

Analysis of Gold Zakat Implementation at Lembaga Zakat Selangor

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ABSTRACT

Gold is a high-value asset that plays a crucial role in the economic system and wealth development of the Muslim community. In addition to functioning as a medium of exchange and ornamentation, gold has increasingly become a significant investment instrument through physical ownership such as bars and coins, as well as digital gold investment accounts. The evolving functions of gold necessitate a reassessment of the understanding and implementation of gold zakat to ensure conformity with fiqh principles and contemporary realities. This article aims to analyse the concept of gold zakat based on the discussions of the four major mazhab (school of thought) and contemporary scholars, and to examine the implementation and governance of gold zakat at Lembaga Zakat Selangor (LZS) as a leading zakat institution in Malaysia. This study adopts a qualitative research design through document analysis, specifically examining the Fatwa on Zakat Collection Management System (Amendment 2022) and operational data from LZS. The data were analysed using inductive and comparative approaches to assess the consistency between Shariah principles and institutional implementation. The findings indicate that LZS adheres to four fundamental collection principles: immediacy (fauariyyah), prevention of double taxation, and the classification of gold as a growth asset (al-namā'). Furthermore, the study critically evaluates LZS's approach to contemporary issues, specifically the taxation of the principal amount in non-Shariah-compliant digital gold investments. Overall, LZS demonstrates its capacity to align Shariah obligations with modern economic realities, thereby strengthening the zakat system as an instrument of social justice and sustainable development of the Muslim ummah.

Keywords: gold zakat, gold investment, zakat implementation

INTRODUCTION

Gold is a precious metal that has long been regarded as a symbol of wealth and economic growth. Consequently, gold is subject to zakat, just like other forms of wealth that possess the quality of productivity and value appreciation. In Malaysia, gold constitutes one of the zakatable assets administered by various zakat institutions to ensure that Muslims fulfil their religious obligation of paying zakat. The obligation to pay zakat on gold is explicitly mentioned in both the Qur'an and the Hadith (Azri Bhari et al., 2019).

Allah Almighty declares:

“And those who hoard up gold and silver and do not spend them in the way of Allah — give them tidings of a painful punishment.” (Surah al-Tawbah 9:34)

Commenting on this verse, Ibn Qudāmah (2003) asserts that Allah would not threaten such punishment except in cases where the payment of zakat has become obligatory but was neglected.

Furthermore, the Prophet Muhammad (peace be upon him) said:

“Whoever possesses gold or silver and does not pay its zakat, on the Day of Resurrection sheets of fire will be prepared for him; these will be heated in the fire of Hell and used to brand his sides and back.” (Muslim, 2008)

In the context of Selangor, the legal framework is solidified by the Fatwa Sistem Pengurusan Kutipan Zakat Negeri Selangor. This Fatwa reinforces the obligation based on Surah al-Tawbah (Verses 34 and 103) and establishes that gold zakat is mandatory upon satisfying three conditions: meeting the minimum threshold (nisab), complete ownership (milik sempurna), and the passing of a lunar year (haul).

According to al-Nawawī (1983), this hadith clearly establishes the unanimous ruling (ijmā‘) among jurists that zakat on gold and silver is obligatory. Ibn Qudāmah (2003) likewise affirms that this obligation has been accepted by consensus (ijmā‘ al-fuqahā’) among classical scholars of Islamic jurisprudence.

Discussion on the Nisab of Gold Zakat

Muslim jurists (fuqahā’) hold differing views regarding the nisab (threshold) for zakat on gold, as there are no explicit and rigorously authenticated hadiths that specify it with absolute clarity. In contrast, there is consensus among scholars concerning the nisab for silver, which is established at two hundred dirhams.

According to al-Qaradawī (2006), the frequent reference to silver (dirham) in prophetic traditions, as opposed to gold (dinar), can be attributed to the widespread use of silver currency among the Arabs during the formative period of Islam.

Nevertheless, the majority of fuqahā’ maintain that the nisab for gold zakat is twenty mithqāl, equivalent to twenty dinars. Ibn Qudāmah (2003) affirms that there is ijmā‘ (consensus) among the jurists on this matter, noting that only one narration from al-Hasan al-Basrī suggests a differing view of forty mithqāl or dinars. Al-Shawkānī (1973), however, mentions another narration indicating that al-Hasan al-Basrī ultimately concurred with the majority opinion.

