legally compliant but also socially beneficial, ethically grounded and economically sustainable.

Such a paradigm must embrace adaptability. As the global halal market expands into new domains such as pharmaceuticals, tourism and digital finance, Malaysia's halal governance framework must be sufficiently flexible to respond to new emerging ethical and regulatory challenges without compromising its moral foundations.

6.2. Key Policy Recommendations

To operationalise this renewed governance paradigm, several policy directions are proposed:

6.2.1. Legal Harmonisation and Governance Reform

Consolidate existing halal-related statutes and guidelines under a comprehensive Halal Governance Act to reduce duplication and clarify authority lines between federal and state institutions.

Institutionalise an independent National Halal Governance Council (NHGC) to oversee coordination, standard-setting, and dispute resolution across the halal ecosystem.

6.2.2. Professionalisation and Capacity Development

Strengthen human capital through continuous professional development, certification and ethical training for halal auditors, inspectors and administrators.

Promote collaboration between universities, industry and regulatory agencies to produce skilled halal professionals equipped with multidisciplinary knowledge and competencies.

6.2.3. Digital Transformation of Halal Administration

Develop a unified Halal Digital Ecosystem integrating blockchain, artificial intelligence (AI), and traceability tools for certification, monitoring and consumer verification.

Advance open data initiatives to enhance transparency and reduce bureaucratic delays.

6.2.4. Stakeholder Co-Governance and Public Engagement

Foster and institutionalise participatory decision-making by engaging industry associations, civil society organisations, scholars and consumers in policy formulation and review processes.

Establish structured consultation platforms to ensure inclusive and evidence-based policymaking and responsive governance.

6.2.5. Global Positioning and Mutual Recognition

Strengthen Malaysia's leadership in the Organisation of Islamic Cooperation (OIC) and Standards and Metrology Institute for Islamic Countries (SMIIC) to advance harmonised halal standards.

Pursue bilateral and regional mutual recognition agreements to expand Malaysia's halal export reach and reinforce international trust in its certification regime.

6.3. The Way Forward

Ultimately, Malaysia's standing as a global halal leader will depend not merely on regulatory sophistication, but on the integrity, credibility and coherence of its governance model. The path forward demands a conscious mixture of moral conviction, institutional discipline and technological foresight.

By grounding halal governance in Shariah ethics while embedding it within a framework of good governance — characterised by transparency, professionalism, and innovation — Malaysia can sustain its competitive edge in the evolving global halal economy.

The ambition, therefore, is not merely to manage compliance, but to embody *ihsan* (excellence) in governance: a system that serves faith, empowers industry and earns the confidence of the global ummah.

6.4. Closing Reflection

In essence, the future of Malaysia's halal governance depends on its ability to evolve without losing its soul. The challenge lies not in creating more rules, but in cultivating trust in institutions, in standards, and in the values that underpin them.

Should Malaysia succeed in this endeavour, it will not only preserve its position as a global halal reference point but also demonstrate how faith-based governance can coexist with modernity, competitiveness, and ethical stewardship. In practical terms, the findings of this study suggest that strengthening institutional coordination, enhancing transparency mechanisms, and leveraging digital technologies are critical to improving Malaysia's halal governance effectiveness. These implications are particularly relevant for policymakers, regulatory agencies, and industry stakeholders seeking to reinforce public trust and global competitiveness. Future research may build on this discussion by empirically examining stakeholder perceptions, institutional trust dynamics, and comparative governance practices across halal-producing jurisdictions.

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Author contributions

This study provides meaningful, practical advice to help researchers find original ideas and challenge the traditional norms. The five models of Halal Governance were blended with the elements of the Malaysian case, highlighting how federalism can be both a constraint—through overlapping authority—and an enabler—through shared legitimacy and resources; thus provides pertinent guidelines and encourages researchers to continue to perform original and courageous research in the model of halal governance, particularly through the federal-state context.

