

**THE CONTRIBUTION OF TABUNG HAJI TO
ACCOMPLISH ISLAMIC SOCIAL FINANCE (ISF)
AMONG THE ISLAMIC COMMUNITY IN MALAYSIA**

FKP

NUR AQILAH BINTI KAMARUDDIN

NUR ARINA FASIAH BINTI MOHD FADZIR

NUR ARREISYA UMIERAH BINTI SHAHRIZAL

NUR ATHIRAH BINTI MOHD JOHA

UNIVERSITI

MALAYSIA

BACHELOR OF BUSINESS ADMINISTRATION
(ISLAMIC BANKING AND FINANCE) WITH HONOUR

2024



UNIVERSITI

MALAYSIA

KELANTAN

FKP



THE CONTRIBUTION OF TABUNG HAJI TO ACCOMPLISH ISLAMIC SOCIAL FINANCE (ISF) AMONG THE ISLAMIC COMMUNITY IN MALAYSIA

by

**Nur Aqilah Binti Kamaruddin
Nur Arina Fasahah Binti Mohd Fadzir
Nur Arreisya Umierah Binti Shahrizal
Nur Athirah Binti Mohd Joha**

A thesis submitted in fulfillment of the requirements for the degree of
Bachelor Of Business Administration (Islamic Banking and Finance) With Honour

**Faculty of Entrepreneurship and Business
UNIVERSITI MALAYSIA KELANTAN**

2024

APPENDIX 3: THESIS DECLARATION


THESIS DECLARATION


I hereby certify that the work embodied in this thesis is the result of the original research and has not been submitted for a higher degree to any other University or Institution.


- ☒ **OPEN ACCESS** I agree that my thesis is to be made immediately available as hardcopy or on-line open access (full text).
- ☒ **EMBARGOES** I agree that my thesis is to be made available as hardcopy or on-line (full text) for a period approved by the Post Graduate Committee.
Dated from _____ until _____.
- ☒ **CONFIDENTIAL** (Contain confidential information under the Official Secret Act 1972)*
- ☒ **RESTRICTED** (Contains restricted information as specified by the organization where research was done)*


I acknowledge that Universiti Malaysia Kelantan reserves the right as follows:

1. The thesis is the property of Universiti Malaysia Kelantan.
2. The library of Universiti Malaysia Kelantan has the right to make copies for the purpose of research only.
3. The library has the right to make copies of the thesis for academic exchange.

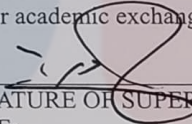

SIGNATURE
NAME: NUR AQILAH


SIGNATURE
NAME: NUR ADHWA FASINAH


SIGNATURE
NAME: NUR ATHIRAH


SIGNATURE
NAME: NUR ARREISYA

Date: 18/1/2024


SIGNATURE OF SUPERVISOR
NAME:
Date: PROF. MADYA DR. HAZRIAH BINTI HASAN
Profesor Madya
Fakulti Keusahawanan dan Pemiagaan
Universiti Malaysia Kelantan

MALAYSIA

KELANTAN

ACKNOWLEDGEMENT

In the name of Allah, the Most Gracious and the Most Merciful, All praises to Allah and His blessing for the completion of this. We thank to Allah for all the opportunities, trials, and strength that have been shown to our group members to complete this research project.

First of all, we would like to sincerely thank to our main supervisor Prof. Madya Dr Hazriah Binti Hasan and our examiner Dr Azira Hanani Binti Ab Rahman who is willing to spend time with us guidance and insightful advice, generating diverse, extensive ideas and provided relevant comments as well as being a motivator and morale supporter in the process of completing this entire research project. From the guidelines, we learn a lot of information about the research topic that we are studying as the research progresses.

Furthermore, we would like to send the deepest appreciation to University Malaysia Kelantan (UMK). Especially the Faculty of Entrepreneurship and Business (FKP) for giving us the opportunity to conduct the research successfully completed for our final year studies.

We also sincerely thank all members in our group involved for always giving commitment in making research projects. Without the cooperation and help, this research project could not have been completed on time.

Lastly, the deepest appreciation to all of our family and friends. Because, it would not be possible to complete this research project without the support from them.

May Allah shower the above cited personalities with success and honor in their life.

TABLE OF CONTENT

ITEMS		
Cover Page		
Blank Page		
Title Page		
Thesis Declaration		i
Acknowledgment		ii
Table Of Content		iii - iv
List Of figures		v - vi
Abstract		vii
CHAPTER 1: INTRODUCTION		
		1 - 13
1.1	Background Of Study	1 - 6
1.2	Problem Statement	7 - 8
1.3	Research Question	8
1.4	Research Objective	9
1.5	Singnificant Of Study	10
1.6	Scope Of The Study	11
1.7	Definition Of Term	12 - 13
1.8	Organization Of The Proposal	13
CHAPTER 2: LITERATURE REVIEW		
		14 - 37
2.1	Introduction	14
2.2	Underpinning Theory	14 - 22
	2.2.1 Theories of Sustainable Development Goals (SDG) and Shariah Goals	14 - 19
	2.2.2 Carroll's CSR Model Theory	20 - 22
2.3	Thematic: An Overview	23 - 35
	2.3.1 Islamic Social Finance Accomplishment	23
	2.3.2 Relationship Between Corporate Social Responsibility and Islamic social finance accomplishment in Tabung Haji.	24 -25
	2.3.3 Relationship Between Tabung Haji financial service and Islamic Social Finance accomplishment in Tabung Haji.	25 - 26
	2.3.4 Relationship Between Hajj pilgrimage facilitation and Islamic social finance accomplishment in Tabung Haji.	26 - 29
	2.3.5 Relationship Between Social and economic development promotion and Islamic social finance accomplishment in Tabung Haji.	29 - 35
2.4	Conceptual Framework	36
2.5	Chapter Summary	37
CHAPTER 3: RESEARCH METHODOLOGY		
		38 - 46
3.1	Introduction	38
3.2	Research Design	38
3.3	Data Collection Methods	39 - 41
	3.3.1 Interviews	39
	3.3.2 Focus Group	39 - 40
	3.3.3 Document Analysis	41
3.4	Sampling Techniques	41

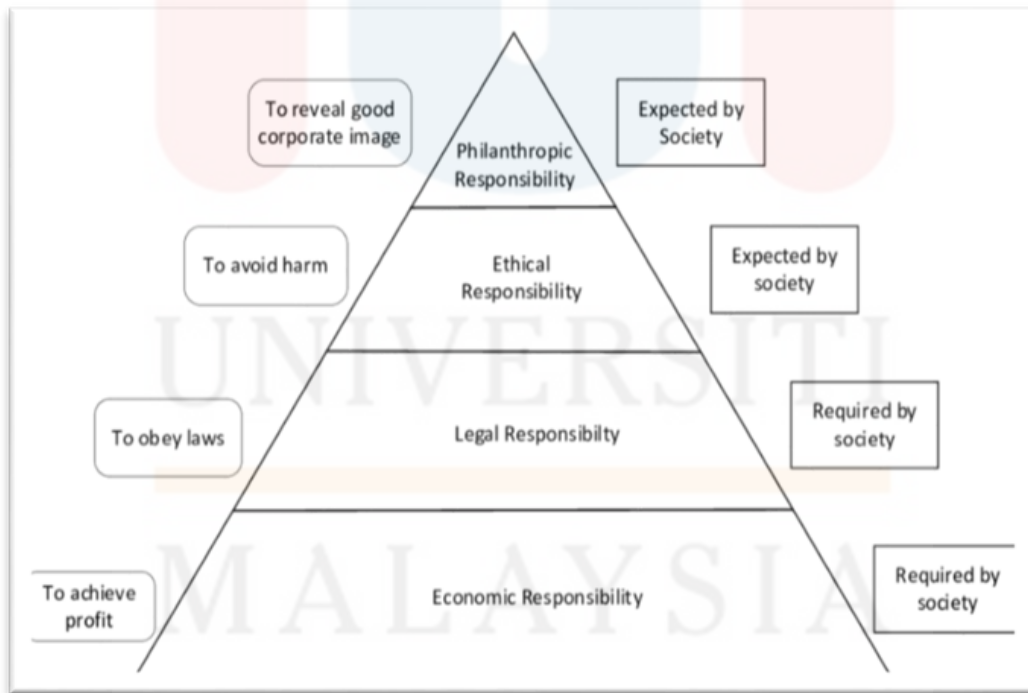
3.5	Research Instrument Development	42
3.6	Procedure For Data Analysis	43
3.7	Interview analysis	44 - 46
3.8	Conclusion	46
CHAPTER 4: RESEARCH FINDINGS		47 - 61
4.1	Inroduction	47
4.2	Informant Details	48
4.3	Findings Corporate Social Responsibility (Theme 1)	49 - 51
4.4	Findings Tabung Haji Financial Service (Theme 2)	52 - 54
4.5	Findings Hajj Pilgrimage Facilitation (Theme 3)	55 - 59
4.6	Reseach Framework	60
4.7	Conclusion	61
CHAPTER 5: DISCUSSION AND RECOMMENDATION		62 - 67
5.1	Introduction	62
5.2	Main Findings	62 - 63
	5.2.1 Corporate Social Responsibility	62
	5.2.2 Tabung Haji Financial Service	63
	5.2.3 Hajj Pilgrimage Facilitation	63
5.3	Implication Of The Research	64
5.4	Contribution Of The Research	65
5.5	Recommendations	66
5.6	Limitation Of The Study	66
5.7	Conclusion	67
REFERENCES		68 - 70
APPENDIX		
APPENDIX A: Draf of Interview Questions		71 - 72
APPENDIX B: Gantt Chart		73 - 74
APPENDIX C: Transcript		75-85
RUBRIC		86 - 89

List Of Figures



Source: (ESCWA,2021)

Figure 1: Maqasid Al Shariah and Sustainable Development Goals (SDGs)



Source: (Ullah et al., 2021)

Figure 2: Carroll's CSR Pyramid Theory

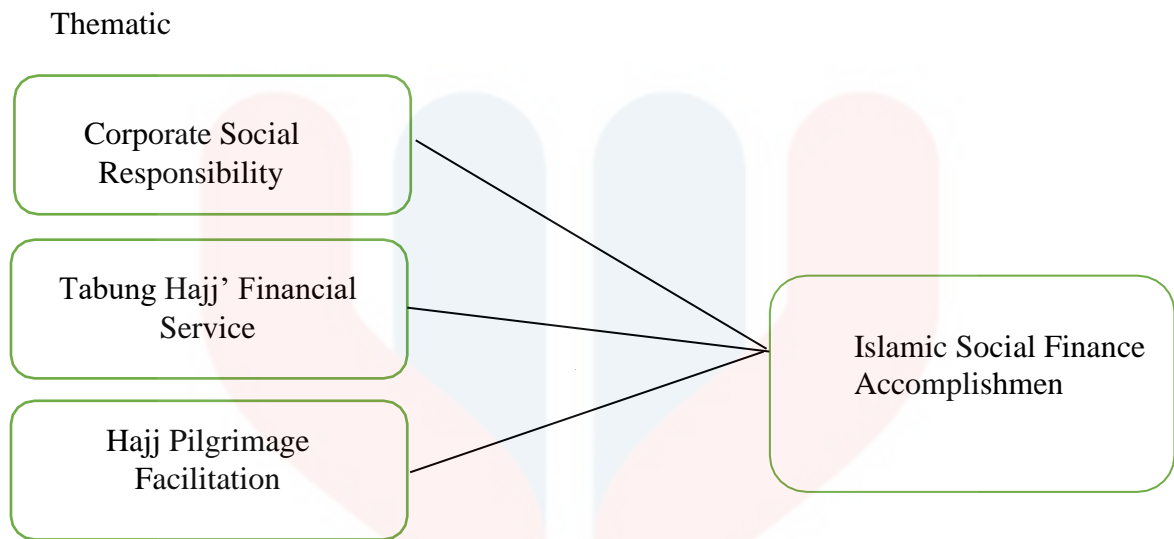


Figure 3: Conceptual Framework Model

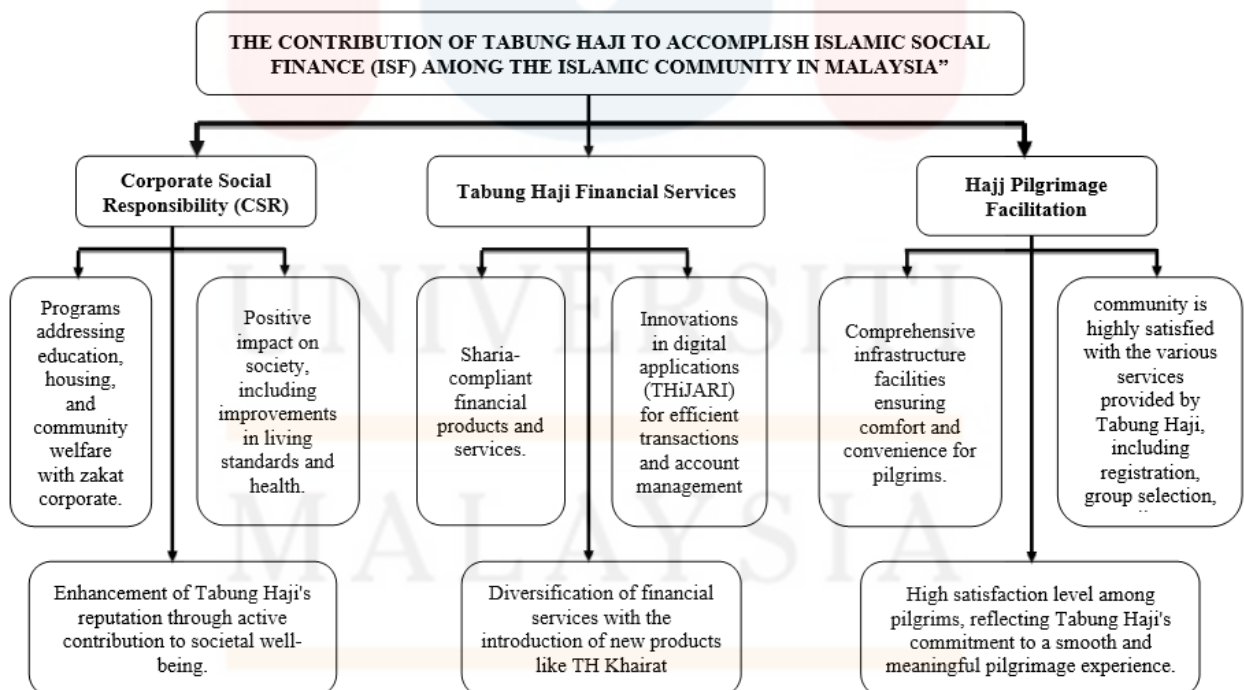


Figure 4: Research Framework

Abstract

This research delves into the significant role of Lembaga Tabung Haji (Pilgrims Fund Board) in contributing to the accomplishment of Islamic social finance within the Muslim community in Malaysia. The background highlights Islamic social finance as a comprehensive framework rooted in Islamic principles, aiming to address social and humanitarian issues while promoting economic justice and inclusivity. Recognizing the financial and Hajj Pilgrimage needs of Malaysia's Muslims, this study emphasizes the crucial role that Tabung Haji plays in facilitating these needs. The underpinning theory draws on Carroll's CSR Pyramid, Maqasid Shariah, and Sustainability Development Goals (SDG) to provide a comprehensive framework for understanding Tabung Haji's role in Islamic social finance.

The study aims to analyze the history, objectives, and methods of Tabung Haji, emphasizing its significant role in applying Islamic social financial approaches to Malaysia's socioeconomic development and sustainability. Using a qualitative research method, the study engages three key informant groups: top management, stakeholders, and service users. In addition to primary data, secondary methods involve the analysis of published reports, journals, and the Tabung Haji website to support data collection. The research objectives are centered on identifying the influences between Islamic social finance accomplishments and Corporate Social Responsibility, Tabung Haji Financial Services, and Hajj Pilgrimage Facilitation.

The findings reveal that Tabung Haji contributes to Islamic social finance through its financial services, thereby alleviating the financial burdens among Muslims in Malaysia. The achievements of Tabung Haji in both social and economic fields underscore the importance of the well-being of the Muslim community in Malaysia. Recommendations include further research to deepen our understanding of Tabung Haji's role, ensuring its continued impact on future generations. This study sheds light on the tangible contributions of Tabung Haji to Islamic social finance and emphasizes the need for sustained exploration and awareness of its role in shaping the future of Malaysia's Muslim community.

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Islamic social finance is important for supporting socioeconomic growth and fulfilling societal demands according to Islamic teachings. Tabung Haji, as an esteemed Islamic institution in Malaysia, contributes significantly to accomplishing Islamic social finance objectives through its operations and initiatives. Islamic Social Finance (ISF) is a comprehensive financial framework deeply rooted in Islamic principles and designed to address social and humanitarian issues while promoting economic justice and inclusivity. It draws its essence from the teachings of Islam, which emphasize the importance of compassion, solidarity, and equitable distribution of wealth among members of society. ISF has always been an important aspect of the Islamic economic system, reflecting the underlying principles of Islamic teachings. The concept of ISF may be traced back to the period of Prophet Muhammad, when emphasis was placed on the development of a just and compassionate society. ISF concepts like zakat (mandated almsgiving) and sadaqah (voluntary charity) have been ingrained in the Islamic faith since its inception.

The term "Islamic Social Finance" or ISF refers to financial solutions based on Islamic precepts and aimed at social betterment (Jouti, 2019). These tools, according to Jouti, include Islamic traditional philanthropic instruments such as zakat (almsgiving), sadaqah (charity), waqf (endowments), and cooperation-based foundations such as qard hasan (interest-free loan) and kafalah. The scope of ISF has expanded beyond conventional instruments to include modern Islamic microfinance institutions such as sukuk and takaful for social benefit (Azman & Engku Ali, 2019). Innovative instruments such as sukuk not only result in long-term social improvements, long-term resilience, and adaptive capacity-building for at-risk communities, but also empower communities to recover more quickly from shocks while facilitating social

and economic inclusion within their populations.

The Islamic economy, founded on principles that harmonize financial objectives with social responsibility and impact, embodies a unique and holistic approach to economic activity. Within this framework, Islamic Social Finance (ISF) has been an intrinsic component of the Islamic economy since its inception. Over time, the rapid growth and expansion of the Islamic finance industry have significantly elevated the prominence and growth of the Islamic social finance sector.

According to Rehman (2019), Islamic social finance has a firm foundation in Islamic ethics and is structured with the main objective of providing social benefits. ISF has always been a powerful tool for generating beneficial social effects, resulting from diverse philanthropic principles influenced by Islamic teachings. Zakat is a mandatory form of almsgiving based on a specific proportion of one's wealth; Sadaqa is a voluntary act of charity that allows individuals to contribute in excess of zakat; waqf is the practice of endowing assets for charitable purposes; and Qard Hassan is the provision of interest-free loans for charitable purposes. In recent years, the ISF framework has been expanded to include Islamic microfinance, expanding the range of financial instruments available to promote poverty reduction and socioeconomic development.

Among the Five Pillars of Islam, zakat holds a central position, signifying its profound importance in the religious practices of Muslims. Obligatory for financially capable Muslims who possess wealth exceeding a specified threshold, zakat functions as a form of taxation with a primary objective of ensuring the equitable distribution of wealth and promoting social justice within the community. In contemporary discussions, the centralization, efficiency, and impact of zakat collection and distribution are emphasized to maximize its socio-economic benefits and better serve the needs of the underprivileged.