The textual evidence supporting the nisab of twenty mithqāl or dinars is found in the hadith of ‘Alī ibn Abī Ṭālib, in which the Prophet (peace be upon him) said:

“There is no zakat on you for gold until you possess twenty dinars. When you have twenty dinars and ḥawl (one full year) has passed over them, half a dinar is due as zakat. Any additional amount shall be assessed proportionally.” (Abu Dāwūd, 2008)

A further point of discussion among the fuqaha (jurist) concerns whether the determination of twenty mithqāl is based on the weight of gold itself or its equivalence to two hundred dirhams. This debate arises because silver currency (dirham) was the predominant medium of exchange in early Islamic society.

According to Ibn Qudāmah (2003), the majority of jurists contend that the standard of twenty mithqāl is derived from gold itself rather than its monetary equivalence to silver. However, some jurists — including ‘Aṭā’, Ṭāwūs, al-Zuhrī, Sulaimān ibn Ḥarb, and Ayyūb al-Sakhtiyānī — argue that it is based on the value of silver. In their view, any amount of gold equal in value to two hundred dirhams is zakatable, whereas anything below that value is exempt. Their argument rests on the assertion that there is no ṣaḥīḥ (authentic) hadith directly specifying the nisab of gold by its own weight.

This latter claim, however, is refuted by the existence of numerous narrations that refer explicitly to dinars independent of dirhams. Al-Qaradawī (2006) notes that although the individual chains of these narrations may not all be strong, their collective corroboration (tawātur ma‘nawī) strengthens their evidentiary value. Among these is the narration by Muḥammad ‘Abd al-Raḥmān al-Anṣārī, which reports:

“In the letter of the Messenger of Allah (peace be upon him) and in the letter of ‘Umar regarding zakat, it is stated: Nothing is taken from gold until it reaches two hundred dinars. When it reaches twenty dinars, half a dinar is due as zakat. As for silver, nothing is taken until it reaches two hundred dirhams; when it reaches two hundred dirhams, five dirhams are due.” (Abū ‘Ubayd, 1989).

Another hadith narrated by ‘Amr ibn Shu‘aib, from his father, from his grandfather, reports that the Prophet (peace be upon him) said:

“There is no zakat on gold less than twenty mithqāl, and no zakat on silver less than two hundred dirhams.” (Abū ‘Ubayd, 1989)

Additionally, the narrations of Ibn ‘Umar and ‘Ā’ishah state:

“The Prophet (peace be upon him) levied zakat on twenty dinars at the rate of half a dinar, and on forty dinars one full dinar.” (Ibn Mājah, 2008)

Beyond these hadiths, the position of the majority of jurists is further supported by historical evidence. Al-Qaradawi (2006) records that during the Prophet’s era, one dinar was equivalent in value to ten dirhams. Ibn Qudāmah (2003) emphasises that zakat on gold is imposed based on the physical substance of gold itself, not its market value. Hence, the determination of its nisab must be based on the intrinsic measure of gold, not in relation to other assets — consistent with the principle that zakat is assessed according to the nature of each specific wealth category.

RESEARCH METHODOLOGY

This study employs a qualitative research design utilizing Document Analysis as the primary method. The core document selected for analysis is the Fatwa Sistem Pengurusan Kutipan Zakat Negeri Selangor 2017 (Amendment 2022), which serves as the authoritative legal framework for zakat management in the state. Additionally, secondary data was sourced from LZS annual reports (2020–2024) and official educational directives.

Data Analysis: The textual data were coded and analysed using a thematic approach. The analysis focused on three specific themes derived from the Fatwa: (i) The Principle of Growth (Al-Nama’), (ii) Assessment of Physical vs. Digital Assets, and (iii) Treatment of Non-Compliant Investments. This triangulated approach ensures the validity of the findings by comparing theological rulings (Fiqh) with operational guidelines (Fatwa) and actual execution (Collection Data).

Classification of Gold Subject to Zakat

According to al-Qaradawi (2006), gold liable for zakat can be classified into two primary categories. The first category includes unprocessed or trade-based gold, such as bullion, ingots, or any form used as a medium of exchange or investment. The second category encompasses gold used in manufactured forms, such as jewellery, ornaments, utensils, and decorative items. Both categories are subject to zakat, provided that specific conditions of ownership, nisab, and haul are fulfilled.

