

**UNIVERSITI TEKNOLOGI MARA**

**AWARENESS ZAKAT ON GOLD  
AMONG FEMALE STAFF AT  
MAYBANK JENGA BRANCH**

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## **ABSTRACT**

Zakat is one of the important pillars of Islam, serving as a way to purify wealth and help those in need. The main problem faced is the lack of awareness of gold zakat and knowledge of basic concepts such as nisab, haul. They often consider only zakat fitrah as obligatory, while gold zakat is not given due attention. This lack of awareness can result in non-compliance or incorrect payment of zakat and can result in not being able to fulfill religious obligations. The aim of the study was to assess the level of awareness of the respondents, evaluate the role of education and community initiatives in increasing compliance with gold zakat obligations, and their understanding of gold zakat. Five individuals participated in semi-structured interviews as part of a qualitative technique. To find out the understanding of the respondents and the difficulties they face in fulfilling their zakat obligations, the data collected was examined. The results of the study showed that female employees of Maybank Jengka understand the basics of gold zakat, specifically the nisab and the types of gold that are subject to zakat. Social media, conversations with colleagues, religious discourse, and formal education all contributed to their increased understanding. They concluded that further campaigns and education are necessary, despite the high level of awareness of gold zakat responsibilities. The research recommends more activities and advice to increase female employees' confidence and compliance, especially when it comes to calculating and using gold zakat independently.

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# CHAPTER 1

## INTRODUCTION

### 1.0 Introduction

Islamic law is complementary and perfect in various aspects. We as Muslims need to obey all the commands set by Allah. Zakat is one of the pillars of Islam that symbolizes an obligation for Muslims to purify their wealth and their hearts. This will keep us away from stinginess. Zakat is a form of obligatory donation that requires Muslims to give a small portion of their property to the needy. In hadith:

On the authority of Ibn Omar, the son of Omar bin Al-Khattab, may Allah be pleased with both, who said: *I heard the messenger of Allah say: "Islam has been built on five [pillars]: testifying that there is no god but Allah and that Muhammed is the messenger of Allah, performing the prayers, paying the zakat, making the pilgrimage to the House, and fasting in Ramadan."* (HR Bukhari and Muslim) (An-Nawawi).

Gold is a symbol of wealth in Islam. gold is also a very valuable product of the earth and developed since ancient times. gold is also an ornament for women because of its uniqueness and gold. Therefore, as Muslims, it is necessary to take caution in paying zakat. Society cannot be indifferent to the matter because it is an obligation that is required in Islam (Ali et al., 2018). Gold that must be zakat includes jewelry gold, savings gold and also investment gold because of the privilege of gold, it becomes a measure of a person's level of wealth. therefore, gold is subject to zakat. The obligation of zakat on gold has been explained as in the Quran which means:

وَالَّذِينَ يَكْنِزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ

“Give good news of a painful torment to those who hoard gold and silver and do not spend it in Allah’s cause.” (Surah At-Taubah:34)

Based on the Quranic verse above, paying zakat on gold is obligatory for Muslims and is an important matter. The community should be sensitive to God's