In contrast to zakat, waqf operates as a voluntary act of endowing assets for charitable purposes, relying on the benevolence of individuals seeking to contribute to causes they deeply care about. As described by Kuran (2001), waqf refers to an unincorporated trust established under Islamic law by a living person with the intention of providing a designated social service perpetually. The historical significance of waqf can be traced back to premodern Islamic economies, where it played a pivotal role in addressing various social, economic, and environmental objectives. Awqaf have been instrumental in providing essential public goods and services, such as educational institutions, healthcare facilities, and public infrastructure, contributing to the equitable distribution of resources and supporting the overall welfare of communities.

The emergence of Islamic microfinance institutions (IMFIs) is a response to the financial exclusion experienced by low-income people, particularly in emerging nations. Strategically, IMFIs focus on economically weak and excluded areas who have little access to mainstream financial services. They adhere to Islamic teachings that forbid the charging of interest and provide moral alternatives to traditional interest-based microloans. In order to empower people to access finance and invest in profitable companies, IMFIs either issue Qard Hassan (interest-free loans) or provide financial support through profit and loss sharing. This improves people's economic possibilities and helps to reduce poverty. The rapid growth and expansion of the Islamic finance business in modern times has contributed to enhanced recognition and visibility of ISF. The rise of modern Islamic banks and financial institutions has created platforms for the development and implementation of ISF instruments, expanding their reach and influence.

Tabung Haji, officially known as Lembaga Tabung Haji (Pilgrims' Fund Board), is a Malaysian government agency that plays a crucial role in facilitating the financial needs of Malaysian Muslims who wish to perform the Hajj pilgrimage to Makkah, Saudi Arabia. Tabung

Haji was founded in 1963 to provide financial services for Malaysian Muslims performing the Hajj pilgrimage. Individual Muslims faced significant difficulties before the founding of Tabung Haji in saving and arranging the required funds for the costly Hajj the journey. As a result, many Muslims have been unable to satisfy this religious requirement. Recognizing the need of enabling equal access to pilgrimage for all Malaysian Muslims, the government established Tabung Haji, a systematic and coordinated platform for savings and financial support. Tabung Haji operates on Islamic finance principles, according to Sharia-compliant processes in the management of funds and investments. Muslim Malaysians can open a savings account with Tabung Haji and make regular deposits. These contributions compound and provide returns over time, allowing depositors to pay for the Hajj pilgrimage.

Tabung Haji provides Sharia-compliant financial services and products to its depositors in addition to supporting Muslims on their trip. These include investing options in recognized Islamic ventures, which allow depositors to grow their funds while still earning halal income. Tabung Haji has played an important role in ensuring that a greater number of Malaysian Muslims can perform the Hajj pilgrimage. Its efficient management and commitment to Islamic principles have earned it the trust and confidence of the Malaysian Muslim community.

However, it has evolved into a comprehensive Islamic financial institution that offers services other than Hajj savings. Tabung Haji adheres to Shariah-compliant investments and ethical actions by Islamic principles. Savings and investments are used by the institution to mobilize funds from its depositors. These funds are then invested in a variety of sectors, including real estate, infrastructure, and equities. Tabung Haji's goal is to earn halal returns on these investments and transfer them as dividends to its depositors, thus encouraging economic prosperity in the Muslim community.

Tabung Haji is strongly tied to Islamic social finance because it reflects the concepts of social welfare, inclusion, and ethical financial practices, all of which are key features of Islamic social finance.

1. **Facilitating the Hajj Obligation:** Tabung Haji's major goal is to assist Malaysian Muslims in satisfying their religious obligation of performing the Hajj pilgrimage to Makkah, Saudi Arabia. The Hajj is one of Islam's Five Pillars and has immense religious significance. Through the Hajj and Umrah Savings Accounts, Tabung Haji offers a structured savings platform that allows Muslims to accumulate money over time to meet the costs of their pilgrimage. Tabung Haji plays an important role in enhancing Muslims' spiritual connection to their faith by facilitating the accomplishment of this religious responsibility.
2. **Emphasis on Social Welfare:** Islamic social finance revolves around promoting social welfare and addressing the needs of the less fortunate. Tabung Haji exemplifies this principle by offering financial assistance to Muslims who lack the financial means to perform the Hajj. Through the redistribution of funds collected from depositors, the institution ensures that the opportunity to perform the pilgrimage is accessible to all members of the community, regardless of their financial status. This approach fosters social inclusivity and solidarity among Muslims.
3. **Ethical Financial Practices:** Islamic social finance advocates for ethical financial practices that align with Islamic principles. Tabung Haji operates as a Sharia-compliant institution, ensuring that its financial activities adhere to Islamic guidelines. The institution invests its funds in halal (permissible) ventures, avoids interest-based transactions, and adheres to ethical investment practices. This commitment to ethical finance resonates with the principles of Islamic social finance, which emphasize conducting financial activities in a responsible and socially conscious manner.

4. **Community-Driven Approach:** Islamic social finance promotes a community-driven approach to assisting those in need. Tabung Haji is a cooperative institution, with depositor contributions pooled together to form a fund that benefits the entire community. This collaborative effort guarantees that the burden of supporting the Hajj pilgrimage is shared, exemplifying Muslims' ethos of mutual collaboration and support.

Finally, Tabung Haji's relationship with Islamic social finance is multifaceted, comprising its role in fulfilling religious responsibilities, supporting social welfare, adhering to ethical financial practices, and developing community-driven initiatives. The services and activities of the institution demonstrate Islamic social finance principles, contributing to the well-being and spiritual progress of Malaysia's Muslim population.

This study analyzed the underlying history, objectives, and methods of TH, as well as its crucial role in applying ISF approaches to Malaysia's socioeconomic development and sustainability. According to the conclusions of this study, TH is regarded internationally as one of the most effective ventures in the Muslim ummah hajj administration. Furthermore, it has become one of the primary Islamic institutions in Malaysian Islamic finance and has contributed to the long-term impact on Malaysian socio-economics, particularly in ensuring the welfare of pilgrims and the Muslim community. However, unethical political and external intervention in TH's professional management and decision-making has put undue pressure on TH to make politically motivated judgments, resulting in a conflict of interests.

1.2 PROBLEM STATEMENT

The role of Tabung Haji in achieving Islamic social finance is important, but certain issues must be addressed to increase its efficacy and impact. To begin, it is critical to investigate the relationship between Tabung Haji's facilitation of Hajj pilgrimage and the accomplishment of Islamic social finance objectives. This entails determining whether the present facilitation procedures and services successfully promote Islamic social finance, including poverty alleviation and socioeconomic empowerment.

Second, the connection between Tabung Haji's financial services and the achievement of Islamic social finance must be investigated. This involves evaluating the performance of savings, investments, and takaful products in generating halal returns, as well as their influence on economic and social well-being within the Muslim community.

Third, the relationship between Tabung Haji's corporate social responsibility activities and Islamic social financing success should be investigated. It is critical to examine if the distribution of funding to social initiatives is consistent with Islamic social finance principles and successfully serves societal demands. Finally, the relationship between Tabung Haji's social and economic growth promotion and the achievement of Islamic social financing should be investigated. Understanding how Tabung Haji's investments in real estate, infrastructure, and stocks contribute to sustainable development, poverty reduction, and community empowerment following Islamic values is required. By addressing these issues, stakeholders can develop strategies that enhance Tabung Haji's role in achieving Islamic social finance, hence maximizing its influence on the Malaysian Muslim community and society at large.

In conclusion, Tabung Haji plays an important role in promoting Islamic social finance and enhancing the welfare and empowerment of Malaysia's Muslim community. The problem statement emphasizes the necessity to explore and investigate various aspects of Tabung Haji's

role in accomplishing Islamic social finance goals. Firstly, there is a concern about whether the facilitation of the Hajj pilgrimage effectively promotes Islamic social finance objectives such as poverty alleviation and socioeconomic empowerment. Second, Tabung Haji's financial services, such as savings, investments, and takaful products, should be evaluated to ensure that they contribute to halal returns and have a good impact on the Muslim community's economic and social well-being. Third, the connection of Tabung Haji's corporate social responsibility operations with Islamic social finance principles is called into question, highlighting the importance of determining whether financial distribution to social programs satisfies societal needs. The problems listed below highlight the need to improve Tabung Haji's efficacy in fulfilling Islamic social finance objectives and optimizing its beneficial influence on the Muslim community in Malaysia.

1.3 RESEARCH QUESTIONS

The research focuses to answer the following question regarding the contribution of Tabung Haji to accomplishing Islamic social finance among the Islamic community in Malaysia. The research question for this study are as follows:

- I. **RQ 1:** What are the initiatives of Tabung haji in promoting Islamic Social Finance (ISF) among the Islamic community in Malaysia?
- II. **RQ 2:** What are the perceptions of Islamic community in Malaysia towards the contribution of Tabung Haji in Hajj's financial service?
- III. **RQ 3:** What is the perception of Islamic community in Malaysia towards the contribution of Tabung Haji in Hajj pilgrimage facilitation?
- IV. **RQ 4:** How to improve the Tabung Haji social and economic development promotion to Islamic community in Malaysia toward Islamic social finance.

1.4 RESEARCH OBJECTIVES

The main objective of this research is to identify the contribution of Tabung Haji (TH) in accomplishing Islamic Social Finance (ISF) among the Muslim community in Malaysia. The research objective are as follows:

- I. **RO1:** To examine the effectiveness of Tabung Haji's Corporate Social Responsibility (CSR) initiatives in promoting Islamic Social Finance (ISF) among the Islamic community in Malaysia.
- II. **RO2:** To identify the perceptions of Islamic community in Malaysia towards the contribution of Tabung Haji in Hajj's financial service.
- III. **RO3:** To examine the perception of Islamic community in Malaysia towards the contribution of Tabung Haji in Hajj pilgrimage facilitation.
- IV. **RO4:** To investigate strategies for improving Tabung Haji's efforts in promoting social and economic development within the Islamic community in Malaysia, particularly in the context of Islamic social finance.

1.5 SIGNIFICANT OF THE STUDY

Islamic Social Finance (ISF) has grown in popularity among Muslims and non-Muslims alike. However, there are still a few people who are still less exposed and less confident about Islamic social finance. The purpose of the researcher conducting this study on the Muslim community is to see how far Islamic social finance is known by the Muslim community in Malaysia. The researcher also studied only the Muslim community because most of the users are made up of Muslims and Muslims better understand the types of Islamic social finance that Tabung Haji has offered to its users.

This research helps researchers in gaining a better understanding of Islamic social finance. Islamic Financial Institutions (IFI) and businesses participate in Islamic Social Financing (ISF), a Corporate Social Responsibility (CSR) initiative that takes the form of humanitarian and socio-economic development activities. ISF is carried out using several, by Syariah Law predefined methods and frameworks. Zakat, Infaq, Alms, and Waqf are Islamic financial instruments aimed at wealth distribution in Islam. Next, this study also aims to assess the extent of the goodness and trust established in Tabung Haji. The image of Tabung Haji is also important in influencing consumer confidence, especially in the financial industry.

1.6 SCOPE OF THE STUDY

This study focuses on the extent to which Tabung Haji contributes to the success of Islamic social finance among the Muslim community in Malaysia. To facilitate the research, the selected location is not limited to a few states because most of the community or almost all of the community in Malaysia choose Tabung Haji as their financial institution in Malaysia that serves as a pilgrimage fund board. Tabung Haji is known as one of the financial institution that is very reliable in making Islamic social finance successful, especially for the Muslim community, therefore we selected 3 respondents aged 18 and above to answer this study.

This study uses Tabung Haji's financial services, hajj pilgrimage facilitation, charitable foundations and programs, and social and economic development promotion as independent variables. This study has been done with a soft copy questionnaire as a survey and reference for the researcher. The research lasted for a maximum of 2 months and concluded when three respondents had completed the questionnaire provided by the researcher for the evaluation of each independent variable and dependent variable through interviews. The top management in Tabung Haji participated in the interview, responding to questions from this study. The results of the study are based on the information and sincerity of the respondents who answered the questionnaire. This study adopted the two types of theoretical framework, which are the theories of Sustainable Development Goals (SDG) and Shariah Goals, and Carroll's CSR model theory.

1.7 DEFINITION OF TERM

1.7.1 Islamic Social Finance (IFS)

According to the (Aamir A Rehman,2019) Islamic social finance is a financial system rooted to Islamic ethics with an emphasis on social good. It intended to improve social justice by managing the financial sector including philanthropy (Zakat, Sadaqah, Waqf), cooperation (Qard, Takaful), contractual ambiguity (Gharar) and social investment (Sukuk,Qard Hassan).

1.7.2 Corporate Social Responsibility (CSR)

According to the (UNIDO, 2023) the companies have a responsibility in business operations to integrate the environmental concerns and society. In short, it will define that the companies need to achieve economic, environmental and social imperatives balance. CSR is the positive role for the company that needs to be played.

1.7.3 Hajj Pilgrimage Facilities By Tabung Haji

Tabung haji manages comprehensively all prospective hajj pilgrims from their first saving until coming back to the homeland after completing their hajj. Starting from the hajj course, and health examination also they will manage all the prospective pilgrim needs including passport, transport, hajj visa, healthcare, hajj pilgrimage guidance and accommodation in Makkah, Madinah, Mina and Arafah.

1.7.4 Tabung Haji's Financial Service

Financial service involves some transactions to get some financial goods. The financial sector includes banking, consumer finance, estate, and insurance. Tabung Haji is involved in a few agencies which are Hajj Saving, Hajj pilgrimage travel and Services, Bank Islam Berhad,

and Malaysia Takaful Company Berhad. The core service besides hajj saving was investment that depositor's saving being invested in is shariah compliant investment to generate sustainability.

1.7.5 Social and Economic Development Promotion

Social development increased the tranquility of the individual in society. In short, that will be defined as investing in people. Economic development promotion was an activity that encouraged the maintenance and expand the industry and commerce that already exist. According to the (Justin yufi Lin,2017), Economic development was the process that improved technology consistently and upgraded the industry which affected the increasing productivity of labor, and improving the infrastructure that reduced cost.

1.8 ORGANIZATION OF THE PROPOSAL

This study consists of five chapters. Chapter one presented the background of the study, problem statement, research question, research objective, scope of the study, significance of study, definition of term, and organization of the proposal. In other words, this chapter gives an overview to the of about this research. Chapter two proceeds with a literature review that focuses on key variables of the study that will give more explanation about the variable link to the contribution of Tabung Haji in accomplishing Islamic social finance. Chapter three discusses research including research design, data collection methods, study population, sample size, sampling techniques, research instrument development, measurement of the variables, and procedure for data analysis by collecting from the Muslim community in Malaysia. In Chapter four, the findings of the study were discussed and lastly in Chapter 5, the discussion and recommendations for the study were presented.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

A literature review plays a significant role in communication research. It is one of the methods to summarize the material that was utilized to search for a specific topic and to show how the research fits into a wider field of study (Allen, 2017). According to this chapter, the researchers will discuss the theories, findings derived from underpinning theory, previous studies, hypothesis and conceptual framework. The researchers focus on a literature review of the contribution of Tabung Haji (TH) in accomplishing Islamic Social Finance (ISF) among the Muslim community in Malaysia. This study will review the dependent variable which is Islamic Social Finance (ISF) accomplishes in Tabung Haji (TH) and an independent variable which is, Corporate Social Responsibility (CSR), Tabung Haji Financial Service, Hajj pilgrimage facilitation, and, Social & economic development promotion.

2.2 UNDERPINNING THEORY RELATED TO THE TITLE

This study adopted the two types of theoretical framework, which is the theories of Sustainable Development Goals (SDG) and Shariah Goals, and Carroll's CSR model theory. The theory will serve as the main hypothesis to distinguish and comprehend the relationship in this research.

2.2.1 Theories of Sustainable Development Goals (SDG) and Shariah Goals

The theory of Sustainable Development Goals (SDGs) and the concept of Maqasid Shariah can both provide a framework to understand and guide the activities of Tabung Haji, a Malaysian institution that facilitates and manages the Hajj for Muslims via Islamic Social Finance.



Source: (ESCWA,2021)

Figure 1: Maqasid Al Shariah and Sustainable Development Goals (SDGs)

I. Sustainable Development Goals (SDGs)

The Sustainable Development goal (SDGs) are a collection of 17 objectives created by the United Nations in 2015. These objectives seek to solve global concerns and promote sustainable development in economic, social, and environmental aspects. The SDGs offer a comprehensive framework for tackling numerous social and humanitarian concerns across the world. Islamic social finance, particularly Tabung Haji activities, may help to attain certain SDGs. Below are the SDGs that are relevant to Tabung Haji activities:

A. Goal 1: No Poverty

Ensure that people have access to resources and opportunities to escape poverty and enhance their quality of life. Tabung Haji's actions, such as offering financial assistance and welfare programs to poor persons and communities, may help reduce poverty.

B. Goal 2: Zero Hunger

Promote food security and nutrition while supporting sustainable agricultural practices. Islamic social finance mechanisms, including Islamic microfinance and zakat distribution, can support sustainable agriculture, food security, and anti-hunger initiatives.

C. Goal 3: Good Health and Well-being

Increase access to high-quality health-care services and promote individual well-being. Tabung Haji can help improve access to healthcare services, raise health awareness, and promote programs that benefit Hajj pilgrims and the greater community.

D. Goal 4: Quality Education

Ensure comprehensive and equitable education for all persons, while encouraging lifelong learning opportunities. Islamic social finance may be used to fund educational programs, scholarships, and initiatives focused on delivering excellent education to people, particularly those from poor backgrounds.

E. Goal 8: Decent Work and Economic Growth

Promote long-term economic development, productive employment, and decent work for everyone. Tabung Haji's efforts may foster economic empowerment, entrepreneurship, and job creation, therefore contributing to decent employment and long-term economic progress.

F. Goal 10: Reduce Inequality

Make efforts for reducing economic, social protection, and access to basic services disparities. Islamic social finance, which supports vulnerable people and communities financially, may help decrease inequality via mechanisms like zakat and waqf.

G. Goal 16: Peace, Justice and Strong Institutions

Foster inclusive and fair societies, fortify existing institutions, and guarantee justice for everyone. By financing efforts that provide legal assistance, conflict resolution, and access to justice for marginalized groups, Islamic social finance helps foster justice, social cohesion, and robust institutions.

These SDGs provide a comprehensive framework that may direct Tabung Haji's initiatives to improve pilgrim well-being, aid in the elimination of poverty, advance social equality, and encourage sustainable economic growth.

II. Shariah Goals

The term "Maqasid Syariah" refers to the aims and purposes of Islamic law. It attempts to safeguard and advance fundamental human values including faith, life, reason, ancestry, and prosperity. For Tabung Haji's activities, Maqasid Shariah offers a moral framework, guaranteeing that they are in line with Islamic principles and serve the interests of the Muslim community. The following are the primary Maqasid Shariah principles that might direct Tabung Haji operations

A. Preservation of Belief (Hifz al-Din)

Ensuring that Tabung Haji's procedures and services respect and support pilgrims' religious convictions.

B. Preservation of Life (Hifz al-Nafs)

Activities related to Islamic social finance should give priority to projects that deal with medical needs, disaster assistance, and emergency relief. putting pilgrims' well-being, health, and safety first throughout their trip. The importance of ensuring people's health and safety cannot be overstated.

C. Preservation of Wealth (Hifz al-Mal)

Makes ensuring that money and resources are managed responsibly to maximize gains for pilgrims and the Muslim community.

