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RESEARCH ARTICLE

THE ACHIEVEMENT OF MEMORIZING AL-QUR'AN AMONG STUDENTS AT SEKOLAH MENENGAH KEBANGSAAN AGAMA (SMKA) IN IMPLEMENTING THE TAHFIZ MODEL ULUL ALBAB (TMUA)

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Abstract

The high number of applications to enter educational institutions that provide a syllabus for memorizing Al-Qur'an has received the attention of the Ministry of Education to implement Tahfiz Model Ulul Albab (TMUA) curriculum. After ten years of the program implementation since 2014, there were still many problems and issues arose such as the level of students' achievement in memorizing Al-Qur'an is still not yet satisfactory. Past research findings show that not all TMUA students able to complete the Al-Qur'an memorization of 30 *juzuk* within five years of study as outlined by the Ministry of Education. Hence, this study aims to see the achievement of Al-Qur'an memorization among Sekolah Menengah Kebangsaan Agama (SMKA) students in the period of five months. The percentage of students' achievement records were taken starting from school opening in March until August 2023 to examine the level of students' achievement in completing their Al-Qur'an memorization based on prescribed syllabus. The findings show that the number of SMKA schools that able to achieve more than 50% of students who were able to reach the Al-Qur'an memorization target are more, yet the number of students who did not succeed is still high and not yet satisfactory.

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Introduction:-

The growing demand for studies in the field of memorizing Al-Qur'an, has received the attention of the Malaysian Ministry of Education in ensuring that the development of the *tahfiz* curriculum in this country is in line with the current needs of education (Ibrahim, 2020). Therefore, an educational transformation curriculum that makes the Al-Qur'an as the main focus began to be applied, namely the Tahfiz Model Ulul Albab (TMUA). TMUA is the rebranding of the *ululalbab* program that was first introduced through the establishment of the Sekolah Menengah Intiaz under the Terengganu Foundation, then expanded to educational institutions under the Majlis Amanah Rakyat (MARA) which is Maktab Rendah Sains MARA (MRSM) (Arniyuzie Mohd Arshad, 2015; Nik Md Saiful Azizi Nik Abdullah & Rabi'atul Athirah Muhammad Isa, 2020).

In 2014, the Ministry of Education began to implement the *ululalbab* program by combining this program with the National Curriculum and the Kurikulum Bersepadu Tahfiz (KBT) known as Tahfiz Model Ulul Albab (TMUA) (Arniyuzie Mohd Arshad, 2015; Nik Md Saiful Azizi Nik Abdullah & Rabi'atul Athirah Muhammad Isa, 2020; Siti

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NurjanahMastor Mustafa, Siti Aisyah Johan &Jimaain Safar, 2020).The main goal of the implementation of TMUA which makes the Al-Qur'an as the main reference is to produce a generation of professionals, technocrats, and *hafiz* entrepreneurs who have various knowledge skills in line with the Pelan Pembangunan Pendidikan (PPPM (2015-2025) which is Kemahiran Berfikir Aras Tinggi (KBAT) (Salmiah Othman & Siti Eshah Mokshein, 2016; Nik Md Saiful Azizi Nik Abdullah &Rabi'atul Athirah Muhammad Isa, 2020; Siti NurjanahMastor Mustafa et.al, 2020).

TMUA implements three specific approaches namely Quranic, Encyclopaedic and Ijtihadik which are interconnected with each other even though each element carries a different meaning. Quranic is seen in the student's ability to memorize the 30 *juzuk* of the Qur'an as well as understand the concept of reading (*baca*), memorizing (*ingat*), comprehending (*faham*), thinking (*fikir*), practicing (*amal*) and spreading (*sebar*) (BIFFAS) (Noor Fadilah Ambo & Siti Eshah Mokshein, 2019).While Encyclopaedic refers to the student's ability to become an expert in various fields of knowledge and language, and Ijtihadik is seen as the student's ability to maximize the use of mind bestowed by Allah SWT in contributing ideas and solving problems (Arniyuzie Mohd Arshad, 2015; Salmiah Othman & Siti Eshah Mokshein, 2016; Nik Md Saiful Azizi Nik Abdullah &Rabi'atul Athirah Muhammad Isa, 2020; Siti NurjanahMastor Mustafa et.al, 2020).

