

ISLAMIC HERITAGE

LEADS THE TRANSFORMATION OF THE UMMAH

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Editors

Hasan Bahrom
S. Salahudin Suyurno
Abdul Qayyum Abdul Razak

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Tel: +606 558 2058

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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 *1st 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 ilmuan yang terlibat secara langsung dalam pembentangan kertas kerja mereka dalam *1st 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,

1st 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.

THE MAIN FACTORS THAT INFLUENCE THE PUBLIC TO PURSUE ISLAMIC PAWN BROKING (AR-RAHNU) COMPARE TO THE CONVENTIONAL PAWN BROKING IN KUALA TERENGGANU

Rubiah Abu Bakar¹

Najdah bt Abd Aziz²

Syahrul Hezrin bin Mahmud²

Norliyana binti Zulkifli Mohd²

Adida binti Muhammad³

Asmawati@Fatin Najihah bt. Alias³

ABSTRACT

This paper aimed to identify the vital factors that have contributed as the choice to the public to prefer Ar-Rahnu which is known to be Islamic pawn broking system popularly known to be one of the dominant pawn brokers in Malaysia. Realizing the need of Muslim community towards Islamic pawn broking, efforts were taken by certain authorities in making the Islamic approach in micro credit financing more feasible. Realizing the increasing popularity, relative usefulness and contribution of Islamic pawn broking as means for financial assistance, this paper proposed a comprehensive investigation by evaluating factors which influence the public to pursue the Islamic pawn broking (Ar Rahnu) compare to conventional pawn broking. Several identifiable variables were selected concerning storage charge, type of pawn item and customer service in measuring the main factors which influence the public to pursue the Islamic pawn broking (Ar-Rahnu) compare to conventional pawn broking. Using questionnaire as research instrument, 150 sets of questionnaires had been distributed to the customer at Ar-Rahnu MAIDAM Kuala Terengganu and other area in Kuala Terengganu. The result of the investigation demonstrated that all the identifiable constructs were substantial to very strong and significantly correlated with the main factors which influence the public to pursue the Islamic pawn broking (Ar Rahnu) compare to conventional pawn broking in Kuala Terengganu. The findings are symmetrical with the hypotheses formulated based on the previous studies and useful as one of the tools to strengthen the pawn broking system.

Keywords: Islamic Pawn Broking, Conventional Pawn Broking, service Charge, Pawn Item, Customer

INTRODUCTION

The pawnshops, popularly known as 'small bank', have grown as the informal financial institutions in Malaysia. They are popular among low income earners who are not qualified to obtain loans from formal financial institutions like banking institutions. They are two types of pawn shop system in Malaysia that is Islamic and conventional pawn. The Islamic pawn emerged as an alternative for the Muslim customers. The Islamic pawn broking system operates under pawnbroker act 1972 (amended). The transaction is carried out according to Qardul Hassan and WadiahYad-Dhamammah principle that is free of interest (riba'). The customers only pay a safe keeping fee, which is much lower than interest charged by the conventional pawnbrokers. Moreover, the collaterals will not be auctioned without the permission from the owner of the pawn item. This system should be seen and considered as alternative by the customers, especially the Muslims (Zainudin, 2004).

The conventional pawn system operates under the Pawnbrokers Act 1972. Under this act, the pawnbrokers is allowed to impose a monthly interest rate up to 2%, which is very high considering the loan is secured by collaterals, which is three to four times higher. Moreover, the pawnbroker can increase the interest rate for any loan extension or the collaterals being forfeited if the pawn items is not redeemed within the stipulated time. All the conventional

pawnbrokers are considered as “blood-suckers” who are taking advantage on the poor people (Zainudin, 2004).