D. Preservation of Nasab (Hifz al-Nasl)

Programs that develop ties among families and communities, help disadvantaged families, and foster social cohesion may all be supported through Tabung Haji. supporting family structures and encouraging the health of pilgrims and their families while on the Hajj pilgrimage.

E. Preservation of Intellect (Hifz al-'Aql)

Promoting pilgrims' education, knowledge, and intellectual growth. Education and knowledge-sharing efforts that empower people and communities may be important aspects of Islamic social finance.

F. Preservation of Honor (Hifz al-'Ird)

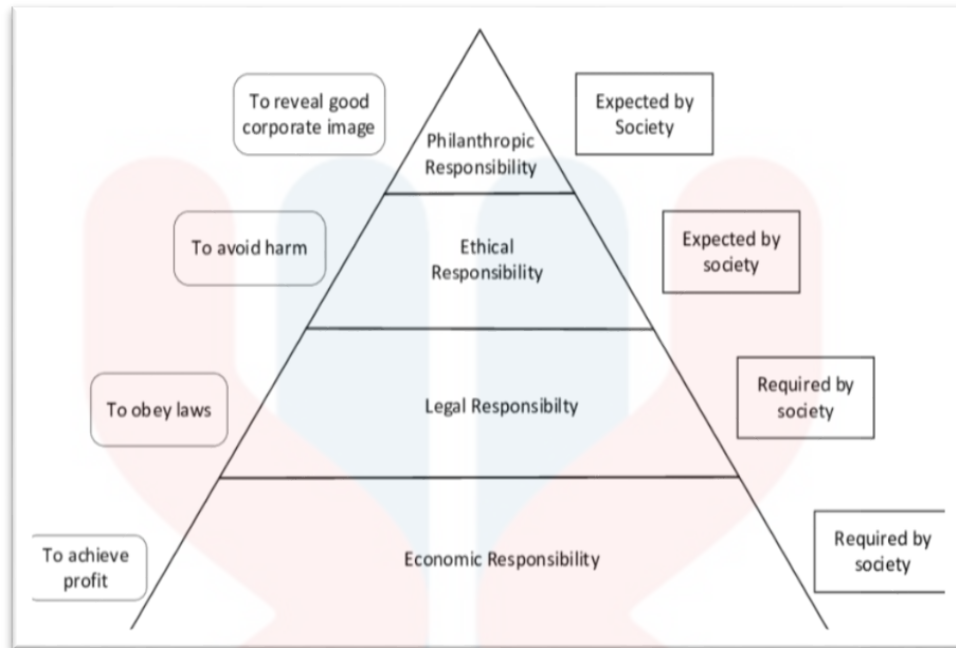
Islamic social finance initiatives emphasized on respecting and protecting the rights of people and upholding their dignity, preventing the exploitation or marginalization of disadvantaged groups. Safeguarding pilgrims' honor, respect, and dignity while also keeping them safe from abuse and exploitation

By incorporating SDGs and Maqasid Shariah principles, Tabung Haji can contribute to sustainable development, poverty alleviation, social justice, and the well-being of individuals and communities through Islamic social finance initiatives. Maqasid Syariah ensures that Tabung Haji activities are carried out following Islamic values, safeguard the rights and interests of pilgrims, and positively contribute to the well-being of the Muslim community as a whole. In a nutshell, by taking into consideration the SDG principles and Maqasid Syariah, Tabung Haji can aspire to offer sustainable and comprehensive services that suit the requirements of pilgrims, promote socio-economic development, eliminate inequality, and protect Islamic values

2.2.2 Carroll's CSR Model Theory

Carroll's CSR model theory or Corporate Social Responsibilities (CSR) theory is the theory that measures the contribution of Tabung Haji (TH) in accomplishing Islamic social finance (ISF) among the Islamic community in Malaysia. This theory was established by Archie Carroll (1991) and has become one of the most used in corporate theories because of clarity and enduring structure. CSR is the social responsibility of business to ensure that it meets the economic, legal, ethical and philanthropic standards set by society at a given time. CSR is also important in this sector because it can improve business efficiency and provide a competitive advantage (Abdelhalim and Eldin, 2019).

Tabung Haji's involvement in the Corporate Social Responsibility (CSR) programme has given back and shared its achievements with the Muslim community (Ismail, 2020). Through CSR, Tabung Haji (TH) contributes back to the society by conducting several social responsibility initiatives with an emphasis on the Hajj, education, entrepreneurship, and community welfare (Ibrahim et al., 2020). Tabung Haji(TH) is firmly established in the community and has a distinct structure as a Hajj savings fund that gathers the money of upcoming Hajj pilgrims, therefore it substantially benefits Muslim depositors who select Hajj Tabung to save it (Mansoro, 2020).



Source: (Ullah et al., 2021)

Figure 2: Carroll's CSR Pyramid Theory

Carroll's Pyramid of CSR (Figure 2) is a specific theory for the way that corporations interact with their surrounding community and the whole world. Carroll exhibited CSR in form of a pyramid encompassing four responsibilities comprising, which are:

- A. **Economic responsibility:** Associated with the Companies profit making regulations
- B. **Legal responsibility:** Associated with the company's compliance following the regulations set by the lawmakers
- C. **Ethical responsibility:** Associated with the Company' adherence to fairness and justice
- D. **Philanthropic responsibility:** These are linked with the Company's ability to comply with the activities related to the promotion of social welfare of individuals (Chen et al., 2021)

According to Carroll's viewpoint, CSR commitments should be prioritized in the following order: economic responsibility, legality, ethics, and philanthropy. Carroll Pyramid's fundamental concept is to include CSR initiatives within the order form. Businesses should exercise social responsibility by first accomplishing their financial goals while preserving their viability and profitability. Only after that would it be able to go to the pledge to acknowledge regional and worldwide legal duties. Adherence to ethical principles comes only after the third level. Eventually reaching the top level, where businesses support the charitable obligations imposed by society and the environment. Businesses must consider the demands of the surrounding society to undertake initiatives that are acceptable for them to maximize the advantages of CSR (Brin & Nehme, 2019b).

2.3 THEMATIC: An overview

2.3.1 Islamic Social Finance Accomplishment

According to the (Abu Bakar et al, 2020), Islamic Social Financial (IFS) is a financial instrument that is based on Islamic ethics and it gives benefit to the society. ISF is a social investment that obeys Shariah principles and rules. Islam has numerous types of social finance, for example, Infaq, Waqf and, Zakat including microfinance (Muhamad Abduh,2019). Nowadays, IFS is used and is divided into three categories. There are Islamic financial services, cooperative-based foundations and Islamic traditional instruments based on philanthropy (Mohd Zain & Engku Ali, 2017). Islamic Social Finance and the instruments are progressively practicing at the Organization of the Islamic Cooperation (OIC) member state for the sake of their residents (Mohd Zain, N.R.,2017). The OIC member state was the country that made Islam as the state religion and the majority of the population was Muslim (WorldData.info,2022).

According to Abu Bakar et al (2020) philanthropic ISF like Tabung Haji in utilizing available funds to contribute economic sustainability for Malaysian muslim. Tabung Haji isan Islamic institution that focused on pilgrimage management, depository services and management. The estimated number of people who are depositors with Tabung Haji are 9 million people (Tabung Haji,2023). Not just in Malaysia, Tabung Haji operated from Jeddah, the Kingdom of Arab Saudi (Tabung Haji,2023). In this case, the combination between Tabung Haji and Islamic Social Finance was the best result in giving benefits to people and depositors. To illustrate, the ISF offers creative ways to support Tabung Haji ongoing efforts to deliver more efficient hajj services, depository services, and investment to Malaysian pilgrims.

2.3.2 Relationship Between Corporate Social Responsibility and Islamic social finance accomplishment in Tabung Haji.

Corporate Social Responsibility was the strategy of the company not just to gain profits, but also to take responsibility for an active and positive society in the world. On the other hand, Corporate Social Responsibility (CSR) was an approach that supported the idea that the company can its best and make improvements and differences in the social order. According to Abu Bakar et al, (2020) CSR is not emphasized in the shariah principle, it is more the effort of the organization to comply and meet the demand and each stakeholder. Corporate Social Responsibility (CSR) an important element in Tabung Haji for contributing success of Muslim community (Abu Bakar et al,2020). The role of Corporate Social Responsibility (CSR) was to include the entire value chain, supplier, buyer and the community in which a company operates to prevent any issues of social and environmental impact (A. Tahiri Jouti, 2019).

Tabung Haji implements various social responsibility programmes that focus on education, hajj, entrepreneurship, and community welfare. CSR allows Tabung Haji to create social impact, develop philanthropic strategies, and engage in tactical initiatives aimed at enhancing Tabung Haji contribution to society to ensure a correct reputation in the market, It helps to increase accountability to people and ensure the correct image in the evaluation of the previous project period (Noor Mahinar Abu Bakara, Norhashimah Mohd Yasin & Noor Hainiakmal Abu Bakar, 2020). Meanwhile, Islamic Social Finance with Tabung Haji was pushing to create sustainable opportunities in emerging markets rather than current markets. Both CSR and IFS contributed society. Tabung Haji CSR has target groups such as business partners of Tabung Haji, students and members of Tabung Haji. Furthermore, CSR is an important base for every islamic organization including Tabung Haji. It contributes to the development of the community (Ismail,2020).

Every branch of Tabung haji carries out its own respective CSR programme to make some improvement in the community's social development (S.B. Ismail,2020). Under the CSR programme, Tabung Haji carried out a Tabung Haji friendship programme that provided a lot of agencies to contribute to helping the preparation of pilgrimage financial or equipment needed for hajj (Ismail,2020).

2.3.3 Relationship Between Tabung Haji financial service and Islamic Social Finance accomplishment in Tabung Haji.

According to Thomas J. (2023), financial services are provided to all people and corporations. Financial services are the most important factor that influences economic development. There are many financial services such as investment, lenders, banks, brokers, and insurance companies. That was divided into two types of financial service which is financial service and Islamic financial services. For example, Islamic microfinance, sukuk, and takaful with the same objective which is to help society (Engku Ali, 2017). According to the Bank Negara Malaysia, (2023), On June 30, 2013, the Financial Services Act (FSA) and the Islamic Financial Services Act (IFSA) were implemented, replacing the previously repealed Payment System Act 2003 (PSA). The FSA/IFSA includes enhanced regulations for payment system operators and payment instrument issuers, to promote intending to promote secure, efficient, and dependable payment systems and instruments.

Lembaga Tabung Haji was known as a good and trusted financial service in the Muslim community. The reason why Tabung Haji was the chosen one is that Tabung haji was the strong and intact islamic social financial center in managing and applying collaborative practice. To illustrate, in 2013, the Tabung Haji Service Center (PPTH) was established to streamline financial counter operations. Selected Tabung Haji Branches transferred these operations to Tabung Haji Strategic Partners, such as Bank Islam Malaysia Berhad (BIMB) or Bank Kerjasama Rakyat Malaysia Berhad (BKRM), located near proximity to the TH office.

This transfer aimed to improve operational efficiency and customer convenience (TabungHaji,2023). This shows that Tabung Haji contributed to the success of Islamic Social Finance (ISF). Based on Tabung Haji, (2023), among the services that are offered are saving transfer, inheritance matters, grant of trust, and hajj matters.

Hajj matters services were the main services in Tabung Haji. hajj package led by the travel agencies that are licensed with Pengelola Jemaah Haji (PJH) from Tabung Haji that manage from the register until booking the flight ticket, by this system depositors is confident in the Tabung Haji Islamic financial system that free riba is confirmed (TabungHaji,2023). This system gives benefits to society. On the other hand, Tabung Haji opens space for all societies to invest. Based on TabungHaji (2023), The deposits received from depositors are allocated to Shariah-compliant investment assets, which offer competitive returns while maintaining an appropriate level of risk. Tabung haji offered the savings account as a place of investment that the amount of savings will be increased and that profit will get to the depositor. Besides, Tabung Haji has a grant of trust properties, these properties can't be claimed by other heirs in faraid that they can avoid property disputes between families.

2.3.4 Relationship Between Hajj pilgrimage facilitation and Islamic social finance accomplishment in Tabung Haji.

Lembaga Tabung Haji offers a financial system that allows individuals to save without hesitation. Basically, it provides a platform that adheres to religious principles and avoids any involvement with prohibited activities. Tabung Haji was a trusted institution recognized worldwide before Tabung Haji Exist, there was no Islamic banking that provided a service that focuses on hajj saving to Muslim in Malaysia. Even though Malaysia already has numerous banks that operate but as a Muslim that wants to commit hajj, they want to ensure that their money or savings are free riba'.

In 2020 when Pandemic Covid-19, Saudi Arabia made restrictions to allow pilgrims in a small number and just residing within the country. In this case, Tabung Haji is trying to tackle this problem to ensure that future pilgrims are safe. By using component Islamic Social Finance component, Tabung Haji can be the institution that responds and recovers the problems. Islamic Social Finance provides creative options to help drive Tabung Haji efforts to deliver great Hajj services to Malaysian pilgrims, depository and investment services.

Tabung Haji has accelerated its digitization initiatives to meet the growing needs of depositors and deliver a hassle-free service. Online and electronic services reduce direct interaction with frontline staff at each TH branch and give depositors comfort, as their health and safety are prioritized. Tabung Haji began the year by taking part in a fundraising effort named Musa'adah COVID-19 Fund, a collaboration with the Department of Islamic Development Malaysia (JAKIM), to assist in easing the burden of those that have been severely affected by the outbreak. Tabung Haji allocated a total of RM19 million under the programme to assist individuals affected, including medical and security frontlines on duty at hospitals and roadblock operations during the series of MCO.

Tabung Haji also understands the value of technology in improving operational efficiency and engagement. In response to COVID-19, Tabung Haji we have increased our digitization initiatives, which began in 2018, and Tabung Haji will continue to rely on technology to be relevant to our important stakeholders. TH online portal THiJARI, which went live on February 5, 2020, has enabled TH depositors to manage their own TH accounts as well as other TH-related services such as financial transfers, hajj registration, account nomination, and information on hajj flight schedules. TH depositors can also use THiJARI to submit hajj appeals, which helps to reduce wait times and physical traffic at branch offices around the country.

Furthermore, TH's strategic partnerships with Bank Islam, Bank Rakyat, CIMB Islamic, and Maybank Islamic make it easier for depositors to link their TH accounts to accounts with these strategic partner banks. Depositors can now conduct transactions at over 10,000 touch points, including TH and UTC counters, automated teller machines (ATM), cash deposit machines (CDM), and internet portals. These initiatives have enabled TH to improve operational efficiencies and increase customer satisfaction to 98.9% for counter services and 99.7% for the Tabung Haji Contact Centre (THCC) (TH Annual Report, 2020).

Tabung Haji's initiative to install ATM machines in Malaysian pilgrim accommodation buildings for the first time demonstrates the company's commitment to improving the convenience and accessibility of pilgrims' financial transactions (Berita Harian, 2023). The decision to install ATM machines in pilgrim accommodation buildings demonstrates the recognition of pilgrims' need for easily accessible banking services during their hajj or Umrah journey. The presence of ATM machines in pilgrim accommodation buildings enables pilgrims to conduct a variety of banking transactions, such as cash withdrawals, balance inquiries, and fund transfers, without leaving their accommodation area. This reduces interruptions and time constraints in attending to their financial matters, allowing them to concentrate on their religious obligations and spiritual experiences.

Furthermore, ATM machines provide pilgrims with additional security and convenience. Pilgrims no longer need to worry about carrying large amounts of cash or searching for currency exchange outlets because ATM machines are available within their accommodation premises. They can easily access their funds by using ATM machines located in a safe and comfortable environment. This initiative also reflects technological and digitalization advancements in the banking sector. By installing ATM machines in pilgrim accommodation buildings, pilgrims can benefit from technological advancements and better manage their finances.

In conclusion, the provision of Hajj facilities by Tabung Haji demonstrates a significant connection to Islamic social finance. Tabung Haji serves as a financial institution that upholds Islamic principles, providing a platform for individuals to save in accordance with religious beliefs, avoiding any involvement with prohibited activities such as *riba*. The institution plays a crucial role in facilitating the Hajj pilgrimage, a religious obligation for Muslims, by offering a dedicated financial system for Hajj savings. The COVID-19 pandemic in 2020 prompted Tabung Haji to address challenges related to pilgrimage restrictions, showcasing its responsiveness and commitment to the welfare of pilgrims. Through strategic partnerships with Islamic banks and digitalization initiatives, Tabung Haji enhances operational efficiency and accessibility, aligning with the principles of Islamic social finance. The installation of ATM machines in pilgrim accommodation buildings further reflects the institution's dedication to improving the convenience, security, and accessibility of financial transactions for pilgrims. In essence, Tabung Haji's facilitation of Hajj pilgrimage is intricately linked to Islamic social finance, as it ensures a Sharia-compliant platform for saving, investing, and contributing to societal well-being, thus exemplifying its role in promoting sustainable and responsible financial practices within the Muslim community.

2.3.5 Relationship Between Social and economic development promotion and Islamic social finance accomplishment in Tabung Haji.

Tabung Haji (TH) is a state-owned and government-supported pilgrimage fund that manages more than 80% of Malaysian hajj pilgrims each year, with the total number of pilgrims increasing over time, demonstrating its role and importance in the socioeconomic life of Malaysian Muslims (Ismail, 2020). It is a statutory body known as the "Lembaga Tabung Haji" (LTH) or the "Pilgrims' Management and Fund Board of Malaysia" and is governed by the Tabung Haji Act 1995 (Part II section 3(1)), formerly known as the Lembaga Urusan dan

Tabung Haji Act of 1969 (Tahir and Abidin, 2017). The Malaysian LTH, also known as "Tabung Haji" (TH), was the first Islamic investment company established in 1962 to help fund Malaysian pilgrimage activities.

The success of TH as the pioneer of an Islamic non-bank financial institution in Malaysia paved the way for the establishment of the first full-fledged Islamic bank in Malaysia, with TH being one of the bank's major shareholders through its shareholdings in BIMB Holdings Berhad (Haneef and Tahir, 2018). According to the TH Act, one of the main activities of TH is "to administer all matters concerning the welfare of pilgrims and to formulate policies in connection therewith," which includes hajj management, depository services, and investment. With nearly nine million depositors and a record-high total deposit of RM75.9 billion, TH successfully completed the financial year that ended on December 31, 2020 (FY2020), demonstrating a higher level of trust and confidence. TH ended the year with a revenue of RM3.1 billion and a net profit after zakat of RM2.2 billion, despite the difficult economic environment. From RM1.8 billion in FY2019 to RM 379 million in FY2020, net profit increased 17.1%. With RM82.5 billion in total assets as of the end of 2020 and a total fund surplus of RM3.7 billion, TH was able to declare a profit distribution in following the terms of the Tabung Haji Act 1958 (TH Annual Report, 2020).

Among the purposes why Tabung Haji was built was to empower the community economy. Besides, investing in areas of halal, is prudent and safe investment to provide returns comparable to the market, while ensuring continuous growth. Increasing the millions of ringgits in annual revenue makes assets and equity in the country increase too. Tabung Haji reported an RM3.1 billion profit for Financial Year 2020 (FY2020) despite the challenging circumstances. Net profit after zakat increased 17.1% to RM2.2 billion, an increase of RM379 million from the RM1.8 billion reported in Financial Year 2019. Zakat can be used for important purposes such as education and medicine. Tabung Haji successfully completed the financial year that ended 31 December 2020 (FY2020) with nearly nine (9) million depositors and a record-high

total deposit of RM75.9 billion, reflecting a higher level of trust and confidence. TH invests in Shariah-compliant platforms through its subsidiaries. Plantation, financial institutions, information technology, hospitality, services, and property development and construction are all subsidiaries of TH. To reflect TH's risk appetite when managing group performance, a new "Strategic Asset Allocation" (SAA) was revised in 2018 to ensure favorable returns, rebalance asset management to maintain acceptable yield and prioritize depositors' interests.

