

**ISLAMICHERITAGE**  
LEADS THE TRANSFORMATION OF THE UMMAH

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*Editors*

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## *Prakata*

Sejarah warisan Islam telah memberikan impak yang cukup besar kepada perkembangan dunia hari ini. Ia bukan sahaja memberi sumbangan kepada aspek kerohanian malah turut menyumbang kepada aspek ekonomi, politik, pendidikan, sosial, kesenian, kebudayaan, sains dan teknologi. Perkembangan ini memperlihatkan bahawa pentingnya ketamadunan ilmu kepada ketamadunan dunia. Perkara ini selaras dengan tuntutan al-Quran yang menyatakan dengan jelas bahawa Allah SWT memuji sesiapa yang berusaha menuntut ilmu dan juga bertaqwa kepadaNya. Namun sejak akhir-akhir ini, sumbangan hasil pensejarahan Islam sering dipandang sepi oleh generasi muda. Sejarah warisan Islam tidak lagi dijadikan panduan dan iktibar dalam melebarkan ketamadunan ilmu Islam. Mereka lebih tertumpu kepada ketamadunan Barat yang dikatakan ‘kaya’ dengan khazanah ilmu. Sedangkan kemajuan hari ini seharusnya berlandaskan kepada ketamadunan Islam.

Penelitian atau pengkajian mengenai warisan Islam perlu direncanakan sebagai ketamadunan dunia. Idea-idea baru mengenai sejarah warisan Islam perlu diketengahkan, Oleh yang demikian, menerusi *1<sup>st</sup> International Islamic Heritage Conference (IsHeC 2015)* dilihat akan dapat membantu kepada perkembangan produksi seterusnya menjana idea-idea baru khususnya untuk memperkayakan kajian dalam bidang sejarah warisan Islam kepada masyarakat. Dengan penganjuran seminar ini secara tidak langsung membantu untuk menjalinkan hubungan antara para sarjana dalam bidang sejarah warisan Islam. Ini adalah satu cabaran dan membuka peluang baru untuk membina satu perpaduan intelektual merentas sempadan dunia.

Buku ini merupakan kompilasi diskusi ilmu antara para ilmuwan yang terlibat secara langsung dalam pembentangan kertas kerja mereka dalam *1<sup>st</sup> International Islamic Heritage Conference (IsHeC 2015)* daripada pelbagai platform ilmu Islam antaranya Kesenian, Ketamadunan, Komunikasi, Pendidikan, Kewangan, Sains dan Teknologi dan lain-lain lagi. Semoga curahan ilmu melalui penulisan ini mampu memberi sumbangan dalam menambah khazanah ilmu Islam kepada masyarakat.

Editor,

*1<sup>st</sup> International Islamic Heritage Conference (IsHeC 2015)*,

Akademi Pengajian Islam Kontemporari,

UiTM Melaka.

## *Kata Aluan Rektor UiTM Melaka*

Dengan Nama Allah Yang Maha Pemurah Lagi Maha Pengasih  
Assalamu'alaikum warahmatullahi wabarakatuh

Segala puji bagi Allah, Tuhan seru sekalian alam, dengan limpah kurniaNya serta keizinanNya, kejayaan penganjuran *1st International Islamic Heritage Conference 2015* yang berlangsung di Hotel Mahkota Melaka pada 11-12 November 2015, telah menghasilkan banyak kertas kerja yang amat bermutu. Justeru, buku ini mengumpulkan puluhan penulisan para ilmuan dan cendekiawan dari dalam dan luar negara untuk bacaan semua.

Pelbagai isu telah dikupas termasuklah perihal seni Islam, budaya, politik, gendar, pendidikan, sejarah, kemasyarakatan, sains dan teknologi, ekonomi, kewangan, falsafah, bahasa dan komunikasi, kedermawanan dan pengurusan. Pembaca juga akan mendapati buku ini memuatkan kajian-kajian yang komited melaksanakan usaha mengintegrasikan antara ilmu duniawi dan ukhrawi. Ini membuktikan kesegaran keilmuan tamadun Islam itu sendiri.