Hifz Al-Qur'an

KurikulumBersepaduTahfiz (KBT) aims to produce *huffaz* generation who practicing Islam and have various knowledge skills in line with the National Education Philosophy (Ministry of Education [MOE], n.d, Ibrahim, 2020)).Therefore, TMUA has introduced the subject of *Hifz Al-Qur'an* which requires students to memorize 30 *juzuk* of the Qur'an within a period of five years of study with the guidance from *tahfiz* teachers (Nik Md Saiful Azizi Nik Abdullah &Rabi'atul Athirah Muhammad Isa, 2020; Siti NurjanahMastor Mustafa et al, 2020).Based on the schedule provided by KPM, *tahfiz* teachers who are responsible for teaching and learning activities of *Hifz Al-Qur'an* and *MaharataAl-Qur'an* are given a time period as early as 6.30 a.m. to 2 p.m. then continue from 7 to 9 p.m. including Maghrib and Isya' prayers(Siti KhadizahKaimin& Ahmad Yussuf, 2021). The execution of learning activities of the *Hifz Al-Qur'an*subject as shown in the table below (Nik Md Saiful Azizi Nik Abdullah &Rabi'atul Athirah Muhammad Isa, 2020; Siti KhadizahKaimin& Ahmad Yussuf, 2021).

Table 1:- The Activities of *Hifz Al-Qur'an*Subject.

Activities	Execution	Time	Ratio of teachers and students
<i>Tahriri</i>	Students write one page of new memorizing verses of the Qur'an in the book provided for the <i>tasmik</i> preparation	7.00-7.30 p.m.	1:30
<i>Hafazanbaharu</i>	Students memorize one page of new memorizing verses of the Qur'an for the <i>tasmik</i> preparation	7.45-8.45 p.m.	1:30
<i>Tahdhir</i>	Students repeat one page of new memorizing verses of the Qur'an in front of the teacher individually before the <i>tasmik</i> activity (1 student = 4 minutes)	6.30-7.10 a.m.	1:10
<i>Tasmik</i>	Students recite one page of new memorizing verses of the Qur'an in front of the teacher individually(1 student = 4 minutes)	7.30-8.10 a.m. (Monday-Thursday)	1:10
<i>Murajaah</i>	Students repeat the verses of the Qur'an that have been memorized in front of the teacher individually <ul style="list-style-type: none"> New <i>Murajaah</i>: Repeating the memorization of two pages of the Qur'an before the <i>tasmik</i> page (1 student = 4 minutes) Past <i>Murajaah</i>: Repeating the memorization of one <i>juzuk</i> of the Qur'an before the <i>tasmikjuzuk</i> (two pages per person in turn according to the <i>tadarus</i> method) (1 student = 4 minutes) Weekly <i>Murajaah</i>: Repeating the memorization of four pages of the Qur'an that have been memorized (<i>tasmik</i>) during 	8.10-9.30 a.m. (Monday-Thursday)	1:10
		7.30-8.30 a.m. (Friday)	1:10

	the week (1 student = 6 minutes)		
<i>Fiqhal-Ayat</i>	Students explain the understanding of the Qur'an verses that have been memorized (<i>tasmik</i>) during the week, which is four pages in front of the teacher individually (1 student = 6 minutes)	8.30-9.30 a.m. (Friday)	1:10

Sources: (Nik Md Saiful Azizi Nik Abdullah & Rabi'atul Athirah Muhammad Isa, 2020; Siti Khadizah Kaimin & Ahmad Yussuf, 2021)

The implementation of *Hifz Al-Qur'an* subject is different from other subjects where the syllabus must be completed by the teacher, while for the *Hifz Al-Qur'an* subject is the responsibility of the students to complete their memorization according to the prescribed syllabus or *muqarrar* (Nik Md Saiful Azizi Nik Abdullah & Rabi'atul Athirah Muhammad Isa, 2020; Siti Nurjanah Mastor Mustafa et.al, 2020). Table 2 below shows the *muqarrar* of memorization Al-Qur'an according to the five grades that need to be achieved by each student within five years of the school session.

Table 2:- The Division of *Juzuk* According to Grades.