As a result, its investment is based on a balanced risk exposure via high-credit-worthiness financial instruments with a stable-income model. In the case of equity investments, a more robust risk management policy, such as a cut-loss policy, was implemented to reduce the downside risk of underperforming equity. Additionally, the TH's finance sector of BIMB Holdings Berhad has persevered in exploring new, creative financial solutions while embracing transformation to keep up with the rapidly evolving Islamic banking and finance sector. Additionally, the long-term strategies of TH Properties Group include developing properties and facilities for business management in addition to diversifying income sources through business expansion in the global real estate market. These tactics were effective because in 2018, even though the global economy and real estate market were weak, the property development and construction sector in Thailand recorded commendable financial performance. The leading supplier of international Islamic travel packages, Travel and Services Sdn Bhd, helps the hospitality industry in Thailand (TH) maintain its profitability.

Plantations

Tabung Haji Plantations Berhad (THP) creates hundreds of job opportunities for the people of Malaysia and Indonesia, promoting the Islamic economy and overcoming poverty. You can do a lot of great things. On the other hand, Tabung Haji Plantations Berhad (THP) was engaged in oil palm, rubber and teak plantations in Malaysia. This is one of the ways for Tabung Haji to gain profits. By achieving that, the bonus to the depositor increases too. However, due to Europe's negative campaign on palm oil, which contributes to lower demand for crude palm oil (CPO), sliding prices, and low fresh fruit bunches harvest, the plantation sector, Tabung Haji Plantation (THP), remains the most difficult challenge for TH. THP issued RM1 billion in sukuk Murabahah with TH in 2012 to refinance debt and finance capital expenditure. THP has sold two of its plantation interests over the years (TH Bakti Sdn Bhd in 2015 for RM16.3 million and THP Gemas Sdn Bhd in 2016 for RM154.1 million) to save hundreds of millions of ringgit (NST, 2019). Additionally, according to Zeti Akhtar Aziz, the former governor of Bank Negara, "THP has broken numerous environmental regulations in Sarawak, Sabah, and Kalimantan" (Sarawak Report, 2020). Despite THP's claims to be a sustainable producer with a Malaysian Palm Oil Certification, the company's clear-felling and current plantations violate environmental standards for sustainability.

THP Group has proven its ability in the development and management of oil palm plantations, as well as the processing and sale of palm oil and palm kernel in Malaysia and Indonesia. Furthermore, it is involved in downstream rubber plantation and oil palm activities. THP Group had a total landbank of 118,223 hectares in Malaysia and Indonesia as of 31 December 2020 (FY2020). THP made a profit before tax of RM54.46 million in FY2020, returning to profitability after a loss before tax of RM245.01 million in FY2019. While the increase in revenue helped to improve profitability, the improved performance was also due to lower cost of sales and no significant impairment losses provisioned for in the year under review.

Hospitality

TH Hotel & Residences Sdn Bhd (THHR), a completely owned subsidiary of TH, remains focused on leading the Group and excelling in this competitive customer-oriented market. The legendary Mövenpick Hotel & Convention Centre KLIA (MHCC) provides 5 - star hotel services comparable to those provided by major international companies. MHCC, which has been the core of hajj operations since 2018, is a Muslim-Friendly Accommodation Recognition (MFAR) hotel, a Ministry of Tourism, Arts, and Culture (MOTAC) project Agoda.com, an online travel booking platform, also awarded MHCC the 2020 Agoda Customer Review Awards.

Meanwhile, TH Hotel Kelana Jaya (THKJ) continues to operate and is the preferred choice among government agencies due to its low rates. THKJ also has restaurants and meeting rooms in addition to rooms and banquet halls. Both of TH's hotels have large parking lots where guests and visitors can park for free.

As a result, more companies and government agencies are continuing to hold their events at hotels. However, the impact of COVID-19 on the Group's hospitality and tourism sectors was significant due to the cancellation of events during the implementation of the Movement Control Order (MCO) and different phases of movement restrictions.

The international tourism sector has also suffered as a result of the closing of international borders, with the majority of Umrah and Hajj bookings canceled, significantly impacting the Group. However, the Group took a creative approach and made some changes to its business plan by holding additional corporate activities and events within the hotels, as well as giving discounted rates to generate demand and provide value to consumers.

Construction and Property Development

Through its fully owned subsidiary, TH Properties Sdn Bhd (TH Properties Group), TH continues to be involved in the property development and construction sector in 2020. TH Properties Group is a property, project development and asset management, and facility management firm with over 40 years of experience both locally and internationally. Given the headwinds it faced, FY2020 was a difficult period for TH Properties Group. TH Properties Group reported a 59.4% decrease in revenue to RM 96 million for the fiscal year ended 31 December 2020, compared to RM236.9 million in FY2019. The decrease was primarily due to slower property development activity and lower land sales recognition of RM11.9 million in 2020 versus RM101.8 million in 2019. The 2020 land sale refers to land purchased by the government for the purpose of constructing a new road from Nilai-Labu to Bandar Enstek.

Six contracts involving TH Platinum Park, KL Eco City-Mercu 3, and THHR hotels in Alor Setar (Kedah), Bayan Lepas (Penang), Kota Kinabalu (Sabah), and Kuala Nerus (Terengganu) were completed during the year. One large contract was canceled, resulting in a

15.3 percent loss in revenue, or RM12.3 million. In 2020, no new projects were secured. Moving forward, TH Properties Group wants to maximize growth potential by extracting value from TH's current land and property assets, as well as expanding its capability into long-term Government concessions for integrated facilities management services. In conclusion, Tabung Haji's commitment to promoting social and economic development, together with its achievements in Islamic Social Finance, has had a great impact on the Malaysian Muslim community. Tabung Haji is a state-owned and government-supported agency that manages the hajj pilgrimage and provides full services to pilgrims, fostering religious fulfillment, spiritual progress, and social harmony.

Tabung Haji has successfully generated substantial profits through prudent and halal investments, resulting in increased assets, equity, and returns for depositors. This not only improves individuals' financial well-being, but also contributes to the country's overall economic development. The organization's diverse investments in plantation, hospitality, construction, and property development have created job opportunities, promoted the Islamic economy, and assisted in the alleviation of poverty.

Tabung Haji's achievements in Islamic Social Finance are also seen in its financial performance and investment activities. TH has established a high degree of trust and confidence with a big number of depositors and substantial total deposits, resulting in continuous revenue and profitability. TH delivers market-comparable returns while maintaining continual growth by investing in halal and sensible companies. Its diverse investments in agriculture, hotel, construction, and property development help to create jobs, alleviate poverty, and promote the Islamic economy. TH's approach to risk management and compliance with Islamic principles demonstrates its dedication to responsible financial practices. TH protects its depositors' interests and maintains investment stability by balancing risk exposure, implementing robust risk management policies, and adhering to Shariah-compliant standards.

Overall, Tabung Haji's achievements in both the social and economic spheres highlight the importance of the Malaysian Muslim community's well-being. TH promotes social cohesion, reduces inequalities, and contributes to societal progress through its commitment to Islamic social finance and various initiatives.

2.4 CONCEPTUAL FRAMEWORK

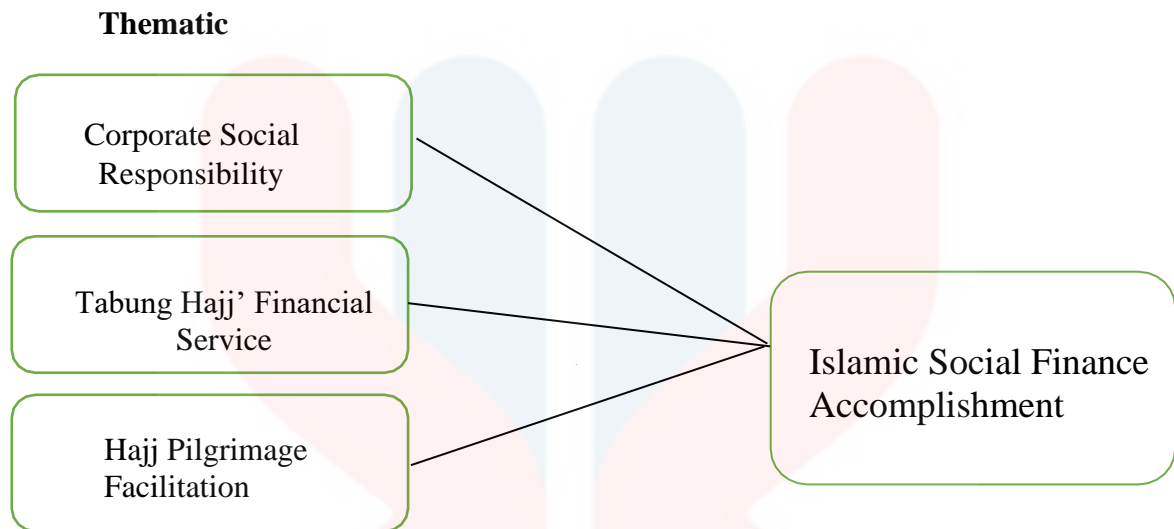


Figure 3: Conceptual Framework Model

This investigation is based on research on the contribution of Tabung Haji in accomplishing Islamic social finance. Figure 3 demonstrates that the conceptual framework is the key to the success of this project. The researcher's understanding of the connections between various study variables is referred to as a conceptual framework. As a result, the conceptual framework can pinpoint the variables required for the study. The figure illustrates how the dependent and independent variables relate to one another. Islamic social finance accomplishment is the dependent variable (DV). The four independent variables (IV) that have been put to the test in this study are the Corporate Social Responsibilities, Tabung haji's financial services, Hajj pilgrimage facilitation and social and economic development promotion.

2.5 CHAPTER SUMMARY

In this chapter, the researchers conducted a literature review to explore the contribution of Tabung Haji in accomplishing Islamic Social Finance (ISF). The researchers focused on the dependent variable, Islamic Social Finance (ISF) accomplishment, as well as four independent variables: Hajj pilgrimage facilitation, Tabung Haji financial services, Corporate Social Responsibility (CSR), and social and economic development promotion. The theory used in this study was Sustainable Development Goals (SDGs) & Shariah Goals and Carroll's CSR model theory, which emphasizes firms' social responsibilities to fulfill society's economic, legal, ethical, and charitable criteria. Tabung Haji's participation in CSR activities, notably in Hajj, education, business, and community welfare, was emphasized as a way of giving back and sharing accomplishments with the Muslim community.

The review of previous research investigates the many components of Islamic social finance achievement in Tabung Haji. It addresses the Islamic Social Finance (ISF) framework, which includes waqf, zakat, sadaqah, and Islamic microfinance, as well as their function in wealth and social stabilization. It emphasizes Tabung Haji's role in Hajj pilgrimage facilitation, financial services, corporate social responsibility initiatives, and the promotion of social and economic growth. These activities help to realize the goals of Islamic social finance.

The chapter concludes with a hypothesis statement that gives four hypotheses connected to the research variables, providing the framework for further research. The conceptual framework model depicts the relationship between the dependent variable, Islamic social finance accomplishment, and the four independent variables: financial services provided by Tabung Haji, Hajj pilgrimage facilitation, corporate social responsibilities, and social and economic development promotion.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter discusses the research technique used in the study "The Contribution of Tabung Haji in Accomplishing Islamic Social Finance". The chapter describes the research strategy and explains why qualitative approaches were used to investigate the research issue. The major goal of this study is to investigate the role and influence of Tabung Haji, an established Islamic financial organization, in achieving Islamic social finance. Islamic social finance encompasses various financial activities aimed at promoting social welfare, economic development, and addressing the needs of marginalized communities, following with Islamic principles. The chapter presents an outline of the qualitative study's methodology and data collection methods.

3.2 RESEARCH DESIGN

This study's research design is qualitative, intending to explore and understanding the viewpoints, experiences, and actions of individuals and organizations involved in the topic's issue. Qualitative research allows for an in-depth examination of the complexities and nuances surrounding the contemporary role of Tabung Haji Malaysia in promoting sustainability through Islamic Social Finance.

The researcher can use qualitative research to collect subjective data and identify contextual factors that influence the achievement of sustainability goals. It is concerned with understanding individuals' fundamental motives, attitudes, and beliefs and how they contribute to the attainment of sustainable goals within the context of Islamic Social Finance.

3.3 DATA COLLECTION METHODS

The following qualitative data-gathering approaches were used to collect relevant information

3.3.1 Interviews:

Semi-structured interviews carried out with three participant which are the top management of Lembaga Tabung Haji Negeri Kelantan, stakeholders who have experience in overseeing Tabung Haji Zakat distribution at Universiti Malaysia Kelantan and users of Lembaga Tabung Haji services These interviews provided a platform for participants to discuss their opinions, experiences, and ideas on Tabung Haji Malaysia's then-current role in achieving sustainability through Islamic Social Finance. The researcher used a set of guiding questions to maintain consistency and ensure that key areas of interest were covered. Interviews were audio-recorded and transcribed verbatim, preserving the richness and nuances of participants' responses. Open-ended questions will be used to encourage detailed responses and allow for the exploration of diverse viewpoints.

3.3.2 Focus Groups:

Focus groups were held to encourage discussions among individuals who have common interests or experiences with Tabung Haji Malaysia and Islamic Social Finance. These interview provided participants with an interactive forum to exchange ideas, voice their perspectives, and produce new discoveries. Focus groups will allow the researcher to record the participants' collective perspectives and experiences, developing a deeper understanding of the topic.

Top Management: The focus group included Director of Lembaga Tabung Haji Negeri Kelantan. The research seeks to gain insights into the perceptions, experiences, and comprehension of Lembaga Tabung Haji's endeavors to achieve Islamic Social Finance by involving top management. Focus group discussions delved into specific initiatives, strategies, challenges faced, and success stories, offering a more profound understanding of Lembaga Tabung Haji's contributions from an executive perspective.

Stakeholders: Representatives from various stakeholder groups relevant to Tabung Haji's business and the Islamic finance industry will participate in the focus group. Government officials, policymakers, regulatory bodies, religious authorities, Islamic scholars, financial institutions, and industrial professionals may be included. Involving stakeholders provided a more comprehensive picture of Tabung Haji's contribution to Islamic Social Finance in Malaysia. The conversations can focus on how Tabung Haji's actions match with the larger goals of the Islamic community, as well as the obstacles and opportunities in promoting Islamic Social Finance.

Service Users: This focus group consisted of members of the general public who have had direct interactions with Tabung Haji and benefited from its services. It could include Tabung Haji account holders, those who have conducted Hajj or Umrah through Tabung Haji, or people who have used Tabung Haji's financial products and services. The focus discussions will provide vital insights into the Islamic community's experiences, satisfaction levels, and perspectives of Tabung Haji's role in achieving Islamic Social Finance which participants can provide.

3.3.3 Document Analysis:

Secondary data gathered in addition to primary data from various sources such as academic journals, publications, reports, and government documents. Secondary data will give a more comprehensive picture of the research environment, Tabung Haji's history, legal structure, and place within the larger area of Islamic social finance. This information will help you analyze and discuss the major data findings.

3.4 SAMPLING TECHNIQUES

Sampling will be defined as the representative of the population. Sampling techniques need to be chosen either probability sampling or non-probability sampling. This research uses non-probability sampling because the respondent focuses on the Muslim community in Malaysia. Non-probability sampling is also known as purposive or also known as purposeful sampling. Purposeful sampling has a target population and people to be the sample and respondents. This non-probability approach saved time, cost and energy to collect data.

3.5 RESEARCH INSTRUMENT DEVELOPMENT

The Research instrument is the research to analyze the data. The researcher usually uses the instruments in most fields. For example, in business, education is for accessing data of people such as students, patients, staff, clients, employees, teachers and so on. This research uses a qualitative method. The qualitative method is non-numerical data to figure out the concepts, opinions, or experiences. Qualitative method collects the data by interviewing, focus group discussion, observation, survey and secondary research also known as instruments for the research. This study approaches by interviewing a Director of Lembaga Tabung Haji Negeri Kelantan and the stakeholders.

The interview was structured using existing knowledge, providing researchers with the chance to delve deeper into a question (Percy et al., 2015). Semi-structured interviews are employed when informants are required to respond to questions that are pre-determined in order but allow flexibility for informants to elaborate on their answers or introduce new issues (Cachia & Millward, 2011; Xiyong & Teng, 2017).

In the pursuit of "The Contribution of Tabung Haji to Accomplish Islamic Social Finance (ISF) Among the Islamic Community in Malaysia," this study employs a qualitative research method, specifically interviews. Survey questions are presented to respondents in small groups, utilizing a semi-structured format to facilitate their comprehension and ensure effective exploration of research problems. Qualitative research methods in this study involve collecting data through face-to-face interviews, online interactions, or telephone inquiries, where related to the overarching research theme.

3.6 PROCEDURE FOR DATA ANALYSIS

Several procedures need to be implemented and adhered to by the researcher to ensure that the research produces optimal results. In the methodology section, we have already clarified that the chosen research method is qualitative. According to Cohen (2007), qualitative data analysis involves recognizing patterns, themes, categories, and regularities in order to structure, interpret, and explain the data in relation to participants ‘ perspectives on the situation. The advantages of qualitative research methods, as highlighted by Creswell (2009), allow researchers to engage with the original experience of the sample. The goal of this study was to discover the contribution of Tabung Haji to accomplish Islamic Social Finance (ISF) among the Islamic Community in Malaysia.

Interview techniques are used in this investigation. Interviewing is defined as a method of gathering information from individuals to gain a deeper insight into their perspective (Silverman, 2005). An interview is basically a structured conversation in which one person asks questions, and the other gives answers. A one-on-one dialogue between an interviewer and an interviewee is usually called an “interview.”

Interviews can be categorized into several types, including structured interviews, unstructured interviews, and semi-structured interviews. In a structured interview, questions are presented in a predetermined order, often closed with options such as multiple choice or dichotomy (yes/no). Unstructured interviews are characterized by questions and their sequence is not defined, which allows the interview to develop more organically based on the answers of previous participants. Semi-structured interviews combine aspects of both structured and unstructured interview techniques. Questions are not strictly confined to a predetermined order, allowing flexibility based on the flow of the conversation. In our research, we chose to employ semi-structured interviews.

3.7 INTERVIEW ANALYSIS

The process of handling data involves its organization, segmentation into manageable units, integration, pattern identification, determination of significance and acquired insights, and the decision-making on what the researcher will convey to others. In this study, the researcher conducted an interpretation by reviewing notes and listening to the audio recordings utilized during the interviews. The recordings were listened to multiple times to gain a comprehensive understanding of the qualitative data collected. It's worth noting that this study involved interviews with only three experienced respondents who have used and managed Tabung Haji products and services.

Robert Yin (2006) recommends that a case study is suitable for 2 to 5 respondents. This is because the study employs the saturation method, wherein new data often replicate information that has already been acquired. Data saturation occurs when the researcher begins to encounter repetitive statements in interviews. At this point, it is appropriate to cease data collection and commence the analysis of the gathered information. Additionally, the sample-to-variable ratio suggests a minimum observation-to-variable ratio of 5:1, and values of 15:1 or 20:1 are recommended (Hair et al., 2018). This aligns with Tabachnick and Fidell's (1989) recommendation that a "basic minimum need" for hierarchical or multiple regression analysis is five participants for a case study.