Semoga perkongsian ilmu ini dapat meningkatkan komitmen umat dalam memartabatkan perintah Ilahi dalam kehidupan duniawi sebagai jambatan ukhrawi. Sekaligus ia bakal memberi manfaat pada alam sejagat.

Pihak UiTM Melaka merakamkan setinggi-tinggi tahniah dan ucapan terima kasih atas segala sokongan dalam bentuk material, tenaga dan sebagainya dalam merialisasikan seminar ini. Buat semua penaja yang telah memberikan sumbangan kepada wacana ini, sekalung penghargaan diucapkan. Semoga seminar dwi tahunan ini akan terus diperkasakan demi mengangkat martabat umat melalui kecemerlangan tamadun Islam yang diakui telah terbukti diseluruh jagat.

Sekian, terima kasih. Wassalam

**PROF. MADYA DR MOHD ADNAN BIN HASHIM**

Rektor ,  
UiTM Melaka.

## A STUDY OF THE ATTRACTIVENESS ON ISLAMIC PAWNBROKING AT AR- RAHNU MAIDAM KUALA TERENGGANU

Najdah bt Abd Aziz<sup>1</sup>  
Syahrul Hezrin bin Mahmud<sup>1</sup>  
Nurul Syazwani binti Ahmad<sup>2</sup>  
Adida binti Muhammad<sup>3</sup>  
Asmawati@Fatin Najihah bt. Alias<sup>3</sup>  
Rubiah Abu Bakar<sup>4</sup>

### ABSTRACT

*Islamic pawnbroking or ar-Rahnu is based on shariah compliant, combined of four basic concepts, i.e. al-qardhul hassan (loan without interest), al-wadiah yad dhamanah (keeping valuable goods by guarantee), al-ujrah (storage fees) and ar-rahnu (collateral) to make it as different with the conventional. From the Islamic perspective, the pawning contract is a voluntary charitable contract (tabarru') whereby the pawned object is given without any financial compensation. In Malaysia, people more prefer Islamic pawnbroking rather than conventional one. Pawnbroking is very famous among the low income group and who need money urgently with condition that they need to pledge their valuable item in order to get the loan. The aim of this study is to identify the most influential factor that attract customers to pawn at Ar-Rahnu Maidam. There are some of identifiable variable from previous study which concerning convenient, quick cash, syariah compliant and staff attitude in measuring the attractiveness of Islamic pawnbroking at Ar-Rahnu MAIDAM, Terengganu, Malaysia. In conducting this study, 291 sets of questionnaire were distributed to the customers but only 205 sets of questionnaire were returned to the researcher. The result from the study showed all the variable give strong and significantly correlated with the attractiveness of Islamic pawnbroking.*

*Keywords : Islamic Pawnbroking, convenient, quick cash, syariah compliant, staff attitude*

### INTRODUCTION

Islamic pawnbroking or ar-Rahnu is based on shariah compliant, combined of four basic concepts to make it as different with the conventional. Appannan, S., & Doris, G., (2011) mentioned that the contract (*aqad*) in the Islamic pawnshop is different from the conventional pawnshop where it based on four concepts, i.e. *al-qardhul hassan* (loan without interest), *al-wadiah yad dhamanah* (keeping valuable goods by guarantee), *al-ujrah* (storage fees) and *ar-rahnu* (collateral). Hisham, S. et al, (2013) stated the pawning contract is a voluntary charitable contract (tabarru') whereby the pawned object is given without any financial compensation. In Malaysia, people more prefer on Islamic pawnbroking rather than conventional but the operation is quite similar. Malaysian Government establish the Islamic pawnbroking is to prevent the Muslims from being involved in illegal loan sharks and to keep them away from any element of riba. Bhatt, P., & Sinnakkannu, J. (2008) identified that pawnbroking is a contract of pledging a security that becomes binding when possession of the pledge has taken place.