Grades	<i>Juzuk</i>	Total <i>juzuk</i>
Form one	30, 1, 2, 3, 4, 5	6 <i>juzuk</i>
Form two	6, 7, 8, 9, 10, 11, 12	7 <i>juzuk</i>
Form three	13, 14, 15, 16, 17, 18	6 <i>juzuk</i>
Form four	19, 20, 21, 22, 23, 24, 25	7 <i>juzuk</i>
Form five	26, 27, 28, 29	4 <i>juzuk</i>
	Total	30 <i>juzuk</i>

Sources: (Nik Md Saiful Azizi Nik Abdullah & Rabi'atul Athirah Muhammad Isa, 2020; Siti Nurjanah Mastor Mustafa et.al, 2020)

Problem Statement:-

Starting from 2014, the implementation of TMUA has been applied for ten years but there are still issues and challenges that need to be overcome especially in the achievement of Al-Qur'an memorization. According to Noor Fadilah Ambo and Siti Eshah Mokhsein (2019), the achievement of Al-Qur'an memorization is not as satisfactory as academic achievement because there are still many students who were not able to complete the memorization of 30 *juzuk* Al-Qur'an within five years of study. Besides, the study of Mardhiah at Maktab Rendah Sains MARA Ulul Albab which also applied TMUA program shows that 40% of students were not able to complete their Al-Qur'an memorization before the end of school session (Siti Nurjanah Mastor Mustafa et.al, 2020)

In addition, Siti Nurjanah Mastor Mustafa et.al (2020) in her study of Al-Qur'an memorization achievement level among TMUA students in Johor shows that there are students who were not able to achieve the prescribed syllabus, focused on Form Three students. According to Mohd Zulhilmi Haron, Mohamad Khairi Haji Othman and Mohd Isha Awang (2019), this problem is clearly visible when third grade students who have not yet completed their Al-Qur'an memorization based on the syllabus, which is until *juzuk* 18 enters the fourth grade, who need to start memorizing *juzuk* 19 as a SPM syllabus. Thus, this matter will contribute to the cumulative missed of Al-Qur'an memorization syllabus and becoming a big implication to the achievement and performance of TMUA students. All the issues and challenges that existed indirectly have interfered with the process of achieving the objective of TMUA in producing a generation of professionals, technocrats, and *hafiz* entrepreneurs who have various knowledge skills.

Objective:-

Past research findings show that not all TMUA students able to complete the Al-Qur'an memorization of 30 *juzuk* within five years of study as outlined by the Ministry of Education. Hence, this study aims to see the achievement of Al-Qur'an memorization among SMKA students in the period of five months (March-August 2023).

Methodology:-

The implementation of TMUA that uses KBT has two subjects namely *Hifz Al-Qur'an* and *Maharat Al-Qur'an*. The *Hifz Al-Qur'an* subject requires students to memorize 30 *juzuk* of the Qur'an and understand the meaning, while the *Maharat Al-Qur'an* subject includes learning *Al-Qur'an Recitation, Tajwid, Adab Al-Qur'an, Manhaj al-Qiraat,*

Amali Qiraat and Rasm Uthmani (Nik Md Saiful Azizi Nik Abdullah & Rabi'atul Athirah Muhammad Isa, 2020; Siti Khadizah Kaimin & Ahmad Yussuf, 2021). Referring to the Aplikasi Pangkalan Data Murid (APDM) 2023, there are 35 schools under the Ministry of Education that implement TMUA, consisting of Sekolah Agama Bantuan Kerajaan (SABK) 20 schools, Sekolah Menengah Kebangsaan Agama (SMKA) 11 schools, and Sekolah Berasrama Penuh (SBP) 4 schools (MOE, n.d).

In this study, the researcher has focuses on the Quranic approach which is focused on the subject of *Hifz Al-Qur'an* in identifying the achievement of students in memorizing Al-Qur'an at Sekolah Menengah Kebangsaan Agama (SMKA) which involved 11 schools all over Malaysia. The percentage of students' achievement records were taken starting from school opening in March until August 2023 to examine the level of students' achievement in completing their Al-Qur'an memorization based on prescribed syllabus.