Conflict of interest

The author declares that he has no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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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

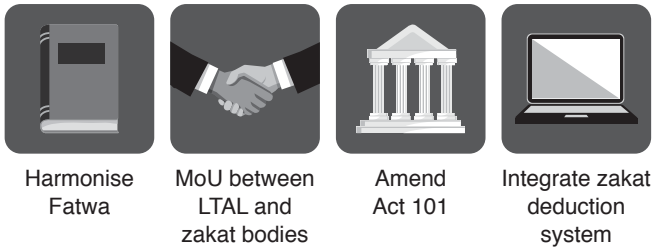


Figure 1. Strategic Action Plan for Zakat Implementation on LTAT

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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DEMOGRAPHIC FACTORS OF ZAKAT PAYERS USING BIBLIOMETRIC AND EMPIRICAL ANALYSIS

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ABSTRACT

This study investigates the influence of demographic factors age, gender, education level, and employment type on the acceptance and continued use of digital zakat applications in Malaysia. With growing

digital transformation in Islamic financial services, understanding user behavior is crucial for improving zakat platform adoption. Grounded in the Expectation-Confirmation Theory of Continuance and the Unified Theory of Acceptance and Use of Technology (UTAUT). Using a quantitative research design, data were collected from 405 respondents and analysed through One-Way ANOVA to evaluate the impact of age, education level, and employment type on two dependent variables: user acceptance and intention to continue usage. The results show that age and employment type significantly influence both acceptance ($F(4, 400) = 5.208, p < .001$; $F(3, 401) = 6.118, p < .001$) and continuance intention ($F(4, 400) = 4.313, p = .002$; $F(3, 401) = 5.442, p = .001$). In contrast, education level was not a significant predictor of either variable. These findings align with UTAUT constructs such as effort expectancy and facilitating conditions, which may vary more with age and job experience than formal education. Younger users and civil servants were more inclined toward adopting digital zakat platforms due to greater digital literacy and occupational exposure. In parallel, a bibliometric analysis of zakat-related literature (2018–2022) showed a shift from traditional Islamic themes to contemporary issues like digital zakat, behavioral intention, and social influence. These insights highlight the convergence of digital behavior and Islamic financial practice, underscoring the importance of user-friendly application design and inclusive outreach strategies. The study advocates for interdisciplinary approaches combining Shariah principles, behavioral science, and technology to ensure sustainable and inclusive zakat systems aligned with the objectives of Maqasid Shariah and the Sustainable Development Goals (SDGs).

Keywords: Application Zakat, Digital Zakat, UTAUT, technology acceptance, user acceptance, continuance intention, ANOVA, Bibliometric analysis

1. INTRODUCTION

In recent years, the Malaysian government and religious institutions have actively promoted digitalisation, including within the domain of zakat management. The development of mobile applications by Zakat institutions is aimed at improving efficiency, accessibility, and transparency. However, the success of such innovations depends heavily

on user adoption. Understanding the demographic profiles of users and non-users can provide critical insights into digital uptake in this religious obligation. This study aims to explore how key demographic variables such as age, gender, education, income, and location affect the usage of zakat applications in Malaysia. The outcome is expected to assist policymakers and developers in optimizing the usability and accessibility of digital zakat platforms.

Previous studies on Islamic financial technology (fintech) have shown that digital behaviour is significantly shaped by user demographics (Idrees & Ullah., 2024). A few zakat, few empirical works have investigated the digital divide across demographic groups. According to (Ramlee et al. 2021), suggested that low digital literacy hampers zakat participation, especially in rural areas. This study adopts a mixed-methods approach, integrating bibliometric mapping with quantitative analysis to provide a comprehensive understanding of user acceptance and the evolving scholarly discourse on digital zakat applications in Malaysia.

According to (Adnan, Ramli, & Ibrahim, 2025), the integration of digital technology into Islamic financial services has transformed the way zakat is managed, paid, and distributed in Malaysia. Digital zakat platforms, often hosted via mobile applications or official websites, have been widely adopted by state zakat institutions to improve accessibility, efficiency, and transparency in the zakat payment process. These platforms represent a major shift from traditional, manual zakat collection to modern digital ecosystems that align with Malaysia's broader digital economy agenda. However, despite the availability of such platforms, the adoption rate among Muslims remains varied, pointing to underlying behavioural and demographic influences that merit deeper investigation. Numerous factors can affect a Muslim individual's willingness to adopt and continue using digital zakat applications. These include technological familiarity, trust in the platform, social influence, and demographic attributes such as age, education, and occupation (Mokhtar et al., 2021). While some users embrace digital zakat services for their convenience and speed, others may be reluctant due to low digital literacy, limited access, or scepticism toward online financial systems (Rahman et al., 2023). Therefore, a comprehensive understanding of the key determinants that influence both initial acceptance and continued use is essential for the successful digitalisation of zakat services.