This study is focusing on the attractiveness of Islamic Pawnbroking At Ar- Rahnu Maidam Kuala Terengganu. Ar-rahnu Maidam was known as Muassasah Gadaian Islam Terengganu (MGIT) which had established in 1992. It is the first Islamic pawnshop that was established by the Terengganu State Government. A scheme of Ar-Rahnu involved collaboration of three institutions namely Bank Negara Malaysia (supply the expertise in financing field), Islamic Economic Development Foundation Malaysia or YPEIM as the funder, and Bank Kerjasama Rakyat Malaysia Berhad which supply the infrastructures and managing the transaction (Appannan, S., & Doris, G. 2011). The role is to give speedy loan to

those who pledge their security and they will only paid for the loan plus storage charge. The storage charge will be calculated based on the actual value of the item pledged. Ar-Rahnu Maidam will only accept any type of gold which is any gold that contains 58.5% gold to 99.9% gold. Other gold that not achieve the standards will not be accepted.

### PROBLEM STATEMENT

The rising prices of goods and due to the current economic downturn, those who have the financial crisis will find many ways to earn money with a quick and easy way. According to Selamah (2008), the low-skilled workers are affected by low and irregularly paid salaries, as well as sudden ‘solidarity cuts’ due to economic recession and retrenchment. Because of that, the first thing that will come up in their mind is to borrow with the loan sharks. Apart of that, they also can go to the conventional pawnshop in order to pawn their valuables like jeweleries, diamond and so on but the rate offer is too high. Besides, the authorities have introduced Islamic pawnbroking in order to facilitate Muslims to pawn their vauables into pawnshops that have Islamic approach. Hpwever, Muslim people have lack of exposure about the existing of this agency thus it lack of response among them towards Ar-Rahnu.

### RESEARCH QUESTION

1. What is the most influential factor that attract the customer to pawn in Ar-Rahnu Maidam?
2. Do the convenience, quick cash, syariah compliant and staff attitude affect the Attraction of customers towards Ar-Rahnu Maidam?
3. Is there any relationship between staff attitude and the attractiveness of Islamic pawnbroking at Ar-Rahnu Maidam?

### RESEARCH OBJECTIVE

1. To identify the relationship between convenience, quick cash, syariah compliant and staff attitude with attraction of customers towards Ar-rahnu Maidam.
2. To investigate the relationship between staff attitude with the attractiveness of Islamic pawnbroking at Ar-Rahnu Maidam.
3. To identify the most influential factor that attract people to pawn at Ar-Rahnu Maidam.

### DEFINITION OF TERMS

#### *Ar-Rahnu*

Ar-Rahnu in Islam refers to a valuable item used as collateral tied to the secured debt that can be paid to it if the debt cannot be settled in the given period. In Malaysia, Ar-Rahnu only accept gold as collateral for the loan provided.

#### *Al-Qardhul Hassan*

Refers to an interest-free loan which required the borrowers to pay only the principal amount borrowed, but they may pay an additional amount of his absolute discretion as a token of appreciation.

#### *Al-Wadiah Yad Dhamanah*

It means savings with guarantee which refers to goods or deposits, which have been deposited with another person who is not the owner for safekeeping. Depositors give their consent to the bank to deal with the whole or any part of their money in the manner that the bank deems fit, as long as it is not against *shariah*. The bank will guarantee repayment of the whole sum or any outstanding part in the depositor account when demanded. The bank may provide a return to depositors as a token of appreciation for keeping their money with the bank.

***Al-Ujrah***

Refers to the safekeeping fees of the item pledged, the borrower should pay fee to the pledgee.

***Ar-Rahn***

Refer to the mechanism whereby a valuable asset is placed as collateral as a security of loan. The debt may be extracted from the pledge property if the borrower fails to pay back the debt within the given period.