Fiqh Ruling and Principles of Zakat on Gold

The majority of fuqahā’ (Islamic jurists) hold the opinion that zakat is not obligatory on gold used as women’s jewellery. According to Ibn Qudāmah (2003), this view was upheld by several Companions including Ibn ‘Umar, Jābir, Anas, ‘Ā’ishah, and Asmā’, and later by al-Sha‘bī, Qatādah, Muḥammad ibn ‘Alī, and ‘Amrah. It subsequently became the view of Imām Mālik, al-Shāfi‘ī, Abū ‘Ubayd, Ishāq, and Abū Thawr. Al-Qaradāwī (2006) summarized the evidence supporting this position as follows:

There is no authentic shariah text (nas)—neither from the Qur’an nor from qiyās (analogical reasoning)—that establishes zakat as obligatory on gold jewellery used for personal adornment.

a) If gold is used as personal adornment, it is no longer considered a productive asset (māl nāmi‘). The principle of zakat applies primarily to assets that are capable of growth or generate income. By analogy, livestock such as camels or cattle used for ploughing are not subject to zakat, as they serve personal or utilitarian purposes rather than productive ones.

In contrast, the Ḥanafī school holds that zakat must be paid on gold jewellery. According to Ibn Qudāmah (2003), this opinion was transmitted from ‘Umar ibn Mas‘ūd, Ibn ‘Abbās, ‘Abdullāh ibn ‘Amr ibn al-‘Āṣ, Sa‘īd ibn al-

Musayyib, Sa‘īd ibn Jubayr, ‘Aṭā’, Mujāhid, ‘Abdullāh ibn Shaddād, Jābir ibn Zayd, Ibn Sīrīn, Maymūn ibn Mihrān, al-Zuhrī, and al-Thawrī. Their reasoning is based on the following evidence:

The general meaning of the Qur’anic verse obligating zakat on gold:

“And those who hoard gold and silver and do not spend them in the way of Allah — give them tidings of a painful punishment.” (Surah al-Tawbah, 9:34)

According to al-Kāsānī (2003), this verse does not distinguish between women’s jewellery and other forms of gold or silver. Hence, anyone who possesses gold or silver in any form and fails to pay zakat is subject to the severe warning mentioned by Allah SWT.

The general wording of the hadith obligating zakat on gold:

“Whoever owns gold or silver and does not pay its zakat, sheets of fire will be prepared for him on the Day of Resurrection, and his sides and back will be branded with them...” (Muslim, 2008)

This hadith, like the Qur’anic verse, makes no distinction between women’s jewellery and other types of gold and silver. Al-Qaradāwī (2006), after reviewing the differing opinions on this matter, concluded that the stronger (rājih) opinion is that zakat is not obligatory on women’s jewellery, except in two specific cases:

When gold jewellery is not worn and is instead kept as savings or investment, it becomes liable for zakat as it takes on the nature of a store of wealth rather than personal adornment.

When the amount of jewellery exceeds customary norms (‘urf) and becomes extravagant or ostentatious, such excess is discouraged (makrūh) and liable to zakat as it falls outside the bounds of moderation approved by the Shariah.

Application of Zakat on Gold in Selangor

In Malaysia, gold jewellery is subject to zakat only if it exceeds the customary threshold (‘urf) determined for women’s adornment. The calculation methods vary between states, but generally, two approaches are applied:

1. Zakat is imposed on the total value of gold exceeding the nisab, or
2. Zakat is imposed only on the excess above the ‘urf threshold.

The State of Selangor adopts the second method, whereby zakat is levied only on the excess above the ‘urf limit. This approach is also practised in most Malaysian states, including the Federal Territories, Johor, Terengganu, Kedah, Negeri Sembilan, Melaka, Sabah, and Sarawak.

The determination of ‘urf is based on research and deliberation (muzakarah) by the respective State Fatwa Committees. In Selangor, the legal ruling (fatwa) on gold jewellery zakat is as follows:

No.	State	Customary Limit (‘Urf)	Zakat Imposed On	Fatwa Status
1	Selangor	800 grams	Amount exceeding ‘urf	Gazetted

According to the Selangor Government Gazette dated 22 May 2018 [MAIS/SU/BUU/01-2/002/2016-3(4); P.U. Sel. PS. 05/4/12]:

1. The customary limit (‘urf) for gold jewellery in Selangor is 800 grams. Any amount exceeding this limit is subject to zakat.
2. The earlier fatwa on the customary limit [Sel. P.U. 15] gazetted on 23 June 2005 is hereby revoked.