3.7.1 Interview Protocol

The researchers have developed an interview protocol containing a set of questions that will be posed to the respondents during the data collection process to complete this study. The interview questions have been categorized into two types, namely:

3.7.1.1 TOP MANAGEMENT

Section A: The Contribution of Tabung Haji in Corporate Social Responsibility

- III.** As the top management, how does Tabung Haji (TH) undertake Corporate Social Responsibility (CSR) initiatives aligned with the Islamic Social Finance agenda (zakat, waqf, almsgiving), particularly concerning contributions to the Muslim community in Malaysia?
- IV.** Have there been any CSR programs executed by Tabung Haji Kelantan, and what impact do these programs have on the Muslim community in Malaysia?
- V.** Does Tabung Haji Kelantan engage in collaborative efforts with other stakeholders to implement Corporate Social Responsibility (CSR) programs?

Section B: Tabung Haji Financial Service

- I.** Besides Hajj savings, what other products and services does the Hajj Fund offer?
- II.** How does Tabung Haji's financial services support the needs of the Islamic community?

Section C: Hajj Pilgrimage Facilitation

- I.** How does Tabung Haji provide Hajj infrastructure facilities to pilgrims?
- II.** Is there a Hajj fund offering various packages for pilgrims to select from?

3.7.1.2 STAKEHOLDER

Section A: The Contribution of Tabung Haji in Corporate Social Responsibility

- I. As a stakeholder, how do you perceive Tabung Haji's role in Islamic Social Finance concerning CSR, zakat, and Waqf programs?
- II. Are there CSR initiatives carried out by Tabung Haji to contribute to society? and are there collaborations with other agencies in these initiatives?
- III. Does the CSR program run by Tabung Haji have a positive impact on the Muslim community in Malaysia?

Section B: Tabung Haji Financial Service

- I. Does the effectiveness of the financial services provided by Tabung Haji meet the needs of the Islamic Community?
- II. Besides savings, are there other products offered by Tabung Haji, and are you satisfied with those products?

Section C: Hajj Pilgrimage Facilitation

Could you elaborate on other infrastructure facilities extended by Tabung Haji for pilgrims?

How do you assess the overall infrastructure satisfaction provided by Tabung Haji?

3.8 CONCLUSION

Overall, this chapter provides the research method to find out the contributions of Tabung Haji to accomplish Islamic Social Finance in Malaysia. This study will be conducted using an effective and helpful research approach that will assist the researcher in Islamic social finance. The library and field research are used to obtain data. The qualitative approach is utilized to perform field research, in which group interviews are employed throughout the study process. Once the data has been collected, it is analyzed, explained, and the results are shown.

CHAPTER 4

RESEARCH FINDINGS

4.1 INTRODUCTION

Chapter 4 focuses on a comprehensive analysis of the literature reviews related to Tabung Haji's contributions in achieving Islamic Social Finance (ISF) within the Islamic community in Malaysia.

The researchers conducted an in-depth analysis of the data collected from respondents. A qualitative approach was employed, utilizing data gathered through interviews with selected individuals. The sampling technique adopted was non-probability sampling, with a small sample size consisting of experts familiar with Tabung Haji's products and services. Both voice and video recordings were employed as the two primary forms of recording during the research process.

In this study, data were acquired through interviews with three experts who have experience in using Tabung Haji products and services. The informants included two academic lecturers from the Universiti Malaysia Kelantan and the general director of Tabung Haji in Kelantan. The selection of informants was based on their expertise in managing Tabung Haji zakat distribution and their roles in directing and leading Tabung Haji Kelantan. The findings derived from these informants will be elucidated in the subsequent sections.

To extract information from the informants, two types of question, three main themes and nine sub-themes were identified. These themes and sub-themes play a crucial role in helping the researchers gather pertinent information from the informants.

4.2 INFORMANT DETAILS

The selection of informants for this study is grounded in their individual expertise and hands-on experience with Tabung Haji products and services. Two distinct types of informants have been identified, namely Top Management and Stakeholders. This strategic selection aims to provide a comprehensive and well-rounded perspective, ensuring that the findings of the study are enriched by the insights and knowledge of individuals who have played key roles in managing and leading the Tabung Haji Company.

1) Informant 1

Types : Top Management

Gender : Male

Position : General Director Lembaga Tabung Haji Negeri Kelantan

Others : Managing & Leading Tabung Haji Kelantan

2) Informant 2

Type : Stakeholder

Gender : Female

Position : Senior Lecturer University Malaysia Kelantan

Other : Experienced in overseeing the distribution of Zakat from Tabung Haji at Universiti Malaysia Kelantan.

3) Informant 3

Type : Stakeholder

Gender : Male

Position : Senior Lecturer University Malaysia Kelantan

Other : Experienced using Tabung Haji product and services

4.3 FINDINGS CORPORATE SOCIAL RESPONSIBILITY (THEME 1)

The findings addressed the contribution of Tabung Haji in financial services that can be achieved in Islamic social finance among the Muslim in Malaysia. According to the first sub-theme, the study revealed a consensus among several informants regarding the corporate social responsibility programs?

According informant 1:

“Tabung Haji pay zakat on behalf of Hajj fund depositors in 2022 as much as 7 million, so everyone who saves in Hajj funds does not need to pay zakat thru zakat wakalah system. Tabung Haji also implements CSR programs, including Tabung Haji mobility where Tabung Haji donates 5 multi-purpose vehicles to the mosque. In addition, we organize baiti where Tabung Haji program to help asnaf in a state who do not have a residence, to build houses on their land at a rate of 70,000 to 80,000 and now the project is running as many as 3 houses. Then the ihsan's program and the iqra' program where Tabung Haji donates to school students or asnaf children and also IPTA students with a certain amount based on the provision provided.”

It has connected with informant 2:

“Tabung Haji has made significant contributions to the community through various initiatives, especially in the field of education. Tabung Haji actively collaborates with institutions of higher learning to distribute zakat to asnaf students. This donation helps students in financing tuition fees and supports the maqasid shariah”

The finding is similar with statement, yasin (2020) that Tabung Haji implements various social responsibility programmes that focus on education, hajj, entrepreneurship, and community

welfare. CSR allows Tabung Haji to create social impact, develop philanthropic strategies, and engage in tactical initiatives aimed at enhancing Tabung Haji contribution to society.

The contribution of CSR programs toward the implementation of the society are very impactful. Besides, the second sub-theme discussing the impact with what society got from the tabung haji CSR program. The research also found that Informant 1 and Informant 2 have the same opinion.

According informant 1:

“So, the CSR program is very helpful as I mentioned a moment ago, about helping IPTA students, school students. In addition to that, the program I mentioned earlier, which is TH mobility, can help the villagers and the local congregation because we, the mosque is the focus so the provision of multi-purpose vehicles can facilitate matters such as the distribution of flood aid and so on. The CSR program is very helpful in reducing the burden on students, Single mothers and those in need. Assistance is not subject only to depositors”

Similarly finding from other Informant about the impact of CSR programs to the society.

According informant 3:

“We can evaluate Tabung Haji's contribution by looking at the effectiveness of the corporate social responsibility (CSR) program implemented by them, zakat payment, and waqf giving by Tabung Haji. In addition, we can study the positive impact produced by Tabung Haji in improving the well-being of the Muslim community through financial contributions and development programs implemented by them over the years. CSR projects that have been done by Tabung Haji have a positive impact on society, especially in the context of improving living standards, education, health, or community development. In addition, Tabung Haji's reputation will increase. If Tabung Haji is seen as actively

contributing to the well-being of the community and dealing with social issues,”

While informant 2:

“Tabung Haji is very committed to donating. Every year, Tabung Haji never fails to donate zakat to students at Public Higher Education Institutions (IPTA) throughout the state. IPTA receives donations exceeding 700 thousand and this amount varies every year. Three years ago, Universiti Malaysia Kelantan (UMK) received 700 thousand, two years ago 600 thousand, and for 2024, we will receive 350 thousand. This zakat contribution is very helpful for students, especially in financing tuition fees”

The finding similar to the statement that Corporate Social Responsibility (CSR) is an important element in Tabung Haji for contributing to the success of Muslim community (Abu Bakar et al,2020). Informant 2 and informant 3 experienced the service from tabung haji and made them respect their commitment in maintaining sustainability. Tabung haji claim that CSR program was covered almost all muslim community in malaysia.

point of view informant 1:

“Here we can see that the Hajj CSR fund covers everything including aid hospitals, IPTA students. In addition, we also collaborate with ARMALAH where we provide assistance to the single mother association”

4.4 FINDINGS TABUNG HAJI FINANCIAL SERVICE (THEME 2)

Tabung Haji is an Islamic institution that offers complete and systematic services to Malaysian hajj pilgrims (Lembaga Tabung Haji, 2023). It is a statutory entity administered by the Tabung Haji Act 1995 (Act 535) and is in charge of administering Malaysian pilgrims' hajj savings, ensuring that their financial resources are properly managed for the purpose of doing the Hajj.

The findings addressed the contribution of Tabung Haji in financial services that can be achieved in Islamic social finance among the Muslim in Malaysia. According to the first sub-theme, the study revealed a consensus among several informants regarding the effectiveness of Tabung Haji Financial's products and services.

According informant 2:

“The efficacy of Tabung Haji’s financial offerings encompasses features related to facilitating Hajj, particularly Hajj and Umrah, Sharia-compliant investments, and savings that adhere to Sharia principles. The favorable reception from the Muslim community toward these services and their Sharia compliance reflects Tabung Haji’s commitment to fulfilling the requirements of Muslims.”

Instead of Informant 3,

“The effectiveness of Tabung Haji’s financial products and services in meeting the needs of the Muslim community, especially in aspects such as performing Hajj, Umrah, Muslim investment, savings and others. In addition, we can see in terms of sharia compliance in their products and services, ease of access, and customer satisfaction.”

While according top management (Informant 1) ,

“The Hajj fund is not just a savings for going to Hajj, there are many advantages of saving in the Hajj fund, it is 100% under the government, where if there is any economic situation and so on, the savings will still be guaranteed safe. Furthermore, Tabung Haji adheres to Shariah principles, subjecting itself to rigorous oversight by the Shariah Committee, which meticulously monitors every financial report. Additionally, savings within the Hajj fund are inherently halal, aligning with Islamic principles and believed to be accompanied by blessings.”

The finding is similar to the study conducted by Hussein et al (2019) regarding Shariah compliance of Tabung Haji, the concept of Tabung Haji (TH) as an Islamic institution with Shariah-compliant fund management originated from the vision of the late Royal Professor Ungku Aziz bin Ungku Abdul Hamid. The primary objective was not only to facilitate Malaysians in saving money for Hajj but also to establish an Islamic institutional fund that adheres to Islamic principles in its investments. The goal was to create a savings system that avoids riba (usury or interest), distinguishing it from conventional banks.

Besides, the second sub-theme discussing the exploration delves into the diverse array of products and services provided by Tabung Haji, encompassing not only savings and withdrawals but also other offerings. The research also found that Informant 1 and Informant 2 have the same opinion.

According to Informant 1,

“During the outbreak of the Covid-19 pandemic, people did not go to perform Hajj for two years, so this Thijari application is used to facilitate transactions such as cash withdrawals and deposits. Tabung Haji also released an innovation application called VAO. This VAO is through Thijari which functions as a pre-opening account. So there,

they will fill in the information for registration. However, the account remains inactive until users visit Tabung Haji for biometric verification to confirm the account opening. A nominal credit fee of RM 2 is levied for initiating the account.”

While according informant 2,

“The THijari application is an example of innovation that makes it easier for customers to get information and make transactions more efficiently.”

The finding is similar to this study, THiJARI provides users with access to a wealth of Tabung Haji information, directories, the latest news, promotions, and e-magazines. Additionally, it empowers depositors to perform various functions such as checking their account status, transferring funds, printing account statements, registering for Hajj and verifying registration status, updating account information, and enrolling in the TaHa Club membership (Shak, A. H., Mohamed, F. A., & Sharif, D., 2021).

However, the researcher finds the new findings from informants 1 about new product provided by Tabung Haji,

“Tabung Haji collaborated with Takaful Malaysia and established a product called TH Khairat. This product has just been launched in the last 2 or 3 months. It is a product that offers basic Takaful coverage of RM12, 000 where they only have to contribute as little as RM28 per annum. TH Khairat provides financial protection assistance to the heirs in the event of the death of the Depositor. Part of it, namely RM2, 000 can be used as a donation (in the FAQ) on behalf of the deceased to a charitable organization named by the Takaful operator.”

4.5 FINDINGS HAJJ PILGRIMAGE FACILITATION (THEME 3)

The findings addressed the contribution of Tabung Haji in financial services that can be achieved in Islamic social finance among the Muslim in Malaysia. According to the first sub-theme, the study revealed a consensus among several informants regarding the infrastructure facilities provided by Tabung Haji for pilgrims?

According informant 2:

“Tabung Haji has stood out with comprehensive infrastructure to provide comfort and convenience to pilgrims. Apart from the ATM machine at the Tabung Haji Hotel, they also hold hajj courses that provide knowledge and preparation to pilgrims before leaving. This initiative helps improve their understanding of the Hajj, making the pilgrimage more meaningful. According to respondents, the accommodation provided by Tabung Haji also attracted attention, with an emphasis on comfort and convenience. Comfortable accommodation facilities help the pilgrims to prepare for the physically and mentally challenging journey. In addition, the presence of a health clinic is a proactive step in ensuring the pilgrims' health welfare is guaranteed throughout the journey. This not only provides peace of mind, but also provides access to immediate health care if needed”.

While according informant 3 there are 6 main facilities provided by the Lembaga Tabung Haji to pilgrims:

“Tabung Haji provides various facilities to facilitate Hajj for registered pilgrims. Some of the main facilities include, first, Hajj registration. Hajj registration for individuals who want to perform Hajj. This registration process involves verification procedures and the submission of required documents. Second, Hajj Group Selection, pilgrims can choose the Hajj group that suits their needs and desires. Tabung Haji manages the placement of pilgrims in selected groups. Third,

various Hajj Packages, Tabung Haji offers various Hajj packages that allow pilgrims to choose the package that best suits their needs and budget. This includes accommodation, food, transportation, etc. Fourth, Provision of Pre-Hajj Courses, Tabung Haji provides pre-Hajj courses to provide lessons and guidance to pilgrims about the implementation of Hajj, worship procedures, and other related practical aspects. Fifth, Health Facilities, the Pilgrimage Fund provides health services in terms of health check-ups before departure, health services while in the Holy Land, and medical support. The sixth, Hajj Guidance Service, Tabung Haji also provides Hajj guidance services throughout the journey of pilgrims. This includes guidance and guidance by Tabung Haji representatives to help pilgrims go through the Hajj smoothly and lastly, the Customer Service Center”.

According to informant 1:

“If there are many Hajj facilities, for example, hotel accommodation like in Mecca, we call it maktab and in Medina we call it zone. He has 2 zones, namely zone 1 and zone 2. That is within the scope of accommodation facilities. In addition, there is also a health treatment facility divided into 2 Hajj officers, welfare officers and medical officers consisting of doctors and nurses. So pilgrims who go with the Haj fund will get the facilities we provide, if they have a fever or are not feeling well they can go to the clinic at the university or in each zone. For pilgrims who are critical will be placed in a Malaysian clinic. But those who are more critical will be sent to an Arab hospital. Apart from that, pilgrims must have an Islamic bank debit card to withdraw cash directly from the ATM provided by TH for the convenience of pilgrims. In addition, the application Thijari facilitates the congregation in dealing with TH as well as in matters of saving and dealings when in the holy land. In addition, the Hajj fund does provide and make Hajj courses and it has 3 levels which are the basic course, the intensive course and the premier course. This Hajj basic course is available in mosques and has 13 series and is open to anyone who wants to participate even if they do not perform Hajj that year. Then this intensive course only the selected will

participate in the course, that is the people who will go to Hajj that year according to their respective districts. And the premier course when we gather all the Pilgrims to one place according to their respective states 2 weeks before the flight”.

The findings align with a study conducted by Ismail (2020), indicating that Tabung Haji is dedicated to ensuring that its infrastructure facilities cater to the needs and preferences of pilgrims. This commitment is achieved through a blend of factors such as comprehensive services, prioritizing customer satisfaction, and a continuous focus on improvement. Tabung Haji offers a diverse range of services to pilgrims, encompassing Hajj registration, group selection for Hajj, various Hajj packages, pre-Hajj training, health facilities, guidance services during Hajj, and customer support centers.

Furthermore, the second sub-theme, which explores the satisfaction level with the overall infrastructure provided, revealed a consensus among the respondents. Both Informant 2 and Informant 3 expressed similar opinions regarding their satisfaction with the infrastructure facilities.

According to Informant 2:

“Overall, with happy expressions, respondents were very satisfied with the entire infrastructure provided by Tabung Haji. This initiative reflects their commitment to the well-being of pilgrims, making their worship experience smoother and more meaningful”.

While according informant 3:

“Tabung Haji provides customer service centers in various locations to assist pilgrims with their questions and needs related to Hajj matters. These facilities are designed to ensure that pilgrims can perform Hajj comfortably and effectively”.

The feedback from Informant 2 and Informant 3 reflects a high level of satisfaction with the infrastructure facilities provided by Tabung Haji for pilgrims. Informant 2 expressed that the respondents were very satisfied with the entire infrastructure, indicating that it reflects Tabung Haji's commitment to the well-being of pilgrims and enhances their worship experience. On other hand, Informant 3 highlighted the provision of customer service centers in various locations to assist pilgrims with their questions and needs related to Hajj matters, ensuring that pilgrims can perform Hajj comfortably and effectively. These statements collectively indicate that the infrastructure facilities and services provided by Tabung Haji are well-received and contribute to the overall satisfaction and well-being of the pilgrims.

The third sub-theme also discusses Tabung Haji and if pilgrims are able to choose from any of the packages that it offers.