Discussion:-

The level of Al-Qur'an memorization achievement among students varies according to the abilities and capabilities of the students themselves. Thus, the prescribed *muqarrar* can be changed if certain students do not succeed in completing the memorization accordingly. Siti Nurjanah Mastor Mustafa et.al (2020) explains with example, if the student does not succeed in completing the memorization of *juzuk* 5 while in the first grade, then the student cannot start the second grade by memorizing *juzuk* 6 but must continue memorizing the last *juzuk* in the first grade. However, according to Siti Nurjanah Mastor Mustafa et.al (2020) again, students who enter the fourth grade need to start memorizing from the *juzuk* 19 even if they have not completed the memorization of the *juzuk* 18 while in the third grade. This is because the *muqarrar* of fourth and fifth grade is a memorization exam syllabus for students who will sit for the Sijil Pelajaran Malaysia (SPM) examination.

Therefore, this study focuses on the achievement of Al-Qur'an memorization among students in Sekolah Menengah Kebangsaan Agama (SMKA) during the period of five months starting from March until August 2023 to examine the level of students' achievement in completing the Al-Qur'an memorization accordingly. The result obtained during the five months have been classified according to the table below.

Table 3:- The Prescribed Syllabus of *Hifz Al-Qur'an* Until August 2023.

Grades	Under the syllabus	Reach the syllabus
Form 1	<i>Juzuk</i> 30, 1, 2	<i>Juzuk</i> 3-29
Form 2	<i>Juzuk</i> 30, 1-8	<i>Juzuk</i> 9-29
Form 3	<i>Juzuk</i> 30, 1-15	<i>Juzuk</i> 16-29
Form 4	<i>Juzuk</i> 30, 1-21	<i>Juzuk</i> 22-29
Form 5	<i>Juzuk</i> 30, 1-27	<i>Juzuk</i> 28-29

Table 3 shows the prescribed syllabus of *Hifz Al-Qur'an* that have to be achieved by students until August 2023 (five months) according to grades and the division of *juzuk*. There are two categories divided which are under the syllabus and reach the syllabus. Under the syllabus involves students who did not succeeded in achieving the *juzuk* target within the five months. While reach the syllabus involves students who have successfully achieved the *juzuk* target. This indicate that Form 1 students need to achieve *juzuk* 3 and above, Form 2 students need to achieve *juzuk* 9 and above, Form 3 students need to achieve *juzuk* 16 and above, Form 4 students need to achieve *juzuk* 22 and above and Form 5 students need to achieve *juzuk* 28 and above. Therefore, the following tables below show the achievement of memorizing Al-Qur'an among students in SMKA according their grades and schools within five months (March-August 2023).

Table 4:- Form One.

Schools	The number of students under syllabus		The number of students reach syllabus		Total number of students
	Total	(%)	Total	(%)	
SMKA Kerian	68	57.63%	50	42.37%	118
SMKA Tok Bachok	121	84.62%	22	15.38%	143
SMKA Maahad Muar	128	76.65%	39	23.35%	167
SMKA Kedah	80	54.79%	66	45.21%	146
SMKA Dato' Haji Abu Hassan Haji Sail	102	82.26%	22	17.74%	124

SMKA Syekh Abdullah Fahim	140	90.91%	14	9.09%	154
SMKA Arau	78	80.41%	19	19.59%	97
SMKA Kuala Lumpur	132	91.03%	13	8.97%	145
SMKA Putrajaya	32	27.35%	85	72.65%	117
SMKA Kota Kinabalu	88	67.69%	42	32.31%	130
SMKA Sheikh Hj Othman Abd Wahab	123	86.01%	20	13.99%	143

Table 5:- Form Two.

Schools	The number of students under syllabus		The number of students reach syllabus		Total number of students
	Total	(%)	Total	(%)	
SMKA Kerian	18	15.13%	101	84.87%	119
SMKA Tok Bachok	88	58.67%	62	41.33%	150
SMKA Maahad Muar	65	42.21%	89	57.79%	154
SMKA Kedah	45	30.20%	104	69.80%	149
SMKA Dato' Haji Abu Hassan Haji Sail	46	37.70%	76	62.30%	122
SMKA Syekh Abdullah Fahim	105	72.41%	40	27.59%	145
SMKA Arau	48	50%	48	50%	96
SMKA Kuala Lumpur	91	68.42%	42	31.58%	133
SMKA Putrajaya	40	33.61%	79	66.39%	119
SMKA Kota Kinabalu	44	41.51%	62	58.49%	106
SMKA Sheikh Hj Othman Abd Wahab	116	84.06%	22	15.94%	138

Table 6:- Form Three.