The implementation of gold zakat in Selangor is governed by the Fatwa on Zakat Collection Management System (Amendment 2022). The analysis reveals that LZS operates based on four fundamental principles of collection:

1. Immediacy (Fauriyyah): Zakat must be remitted immediately once the conditions are met, without delay.
2. Prevention of Double Taxation: Zakat is not levied twice on the same wealth within the same haul.
3. Growth Asset (Al-Namā'): Gold is categorized as an asset that grows or has the potential to grow, distinguishing it from assets for personal use (qunyah).
4. Wealth of the Solvent: Zakat is collected from those who possess nisab.

Based on these principles, LZS classifies gold into four distinct categories:

1. Stored gold (غير الحلي) – gold kept for saving or investment purposes.
2. Women's jewellery (الحلي) – gold used as personal adornment but exceeding the permissible limit according to fiqh guidelines.
3. Pledged gold
4. Non-physical gold investment – gold pledged as collateral or invested in non-Shariah-compliant digital gold schemes, which are subject to zakat based on contemporary fiqh rulings.

This classification reflects the institutional effort of LZS to align traditional fiqh rulings with modern financial realities, ensuring that gold zakat administration remains relevant, transparent, and in accordance with Islamic legal principles.

Gold Jewellery (Al-Ḥulī)

According to Lembaga Zakat Selangor (2025), gold jewellery (al-ḥulī) refers to gold used for personal adornment, ornaments, household items, or furniture, whether used occasionally or regularly. Zakat is obligatory when the total weight exceeds the customary threshold ('urf), currently set at 800 grams in Selangor.

Example of calculation:

Customary threshold ('urf): 800 grams

Formula: $[(\text{Total weight} - \text{'Urf}) \times \text{Current gold price} \times 2.5\%]$

Example: $(900\text{g} - 800\text{g}) \times \text{RM}144.38 = \text{RM}14,438 \times 2.5\% = \text{RM}360.95$

Zakat on Stored Gold and Investment (غير الخلي)

Differences of opinion among scholars arise only when gold jewellery is possessed purely for personal use and in amounts deemed customary or reasonable. However, when gold is kept for savings purposes or exceeds the normal usage limit, all fuqahā' (jurists) agree that such gold is subject to zakat.

Stored gold refers to gold that is not worn or used, functioning purely as savings or wealth accumulation, even if it physically resembles jewellery. This category includes jewellery items that are no longer used, such as those damaged, outdated, or retained merely for storage value. It also includes gold ornaments owned by men, even though wearing them is prohibited (ḥarām) under Islamic law.

According to al-Nawawī (1983), if a person manufactures gold or silver ornaments without the intention of using them but instead to store or preserve value, then according to the sound and authoritative opinion of the jurists, zakat is obligatory on such items.

If the weight of the stored gold equals or exceeds the nisab of 85 grams, and it has been held for one lunar year (ḥawl), zakat must be paid at the rate of 2.5% (one-fortieth) of its total value. This ruling is based on the hadith of the Prophet (peace be upon him):

“There is nothing due on you in gold until you possess twenty dinars. When you have twenty dinars and a year has passed over it, half a dinar is due as zakat. Whatever exceeds that shall be calculated proportionally.” (Abū Dāwūd, 2008)

According to Lembaga Zakat Selangor (2025), non-jewellery gold (ghayr al-ḥulī) refers to gold not intended for adornment, whether in the form of currency, bullion, bars, coins, jewellery, or other similar items.

This category of gold is subject to zakat at the rate of 2.5% of the total amount owned, provided that its weight equals or exceeds the nisab, which is 85 grams. This differs from women's jewellery, which follows the 'urf-based (customary) threshold rule. The nisab for stored or non-jewellery gold is therefore 85 grams.

Formula for Calculation:

$(\text{Weight of stored gold [if exceeding nisab]} \times \text{Current gold price} \times 2.5\%)$

Example:

If the weight of stored gold exceeds the nisab value, the zakat payable is calculated based on the formula below:

$[(\text{Weight of gold} - \text{Customary limit ('urf)}) \times \text{Current gold price} \times 2.5\%]$

$(900 \text{ grams} - 800 \text{ grams}) \times \text{RM}144.38 = \text{RM}14,438 \times 2.5\% = \text{RM}360.95$

Hence, the zakat due on the stored gold amounts to RM360.95, based on the excess weight of 100 grams above the 'urf threshold and the prevailing gold price of RM144.38 per gram.

Pledged Gold

Gold that has been pledged as collateral (rahn) is considered to be under full ownership (al-milk al-tāmm) of the pledger. Therefore, it remains subject to zakat, provided that the value of the outstanding loan and the safekeeping fee (upah simpan) are first deducted from the total value of the gold. Zakat is then calculated on the net value at the standard rate of 2.5%.