PROBLEM STATEMENT

The research focuses on the factors that influence public to pursue Islamic pawn (ar rahnu) in Kuala Terengganu. The purpose of this study is to find out the main factors that influence the public to pursue Islamic pawn (ar rahnu) compared to conventional pawn in Kuala Terengganu. Generally, in Malaysia the practice of ar rahnu is accepted by the society. In the place of conventional pawn broking, which also involves interest and may cause the pawner to lose his property, the system of ar rahnu is being introduced in Malaysia. The public not aware about the advantage of the Islamic pawn broking (ar rahnu) than conventional pawn broking. Furthermore, the public is more attracted to pawn their assets at conventional pawn broking because they are lack of knowledge about the Islamic pawn broking (ar rahnu).

RESEARCH OBJECTIVE

1. To compare the preference between the Islamic pawn broking (ar rahnu) and conventional pawn broking system among the public in Kuala Terengganu.
2. To determine the most influence variables towards factors that influence the public to pursue Islamic pawn broking based on service charge, pawn item and customer service.
3. To identify the relationship between independent variables (service charges, pawn items and customer service) and dependent variables of this study (factors that influence the public to pursue pawn broking).

DEFINITION OF TERMS

Islamic pawn broking

Ar-Rahnu (collateral) contract in the shariah is meant to be used as a debt security. However, in some Islamic banks it is used to generated profit there of in a transaction called Pawn broking.

Conventional pawn broking

The conventional pawn broking business is governed by the Pawnbrokers Act 1972 in Malaysia. This Act outlines all the necessary guidelines and principles that have to be adhered by both pawners and pawnbrokers.

Service charges

In Islamic pawn broking, the services charge is included the storage charge. Should the storage cost be reflective of actual storage costs incurred by the bank, it would be then determined by size, weight or some other physical dimension, instead of the amount the loan.

Pawn items

In the literal meaning,pledge asset is an asset that a borrower transfers to the possession of a lender as collectarel for a loan. The borrower maintains ownership and all associated rights of the pledged asset. When the loan is repaid, the lender transfers possession back to the borrower.

Customer service

According to Jamier L.Scott.(2002), “customer service is a series of activities designed to enhance the level of customer satisfaction-that is, the feeling that a product or service has met the customer expectation.

LITERATURE REVIEW

Factors That Influence The Public To Pursue Islamic Pawn Broking

In this context, the Islamic pawnshop (ar-rahnu scheme) is the most appropriate mechanism as it provides a financial product for the lower-income group and small businesses which usually have limited capital or have been excluded from the mainstream financial system. Prior studies have shown the importance of Islamic pawnshop to the Muslim societies. The conventional pawnshop system is more likely to put a burden on the lower-income group and this is against the Shari'ah practices (Azila Abdul Razak, 2004).

Islamic Pawn Broking

Al- Rahnu (collateral) contract in the shariah is meant to be used as a debt security. In this transaction, the Islamic bank provides its customer with so called benevolent loan on condition that the later provides rahn; e.g. valuable jewel to be kept by the bank under its custody as collateral; however, the problem arises when the Islamic bank charges this customer for the so called safe-keeping of this jewel. Ironically, the fee charged varies with the amount of the loan, and it is sometimes equivalent to the market interest rate (Abdulazeem Abozaid, 2010).

Conventional Pawn Broking

The conventional pawn broking business is governed by the Pawnbrokers Act 1972 in Malaysia. Since 1960 there has been an effort to establish interest-free credit firms for the well being of Muslim community in Malaysia as well as round the globe (Hamidullah, M.Ma'rif) (Payal Bhatt, Jothee Sinnakkannu, 2008).

Service Charges

Islamic Pawn Broking. Ar-Rahnu concept is different from the conventional pawn broking system where the latter imposes high interest rates (two percent per month or 24 percent per annum) and other unfair practices on the borrower. Ar Rahnu suits the needs of lower income group as it bears non-interest pawn broking service to obtain short-term borrowing and in case of emergency (Payal Bhatt, Jothee Sinnakkannu, 2008). Ar Rahnu also doesn't charge interest in their transactions (Azizah Othman, et. Al, 2012).