Schools	The number of students under syllabus		The number of students reach syllabus		Total number of students
	Total	(%)	Total	(%)	
SMKA Kerian	19	12.84%	129	87.16%	148
SMKA Tok Bachok	68	47.89%	74	52.11%	142
SMKA Maahad Muar	60	38.96%	94	61.04%	154
SMKA Kedah	41	28.87%	101	71.13%	142
SMKA Dato' Haji Abu Hassan Haji Sail	46	38.02%	75	61.98%	121
SMKA Syekh Abdullah Fahim	101	72.66%	38	27.34%	139
SMKA Arau	67	63.21%	39	36.79%	106
SMKA Kuala Lumpur	121	77.56%	35	22.44%	156
SMKA Putrajaya	28	23.93%	89	76.07%	117
SMKA Kota Kinabalu	124	84.93%	22	15.07%	146
SMKA Sheikh Hj Othman Abd Wahab	137	92.57%	11	7.43%	148

Table 7:- Form Four.

Schools	The number of students under syllabus		The number of students reach syllabus		Total number of students
	Total	(%)	Total	(%)	
SMKA Kerian	15	10.14%	133	89.86%	148
SMKA Tok Bachok	36	29.27%	87	70.73%	123
SMKA Maahad Muar	30	20.41%	117	79.59%	147
SMKA Kedah	33	25.58%	96	74.42%	129
SMKA Dato' Haji Abu Hassan Haji Sail	29	25.44%	85	74.56%	114

SMKA Syeikh Abdullah Fahim	45	43.69%	58	56.31%	103
SMKA Arau	26	32.10%	55	67.90%	81
SMKA Kuala Lumpur	30	24.19%	94	75.81%	124
SMKA Putrajaya	19	16.52%	96	83.48%	115
SMKA Kota Kinabalu	34	36.96%	58	63.04%	92
SMKA Sheikh Hj Othman Abd Wahab	92	76.03%	29	23.97%	121

Table 8:- Form Five.

Schools	The number of students under syllabus		The number of students reach syllabus		Total number of students
	Total	(%)	Total	(%)	
SMKA Kerian	11	8.21%	123	91.79%	134
SMKA Tok Bachok	25	18.25%	112	81.75%	137
SMKA Maahad Muar	4	2.63%	148	97.37%	152
SMKA Kedah	19	13.77%	119	86.23%	138
SMKA Dato' Haji Abu Hassan Haji Sail	13	9.56%	123	90.44%	136
SMKA Syeikh Abdullah Fahim	30	20.83%	114	79.17%	144
SMKA Arau	12	15.79%	64	84.21%	76
SMKA Kuala Lumpur	16	12.60%	111	87.40%	127
SMKA Putrajaya	8	6.90%	108	93.10%	116
SMKA Kota Kinabalu	48	55.81%	38	44.19%	86
SMKA Sheikh Hj Othman Abd Wahab	85	68%	40	32%	125

Table 4 shows that the number of Form one students in the category of reach syllabus shows that the percentage from all schools are not more than 50% except from SMKA Putrajaya (72.65%) and the lowest are from SMKA Kuala Lumpur (8.97%). This situation is getting better when looking at the result of Form two students which indicate that most of the schools able to reach more than 50% the number of students that able to reach the syllabus. There are only four schools below 50% of students who did not succeed in achieving the prescribed syllabus which are SMKA Tok Bachok (41.33%), SMKA Syeikh Abdullah Fahim (27.59%), SMKA Kuala Lumpur (31.58%) and SMKA Sheikh Hj Othman Abd Wahab (15.94%). The result is similar when five schools among Form three students are not able to reach 50% the number of students who are able to reach the prescribed syllabus. The five schools included are SMKA Syeikh Abdullah Fahim (27.34%), SMKA Arau (36.79%), SMKA Kuala Lumpur (22.44%), SMKA Kota Kinabalu (15.07%) and SMKA Sheikh Hj Othman Abd Wahab (7.43%).