**LITERATURE REVIEW****Attractiveness of islamic Pawnbroking**

Attractiveness or attraction refers to a quality that causes interest or desire in something or someone. Rahn-based Islamic microcredit facility is currently popular among Islamic financial institutions in Malaysia, essentially because of its commercial features, which make it attractive and competitive with conventional pawnbroking (Dr. Mohamed, F. A. K., Mohd, B. B., & Lokmanulhakim, H., 2012). Unlike banking institutions, these Islamic pawnshops are more convenient for consumers since they have poor credit and would be denied loans from the banking institutions ( Hanudin, A. & Rosita, C., 2011). Most people come and pawn at Islamic pawnshops is because it constitute alternative providers of financing which also reduces the debt burden of society ( Selamah, M., 2008). Attractiveness to make pawn at Islamic pawnshop is depends on the pawners themselves, it is either to choose Islamic based or conventional. But most of people choose Islamic pawnshop because it does not involve *riba* in the transaction.

**Convenient**

From the context of convenient, this variable is focus more on the location of the pawnshops itself where it may influence the attractiveness of the customers to come to the Ar-Rahnu Maidam. According to Mc Daniel et. al. (2011) as cited in Norudin, Bashir and Nurul (2012), the choice of location will affect the growth and sustainability of a given business. A strategic location may give more benefits to the owner of the business, for example the business is located in the middle of town which can attract more people to come and easy to find. However, Mohammed, Daud and Sanusi (2005) as cited in Appannan and Doris (2011), argued that location is the significant factor for the pawnshops development. Mohd, Ghazali and Mohamed (2012) stated that strategic location refers to easy access location including car park facility, easily spotted location besides close to target market and also refers to internal environment as well as convenience waiting area and in proper order transaction counter. Though the nature of services like Islamic pawnshop may not involved intense competition but still it need to be carefully located by considering traffic flows, land costs, zoning regulations, parking availability, and also the public transportation (Norudin, Bashir and Nurul, 2012).

**Quick Cash**

Pawnshops are informal financial institutions which are found all over the world and provide quick and easy access to money for their customers who are short of cash (Azila, A. R., 2011). Lao (2005) as cited in Appannan & Doris (2011), suggested that Islamic pawnbroking should offer a quick and convenient way to borrow money. The purpose of Ar-rahnu is to help the lower income groups to obtain quick and easy access to cash, by taking valuable asset as collateral (Hisham, S. et al, 2013). A part of that, the establishment of Ar-Rahnu is aimed at providing financing service to those who want quick money with little fees using gold or other valuables (Mohd, Ghazali and Mohamed, 2012). The existence of the conventional and Islamic pawnbroking services has given clients the choice to choose the best service provider

in order to get fast and easy access to cash compared to getting loans from commercial banks or finance companies (Bhatt, P., & Sinnakkannu, J., 2008). The pawnbroking business has served people in need of small instant cash since the 19th century in various forms (Azila, A. R., 2011). This facility will provide an immediate loan facility for lower income groups to overcome cash-flow needs (Dr. Mohamed, F. A. K., Mohd, B. B., & Lokmanulhakim, H., 2012).

### **Syariah Compliant**

Ar-Rahnu basically introduced because the existing conventional pawnbroking's practices are inconsistent with the shariah principles and guidelines. According to Norudin, Bashir And Nurul (2012), the institution like MAIDAM offers a much convenience Islamic micro credit financing that provides service that is governed by Syariah rules which prohibit the charging of the interest. As such, now it can be said that Muslim customers have an alternative form of financing from the conventional pawnbroking towards Islamic pawnbroking (Ar-Rahnu) (Imani, M., & Shah, R. Z., 2013). The procedures related to services must be based on Islamic principles where cheating, breach of trust, oppression, interest amongst others must be avoided. When all these misdeeds are taken care of, customers will have peace of mind and confident enough that what provider does complying with the syariah (Mohd, R. Y., Ghazali, A., Mohamed, D. I., 2012).

The current rahn-based Islamic microcredit facility provided by Islamic pawnbroking and Islamic financial institutions is structured based on a combination of various shariah contract, namely wadiah yad dhamanah (savings with a protection guarantee), ujah (fee), qard (loan) and rahn (pledge) (Dr. Mohamed, F. A. K., Mohd, B. B., & Lokmanulhakim, H., 2012). Most of Muslims may not use the conventional pawnbroking service because of it is forbidden of interest or riba element in conventional pledging for mobilize and disburse funds.