Despite the rapid digitalisation of zakat management in Malaysia, the level of user acceptance and continued use of digital zakat applications remains uneven across different segments of the population. While digital platforms have been introduced to enhance efficiency, accessibility, and transparency, their effectiveness is highly dependent on user adoption, which is influenced by behavioural and demographic factors (Venkatesh et al., 2003; Bhattacharjee, 2001). Existing studies have highlighted that factors such as technological familiarity, trust, and social influence shape digital behaviour; however, there is still limited empirical clarity on how demographic characteristics particularly age, education level, and employment type—affect both initial acceptance and continuance intention in the context of digital zakat applications in Malaysia (Rahman et al., 2023; Mokhtar et al., 2021).

Furthermore, prior research in zakat and Islamic financial technology tends to examine user behaviour and scholarly developments separately, resulting in a fragmented understanding of digital zakat adoption. While empirical studies focus on micro-level user acceptance, bibliometric studies analyse macro-level research trends without linking these insights to actual user behaviour. This lack of integration limits the ability of policymakers and zakat institutions to design inclusive and effective digital strategies that align with both user needs and evolving academic discourse. Therefore, there is a need for a more comprehensive approach that examines demographic influences on digital zakat adoption while situating these findings within the broader trajectory of research in this field.

This study is guided by two established theoretical frameworks: the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Expectation-Confirmation Theory of Continuance (ECT). UTAUT explains technology adoption through constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003), while ECT focuses on users' satisfaction and confirmation of expectations following their initial interaction with a technology (Bhattacharjee, 2001). Combining these models provides a more holistic view of both the pre-adoption and post-adoption stages in user behaviour, which is particularly relevant for public religious platforms like digital zakat.

Although previous studies have explored the adoption of Islamic financial technology and digital zakat platforms, most have primarily focused on general determinants such as perceived usefulness, trust, and technological readiness. These studies provide valuable insights into user behaviour; however, the role of demographic factors such as age, education level, and employment type remains insufficiently examined, particularly in the Malaysian context.

Furthermore, existing research on zakat and Islamic finance has largely developed along two separate streams. On one hand, empirical studies investigate user acceptance and behavioural intention using quantitative approaches. On the other hand, bibliometric studies analyse the evolution of scholarly discourse at a macro level. However, there is a lack of studies that integrate these two perspectives, resulting in a fragmented understanding of how theoretical developments align with actual user behaviour.

In addition, prior studies often focus on either initial adoption or general usage, with limited attention given to continuance intention, which is critical for the long-term sustainability of digital zakat systems. This creates a gap in understanding not only who adopts digital zakat applications, but also who continues to use them over time.

This study contributes to the literature on digital zakat and Islamic financial technology by providing a more focused and nuanced understanding of the role of demographic factors in shaping user behaviour. Unlike prior studies that primarily emphasise general determinants such as perceived usefulness, trust, and technological readiness, this study specifically examines the influence of age, education level, and employment type on both user acceptance and continuance intention. By integrating these two dimensions, the study extends existing technology adoption frameworks, particularly those developed by Venkatesh et al. (2003) and Bhattacharjee (2001), by offering empirical evidence that captures both pre-adoption and post-adoption behaviour within the context of digital zakat applications in Malaysia.

In addition, this study offers a methodological and practical contribution by complementing quantitative analysis with bibliometric mapping to provide a broader contextual understanding of the field. While previous

research has largely treated empirical and bibliometric approaches in isolation, this study brings them together to demonstrate how macro-level scholarly trends align with micro-level user behaviour. This integrated perspective enhances the explanatory depth of the findings and provides valuable insights for policymakers and zakat institutions in designing more inclusive and targeted digital strategies. Ultimately, the study supports the development of more effective digital zakat systems that are responsive to demographic diversity and aligned with contemporary advancements in Islamic financial technology.