Next, the achievement level of Al-Qur'an memorization among Form four and Form five students from all SMKA schools is satisfactory when almost all schools are able to reach more than 50% the number of students reach the prescribed syllabus. Form four students from SMKA Kerian shows the highest percentage (89.86%) while the highest percentage of Form five students are from SMKA Maahad Muar (97.37%). However, SMKA Sheikh Hj Othman Abd Wahab shows that the students from both Form four and Form five are not able to reach 50% of students who are able to reach the prescribed syllabus. This is quite a concern because in the category of reach syllabus, SMKA Sheikh Hj Othman Abd Wahab shows that students from all grades are below 50% which indicate, Form one (13.99%), Form two (15.94%), Form three (7.43%), Form four (23.97%) and Form five (32%). Thus, the table below shows the overall achievement of students according to school.

Table 9:- The Achievement of SMKA Students in *Hifz Al-Qur'an* (March-August 2023).

Schools	The number of students under syllabus		The number of students reach syllabus		Total number of students
	Total	(%)	Total	(%)	
SMKA Kerian	131	19.64%	536	80.36%	667
SMKA Tok Bachok	338	48.63%	357	51.37%	695
SMKA Maahad Muar	287	37.08%	487	62.92%	774
SMKA Kedah	218	30.97%	486	69.03%	704

SMKA Dato' Haji Abu Hassan Haji Sail	236	38.25%	381	61.75%	617
SMKA Syekh Abdullah Fahim	421	61.46%	264	38.54%	685
SMKA Arau	231	50.66%	225	49.34%	456
SMKA Kuala Lumpur	390	56.93%	295	43.07%	685
SMKA Putrajaya	127	21.75%	457	78.25%	584
SMKA Kota Kinabalu	338	60.36%	222	39.64%	560
SMKA Sheikh Hj Othman Abd Wahab	553	81.93%	122	18.07%	675

Table 9 shows the overall achievement of SMKA students In *Hifz Al-Qur'an* within the period of March until August 2023. From the total of 11 schools, six schools are able to reach more than 50% the number of students in the category of reach syllabus, while the other five schools are below 50%. The schools that have reach more than 50% includes SMKA Kerian (80.36%), SMKA Tok Bachok (51.37%), SMKA Maahad Muar (62.92%), SMKA Kedah (69.03%), SMKA Dato' Haji Abu Hassan Haji Sail (61.75%) and SMKA Putrajaya (78.25%). The achievement of reach syllabus below 50% involved students from SMKA Syekh Abdullah Fahim (38.54%), SMKA Arau (49.34%), SMKA Kuala Lumpur (43.07%), SMKA Kota Kinabalu (39.64%) and the lowest are SMKA Sheikh Hj Othman Abd Wahab (18.07%).

The findings of the study show that SMKA students who were able to complete the Al-Qur'an memorization target within the set time is not yet satisfactory. Even the number of SMKA schools that able to achieve more than 50% of students who were able to reach the Al-Qur'an memorization target are more, yet the number of students who did not succeed is still high. Besides, focus should be given to the students of SMKA Sheikh Hj Othman Abd Wahab. The students' achievement shows that only 122 students (18.07%) are able to reach the syllabus from the total of 675 students. Thus, the researcher hopes for future studies to identify factors that lead to students' failure in completing the *Hifz Al-Qur'an* syllabus as prescribed among SMKA students, especially from SMKA Sheikh Hj Othman Abd Wahab. The findings show that the number of SMKA schools that able to achieve more than 50% of students who were able to reach the Al-Qur'an memorization target are more, yet the number of students who did not succeed is still high.

Conclusion:-

The implementation of *Hifz Al-Qur'an* subject is the responsibility of the students to complete their 30 *juzuk* of Al-Qur'an memorization. Thus, the level of Al-Qur'an memorization achievement among students varies according to the abilities and capabilities of the students themselves. Students who are relatively slow in memorizing Al-Qur'an need to work harder to complete the syllabus that has been set, besides help from the *tahfiz* teachers is needed. According to Siti Nurjanah Mastor Mustafa et.al (2020), there are three factors that lead to students' failure in completing the *Hifz Al-Qur'an* syllabus as prescribed, which include the challenges in system implementation, teacher's capability and student's ability.

Thus, *tahfiz* teachers need to identify the ability of each student to determine the techniques and strategies in monitoring students' memorization level in achieving the target syllabus, while system implementation needs to look further on how to overcome the situation in a better way. Therefore, the improvement process needs to be implemented by all parties involved to ensure that the TMUA program can be implemented well and succeed in achieving the goals and objectives that have been outlined which is to produce a generation of professionals, technocrats, and *hafiz* entrepreneurs.

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