### **Staff Attitude**

Staff attitude is focus more on the staffs at Ar-Rahnu Maidam which the transaction made between the customers and the staffs. Eagly and Chaiken (1993, p.1) as cited in Curran, Meuter and Surprenant (2003) stated that an attitude is defined as "a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor". When staff are given appropriate training on how to provide customers with the service they require, their level of service orientation increases. Staff may display weak commitment to service behavior if they do not have the skills to deliver high quality services (Beatson, A., Lings, I., & Gudergan, S. P., 2008). The Islamic-based pawnshop must maintain the record of customers, keep the record confidentially and treat the customers fairly regardless of their race or religion. The Islamic-based pawnshop must stress the important of customer service in order to strengthen the customer base, in addition to shariah view concern (Hanudin, A. et al, 2007). Attitude and subjective norm shape a person's intention to perform a behavior ( Hanudin, A., Rosita, C., 2011). Gopi and Ramayah (2007) as cited in Hanudin and Rosita (2011) found that attitude had direct positive impact on intention to use an online trading system and similarly in this study it is expected that the intention to use Islamic pawnshop is particularly influenced by one's attitude. The Islamic-based pawnshop must stress the important of customer service in order to strengthen the customer base, in addition to "Syariah" view concern ( Norudin, Bashir and Nurul, 2012).

## **METHODOLOGY**

### **Population and Sampling Technique**

Targeted population for the study was the average of customers who come to Ar-rahnu Maidam Kuala Terengganu within three months and the sample size is 291. This research use

Convenience Sampling whose are conveniently available at that time to complete the questionnaire.

### Data Collection Method

The questionnaire was organized in few parts and distribute to the respondent at Ar-rahnu Maidam Kuala Terengganu. From 291 distributions, only 205 samples were returned.

### Procedure for Data Processing

The data were analyzed using SPSS version 17.0

### Research Framework

The theoretical framework as shown below:

#### INDEPENDENT VARIABLES (IV)

#### DEPENDENT VARIABLE (DV)

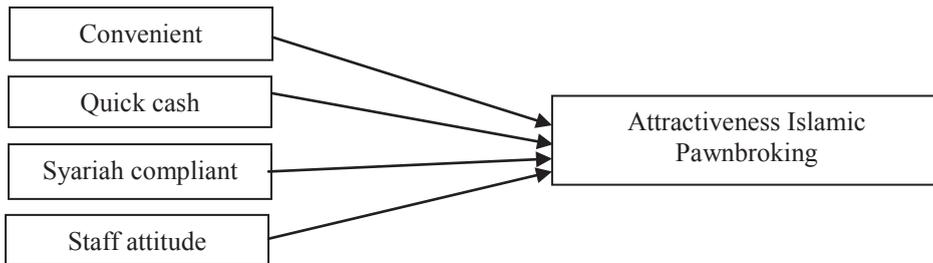


Figure 1.0 The relationship between independent variables and dependent variable.

### Hypothesis Testing

H<sub>1</sub> : There is a positive relationship between the convenience at Ar-Rahnu Maidam with the attractiveness of Islamic pawnbroking.

H<sub>2</sub> : There is a positive relationship between to get the quick cash with the attractiveness of Islamic pawnbroking.

H<sub>3</sub> : There is a positive relationship between the syariah compliant with the attractiveness of Islamic pawnbroking.

H<sub>4</sub> : Staff attitude affect the attractiveness of Islamic pawnbroking

### DATA ANALYSIS

#### Goodness of Measure : Reliability

Table 1 : Reliability result

Variables	Cronbach's Alpha	Number of items
Attractiveness Islamic Pawnbroking	0.820	5
Convenient	0.678	5
Quick cash	0.832	4
Syariah compliant	0.925	5
Staff attitude	0.936	5

Table 1 shows the cronbach's alpha for all variables are 0.678-0.936. These results indicate the questions developed by the researcher was succesfully measured the intended variables but the researcher need to delete one of the item from variable convenient.