Formula for Calculation:

$[(\text{Current weight of gold} \times \text{Current gold price}) - \text{Loan amount} - \text{Safekeeping fee}] \times 2.5\% = \text{Zakat payable}$

Example:

$[(200 \text{ grams} \times \text{RM}144.38 = \text{RM}28,876) - \text{RM}10,000 - \text{RM}76] \times 2.5\% = \text{RM}470$

Thus, the total zakat due on the pledged gold is RM470, calculated after deducting the loan balance and safekeeping charges from the current market value of the gold.

Non-Physical and Digital Gold Investment

LZS addresses the complexity of modern digital gold (e-gold) through a rigorous Shariah screening process. According to the Fatwa (Amendment 2022), digital gold accounts are assessed based on the validity of the contract (aqad):

- **Shariah-Compliant Digital Gold:** If the investment involves physical backing and transferable ownership (milik sempurna), it is treated as standard gold storage. Zakat is payable on the total value (Principal + Profit) if it meets the nisab.
- **Non-Shariah Compliant Schemes:** For gold schemes that lack physical backing or involve elements of riba (usury) or invalid contracts (aqad batil), the asset is deemed legally defective. However, recognizing the financial value held by the investor, LZS applies the principle of Mal Mustafād (acquired wealth). Crucially, the Fatwa mandates that zakat is levied only on the principal investment amount (2.5%), while the profits generated from non-compliant elements are prohibited (haram) and must be channeled to Baitulmal for public welfare, rather than being purified through zakat.

Non-physical gold investment schemes that do not comply with Shariah principles are assessed as cash savings for zakat purposes. These schemes typically use the current market price of gold as the basis for determining investment value, despite the fact that the institution offering the product does not possess the physical gold underlying the transaction.

Such investments are invalid (bāṭil) and prohibited (ḥarām) in Islamic law. They fall under the category of transactions involving the sale of an item that does not exist physically, or the sale of something that the seller does not own—both of which render the contract invalid due to the absence of essential conditions for a valid akad, including transferable ownership and lawful possession of the subject matter (Lembaga Zakat Selangor, 2025).

Any profits arising from these invalid transactions are considered ḥarām and therefore not subject to zakat. However, the initial capital invested remains ḥalāl wealth. Consequently, if the capital amount reaches or exceeds the nisab, zakat must be paid at the rate of 2.5% on the principal amount (Lembaga Zakat Selangor, 2025).

In contrast, when an irregular (fāsid) contract—one that fails to fulfil all the conditions or pillars of a valid sale—is later accompanied by qabd (actual transfer of ownership or possession), the transaction assumes the status of complete ownership. In such cases, zakat becomes obligatory on both the principal and any resulting gain, since the wealth is deemed fully owned despite the initial contractual irregularity (Lembaga Zakat Selangor, 2025).

Table 1: Zakat Status of Non-Shariah-Compliant Gold Investment

Type of Contract (Akad)	Description	Ownership Status	Zakat Ruling (LZS Practice)
Invalid Contract (Akad Bāṭil)	A contract lacking essential conditions (rukun), such as the absence of physical gold (non-existent subject matter) or ribawi elements.	Void (Ownership does not transfer)	Obligatory on Principal Only (Profit is prohibited/haram and must be channelled to Baitulmal)
Irregular Contract without Possession (Akad Fāsid without Qabd)	A contract that is valid in essence but defective in description, where possession (qabd) of the gold has not yet taken place.	Incomplete (Ownership has not yet transferred)	Not Obligatory on the Gold (Zakat remains on the cash/capital held by the investor)
Irregular Contract with Possession (Akad Fāsid with Qabd)	A contract that is defective in description but is subsequently rectified by the physical or constructive possession (qabd) of the gold.	Valid / Complete (Ownership is established)	Obligatory on Total Value (Principal + Profit/Capital Appreciation)

Table 1 summarizes the zakat implications based on the validity of the gold investment contract. It is important to note that for Invalid Contracts (Akad Bāṭil), while the contract itself yields no ḥalāl profit, LZS governance mandates that zakat is still obligatory on the principal investment amount, as this capital remains the legal property of the investor (Lembaga Zakat Selangor, 2022).