2. METHODOLOGY

This study primarily adopts a quantitative research design to examine the influence of demographic factors on the acceptance and continuance intention of digital zakat applications in Malaysia. A structured questionnaire was developed and distributed online via Google Forms, targeting Muslim adults across both urban and rural areas. To enhance representativeness, a stratified random sampling technique was employed, resulting in a total of 405 valid responses.

All items were measured using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The collected data were analysed using SPSS Version 28. Descriptive statistics were used to summarise respondents' demographic profiles and central tendencies. Subsequently, One-Way ANOVA was conducted to examine the differences in acceptance and continuance intention across demographic groups, namely age, education level, and employment type.

In addition to the quantitative analysis, a bibliometric analysis was conducted to map the evolution of scholarly discourse related to digital zakat. Co-occurrence keyword analysis and overlay visualisation techniques were applied to identify major research themes and emerging trends within the literature (2018–2022).

While quantitative analysis provides micro-level insights into user behaviour, the bibliometric approach offers a macro-level perspective on the development of research in this domain. The findings from both analyses are subsequently integrated in the discussion section to provide

a more comprehensive and multidimensional understanding of digital zakat adoption.

3. RESULTS

3.1. Demography

This study involved a total of 405 respondents from diverse backgrounds in terms of gender, age, education level, and employment status. In terms of gender, most of the respondents were female, accounting for 236 individuals (58.7%), while male respondents numbered 170 (42.0%). Regarding age distribution, the largest group was those aged between 31 and 40 years, comprising 142 individuals (35.0%), followed by respondents aged 21 to 30 years with 127 individuals (31.3%). Meanwhile, 103 respondents (25.1%) were aged between 41 and 50 years, and 34 respondents (8.4%) were aged 51 and above. For education level, the majority held a Bachelor's degree ($n = 236$, 58.1%), followed by Diploma/STPM holders ($n = 73$, 18.0%), Master's/PhD holders ($n = 62$, 15.3%), and SPM holders ($n = 35$, 8.6%). In terms of employment status, civil servants constituted the largest category with 179 respondents (44.1%), followed by private sector employees with 134 respondents (33.0%), self-employed individuals with 76 respondents (18.7%), and retirees with 17 respondents (4.2%).

Table 1: Distribution of Respondents by Demographic Factors

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	170	42.0
	Female	236	58.7
Age	21–30 years	127	31.3
	31–40 years	142	35.0
	41–50 years	103	25.1
	51 years and above	34	8.4

Variable	Category	Frequency (n)	Percentage (%)
Education Level	SPM	35	8.6
	STPM/Diploma	73	18.0
	Bachelor's Degree	236	58.1
	Master's/PhD	62	15.3
Employment	Civil Servant	179	44.1
	Private Sector	134	33.0
	Self-Employed	76	18.7
	Retired	17	4.2

3.2. The Relationship between Age and Acceptance/Intention to Continue Using Digital Zakat Applications

The ANOVA results revealed a significant difference among age groups in terms of both acceptance levels ($F(4, 400) = 5.208, p < .001$) and the intention to continue using the application ($F(4, 400) = 4.313, p = .002$). This indicates that age influences how users accept and intend to continue using digital zakat applications. Younger users may be more technologically inclined compared to older users, which aligns with findings by Wahid et al. (2020), who emphasized the role of age in the adoption of Islamic financial technologies. The results confirm that age significantly affects both acceptance and usage intention. Younger individuals are generally more exposed to mobile applications and more comfortable with digital transactions, while older users may face challenges related to digital literacy, lack of confidence, or a preference for traditional payment methods. Therefore, promotional strategies targeting young adults can help accelerate the acceptance and sustained use of digital zakat systems.