According to Informant 1:

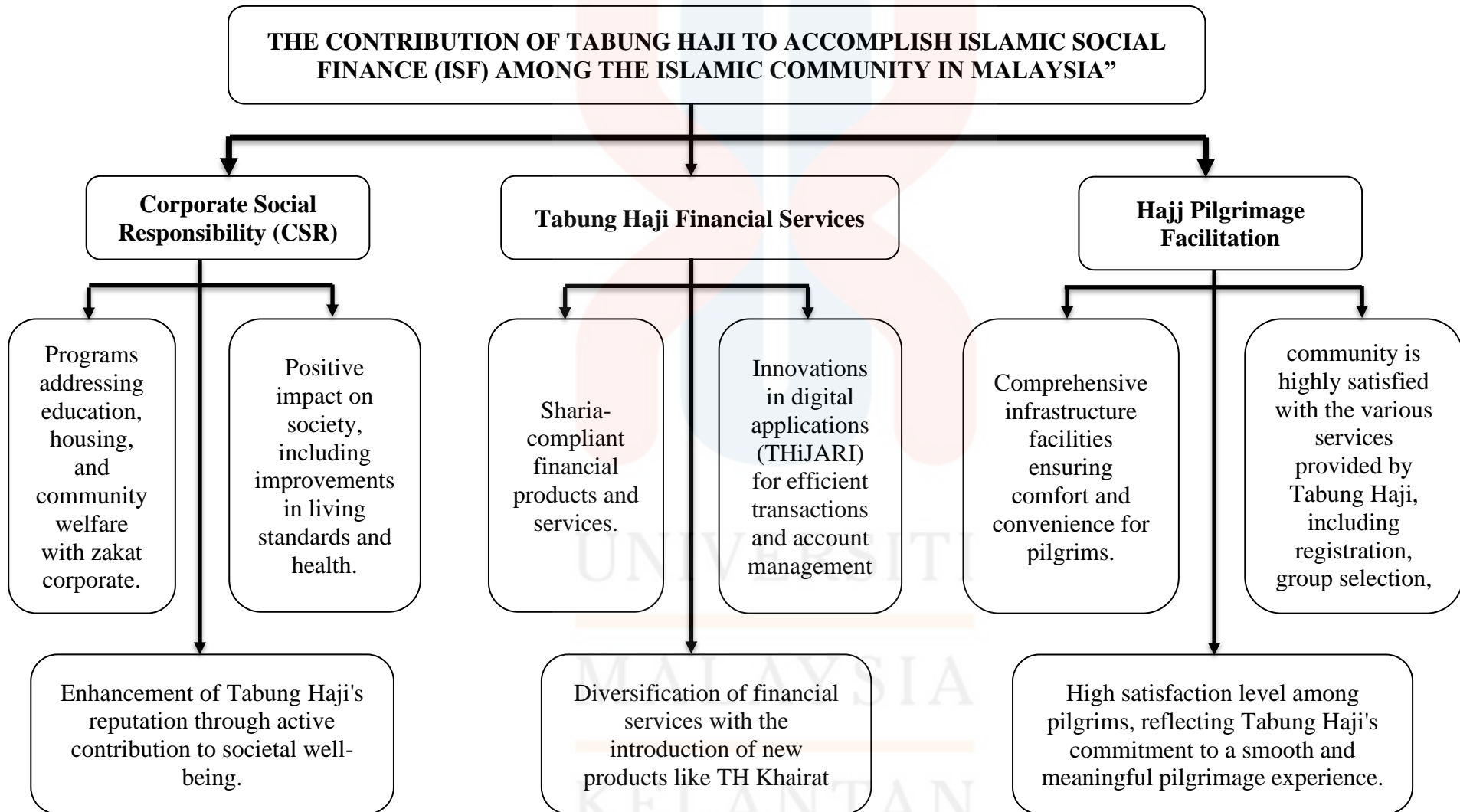
“If it is said about the package approved by the Haj fund. The Hajj fund does not provide different packages. But there are many private companies out there that offer packages for Haj Pilgrims. For now, the Haj Fund has released a list of 25 companies that the Haj Fund has licensed and approved to bring Haj Pilgrims to do private Hajj”.

The findings align with the information provided by Tabung Haji regarding Pengelola Jemaah Haji (PJH) services (Tabung Haji, (n.d.)). Tabung Haji's Hajj Agency Division offers a variety of services to help Malaysian nationals and permanent residents with their journey. Documentation, registration for Hajj through Tabung Haji Travel & Services Sdn. Bhd. (THTS) or the Hajj Package, flight booking, passport and visa arrangements, and monitoring pilgrim activity are all included in these services. Additionally, Tabung Haji offers welfare and medical services, collaborates with the government and other organizations for pilgrim well-being, and

organizes the entire Hajj pilgrimage. THTS has been supplying Hajj Package services in three categories since 1985, under Act 535 Lembaga Tabung Haji 1995, aiming for a smooth and efficient pilgrimage experience.

The Pengelola Jemaah Haji (PJH) license, issued by Lembaga Tabung Haji (TH) to local travel companies, is a key element in regulating travel agencies that offer Hajj packages. This license is crucial in the management of the Hajj process, signifying that these travel agencies are authorized to oversee the pilgrimage journey for Malaysian citizens and permanent residents. The regulatory framework, embodied by the PJH license, reflects TH's dedication to providing a smooth and efficient pilgrimage experience for the participants. Through licensing and collaboration with these travel agencies, TH strives to ensure that the pilgrimage journey is well-organized, meeting the required standards for the well-being and comfort of the pilgrims.

4.6 RESEARCH FRAMEWORK



4.7 CONCLUSION

From the overall finding of the study on the information and data obtained by interview. The literature review was matched with respondents' answers in the interview session. All findings above answered all the research questions as well as the research objective outlined at the beginning of this study. This finding was relevant to be used for further research.

CHAPTER 5

DISCUSSION AND RECOMMENDATION

5.1 INTRODUCTION

In this final chapter, the research study is reviewed from the initial stage, through the stage of data collection, analyzing the data and making some conclusions for the data. This chapter will explain the findings and recommendations from the study. The findings of the study will be discussed first and then the contribution of the study will be presented. Finally, this chapter will also show the study and recommendations for future studies to make improvements in this research.

5.2 MAIN FINDINGS

Based on the questionnaire we conducted to several informants, it helped us to some extent in making this study a success. Among the main findings that we can list are:

5.2.1 Corporate Social Responsibility

Tabung Haji implements various social responsibility programs that focus on education, hajj, entrepreneurship, and community welfare. CSR allows Tabung Haji to create social impact, develop philanthropic strategies, and engage in tactical initiatives aimed at enhancing Tabung Haji's contribution to society. In addition, Tabung Haji also found that Corporate Social Responsibility (CSR) is an important element in Tabung Haji for contributing to the success of Muslim community. Through the experience of our respondents regarding Tabung Haji service, they expressed the same opinion, where Tabung Haji succeeded in making a commitment in maintaining their sustainability. Tabung Haji also claims that the CSR program covered almost all Muslim communities in Malaysia as we mentioned.

5.2.2 Tabung Haji Financial Service

In this part, we find that Tabung Haji has an objective which is not only to facilitate Malaysians in saving money for hajj but also to establish an Islamic Institutional fund that adheres to Islamic principles in its investment. Tabung Haji was to create a savings system that avoids riba (usury or interest), distinguishing it from conventional banks. Tabung Haji has various products and services, not only savings and withdrawals but also other offers. Our respondents have listed several offers provided by Tabung Haji. Among them is THiJARI, which provides users with access to a lot of Tabung Haji information, directories, latest news, promotions, and e-magazines. In addition, THiJARI provides various functions such as checking account status, transferring funds, printing account statements, registering for Hajj and confirming registration status, updating account information, and registering TaHa Club membership.

5.2.3 Hajj Pilgrimage Facilitation

Regarding the Hajj Fund, it is certain that the Hajj Fund offers a variety of services to Hajj Pilgrims, which include Hajj registration, Group selection for Hajj, Group selection for Hajj, various Hajj packages, pre-Hajj training, health facilities, guidance services during Hajj, and centers customer support. Our respondents expressed the same opinion regarding their satisfaction with the infrastructural facilities provided by Tabung Haji for pilgrims that they are very satisfied with the overall infrastructure. This reflects Tabung Haji's commitment to the well-being of pilgrims and improving the worship experience of pilgrims. In addition, Tabung Haji has set up customer service centers in various locations to help pilgrims with their questions and needs related to Hajj matters. This can ensure that Pilgrims can perform the Hajj comfortably and effectively.

5.3 IMPLICATIONS OF THE RESEARCH

In this study, it can be seen that Tabung Haji has made many contributions to the entire Islamic community. However, there are still some implications that we can see. The first is its effect on the Islamic financial industry. If Tabung Haji succeeds in implementing Islamic financial principles, this can give a positive impetus to the growth of the Islamic financial industry as a whole. For us, Islamic finance in Tabung Haji has a very good effect in the Islamic community. The entire Muslim community can improve their standard of living better. The Hajj Fund also carries out activities that contribute to the promotion and growth of the Islamic financial sector and the Islamic community. This includes offering financial products and services that comply with Shariah. These issues of Islamic financial Shariah are often raised in the Muslim community, because the Muslim community must comply with the Shariah that has been established in Islam and avoid Riba, Maysir and Ghahrar.

In addition, regarding Hajj tourism, we found that Tabung Haji also carried out their responsibilities very well. All the management and improvement in Hajj tourism mostly get good satisfaction from the Hajj Fund. Tabung Haji to some extent has helped the pilgrims have a good experience in supporting the implementation of the Hajj obligation of Muslims.

5.4 CONTRIBUTION OF THE RESEARCH

Tabung Haji was established with the main purpose of giving donations to all Muslim communities in Malaysia. Among the contributions that can be seen is farming. Tabung Haji Plantations Berhad (THP) was established to create hundreds of job opportunities for Malaysians and Indonesians, promote the Islamic economy and overcome poverty. In addition, Tabung Haji Plantations Berhad (THP) is also involved in oil palm, rubber and teak plantations in Malaysia. This causes Tabung Haji to make a profit. Immediately, the bonus given to depositors will also increase. As proof, the THP Group has a total land reserve of 118,223 hectares in Malaysia and Indonesia as of 31 December 2020 (FY2020).

In addition, Tabung Haji's contribution is hospitality. TH Hotel & Residences (THHR), a wholly owned subsidiary of TH, remains focused on leading the Group and excelling in this competitive customer-oriented market. The hotel under THHR is Movenpick Hotel & Convention Center KLIA (MHCC). This hotel provides 5-star hotel services comparable to those provided by major international companies. MHCC has been the core of Hajj operations since 2018. In addition, TH Hotel Kelana Jaya (THKJ) continues to operate and is the top choice among Government agencies due to its low rates. THKJ also has a restaurant and meeting room in addition to a banquet room and hall. Both TH hotels have spacious parking lots where guests and visitors can park their vehicles for free.

The next Hajj Fund contribution is, Construction and Real Estate Development. Through its wholly owned subsidiary, TH Properties Sdn Bhd (Th Properties Group), TH continues to be involved in property development and the construction sector in 2020. TH Properties Group is a real estate, project development and asset management and facility management firm with over 40 years of experience in and abroad. Going forward, TH Properties Group wants to maximize growth potential by extracting value from TH's current land and real estate assets, as well as expanding its capabilities into long-term Government concessions for integrated facility management services.

5.5 RECOMMENDATIONS

The researcher suggests to future researchers who want to study the same topic that is The Contribution of Tabung Haji to Accomplish Islamic Social Finance (ISF) Among the Islamic Community in Malaysia to narrow down the target scope to a smaller one. We also hope that this study can be continued and studied in more depth so that the role and contribution of Tabung Haji will be seen in future generations.

5.6 LIMITATION OF THE STUDY

In this study, it can be concluded that the researcher faces several issues and limitations that limit the results of the study conducted. There are several limitations that were identified during this study. The first limitation is our time constraints. Among the respondents we selected, they are stakeholders and hold high positions. This makes it quite difficult for us to interview them because we have to wait for the right time and time to interview these stakeholders. Some respondents also do not have free time to be respondents in this study. We also experience limitations where there is a lack of deeper knowledge about the research we are conducting. This is likely because we did not search and study other articles more. The question we asked also had problems. When posing a question to one of the respondents, it was difficult for the respondent to understand the question because the scope of the question was quite comprehensive. Therefore, we had to revise our questions. Any decision will affect the accuracy of the information.

5.7 CONCLUSION

In conclusion, Tabung Haji's commitment to promote social and economic development, along with its achievements in Islamic Social Finance, has had a great impact on the Malaysian Muslim Community. Tabung Haji is a government-owned and Government-supported agency that manages Hajj and provides full services to pilgrims, fostering religious fulfillment, spiritual progress and social harmony. Tabung Haji's achievements in Islamic social finance can also be seen in its financial performance and investment activities. Tabung Haji has established its level of trust and high confidence with a large number of depositors and a large amount of deposits, resulting in continuous profit results. Tabung Haji also provides returns comparable to the market while maintaining continuous growth by investing in halal and fair companies. Tabung Haji also protects its depositors and maintains investment stability by balancing risk exposure, implementing sound risk management policies and complying with Shariah compliant standards. Overall, Tabung Haji's achievements in both social and economic fields highlight the importance of the well-being of the Muslim Community in Malaysia.

REFERENCE

- Abduh, Muhammad, (2019), The Role of Islamic Social Finance in Achieving SDG Number 2: End Hunger, Achieve Food Security and Improved Nutrition and Promote Sustainable Agriculture, *Al-Shajarah: Journal of Islamic Thought and Civilization of the International Islamic University Malaysia (IIUM)*. <https://journals.iium.edu.my/shajarah/index.php/shaj/article/view/902/393>
- Abu Bakar, A. R., et al. (2020). Islamic Social Financial (IFS): A Financial Instrument Based on Islamic Ethics and Benefiting Society. *Journal of Islamic Economics*, 15(2), 145-160.
- Abu Bakar, N. M., Yasin, N. M., & Abu Bakar, N. H. (2020, December 30). The Contemporary Role of Tabung Haji Malaysia in Fulfilling Sustainability via Islamic Social Finance. <https://journals.iium.edu.my/iiibf-journal/index.php/jif/article/view/484>
- AFP. (2020, February 27). Kingdom of Saudi Arabia suspends umrah visa over covid-19 outbreak. *New Straits Times*. Retrieved April 26, 2020, from www.nst.com.my/world/world/2020/02/569488/saudi-arabia-suspends-umrah-visa-over-covid-19-outbreak
- Alfiyanti, U., Firdaus, A., & Fatah, D. A. (2019). Hajj Financial Management in the Maqāṣid Shari'ah Perspective. *Al-Ahkam*. <https://doi.org/10.21580/ahkam.2019.29.2.3893>
- Aljazeera. (2020a, July 30). Muslims begin downsized hajj pilgrimage amid coronavirus pandemic. Retrieved July 29, 2020, from www.aljazeera.com/news/2020/07/muslims-downsized-hajj-pilgrimage-coronavirus-pandemic-200729055254952.html
- Azam, M., Akhtar, J., Ali, S. A., & Mohy-Ud-Din, K. (2019). The moderating role of Shariah compliance on the relationship between firm profitability and CSR activities. *International Journal of Ethics and Systems*, 35(4), 709-724.
- Aziz, M. R. A., Aziz, A., Idris, M. Z., & Kamarubahrin, A. F. (2014). The Success of Lembaga Tabung Haji in Enhancing Muslim's Economics. *ResearchGate*. https://www.researchgate.net/publication/332015373_The_Success_of_Lembaga_Tabung_Haji_in_Enhancing_Muslim's_Economics
- Azman, S. M. M. S., & Engku Ali, E. R. A. (2019). Islamic social finance and the imperative for social impact measurement. *Al-Shajarah (Special Issue in Islamic Banking and Finance)*, 43-68.
- Bank Negara issues warning to Tabung Haji. Retrieved, from <https://www.theedgemarkets.com/article/bank-negara-issues-warning-tabung-haji>.
- Berita Harian. (2023, June 17). Mesin ATM julung kali beroperasi di bangunan penginapan jemaah. *Berita Harian*. Retrieved June 17, 2023, from <https://www.bharian.com.my/berita/nasional/2023/06/1113309/mesin-atm-julung-kali-beroperasi-di-bangunan-penginapan-jemaah>
- Carroll, A. B. (2016). Carroll's pyramid of CSR: taking another look. *International Journal of Corporate Social Responsibility*, 1(1). <https://doi.org/10.1186/s40991-016-0004-6>
- Claessens, S. (2006). Access to financial services: A review of the issues and public policy objectives. *The World Bank Research Observer*, 21(2), 207-240.
- Cohen, L., Manion, L., & Morrison, K. (2007). *Research Methods in Education* (6th ed.). Routledge.
- Corporate Social Responsibility: A Theory of the Firm Perspective on JSTOR. (n.d.). <https://www.jstor.org/stable/259398>
- Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (3rd ed.). Sage Publications.
- Dr Jonathan Ercanbrack (Ed.). (2022). *Islamic Social Finance And The Sustainable Development Goals. The SOAS Public Lecture and Workshop on Islamic Finance.*

- <https://eprints.soas.ac.uk/37514/1/SOAS%20->
- Gravetter, F. J., & Wallnau, L. B. (2006). *Statistics for the Behavioral Sciences* (7th ed). Wadsworth Publishing, Belmont, CA.
- Haneef, M. A., & Tahir, S. (2018). Rethinking Islamic economics and finance: taking stock
<https://openknowledge.worldbank.org/server/api/core/bitstreams/f09284b4-2fea-50e2-bbe8-9a7b8397e4c3/content>
- Ishak, M. S. (2011). Tabung Haji as an Islamic financial institution for sustainable economic development. *International Proceedings of Economics Development & Research* 17, 236-240.
- Islamic Research and Training Institute [IRIT]. (1995). Tabung haji as an Islamic financial institution. Retrieved April 24, 2020, from http://ieaoi.ir/files/site1/pages/ketab/english_book/63.pdf
- IslamicMarkets.com. (n.d.). "Services & Operations: Tabung Haji." Retrieved from <https://islamicmarkets.com/education/services-operations-tabung-haji>
- Ismail, S. B. (2020). the Conduct of the Hajj and Its Social Impact on the Muslim Community in Malaysia 1975-2005. *Journal of Islamic, Social, Economics and Development (JISED)*, 5(28), 25-38. <http://www.jised.com/PDF/JISED-2020-28-03-03.pdf>
- Ismail, S. B. (2020). The Role of Lembaga Tabung Haji in Hajj Management in Malaysia: An Overview. Retrieved from <https://repo.uum.edu.my/id/eprint/27737/1/INSORPAD%202020%20871%20879.pdf>
- Jouti, A. (2019). Islamic Social Finance: A Theoretical Perspective. *The Journal of King Abdulaziz University, Islamic Economics*, 32(2), 209-224.
- Kuran, T. (2001). The Provision of Public Goods under Islamic Law: Origins, Impact, and Limitations of the Waqf System. *Law & Society Review*, 35(4), 841. <https://doi.org/10.2307/3185418>
- Lembaga Tabung Haji. (2023). About Us. Tabung Haji. <https://www.tabunghaji.gov.my/en/about-us-0>
- MALAYSIA ISLAMIC BANKS. *Journal of Islamic, Social, Economics and Development (JISED)*, 4(20), 0128–1755. <http://www.jised.com/PDF/JISED-2019-20-06-03.pdf>
- Medwell Publishing. (n.d.). The Role of Lembaga Tabung Haji in Hajj Management in Malaysia: An Overview - UUM Repository. <https://repo.uum.edu.my/id/eprint/27737>
- Mohd Sofian, F. N. R., & Muhamad, R. (2019). THE REVIEW OF ISLAMIC CORPORATE SOCIAL RESPONSIBILITY AND LITERATURE: FUTURE RESEARCH FOR
- Mohd Zain, N. R., & Engku Ali, E. R. A. (2017). An Analysis on Islamic Social Finance for Protection and Preservation of Maqāsid al- Shari'ah. *Journal of Islamic Finance*, 2117(Special Issue), 133–141.
- Pakkan, S., Sudhakar, C., Tripathi, S., & Rao, M. (2022). A correlation study of sustainable development goal (SDG) interactions. *Qual Quant*, 57(2), 1937–1956. <https://doi.org/10.1007/s11135-022-01443-4>
- Rehman, A. (2019). Islamic Finance for Social Good. UNDP Website. https://www.undp.org/content/undp/en/home/blog/2019/IFN_ANNUAL_GUIDE_2019_Islamic_Social_Finance.htm
- Ritchie, J., & Lewis, J. (2003). *Qualitative Research Practice—A Guide for Social Science Students and Researchers*. London, Thousand Oaks, CA: Sage Publications Ltd.
- Silverman, D. (2005). *Doing Qualitative Research: A Practical Handbook*. Sage Publications.