**Descriptive Analysis****Respondent profile**

Table 2 : Respondent profile

		Frequency	Percentage (%)
Gender	Male	85	41.5
	Female	120	58.5
Age	Below 25 years old	40	19.5
	26-35 years old	56	27.3
	36-45 years old	60	29.3
	46-55 years old	34	16.6
	56 years old and above	15	7.3
Marital status	Single	38	18.5
	Married	167	81.5
Occupation	Student	28	13.7
	Government	53	25.9
	Private	34	16.6
	Self employed	90	43.9
Monthly income	Less than RM1000	76	37.1
	RM1001-RM2000	58	28.3
	RM2001-RM3000	24	11.7
	RM3001-RM4000	31	15.1
	RM4001 and above	16	7.8
First time make a pawn	Yes	59	28.8
	No	146	71.2
Purpose of pawnbroking	Personal	107	52.2
	Emergency	42	20.5
	Business	38	18.5
	Education	18	8.8

Table 2 shows that most of respondents that came to the pawnshop were female which is 58.5% and another 41.5% were male. Most of the respondents that came are between 36 to 45 years old with 29.3% followed by age group of 26 to 35 years old with 27.3%, then follow by below 25 years old with 19.5%, 46 to 55 years old with 16.6% and the last group is 56 years old and above with 7.3%. More than half respondents that came to make a pawn were married with 81.5% and another 18.5% was single. Majority of respondents that came were self employed with 43.9% followed by the respondent from government sector with 25.9%, then from private sector with 16.6%, and last with 13.7% were student. Most of the respondents have monthly income less than RM1000 which is 37.1% and the least group is RM4001 and above with 7.8%. Another one, 28.8% of the respondents were first timer in making a pawn and the other 71.2% had experiencing before this. Analysis shows that most of respondent use the loan for personal purpose which is 52.2%, followed by emergency purpose with 20.5%, then for business purpose with 18.5% and the least for education purpose with 8.8%.

### Attractiveness Islamic Pawnbroking

Table 3 : Frequency table of Attractiveness Islamic Pawnbroking

	N	Minimum	Maximum	Mean	Std. Deviation
AIP: very low safekeeping charges	205	3	5	4.15	.746
AIP: conventional pawnbroking had charged high interest rates on the loans given	205	1	5	4.16	.717
AIP: service charge lower than other pawnbroking institution	205	2	5	4.15	.701
AIP: secured safekeeping with insurance coverage for the pawned items	205	2	5	4.27	.667
AIP: duration of pawnbroking is much longer than other pawnbroking system	205	1	5	3.96	.760
Valid N (listwise)	205			20.69	3.591

Table 3 shows that five items were developed in assessing the attractiveness Islamic pawnbroking at Ar-Rahnu Maidam. The mean value for these items ranging from 3.96-4.27 which the total mean is 20.69 and the total standard deviation of 3.591. These indicate that averagely the respondents are agreed that they they are attract with the Islamic pawnbroking at Ar-Rahnu Maidam. However, since 1 and 2 are the minimum answer given by some of the respondents, it shows that some seemed to totally disagree with the items but it is still acceptable.

### Convenient

Table 4 : Frequency table of Convenient

	N	Minimum	Maximum	Mean	Std. Deviation
C: near to public transportation centre	205	1	5	4.12	.738
C: near to shopping mall and business centre	205	1	5	4.00	.714
C: near to workplace	205	1	5	3.74	.798
C: available parking space nearby	205	1	5	3.54	.751
Valid N (listwise)	205			15.4	3.001

Table 4 indicate that only four items were developed in term of convenient. The mean value ranging from 3.54-4.12 (total mean 15.4) with standard deviation 3.001. If 10 can be taken as the cut point which is 50% of possible score 20, then the mean value can be considered as above par. This mean although the minimum score is 1, most of the respondents agree that the location of the pawnshop is important and some of the respondents do not agree with parking space provided.