3.3. Relationship between Education Level and Acceptance/Intention to Continue Using Digital Zakat Applications

The ANOVA test showed no significant difference between education levels with regard to acceptance ($F(3, 401) = 0.349, p = .790$) and intention to continue using the application ($F(3, 401) =$

0.115, $p = .951$). This suggests that education level does not have a substantial impact on either acceptance or intention to continue using digital zakat applications. These results slightly contrast with the findings of Mokhtar et al. (2021), who reported that users with higher education levels tend to adopt zakat applications earlier. However, this may be since current zakat applications are designed to be user-friendly across all educational backgrounds. Interestingly, the results challenge the common assumption that higher education promotes greater technology acceptance. It is likely that the intuitive and simple interface design of Zakat applications allow individuals from diverse educational levels to use them effectively. Thus, attention should be focused on delivering educational and promotional content through visual and interactive formats that are accessible to all education levels (Mokhtar et al., 2021).

3.4. The Relationship between Employment Type and Acceptance/Intention to Continue Using Digital Zakat Applications

The results indicated a significant difference across employment categories in relation to acceptance ($F(3, 401) = 6.118, p < .001$) and usage intention ($F(3, 401) = 5.442, p = .001$). Employment type plays an important role in shaping acceptance and intention toward digital zakat application usage. The results of this study reveal a significant relationship between employment type and both acceptance and intention to continue using digital zakat applications. The findings suggest that individuals employed in the public sector and as professionals are more inclined to adopt digital zakat platforms compared to those in informal sectors or self-employment. This may be attributed to their frequent exposure to digital systems in their everyday work, which enhances their comfort level and familiarity with online platforms. Public sector employees, for instance, often engage with various online systems as part of their routine tasks, making them more open to adopting similar digital solutions for zakat.

In addition to the differences in technology acceptance, this study also emphasizes the importance of tailoring communication strategies to address the unique needs of users from various employment types. For instance, professionals and public sector employees may

benefit from more advanced features and a deeper integration of digital zakat applications into their everyday routines. Digital zakat applications to achieve widespread adoption, they must not only address the technological needs of users but also consider the barriers and motivations that vary across employment types. These findings support those of Idris et al. (2019), who found that public sector and professional workers are more exposed to online systems and are more likely to adopt digital technologies. Civil servants and professionals tend to engage with digital systems more regularly in their daily tasks, compared to individuals in informal sectors or those who are self-employed. Therefore, the delivery and communication strategies of zakat applications should be modified to be more inclusive and tailored to the needs of users from various employment backgrounds.

Table 1.2 One-Way ANOVA Analysis on the Influence of Demographic Factors

Demographic Factor	Dependent Variable	df (Between, Within)	F-value	p-value	Significance
Age	Acceptance	(4, 400)	5.208	< .001	Significant
	Intention to Continue Use	(4, 400)	4.313	.002	Significant
Education Level	Acceptance	(3, 401)	0.349	.790	Not Significant
	Intention to Continue Use	(3, 401)	0.115	.951	Not Significant
Employment Type	Acceptance	(3, 401)	6.118	< .001	Significant
	Intention to Continue Use	(3, 401)	5.442	.001	Significant