Siti Hussin. (2014). "Service quality and technology for performing Hajj." Retrieved from <http://repo.uum.edu.my/id/eprint/27737/1/INSORPAD%202020%20871%20879.pdf>

SOAS. (2020). SOAS - QFC Annual Workshop and Lecture Reports. Retrieved January 26, 2024, from https://eprints.soas.ac.uk/37514/1/SOAS%20%20QFC%20Annual%20Workshop%20and%20Lecture%20Reports%20_Final.pdf

Stauropoulou, A., Sardianou, E., Malindretos, G., Evangelinos, K., & Nikolaou, I. (2023). The effects of economic, environmentally and socially related SDGs strategies of banking institutions on their customers' behavior. *World Development Sustainability*, 2, 100051. <https://doi.org/10.1016/j.wds.2023.100051>

Tabung Haji Annual Report (2018). Retrieved on 7/9/20 at <https://www.tabunghaji.gov.my/en/corporate/corporate-information/five-5year-data-statistics> The Edge (2016).

Tabung Haji. (n.d.). Pengelola Jemaah Haji (PJH) Services. Retrieved from <https://www.tabunghaji.gov.my/en/haji/services/pengelola-jemaah-haji-pjh-services>

Tahir, M., & Abidin, Z. (2017). Birth and growth of Bank Islam Malaysia. In Mohamad Ariff Abdul Kareem (Ed.), *Islamic Finance in Malaysia: Growth and Development*, 55-86. Kuala Lumpur: Pearson

Tahiri Jouti, A. (2019). An Integrated Approach for Building Sustainable Islamic Social Finance Ecosystems. *ISRA International Journal of Islamic Finance*, May 2019. Retrieved from <https://ssrn.com/abstract=3626081>

THE 17 GOALS | Sustainable Development. (n.d.). <https://sdgs.un.org/goals>

Tok, M. E., Yesuf, A. J., & Mohamed, A. S. (2022). Sustainable Development Goals and Islamic Social Finance: From Policy Divide to Policy Coherence and Convergence. *Sustainability*, 14(11), 6875. <https://doi.org/10.3390/su14116875>

Ullah, I., Hussain, I., & Sagoo, A. (2021). The Islamic Banking Operations and Carroll's CSR Pyramid. A Systematic Review. *Academic Journal of Social Sciences*, 4(4), 861–872. <https://doi.org/10.54692/ajss.2020.04041200>

Yin, R. K. (2006). *Case Study Research: Design and Methods* (3rd ed.). Sage Publications.

Zain, N. R. M., & Ali, E. R. A. E. (2017). An analysis on Islamic social finance for protection and preservation of Maqāṣid Al-Sharī'ah. *Journal of Islamic Finance*, 176(5872), 1-9. <https://platform.almanhal.com/Files/Articles/118344>

APPENDIX A

DRAFT OF INTERVIEW QUESTIONS

TOP MANAGEMENT

Section A : The Contribution of Tabung Haji in Corporate Social Responsibility

1. As the top management, how does Tabung Haji (TH) undertake Corporate Social Responsibility (CSR) initiatives aligned with the Islamic Social Finance agenda (zakat, waqf, almsgiving), particularly concerning contributions to the Muslim community in Malaysia?
2. Have there been any CSR programs executed by Tabung Haji Kelantan, and what impact do these programs have on the Muslim community in Malaysia?
3. Does Tabung Haji Kelantan engage in collaborative efforts with other stakeholders to implement Corporate Social Responsibility (CSR) programs?

Section B : Tabung Haji Financial Service

1. Besides Hajj savings, what other products and services does the Hajj Fund offer?
2. How does Tabung Haji's financial services support the needs of the Islamic community?

Section C : Hajj Pilgrimage Facilitation

1. How does Tabung Haji provide Hajj infrastructure facilities to pilgrims?
2. Is there a Hajj fund offering various packages for pilgrims to select from?

STAKEHOLDER

Section A : The Contribution of Tabung Haji in Corporate Social Responsibility

1. As a stakeholder, how do you perceive Tabung Haji's role in Islamic Social Finance concerning CSR, zakat, and Waqf programs?
2. Are there CSR initiatives carried out by Tabung Haji to contribute to society? and are there collaborations with other agencies in these initiatives?
3. Does the CSR program run by Tabung Haji have a positive impact on the Muslim community in Malaysia?

Section B : Tabung Haji Financial Service

1. Does the effectiveness of the financial services provided by Tabung Haji meet the needs of the Islamic Community?
2. Besides savings, are there other products offered by Tabung Haji, and are you satisfied with those products?

Section C : Hajj Pilgrimage Facilitation

1. Could you elaborate on other infrastructure facilities extended by Tabung Haji for pilgrims?
2. How do you assess the overall infrastructure satisfaction provided by Tabung Haji?

APPENDIX B GANTT CHART

GANTT CHART OF THE RESEARCH ACTIVITIES ON PROPOSAL (PPTA 1) – FEB 2023

MONTH ACTIVITY	WEEK									
	4	5	6	7	8	9	10	11	12	13
Chapter 1: Introduction										
Discussion and division of tasks										
Starting up with chapter 1										
End of chapter 1										
Submission first draft (Chapter 1) to the Supervisor										
Chapter 2: Literature Review										
Review in literature of the research studies and division of tasks										
Starting up chapter 2 and make a correction of chapter 1										
End of chapter 2 and the correction chapter 1										
Submission second draft (chapter 1 and 2) to the Supervisor										
Chapter 3: Research Method										
Division the task and do the correction for chapter 1 and 2										
Starting up with chapter 3 and the correction										
End of chapter 3 and the correction										
Submission the third draft (Chapter 1,2,3)										
Final Submission of PPTA I										
Presentation for Final Year Project I (PPTA I)										

**GANTT CHART OF THE RESEARCH ACTIVITIES ON (PPTA II)-
SEPT 2023**

MONTH	ACTIVITY	WEEK											
		3	4	5	6	7	8	9	10	11	12	13	14
	Chapter 4: Data Analysis and Findings												
	Briefing About Research Project Proposal Chapter 4 – Chapter 5 with Supervisor												
	Draft Interview Questions and Submit Draft Interview Question to Supervisor												
	Collect Data (interview research participants)												
	Writing For Chapter 4												
	Checking chapter 4 to the Supervisor.												
	Chapter 5: Discussion and Recommendation												
	Writing the chapter 5												
	Writing of final reports and papers												
	Review by supervisor & Corrections of chapter 5												
	Submission of two Research Project Final Reports												
	Submission Poster & Presentation												
	Final correction												
	Final Submission of PPTA II												
	Presentation for Final Year Project II (PPTA II)												

APPENDIX C

TRANSCRIPT

Informant 1

Types : Top Management

Gender : Male

Position : General Director Lembaga Tabung Haji Negeri Kelantan

Others : Managing & Leading Tabung Haji Kelantan

Interviewer: assalamualaikum dan selamat petang tuan haji, saya aqilah dan rakan saya athirah, arina dan arieysa. Terima kasih tuan haji sudi menerima kehadiran kami ke sini.

Respondent: waalaikumsalam, Alhamdulillah saya juga berbesar hati menerima kehadiran kamu semua ke Tabung Haji.

Interviewer: baik tuan haji, saya mulakan dengan soalan pertama, tuan sebagai pengurusan tertinggi, bagaimanakah Tabung Haji (TH) melaksanakan inisiatif CSR dengan agenda Kewangan Sosial Islam (zakat, wakaf, sedekah), khususnya dalam konteks sumbangan kepada masyarakat Islam di Malaysia?

Respondent: jika kita focus di negeri Kelantan, mengeluarkan zakat bagi pihak pendeposit tabung haji pada tahun 2022 sebanyak 7 juta, jadi setiap yang menyimpan ditabung haji tidak perlu mengeluarkan zakat. Tabung haji juga melaksanakan program CSR, antaranya TH mobility Dimana TH menyumbang 5 buah kenderaan serbaguna kepada masjid. Selain itu, kami mengajurkan program baiti Dimana TH membantu asnaf-asnaf di sesebuah negeri yang tidak mempunyai kediaman, untuk mendirikan rumah di tanah mereka didalam kadar 70,000 hingga 80,000 dan sekarang sedang berjalan projek itu sebanyak 3 buah rumah. Kemudian projek ihsan dan program iqra' Dimana TH memberi sumbangan kepada pelajar sekolah atau anak-anak asnaf dan jugak pelajar IPTA dengan jumlah tertentu berdasarkan peruntukan yang disediakan

Interviewer: program CSR yang telah dijalankan oleh Tabung Haji Kelantan seperti yang tuan haji katakana sebentar tadi, bagaimana program-program tersebut membantu ataupun impak kepada masyarakat islam di malaysia?

Respondent: jadi program CSR amat membantu seperti yang saya sebut sebentar tadi bantuan-bantuan pada pelajar IPTA, pelajar sekolah. Disamping itu program yang saya sebut tadi iaitu TH mobility, dapat membantu penduduk kampung dan khariah setempat kerana kita ni, masjid menjadi tumpuan jadi penyediaan kenderaan serbaguna dapat memudahkan urusan seperti pengagihan bantuan banjir dan sebagainya. Program CSR sangat membantu dalam meringan bebanan pelajar-pelajar, ibu-ibu Tunggal dan kepada yang memerlukan bantuan tidak tertakluk hanya kepada pendeposit

Interviewer: soalan seterusnya, adakah pihak Tabung Haji Kelantan berkolaborasi dengan pihak berkepentingan yang lain bagi melaksanakan program Tanggungjawab Sosial Korporat (CSR).

Respondent: ada jugak yang pihak tabung haji berhubung dengan sesebuah agensi seperti PERKESO membantu golongan-golongan OKU, melalui maklumat-maklumat perkeso tentang golongan OKU, kerjasama TH dan perkeso memberi bantuan seperti kenderaan moto roda tiga bagi memudahkan mereka, seperti di Kelantan bengkel kenderaan OKU, kerjasama kami, menyediakan peralatan membaiki kenderaan. Kami juga menyediakan peralatan pada tahun ini di jabatan skitri hospital (HRPZ) seperti ovan untuk membuat kuih untuk memudahkan pesakit-pesakit membuat aktiviti. Disini kita boleh nampak bahawa melalui CSR tabung haji merangkumi semua termasuk bantuan hospital, pelajar IPTA. Selain itu kami juga berkolaborasi bersama ARMALAH dimana kami memberi bantuan kepada persatuan ibu tunggal

Interviewer: seperti yang kita tahu Tabung haji menyediakan tempat simpanan wang bagi sesiapa yang ingin menunaikan haji. Jadi apakah produk dan perkhidmatan yang ditawarkan oleh Pihak Tabung Haji selain simpanan haji?

Respondent: tabung haji ini bukan sekadar untuk pergi haji, ia simpanan di tabung haji, kerana banyak kelebihan menyimpan di tabung haji, lebih-lebih lagi simpan di tabung haji dijamin 100% oleh kerajaan selamat jika ada gangguan ekonomi, lebih pula TH diketahui tempat simpanan patuh syariah dan dikawal dan dipantau oleh jawatan kuasa syariah di setiap tempat pelaburan haji. Apabila patuh syariah, kita yakin bahawa keuntungan yang kita dapat tu bersih dan halal.

Interviewer: selain simpanan dan pelaburan, adakah tabung haji menyediakan pinjaman kepada pelanggan?

Respondent: Kami tidak menyediakan pinjaman kerana kami tidak dibawah akta bank, jadi kami tiada kemudahan untuk membuat loan dan sebagainya kerana kami memfokuskan pada simpanan dan pengeluaran dan membantu Jemaah haji untuk menguruskan kewangan mereka untuk persiapan mengerjakan haji

Interviewer: Boleh terangkan, bagaimana Tabung Haji menyediakan kemudahan infrastuktur haji kepada para jemaah.

Respondent: Jika kemudahan haji memang banyak, contohnya, penginapan hotel seperti di mekah, kita panggil maktab dan di madinah kita panggil zon. Dia ada 2 zon iaitu zon 1 dan zon 2. itu didalam skop kemudahan penginapan lah. Selain itu ada juga kemudahan rawatan kesihatan dan membahagikan kepada 2 petugas haji iaitu petugas kebajikan petugas perubatan yang terdiri dari kalangan doctor dan jururawat. Jadi Jemaah haji yang pergi bersama tabung haji akan mendapat kemudahan yang kami sediakan, jika dia demam atau tidak sihat boleh pergi ke klinik di setaip maktab atau di setiap zon. Bagi Jemaah yang kritikal akan ditempatkan di klinik Malaysia. tapi bagi yang lebih kritikal akan dihantar ke hospital arab selain itu, Jemaah perlu ada kad debit bank islam untuk mengeluarkan tunai secara langsung di atm yang disediakan oleh pihak TH bagi kemudahan kepada jemaah. Selain itu aplikasi Thijari memudahkan Jemaah dalam urusan dengan TH juga untuk dalam urusan menyimpan mahupun urusan ketika di tanah suci. Selain itu, tabung haji memang menyediakan dan membuat kursus haji dan ia mempunyai 3 peringkat iaitu kursus asas, kursus intensif dan kursus perdana. Kursus asas haji ni ada di masjid-masjid dan mempunyai 13 siri dan terbuka kepada siapa sahaja yang ingin turut serta walaupun tidak menunaikan haji pada tahun tersebut. Kemudian kursus intensif ini hanya yang terpilih sahaja akan menyertai kursus tersebut iaitu orang-orang yang akan pergi haji pada tahun tersebut mengikut daerah masing-masing. Dan kursus perdana bilamana kita kumpulkan semua Jemaah haji ke satu tempat mengikut negeri masing-masing 2 minggu sebelum penerbangan.

Interviewer: soalan terakhir untuk tuan haji, adakah tabung haji ni, ada menyediakan pakej-pakej yang Jemaah boleh pilih?

Respondent: Jika dikatakan tentang pakej yang diluluskan oleh tabung haji. Tabung haji tidak ada menyediakan pakej yang berbeza-beza. Tapi banyak syarikat swasta diluar sana yang menawarkan pakej-pakej untuk Jemaah haji. Buat masa sekarang tabung haji dah keluarkan senarai 25 syarikat yang tabung haji beri lesen dan luluskan untuk membawa Jemaah haji untuk mengerjakan haji swasta.

Interviewer: setakat ini, itu sahaja persoalan dari kami. terima kasih atas jawapan dan kerjasama tuan haji. Terima kasih sudi menerima kehadiran kami kesini. Kami menghargai kesediaan tuan haji dalam perkongsian kita sebentar tadi.

Respondent: baik sama-sama, terima kasih juga kepada kamu semua kerana sudi hadir ke sini.

Informant 2

Type : Stakeholder

Gender : Female

Position : Senior Lecturer University Malaysia Kelantan

Other : Experienced in overseeing the distribution of Zakat from Tabung Haji at Universiti Malaysia Kelantan.

Interviewer: Assalamualaikum dan Selamat Petang Dr farahiah, Saya Aqilah dan bersama rakan yang lain, Athirah, Arina, dan Arieysa. Sebelum memulakan sesi temu bual ini, saya ingin mengucapkan terima kasih kepada Dr kerana sudi meluangkan masa bersama kami membincangkan topik yang akan kami ketengahkan.

Respondent: Waalaikumussalam dan Selamat Petang kepada Aqilah, Athirah, Arina, dan Arieysa. Saya berbesar hati untuk berkongsi pandangan saya mengenai topik yang menarik ini. Terima kasih kepada anda semua kerana menjemput saya untuk berbincang, dan saya amat berbesar hati untuk menyumbang kepada sesi temu bual ini. Apakah tajuk yang kamu ingin bincangkan pada harini?

Interviewer: Kitorang punya fyp tentang sumbangan Tabung Haji untuk mencapai kewangan sosial islam dalam komuniti Islam di Malaysia. Kewangan Sosial Islam adalah konsep perkhidmatan kewangan yang mematuhi prinsip-prinsip syariah dalam Islam, termasuk larangan riba dan unsur-unsur tidak beretika. Ia melibatkan pelbagai produk dan perkhidmatan seperti perbankan.

Respondent: Okey, saya faham. Saya bersedia untuk menjawab sebarang pertanyaan yang ingin diajukan. InshaAllah, saya akan jawab sebaik yang saya boleh.

Interviewer: Soalan pertama, sebagai pihak berkepentingan, apakah pandangan Dr tentang sumbangan Tabung Haji kepada Kewangan Sosial Islam dalam Program CSR, zakat, Wakaf?

Respondent: Responden mengungkapkan bahawa Tabung Haji telah memberikan sumbangan yang signifikan kepada masyarakat melalui berbagai inisiatif, terutamanya dalam bidang pendidikan. Tabung Haji aktif berkolaborasi dengan institusi pengajian tinggi untuk menyalurkan zakat kepada pelajar asnaf. Sumbangan ini membantu pelajar dalam pembiayaan yuran pengajian dan mendukung maqasid syariah

Respondent: Walau bagaimanapun, sebagai seorang pensyarah kanan, responden lebih memilih sumbangan Tabung Haji dari segi pendidikan kerana respondent berkhidmat di Pusat Islam Universiti. Jika kita fokus pada sumbangan zakat untuk pelajar asnaf, Tabung Haji sangat komited dalam menyalurkan sumbangan tersebut. Setiap tahun, Tabung Haji tidak pernah gagal menyumbangkan zakat kepada pelajar di Institusi Pengajian Tinggi Awam (IPTA) di seluruh negara. IPTA menerima sumbangan melebihi 700 ribu dan jumlah ini berbeza setiap tahun. Tiga tahun yang lalu, Universiti Malaysia Kelantan (UMK) menerima 700 ribu, dua tahun yang lalu 600 ribu, dan untuk tahun 2024, kami akan menerima 350 ribu. Sumbangan zakat ini sangat membantu pelajar, terutamanya dalam pembiayaan yuran pengajian. Jika kita melihat yuran pengajian dari perspektif maqasid syariah, sumbangan Tabung Haji memberi makna yang besar kepada pelajar. Ini bukan hanya tentang memberi wang untuk yuran pengajian, tetapi juga membantu komuniti dalam mencapai maqasid syariah. Pelajar juga mendapat manfaat dari sumbangan ini, seperti kupon makanan untuk makanan yang sihat. Dua tahun lepas kita telah berkolaborasi dengan Tabung Haji di mana agensi mereka juga menjalankan program CSR di mana mereka membuat program amal dan mereka menawarkan kepada pelajar untuk mengambil bahagian dalam program ini. Pelajar akan diberi nilai imbuhan sebagai penghargaan atas penyertaan mereka.

Interviewer: Selain daripada berkolaborasi dengan IPTA, apakah inisiatif lain yang dilakukan oleh Tabung Haji untuk memberi sumbangan kepada masyarakat? Adakah terdapat agensi lain yang terlibat dalam inisiatif ini?

Respondent: Tabung Haji ini akan mengeluarkan zakat korporat dan membagikannya kepada Majlis Agama Islam Kelantan (MAIK). Bergantung pada keputusan MAIK, zakat ini akan disalurkan kepada asnaf dari berbagai kategori, termasuk pelajar atau individu persendirian. Jadi, impaknya sama seperti zakat yang diberikan secara langsung. MAIK akan menyalurkan sumbangan ini kepada masyarakat, dengan harapan bahwa kerjasama ini membantu Tabung Haji dalam memberikan zakat kepada asnaf dan masyarakat yang memerlukan

Interviewer: Untuk soalan seterusnya, adakah Dr berpuas hati dengan keberkesanan produk dan perkhidmatan yang ditawarkan Tabung Haji?