Conventional Pawn Broking. Compared to the conventional pawn broking institution, storage charge imposed by the Islamic pawn broking is by far very low. Conventional pawnshops offer high service charges and there are also a number of conventional pawn shop one who receives or asks for money upfront from the chargor even act prohibits such activities (Syukor Hashim, 2010).

Pawn Items

Islamic Pawn Broking. Pawnshops routinely accept merchandise that valuable such as gold and jewelry. The previous studies have documented the study on the pawned items that must be valuable (Sanusi and Johari, 2006; Mohamed et. Al, 2005 and Ismail and Ahmad, 1997). Mohammed et. Al (2005) mentioned the pawned items including gold and platinum. Ismail and Ahmad (1997) argued that the normal pawned items include jewelry and electronic assets.

Conventional Pawn Broking. Comparatively the conventional pawnshops accept items beyond the gold jewelry that includes Rolex watches, diamond and other valuable electronic items (Payal Bhatt, Jothee Sinnakkannu, 2008).

Customer Service

Islamic Pawn Broking. Another advantage is that Ar-Rahnu conducts their business in a transparent, friendly manner with their customers. Every step taken in the acceptance process for items tendered, the valuation and personal records of the customers are done in front of the customer. This ensures that the customer is satisfied; in fact, every transaction is written down clearly, and all the staff speaks clearly so the customer understands them (Azizah Othman, et.al, 2012).

Conventional Pawn Broking. The important of service in the conventional-based pawnshop has been in details explained by Lao(2005). He suggested that pawnshops should offer a quick and conventional way to borrow money. Unlike banking institutions, pawnshops are more convenience for consumers. Most consumers use pawnshops primarily because they poor credit and would be denied loans from traditional institutions. The borrowed money is exchanged with pledged assets-to secure the loan itself.

METHODOLOGY

Population and Sampling Technique

The population size consists of public that involve in pawn broking in Kuala Terengganu. In this study, the total population of public that involve in pawn broking in Kuala Terengganu and we takes about 150 as the reasonable sample size.

Data Collection Method

Questionnaire. The questionnaire is one of the methods used in collecting data.

Interview. The interview was done to the staff of the company of Ar-Rahnu MAIDAM Kuala Terengganu. This is to find on the number of customer that had already used this service.

Procedure for Data Processing

The data were analyzed using SPSS version 17.0

Research Framework

The theoretical framework as shown below:

INDEPENDENT VARIABLES (IV)

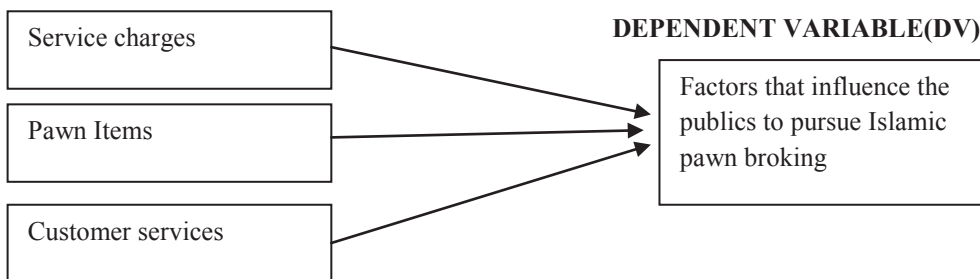


Figure 1.0 The relationship between independent variables and dependent variable.

Hypothesis Testing

H_0 : There is no relationship between service charges and factors that influence the public to pursue Islamic pawn broking.

H_1 : There is relationship between service charges and factors that influence the public to pursue Islamic pawn broking.

H_0 : There is no relationship between pawn items and factor that influence the public to pursue Islamic pawn broking.

H_2 : There is relationship between pawn items and factor that influence the public to pursue Islamic pawn broking.

H_0 : There is no relationship between customer services and factor that influence the public to pursue Islamic pawn broking.

H_3 : There is relationship between customer services and factor that influence the public to pursue Islamic pawn broking.

