

‘I will continue saving’: Tabung Haji depositors stand by institution despite RCI spotlight



Despite past issues, Malaysian Muslims still see Tabung Haji as their haj trustee capable of enabling their Mecca dreams amid ongoing scrutiny into its management and operations. — File picture by Hari Anggara

Summary

- Despite recent scrutiny following the Royal Commission of Inquiry report on its management, depositor confidence in Lembaga Tabung Haji (TH) remains strong, with it seen as a crucial institution for fulfilling the religious obligation of haj.
- Many Malaysians, including depositors Atiqah Shah Hadi and Muhammad Haikal Abdul Halim, continue to trust TH for managing their savings, with plans to save long-term for future pilgrimages.
- Experts like Dr. Saizal Pinjaman and Dr. Noor Nirwandy Mat Noordin highlight the institution's efforts to maintain financial transparency and its reputation as an outstanding haj management organization.

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KUALA LUMPUR, Aug 14 — Although Lembaga Tabung Haji (TH) has come under the spotlight again following the release of the Royal Commission of Inquiry (RCI) report on issues concerning its management and operations, depositors’ confidence in the institution as a ‘trustee’ in helping them realise their dream of performing haj remains unwavering.

For the majority of Muslims in Malaysia, TH is not merely an ordinary financial, savings and investment institution. Instead, it bears the significant responsibility of helping depositors fulfil a deeply meaningful religious and spiritual obligation.

This was acknowledged by tailor Atiqah Shah Hadi, 40, who continues to place her full trust in the institution to manage her savings in her TH account, which she has maintained for decades.

“As far as I can remember, my father opened a TH account for me when I was still young, and I once checked with one of TH’s branches some time ago. I was told that my expected turn to perform haj would be in 2033.

“Of course, I will continue saving with TH to ensure that when the time comes, and I am blessed with the opportunity to become a TH haj pilgrim, I will have sufficient savings,” she told Bernama.

Meanwhile, civil servant Muhammad Haikal Abdul Halim, 35, said he was aware of the issues surrounding the institution responsible for managing haj affairs, but as a depositor, he had never considered withdrawing his existing savings.

“In fact, I plan to set up a monthly salary deduction in the near future for deposits into my TH account because, based on the current haj waiting list, I am expected to have the opportunity to perform haj in 2032. Therefore, preparations must be made from now,” he said.

Muhammad Haikal also said he intended to open TH savings accounts for his three children, aged seven, four and three.

Universiti Malaysia Sabah (UMS) Centre for Economic Development and Policy director Dr Saizal Pinjaman said that two key aspects that TH needed to emphasise to maintain public confidence were safeguarding depositors’ savings and strengthening its long-term financial and business capabilities.

“To safeguard these priorities, TH must determine its profits based on accounts that have been transparently audited, while taking into account all losses, impairment of investments and assets. All these depend on economic conditions and other fundamentals.

“Additionally, TH needs to maintain sufficient reserves to withstand any changes in the market. Ultimately, profits should only be distributed when there is a balance that can genuinely be afforded for payment to depositors,” he said.

Saizal said TH should also consistently provide details on the actual cost of haj assistance that it had incurred or was currently bearing.

For analyst Dr Noor Nirwandy Mat Noordin, the post-crisis period experienced by TH had seen the institution bounce back stronger, to the extent that it had been recognised as one of the best haj management organisations in the world in recent years.

The senior lecturer at the Centre for Media and Information Warfare Studies, Universiti Teknologi MARA (UiTM) Shah Alam, expressed confidence that TH would continue to discharge the trust and mandate of Muslims in the country effectively, excellently and in a manner they could be proud of. — Bernama