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**Quick Cash**

Table 5 : Frequency table of Quick Cash

	N	Minimum	Maximum	Mean	Std. Deviation
QC: chances of gaining financing facility through ar-Rahnu scheme are better compared to other financial institution	205	3	5	4.33	.607
QC: ar-Rahnu scheme set a fair price for the low income owners	205	3	5	4.29	.666
QC: approval process in ar-Rahnu scheme is ease compared to conventional pawn scheme	205	3	5	4.24	.663
QC: easy to acquire cash during emergency	205	3	5	4.29	.612
Valid N (listwise)	205			17.15	2.548

Table 5 showed that in term of quick cash, majority from all the question was answer positively that is agree. The mean value for this variable is ranging from 4.24-4.33 (total mean 17.15) which the standard deviation is 2.548. The respondents answered from moderate to strongly agree, that is showed the respondents agree with all of the items.

**Syariah Compliant**

Table 6 : Frequency table of Syariah Compliant

	N	Minimum	Maximum	Mean	Std. Deviation
SC: ar-Rahnu scheme operates according to Islamic law and principles	205	3	5	4.69	.532
SC: ar-Rahnu scheme is based on the Quran and Sunnah as the source of its business	205	3	5	4.64	.591
SC: ar-Rahnu scheme is interest free	205	3	5	4.63	.567
SC: transactions made are free from any uncertainties (gharar) or doubtful transactions	205	3	5	4.60	.549
SC: choosing Islamic pawnbroking is more beneficial	205	3	5	4.73	.496
Valid N (listwise)	205			23.29	2.735

Table 6 shows that the respondents agree with the syariah compliant, which they know that Ar-Rahnu Maidam is one of the pawnshop that followed the Islamic rules in pawnbroking. Mean value for these items ranging from 4.60-4.73 (total mean 23.29) and the total standard deviation is 2.735. The mean value can be considered as above par because the total mean is more than half of the possible score which is 25.

**Staff Attitude**

Table 7 : Frequency table of Staff Attitude

	N	Minimum	Maximum	Mean	Std. Deviation
SA: staffs of pawnbroking give clear explanations about the process of pawnbroking	205	3	5	3.88	.804

SA: staffs of pawnbroking give full commitment	205	3	5	3.82	.803
SA: fast and efficient counter services	205	1	5	3.57	.811
SA: completion of customer services in a short time	205	2	5	3.58	.805
SA: satisfied with the services provided by staff at ar-Rahnu	205	1	5	3.89	.830
Valid N (listwise)	205			18.74	4.053

Table 7 indicate that five items were developed and the mean value for these item ranging from 3.57-3.89 (total mean 18.74) with the total standard deviation of 4.053. The mean value also can be considered as above par because the total mean is above the cut point which is 12.5. Majority of the respondents answered moderately which the respondents had low satisfied with the service provided by the staff at Ar-Rahnu Maidam.

### Relationship between convenience, quick cash and syariah compliant with attractiveness of Islamic pawnbroking.

Table 8 : Correlations

		attractiveness Islamic Pawnbroking	convenient	quick cash	syariah compliant	staff attitude
attractiveness Islamic Pawnbroking	Pearson Correlation	1	.499**	.670**	.536**	.416**
	Sig. (2- tailed)		.000	.000	.000	.000
convenient	Pearson Correlation	.499**	1	.422**	.387**	.373**
	Sig. (2- tailed)	.000		.000	.000	.000
quick cash	Pearson Correlation	.670**	.422**	1	.580**	.492**
	Sig. (2- tailed)	.000	.000		.000	.000
syariah compliant	Pearson Correlation	.536**	.387**	.580**	1	.315**
	Sig. (2- tailed)	.000	.000	.000		.000
staff attitude	Pearson Correlation	.416**	.373**	.492**	.315**	1
	Sig. (2- tailed)	.000	.000	.000	.000	

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

*b. Listwise N=205*

Table 8 shows that the relationship between dependent variable (attractiveness Islamic pawnbroking) with independent variables (convenient, quick cash, syariah compliant and staff attitude). Relationship between quick cash and attractiveness of Islamic pawnbroking shows the strongest relationship ( $r=0.670$ ), where the other three variables had moderate relationship with the dependent variable which the value of  $r$  are convenient ( $r=0.499$ ), syariah compliant ( $r=0.536$ ) and staff attitude ( $r=0.416$ ). All relationships are significant with  $p$ -value of 0.000

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( $p < 0.05$ ) at 0.01 significant level. Thus, hypothesis 1,2 and 3 were supported. In addition, the results also shows that instead of the relationship between dependent and independent variables, the relationship exists among the independent variables but the r-values are not more than or equal 0.9.