Respondent: Keberkesanan produk dan perkhidmatan kewangan Tabung Haji merangkumi aspek menunaikan haji terutamanya, umrah, pelaburan syariah, dan simpanan yang patuh prinsip syariah. Respon positif dari masyarakat Islam terhadap kemudahan dan kepatuhan syariah ini menjadi cermin usaha Tabung Haji dalam memenuhi keperluan umat Islam. Menurut respondent juga, aplikasi THijari adalah satu contoh inovasi yang memudahkan pelanggan untuk mendapatkan maklumat dan melakukan transaksi dengan lebih cekap. Tabung Haji terus mengekalkan kepatuhan syariah yang ketat dalam semua aspek perkhidmatan, memberikan keyakinan kepada pelanggan dan memastikan integriti dalam pengurusan dana pelaburan dan simpanan. Kemudahan akses digital dan kepuasan pelanggan turut diutamakan, menjadikan Tabung Haji relevan dan responsif terhadap keperluan masyarakat masa kini.

Interviewer: Seperti yang kita ketahui, Tabung Haji baru-baru ini memasang mesin ATM di Hotel Tabung Haji untuk memudahkan para jemaah haji. . Bolehkah anda kongsi mengenai kemudahan infrastruktur lain yang disediakan oleh Tabung Haji untuk para jemaah haji? Adakah anda berpuas hati dengan keseluruhan infrastruktur yang telah disediakan?

Respondent: Tabung Haji telah menonjol dengan infrastruktur yang menyeluruh untuk memberi keselesaan dan kemudahan kepada para jemaah haji. Selain daripada mesin ATM di Hotel Tabung Haji, mereka juga mengadakan kursus haji yang memberikan pengetahuan serta persediaan kepada jemaah haji sebelum berangkat. Inisiatif ini membantu meningkatkan pemahaman mereka terhadap pelaksanaan haji, menjadikan perjalanan ibadah lebih bermakna. Menurut respondent, penginapan yang disediakan oleh Tabung Haji turut menarik perhatian, dengan penekanan pada keselesaan dan kemudahan. Fasilitas penginapan yang selesa membantu para jemaah untuk bersedia menghadapi perjalanan yang mencabar secara fizikal dan mental. Selain itu, kehadiran klinik kesihatan merupakan langkah proaktif dalam memastikan kebajikan kesihatan para jemaah terjamin sepanjang perjalanan. Ini bukan sahaja memberikan ketenangan fikiran, tetapi juga memberi akses kepada rawatan kesihatan yang segera jika diperlukan. Secara keseluruhan, dengan riak wajah gembira, respondent amat berpuas hati dengan keseluruhan infrastruktur yang disediakan oleh Tabung Haji. Inisiatif ini mencerminkan komitmen mereka terhadap kesejahteraan para jemaah haji, menjadikan pengalaman ibadah mereka lebih lancar dan bermakna.

Interviewer: Soalan terakhir, pada pendapat anda, apakah hasil pembangunan sosial dan ekonomi yang ketara hasil daripada usaha Tabung Haji?

Respondent: Pada pandangan saya, usaha Tabung Haji telah memberikan hasil pembangunan sosial dan ekonomi yang ketara. Secara khusus, sumbangan mereka terhadap pembangunan masyarakat Islam melalui program Kewangan Sosial Islam (ISF) telah memberi impak positif. Melalui inisiatif zakat korporat dan program CSR, Tabung Haji telah menjadi pemangkin untuk meningkatkan taraf hidup asnaf dan masyarakat yang memerlukan. Dari segi ekonomi, Tabung Haji juga memainkan peranan penting dalam menyokong perkembangan ekonomi negara melalui pelaburan yang patuh syariah. Pelaburan mereka dalam sektor-sektor yang berkaitan dengan kepentingan umat Islam, seperti perumahan, infrastruktur, dan perniagaan halal, telah memberikan sumbangan positif terhadap pertumbuhan ekonomi. Di samping itu, investasi yang dilakukan oleh Tabung Haji dalam pelbagai sektor, terutamanya yang berlandaskan prinsip syariah, telah mencipta peluang pekerjaan dan memberikan daya tarikan kepada pelabur. Ini menyumbang kepada pertumbuhan ekonomi dan peningkatan taraf hidup masyarakat.

Interviewer: Terima kasih banyak atas pandangan dan maklum balas yang sangat berharga daripada Dr Farahiah. Wawancara ini memberikan gambaran yang jelas tentang sumbangan Tabung Haji dalam untuk mencapai kewangan sosial islam (ISF) dalam kalangan masyarakat islam di Malaysia. Kami menghargai kesediaan dr untuk berkongsi pandangan dengan kami.

Respondent: Terima kasih kepada kamu juga. Saya gembira dapat berkongsi pandangan dengan kamu semua. Jika ada pertanyaan lanjut atau perkembangan, saya dengan senang hati bersedia untuk berhubung.

Informant 3

Type : Stakeholder

Gender : Male

Position : Senior Lecturer University Malaysia Kelantan

Other : Experienced using Tabung Haji product and services

Interviewer: Assalamualaikum dan Selamat Petang Prof, Saya Aqilah dan bersama rakan yang lain, Athirah, Arina, dan Arieysa. Sebelum memulakan sesi temu bual ini, saya ingin mengucapkan terima kasih kepada Prof kerana sudi meluangkan masa bersama kami membincangkan topik yang kami ketengahkan kepada Prof melalui surat rasmi yang dihantar kami pada minggu lepas.

Respondent: Waalaikumusalam, okey, tiada masalah, saya bersedia membantu kamu dalam menjawab soalan berdasarkan pengalaman saya menggunakan perkhidmatan Tabung Haji ini, Sebelum itu, boleh kamu ceritakan sedikit tentang topik kamu supaya saya dapat menjawab soalan yang dikehendaki dan tidak terpesong daripada landasan.

Interviewer: Okey, boleh Prof, topik kami ini berkenaan dengan sumbangan Tabung Haji untuk mencapai agenda kewangan sosial Islam dalam kalangan masyarakat Islam di Malaysia. Iaitu sumbangan Tabung Haji dari segi tanggungjawab social korporat, produk dan perkhidmatan yang ditawarkan, kemudahan infrastruktur serta sumbangan-sumbangan yang lain didalam pembangunan sosial dan ekonomi yang boleh diketengahkan oleh Tabung Haji.

Respondent: Okey, saya faham. saya telah bersedia dengan segala pertanyaan kamu, bolehlah kamu semua mulakan.

Interviewer: Terima kasih Prof, Okey, daripada penilaian Prof tersendiri, apakah sumbangan Tabung Haji di dalam kewangan sosial Islam yang dapat Prof perhatikan sepanjang menggunakan Perkhidmatan Tabung Haji ini?

Respondent: Sebagai pihak berkepentingan, kita dapat menilai sumbangan Tabung Haji dengan cara melihat keberkesanan program tanggungjawab sosial korporat (CSR) yang telah dilaksanakan oleh mereka, pembayaran zakat, dan pemberian wakaf oleh Tabung Haji. Selain itu, kita boleh mengkaji impak positif yang dihasilkan oleh Tabung Haji dalam meningkatkan kesejahteraan masyarakat Islam melalui sumbangan kewangan dan program2 pembangunan yang dilaksanakan mereka selama ini

Interviewer: Seperti yang Prof beritahu sebentar tadi berkenaan program tanggungjawab social korporat (CSR). Pada pandangan Prof, adakah program CSR yang dijalankan oleh Tabung Haji ini memberi impak yang positif kepada masyarakat Islam di Malaysia?

Respondent: Antara kesan yang kita boleh pertimbangkan terhadap projek-projek CSR yang telah dilakukan oleh Tabung Haji adalah seperti kesan positif kepada masyarakat, terutama dalam konteks peningkatan taraf hidup, pendidikan, kesihatan, atau pembangunan komuniti. Selain itu reputasi Tabung Haji akan meningkat. Jika Tabung Haji dilihat aktif menyumbang kepada kesejahteraan masyarakat dan menangani isu2 sosial, ia mungkin dipandang lebih baik oleh orang ramai dan pihak berkepentingan. Tambahan lagi, aktiviti CSR yang dilakukan oleh Tabung Haji boleh mempengaruhi semangat dan kepuasan kerja pekerja Tabung Haji secara positif. Pekerja mungkin berbangga dapat bekerja dalam organisasi yang menghargai tanggungjawab sosial, seterusnya dapat membawa kepada peningkatan motivasi dan produktiviti para pekerja.

Interviewer: Seterusnya, apakah keberkesanan produk dan perkhidmatan yang ditawarkan Tabung Haji yang dapat diperhatikan oleh Prof ?

Respondent: Keberkesanan produk dan perkhidmatan kewangan Tabung Haji dalam memenuhi keperluan masyarakat Islam, terutamanya dalam aspek-aspek seperti menunaikan haji, umrah, pelaburan umat Islam, simpanan (saving) dan lain2. Selain itu, kita boleh lihat dari segi kepatuhan syariah dalam produk dan perkhidmatan mereka, kemudahan akses, dan kepuasan pelanggan

Interviewer: Seperti yang kami ketahui, Prof sudahpun mengerjakan Ibadah Haji bukan? dan telah pun berpengalaman menggunakan kemudahan yang disediakan oleh pihak Tabung Haji. Dari segi pengalaman Prof tersendiri, apakah kemudahan yang disediakan Tabung Haji terhadap para jemaah yang terdaftar?

Respondent: Tabung Haji menyediakan pelbagai kemudahan untuk memudahkan urusan haji bagi jemaah yang terdaftar. Beberapa kemudahan utama termasuk, pertama, pendaftaran Haji. pendaftaran haji bagi individu yang ingin menunaikan ibadah haji. Proses pendaftaran ini melibatkan prosedur pengesahan dan penyerahan dokumen yang diperlukan. Kedua, Pemilihan Kumpulan Haji, jemaah haji dapat memilih kumpulan haji yang sesuai dengan keperluan dan keinginan mereka. Tabung Haji menguruskan penempatan jemaah dalam kumpulan-kumpulan yang dipilih. Ketiga, pelbagai Pakej Haji, Tabung Haji menawarkan pelbagai pakej haji yang membolehkan jemaah memilih pakej yang paling sesuai dengan keperluan dan bajet mereka. Ini termasuk kemudahan penginapan, makanan, pengangkutan, dan lain-lain. Keempat, Penyediaan Kursus Pra-Haji, Tabung Haji menyediakan kursus pra-haji untuk memberi pelajaran dan panduan kepada jemaah tentang pelaksanaan haji, tatacara ibadah, dan aspek-aspek praktikal lain yang berkaitan. Kelima, Kemudahan Kesihatan, Tabung haji menyediakan perkhidmatan kesihatan dari segi pemeriksaan kesihatan sebelum berangkat, perkhidmatan kesihatan semasa di Tanah Suci, dan sokongan perubatan. Yang keenam, Perkhidmatan Bimbingan Haji, Tabung Haji juga menyediakan perkhidmatan bimbingan haji sepanjang perjalanan jemaah. Ini termasuk panduan dan bimbingan oleh wakil Tabung Haji bagi membantu jemaah menjalani ibadah haji dengan lancar dan yang terakhir, Pusat Khidmat Pelanggan. Tabung Haji menyediakan pusat khidmat pelanggan di berbagai lokasi untuk membantu jemaah dengan pertanyaan dan keperluan mereka berkaitan dengan urusan haji. Kemudahan-kemudahan ini dirancang untuk memastikan bahawa jemaah dapat menjalani ibadah haji dengan selesa dan berkesan

Interviewer: Soalan yang terakhir, Apakah hasil sumbangan pembangunan sosial dan ekonomi oleh Tabung Haji yang memberi impak kepada masyarakat Islam di Malaysia?

Respondent: Dilihat daripada segi impak sosial dan ekonomi yang ketara hasil daripada usaha Tabung Haji. Ini mungkin termasuk sumbangan mereka terhadap pembangunan ekonomi tempatan, kemudahan urusan haji, penciptaan peluang pekerjaan, dan sumbangan kepada pembangunan komuniti

Interviewer: Setakat ini, itu saya persoalan daripada kami, lagi sekali, kami mengucapkan banyak-banyak terima kasih kerana sudi meluangkan masa bersama kami walaupun terdapat kekangan masa daripada Prof. Setelah apa yang disampaikan oleh Prof sebentar tadi sangat membantu kami dalam menyimpulkan persoalan kajian topik kami. Kami memohon maaf jikalau ada tersilap tutur kata daipada pihak kami.

Respondent: Okey sama-sama, saya harap jawapan yang saya berikan ini tepat dan dapat membantu kamu menyelesaikan kajian kamu. Segala persoalan yang lain, boleh saja hubungi saya, saya boleh membantu.

Interviewer: Baik, Terima kasih Prof.

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

Student's Name: _____ Matric No. _____
 Name of Supervisor: _____ Name of Programme: _____
 Research Topic: _____

NO.	CRITERIA		PERFORMANCE LEVEL				WEIGHT	TOTAL
			POOR (1 MARK)	FAIR (2 MARKS)	GOOD (3 MARKS)	EXCELLENT (4 MARKS)		
1.	Content (10 MARKS) (Research objective and Research Methodology in accordance to comprehensive literature review) Content of report is systematic and scientific (Systematic includes Background of study, Problem Statement, Research Objective, Research Question) (Scientific refers to researchable topic)		Poorly clarified and not focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Fairly defined and fairly focused on Research objective and Research Methodology in accordance to comprehensive literature review.	Good and clear of Research objective and Research Methodology in accordance to comprehensive literature review with good facts.	Strong and very clear of Research objective and Research Methodology in accordance to comprehensive literature review with very good facts.	____ x 1.25 (Max: 5)	
			Content of report is written unsystematic that not include Background of study, Problem Statement, Research Objective, Research Question and unscientific with unsearchable topic.	Content of report is written less systematic with include fairly Background of study, Problem Statement, Research Objective, Research Question and less scientific with fairly researchable topic.	Content of report is written systematic with include good Background of study, Problem Statement, Research Objective, Research Question and scientific with good researchable topic.	Content of report is written very systematic with excellent Background of study, Problem Statement, Research Objective, Research Question and scientific with very good researchable topic.	____ x 1.25 (Max: 5)	
2.	Overall report	Submit according to acquired	The report is not produced according	The report is produced according to	The report is produced on time,	The report is produced on time,	____ x 0.25	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

	format (5 MARKS)	format	to the specified time and/ or according to the format	the specified time but fails to adhere to the format.	adheres to the format but with few weaknesses.	adheres to the format without any weaknesses.	(Max: 1)	
		Writing styles (clarity, expression of ideas and coherence)	The report is poorly written and difficult to read. Many points are not explained well. Flow of ideas is incoherent.	The report is adequately written; Some points lack clarity. Flow of ideas is less coherent.	The report is well written and easy to read; Majority of the points is well explained, and flow of ideas is coherent.	The report is written in an excellent manner and easy to read. All of the points made are crystal clear with coherent argument.	____ x 0.25 (Max: 1)	
		Technicality (Grammar, theory, logic and reasoning)	The report is grammatically, theoretically, technically and logically incorrect.	There are many errors in the report, grammatically, theoretically, technically and logically.	The report is grammatically, theoretically, technically and logically correct in most of the chapters with few weaknesses.	The report is grammatically, theoretically, technically, and logically perfect in all chapters without any weaknesses.	____ x 0.25 (Max: 1)	
		Reference list (APA Format)	No or incomplete reference list.	Incomplete reference list and/ or is not according to the format.	Complete reference list with few mistakes in format adherence.	Complete reference list according to format.	____ x 0.25 (Max: 1)	
		Format organizing (cover page, spacing, alignment, format structure, etc.)	Writing is disorganized and underdeveloped with no transitions or closure.	Writing is confused and loosely organized. Transitions are weak and closure is ineffective.	Uses correct writing format. Incorporates a coherent closure.	Writing include a strong beginning, middle, and end with clear transitions and a focused closure.	____ x 0.25 (Max: 1)	
3.	Research Findings and Discussion (20 MARKS)		Data is not adequate and irrelevant.	Data is fairly adequate and irrelevant.	Data is adequate and relevant.	Data is adequate and very relevant.	____ x 1 (Max: 4)	
			Measurement is	Measurement is	Measurement is	Measurement is	____ x 1	

**ASSESSMENT FORM FOR FINAL YEAR RESEARCH PROJECT: RESEARCH REPORT (Weight 50%)
(COMPLETED BY SUPERVISOR AND EXAMINER)**

		wrong and irrelevant	suitable and relevant but need major adjustment.	suitable and relevant but need minor adjustment.	excellent and very relevant.	(Max: 4)	
		Data analysis is inaccurate	Data analysis is fairly done but needs major modification.	Data analysis is satisfactory but needs minor modification.	Data analysis is correct and accurate.	____ x 1 (Max: 4)	
		Data analysis is not supported with relevant output/figures/tables and etc.	Data analysis is fairly supported with relevant output/figures/tables and etc.	Data analysis is adequately supported with relevant output/figures/table and etc.	Data analysis is strongly supported with relevant output/figures/table and etc.	____ x 1 (Max: 4)	
		Interpretation on analyzed data is wrong.	Interpretation on analyzed data is weak.	Interpretation on analyzed data is satisfactory.	Interpretation on analyzed data is excellent	____ x 1 (Max: 4)	
4.	Conclusion and Recommendations (15 MARKS)	Implication of study is not stated.	Implication of study is weak.	Implication of study is good.	Implication of study is excellent	____ x 1.25 (Max: 5)	
		Conclusion is not stated	Conclusion is weakly explained.	Conclusion is satisfactorily explained.	Conclusion is well explained.	____ x 1.25 (Max:5)	
		Recommendation is not adequate and irrelevant.	Recommendation is fairly adequate and irrelevant.	Recommendation is adequate and relevant.	Recommendation is adequate and very relevant.	____ x 1.25 (Max:5)	
	TOTAL (50 MARKS)						

UMK/FKP/PPTA/01



FAKULTI KEUSAHAWANAN DAN PERNIAGAAN
UNIVERSITI MALAYSIA KELANTAN

BORANG KELULUSAN PENYERAHAN
LAPORAN AKHIR PROJEK PENYELIDIKAN TANPA JILID

Kepada,

Dekan,
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan

Kelulusan Penyerahan Draf Akhir Laporan Akhir Projek Penyelidikan Tahun Akhir Tanpa Jilid

Saya, PROF. MADYA DR. HAZRIAH BT. HASAN, penyelia kepada pelajar
berikut, bersetuju membenarkan penyerahan dua (2) naskah draf akhir Laporan Akhir Projek
Penyelidikan Tahun Akhir tanpa jilid untuk pentaksiran.

Nama Pelajar: NUR AQILAH BINTI No Matrik: A20A1682
KAMARUDDIN

Tajuk Penyelidikan:

THE CONTRIBUTION OF TABUNG HAJI TO ACCOMPLISH
ISLAMIC SOCIAL FINANCE (ISF) AMONG THE ISLAMIC
COMMUNITY IN MALAYSIA

Sekian terima kasih

Tandatangan Penyelia

PROF. MADYA DR. HAZRIAH BINTI HASAN

Tarikh: 18/11/2021 **Profesor Madya**
Fakulti Keusahawanan dan Perniagaan
Universiti Malaysia Kelantan