3.5. Analysis Bibliometric

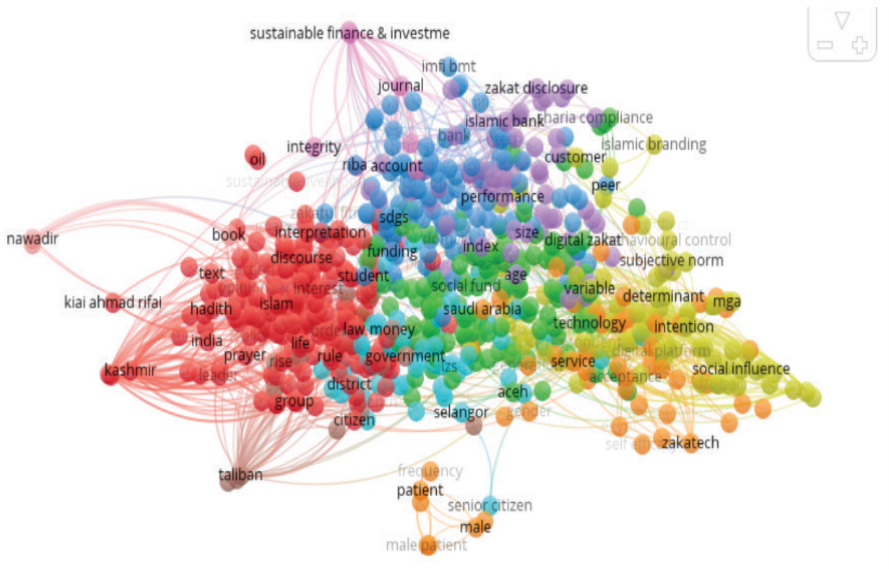


Figure 1: Network Visualization

Figure 1 presents the findings derived from the bibliometric Network Visualization. The results, based on a co-occurrence analysis of keywords, identify five interrelated research clusters within the discourse of zakat and Islamic finance. The traditional cluster (red) focuses on religious texts, Islamic scholars, and geopolitical issues such as *hadith*, *Taliban*, and *Kashmir*. Meanwhile, the financial and institutional cluster (blue/purple) highlights themes such as *zakat disclosure*, *performance*, and *Islamic banking compliance*. The third cluster (green) emphasizes the relationship between public policy and zakat implementation at the local level (*Selangor*, *government*, *citizen*). Furthermore, the consumer behaviour and technology cluster (orange) underscores contemporary topics such as *intention*, *technology*, *social influence*, and *zakatech*, indicating the growing adoption of digitalization in zakat management. Lastly, the social target group cluster (light orange) reflects a focus on vulnerable populations such as *senior citizens* and *patients*. Overall, this visualization illustrates a paradigm shift in zakat research from a normative-traditional approach to the integration of technology and contemporary social

4. DISCUSSION

The findings of this study demonstrate that age and employment type significantly influence both the acceptance and continued intention to use digital zakat applications. Younger respondents showed greater acceptance and willingness to adopt digital zakat platforms, which aligns with the findings of Wahid et al. (2020), who highlighted that younger individuals are typically more familiar and comfortable with digital interfaces. Their higher levels of digital literacy and frequent use of mobile apps make them more receptive to online financial platforms. Conversely, older users may face challenges such as limited digital proficiency, lower confidence in technology, or a preference for conventional payment methods, which inhibits adoption. These insights suggest the importance of age-segmented digital education campaigns to increase inclusive adoption (Yusof & Ibrahim, 2023).

Interestingly, the study revealed that education level did not significantly affect acceptance or intention to use digital zakat applications. This contradicts previous assumptions that users with higher academic backgrounds are more open to technological solutions (Mokhtar et al., 2021). One reason for this may be that zakat applications today are designed with high usability in mind, enabling users from all educational levels to engage with minimal difficulty. As Ramlee pointed out, perceived ease of use and user interface design often play a more crucial role than formal education in digital adoption. Therefore, developers and zakat institutions should focus on optimizing user experience and building trust among users of all educational backgrounds.

Employment status also emerged as a significant factor, where civil servants and professionals showed higher engagement with digital zakat platforms compared to self-employed individuals and retirees. This is likely because public and corporate sector employees often interact with digital tools in their daily work environments, increasing their comfort with such platforms (Idris et al., 2019). In contrast, those in the informal sector may lack access to structured digital training or infrastructure. This supports the argument by Rahman et al. (2023) that digital inclusion strategies must address socio-occupational disparities to enhance zakat technology acceptance. Tailored outreach, training, and multi-platform

support should be designed to engage all occupational groups equitably in Malaysia's growing Islamic fintech ecosystem.

Based on the bibliometric analysis using overlay and network visualizations from 2018 to 2022, there is a clear thematic evolution in the field of zakat and Islamic finance research. The network visualization identified five major keyword clusters: traditional Islamic studies (e.g., *hadith, Taliban, Kashmir*), institutional and compliance issues (e.g., *zakat disclosure, Islamic banking*), government policy and local implementation (e.g., *Selangor, citizen*), digital transformation and behavioral adoption (e.g., *zakatech, intention, social influence*), and vulnerable groups (e.g., *senior citizen, patient*). The overlay visualization further demonstrates a chronological shift in scholarly focus—early studies emphasized normative and textual analyses, while recent works highlight user behavior, digital platforms, and technological acceptance within zakat administration. This trend reflects an increased convergence between Islamic financial research and contemporary digital, psychological, and sustainability frameworks. For instance, recent studies have emphasized the integration of behavioral theories such as the Technology Acceptance Model (Davis, 1989) and the Theory of Planned Behavior (Ajzen, 1991) to explore zakat user acceptance and digital usage trends (Wahid et al., 2020; Mokhtar et al., 2021). Furthermore, the rise of digital zakat platforms aligns with global development goals and efforts to bridge digital inequality (Rahman et al., 2023). This evolution underscores the growing need for interdisciplinary approaches combining Shariah, technology, and social sciences to ensure zakat systems are responsive to socio-economic realities, thereby fulfilling the objectives of *maqasid shariah* and the Sustainable Development Goals (SDGs).