### The most influential factor that attract people to pawn at Ar-Rahnu Maidam.

Table 9 : Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.726 <sup>a</sup>	.527	.518	.38057

a. Predictors: (Constant), staff attitude, syariah compliant, convenient, quick cash

Table 10 : ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.315	4	8.079	55.780	.000 <sup>b</sup>
	Residual	28.966	200	.145		
	Total	61.281	204			

a. Dependent Variable: attractiveness Islamic Pawnbroking

b. Predictors: (Constant), staff attitude, syariah compliant, convenient, quick cash

Table 9 indicates the independent variables contribute 52.7% in explaining the dependent variable. The remaining of 47.3% would be explained by an unidentified variables of the incumbent study. While, table 10 shows that the model is significant at 0.000 ( $F=55.780$ ,  $p < 0.05$ ).

Table 11 : Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.180	.284		.633	.527		
1 convenient	.222	.056	.222	3.972	.000	.758	1.319
quick cash	.471	.070	.447	6.768	.000	.542	1.846
syariah compliant	.197	.069	.172	2.836	.005	.639	1.565
staff attitude	.045	.043	.059	1.040	.300	.725	1.379

a. Dependent Variable: attractiveness Islamic Pawnbroking

Table 11 further indicates the significant level of each independent variables. Quick cash become significant contributor to attractiveness Islamic pawnbroking at p-value of 0.000 ( $\beta=0.447$ ). Thus, it is proven that quick cash is the influential factor as compared to other independent variables which answer the research question 1 and research objective 3. All tolerance values are more than 0.10, whereas the VIF values are less than 10 which mean the multicollinearity assumption is not violated.

### Staff attitude affect the attractiveness of Islamic pawnbroking

Table 12 : Correlations

		attractiveness Islamic Pawnbroking	staff attitude
attractiveness Islamic Pawnbroking	Pearson Correlation Sig. (2-tailed)	1	.416** .000
staff attitude	Pearson Correlation Sig. (2-tailed)	.416** .000	1

\*\**. Correlation is significant at the 0.01 level (2-tailed).*

*b. Listwise N=205*

Table 12 shows the relationship between independent variable (staff attitude) with dependent variable (attractiveness Islamic pawnbroking). The relationship between the two variables is moderate which  $r=0.416$ . The relationship is significant with p-value of 0.000 ( $p<0.05$ ) at 0.001 significant level. Thus, hypothesis 4 is supported.

### CONCLUSION

Based on the data and findings, the researcher had found that all the research objective had been achieved. Researcher identified the result based on several tests that had been done. Hypothesis 1,2 and 3 are supported based on Pearson correlation showed there is positive relationship between quick cash and the attractiveness of Islamic pawnbroking which produce strong relationship. The other two variables which are convenient and syariah compliant also proves that there are positive relationship with the attractiveness of Islamic pawnbroking which had moderate relationship. Hypothesis 4 also supported based on the same method, the result showed that there are positive relationship between staff attitude and attractiveness of Islamic pawnbroking with moderate relationship. Thus, staff attitude affect the attractiveness of Islamic pawnbroking.

All research question and research objective are answered through findings and the data analysis. For first research question which is what is the most influential factor that attract the customers to pawn in Ar-Rahnu Maidam, it has been answered through multiple regression, the result showed that quick cash is the most influential factor compared to other variables, this result also answered research objective 3. The second and third research question also has been answered in hypothesis.

### RECOMMENDATION

For the future research, the researchers need to focus on more variables so it can give more accurate result from the analysis. In terms of location, future study can analyze the factors of people in rural and urban area towards Islamic pawnbroking. Besides future research also may make the comparison between islamic pawnbroking and conventional pawnbroking.

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