Analysis of Gold Zakat Collection at Lembaga Zakat Selangor

The collection of gold zakat by Lembaga Zakat Selangor (LZS) exhibits a consistent upward trend over the five-year period from 2020 to 2024, reflecting a growing awareness among the Muslim community regarding the obligation to pay gold zakat.

Based on annual collection records, the amount of gold zakat received increased significantly following the implementation of digital zakat payment initiatives and awareness campaigns conducted through social media platforms and community-based programmes.

This upward trajectory is further influenced by LZS’s efforts to expand the categorisation of zakatable gold, encompassing jewellery gold, stored gold, and investment gold, as well as the introduction of online gold zakat calculation services.

Overall, the pattern of gold zakat collection from 2020 to 2024 demonstrates the effectiveness of LZS’s zakat management strategies in adapting to evolving socioeconomic conditions and strengthening the institution’s role as a catalyst for community welfare and economic empowerment.

Table 2: Gold Zakat Collection at Lembaga Zakat Selangor

No.	Year	Amount Collected
1	2024	RM9.28 million
2	2023	RM8 million
3	2022	RM6.5 million
4	2021	RM5,531,476
5	2020	RM4,369,797

Source: Annual Report of Lembaga Zakat Selangor

While LZS has successfully codified its gold zakat management through the 2022 Fatwa amendment, several challenges remain:

1. The Complexity of Digital Ownership: The rise of cryptocurrency-backed gold tokens and diverse digital gold banking products poses a challenge in determining milk al-tamm (complete ownership). While the Fatwa provides a guideline, the rapid evolution of fintech requires continuous updates to the Fatwa to prevent regulatory lag.
2. Literacy regarding "Principal vs. Profit": There is a literacy gap regarding non-Shariah-compliant gold investments. The public often confuses "cleaning" wealth (zakat) with "purifying" income from haram sources. LZS's enforcement of paying zakat only on the principal of invalid gold schemes requires aggressive educational campaigns to ensure the public does not mistakenly pay zakat on haram profits, thinking it legitimizes the income.
3. The High Urf Threshold: Selangor's urf for jewellery (800g) is significantly higher than other Malaysian states (e.g., Kedah or Kelantan). While this benefits women who own gold for adornment, it effectively reduces the zakat base. This policy reflects a lenient fiqh approach intended to ease the burden on the public, but it necessitates periodic review to ensure it remains consistent with actual societal wealth patterns.

CONCLUSION

The implementation of gold zakat by Lembaga Zakat Selangor (LZS) demonstrates the capability of a state zakat institution to integrate classical fiqh principles with the realities of a modern economic environment. The decision to classify gold zakat into four categories—jewellery, stored gold, pledged gold, and gold investment—reflects a dynamic and adaptive fiqh-based approach that aligns with contemporary forms of asset ownership.

The clarity of the gold zakat guidelines, grounded in the Selangor State Fatwa, and the enforcement of an 800-gram ‘urf threshold for women’s jewellery signify LZS’s commitment to applying Shariah rulings based on the principles of maṣlaḥah and local custom (‘urf). The upward trend in gold zakat collection from 2020 to 2024 further illustrates the effectiveness of LZS’s strategies in strengthening public awareness through zakat education campaigns, digitalisation of payment systems, and the restructuring of collection mechanisms and customer services.

Nonetheless, several areas warrant attention to enhance the governance of gold zakat in the future.

First, LZS is encouraged to expand research collaborations with academic institutions to assess public understanding of gold zakat, including issues related to ‘urf valuation, zakat computation for digital gold investments, and the legal implications of non-Shariah-compliant investment contracts.

Second, a comprehensive and integrated gold zakat education module should be developed for schools, universities, and community platforms to systematically educate the public on the rulings, thresholds, and payment mechanisms for gold zakat.

Third, LZS should continue strengthening its digital zakat infrastructure by improving mobile applications with features such as automated calculation functions, real-time gold price monitoring, and personalised ḥawl notifications to enhance compliance.

Fourth, communication strategies grounded in behavioural insights and psychological principles should be adopted to encourage zakat literacy among younger generations, particularly those more inclined toward digital gold investment.

In conclusion, the implementation of gold zakat in Selangor reflects the successful operationalisation of fiqh al-zakāh principles within an institutional framework. The integration of jurisprudence, technological innovation, and continuous education serves as the foundation for strengthening the national zakat system. LZS's success in administering gold zakat not only enhances the economic resilience of the Muslim community but also contributes significantly to the broader objectives of maqāṣid al-sharī'ah - promoting social justice, economic balance, and the holistic well-being of the ummah in Malaysia.

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