The integration of bibliometric and empirical findings provides a more comprehensive understanding of digital zakat adoption. The bibliometric analysis revealed a clear shift in recent literature towards themes such as *technology acceptance, social influence, and digital zakat*, indicating an increasing scholarly focus on behavioural and technological determinants. This macro-level trend is consistent with the empirical findings of this study, where age and employment type significantly influenced both acceptance and continuance intention.

Specifically, the prominence of behavioural constructs in the bibliometric clusters aligns with the observed tendency of younger users and professionally employed individuals to demonstrate higher engagement with digital zakat platforms. This suggests that the evolution of academic discourse is not merely theoretical but reflects actual behavioural patterns within the population. While the bibliometric analysis highlights the growing importance of digital and user-centric approaches in zakat research, the quantitative results validate these developments at the user level in the Malaysian context.

Therefore, the combined findings demonstrate that digital zakat adoption is shaped by both emerging scholarly trends (macro-level) and demographic realities (micro-level), reinforcing the need for integrated, interdisciplinary approaches in advancing Islamic financial technology.

5. CONCLUSION AND RECOMMENDATIONS

This study has demonstrated that age and employment type significantly influence the level of acceptance and the intention to continue using digital zakat applications among Muslim users in Malaysia. Younger individuals and those working in formal sectors exhibit a higher tendency to adopt and consistently use such applications, which aligns with their greater adaptability to current technological trends. In contrast, education level was found to have no significant impact, suggesting that factors such as digital literacy, ease of use, and trust in technology may play a more critical role in shaping user behaviour than academic qualifications alone. Based on these findings, several recommendations are proposed to enhance the effectiveness of digital zakat application usage. Zakat institutions are encouraged to expand free digital literacy initiatives through mosques and local communities, particularly in rural areas. Additionally, Zakat applications should be designed with user-friendly interfaces, especially to accommodate elderly users and prevent them from feeling overwhelmed by digital processes. Public awareness and educational campaigns on digital zakat should also be continuous and delivered using visual and interactive approaches. Furthermore, future studies are recommended to include psychographic factors such as religiosity, trust in digital systems, and attitudes towards technology to provide a more comprehensive understanding of the

determinants influencing digital zakat application acceptance. The integration of quantitative user-level data and macro-level bibliometric mapping offers a multidimensional understanding of the evolving zakat ecosystem in Malaysia. While user acceptance is shaped by demographic realities particularly age and employment, the broader scholarly discourse is evolving in tandem, with increasing attention to behavioral, technological, and policy-driven aspects of zakat delivery. This convergence reinforces the need for interdisciplinary strategies that combine Shariah principles, behavioral science, and digital innovation to support inclusive, effective, and sustainable zakat systems aligned with *maqasid shariah* and the United Nations Sustainable Development Goals (SDGs).

Based on these findings, several recommendations are proposed to enhance the effectiveness of digital zakat application usage. Zakat institutions are encouraged to expand free digital literacy initiatives through mosques and local communities, particularly in rural areas. Additionally, Zakat applications should be designed with user-friendly interfaces, especially to accommodate elderly users and prevent them from feeling overwhelmed by digital processes. Public awareness and educational campaigns on digital zakat should also be continuous and delivered using visual and interactive approaches. Furthermore, future studies are recommended to include psychographic factors such as religiosity, trust in digital systems, and attitudes towards technology to provide a more comprehensive understanding of the determinants influencing digital zakat application acceptance.

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