DATA ANALYSIS

Goodness of Measure : Reliability

Table 1 : Reliability result

Variables	Cronbach's Alpha	Number of items
Service charge	0.763	6
Pawn item	0.805	6
Customer service	0.771	7
Factors pursue Islamic pawn broking	0.804	6

Table 1 indicates that Cronbach's Alpha for each variable between 0.763 until 0.805. The service charge and factors pursue Islamic pawn broking shows the significant result compare to pawn item and customer service which indicate 0.763 and 0.804 respectively.

Descriptive Analysis

Respondent profile

Table 2 : Respondent profile

Profile	Descriptions	Frequencies	Percentage (%)
Gender	Male	48	32.0
	Female	102	68.0
Marital status	Single	23	15.3
	Married	119	79.3
Employment Sector	Self Employed	65	43.3
	Government	48	32.0
	Private	13	8.7
	Others	24	16.0
Purpose making pawn broking	Emergency	41	27.3
	Education	9	6.0
	Personal	58	38.7
	Business	37	24.7
	Others	5	3.3
Age (years)	18-25	24	16.0
	26-33	35	23.3
	34-41	40	26.7
	42 and above	51	34.0

Education	Secondary school	59	39.3
	STPM/Diploma	50	33.3
	Graduate	25	16.7
	Postgraduate and above	7	4.7
	Others	9	6.0
Monthly income	Below RM1,000	56	37.3
	RM1,000-RM2,000	49	32.7
	RM 2,001-RM3,000	16	10.7
	RM3,001-RM4,000	18	12.0
	RM4,001 & above	11	7.3
Scheme of pawn broking chosen	Islamic pawn broking (Ar Rahnū)	119	79.3
	Conventional pawn broking	31	20.7

Table 2 shows that most of respondents that involve in pawn broking were female which is 68.0% and another 32.0% were male. Most of the respondents between 42 and above is the highest group which contributed 34.0% and the lowest is come from the age group of 18 to 25 years old with 16.0%. Majority of the respondent that came to pawn broking were married with 79.3%. In term of the monthly income, respondents with below RM1,000 incomes per month were largest group, which constitutes 37.3% of the sample. Moreover, in terms of the education level, 59 respondents were in the first category that is secondary school; this constitutes 39.3% of the sample. Frequency distribution of respondents showed that 58 of respondents use the pawn broking for the personal purpose that constitutes 38.7% of the sample. This is the largest group of the purpose making pawn broking. The results showed that most of the respondents were more prefer the Islamic pawn broking (Ar rahnū) scheme compared to the conventional pawn broking. Out of 150 respondents in this study, 119 are using the Islamic pawn broking and 31 uses the conventional pawn broking. Their percentages were 79.3% and 20.7% respectively.

Correlation Coefficient

Table 3 : Correlation

		Mean FACTORS	Mean SERVICE	Mean PAWN	Mean CUSTOMER
Mean FACTORS	Pearson Correlation	1	.548**	.659**	.616**
	Sig. (2-tailed)		.000	.000	.000

Table 3 shows that there were significant relationships between all identifiable independent variables with the main variable of the study. All the three independent variables were significant at 0.001 significant level ($p > 0.01$) based on two-tailed test. All three independent variables (service charge, pawn item, customer service) shows the positive relationships between the dependent variable (factors pursue Islamic pawn broking) but has different strength of correlation. The relationships between service charge and factors pursue Islamic pawn broking shows the moderate strength of correlation ($r = 0.548$), whereas pawn item and customer service are strong strength of correlation which is 0.659 ($r = 0.659$) and 0.616 ($r = 0.616$) respectively. As the conclusion, all the hypothesis for this study were supported.

Multiple Regression Analysis

Table 4 : Coefficients^a

Model	Unstandardized Coefficients	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
						Tolerance	VIF
	B	Std. Error	Beta				
(Constant)	-.322	.339		-.950	.344		
SERVICE	.145	.070	.153	2.089	.038	.582	1.718
PAWN	.442	.090	.379	4.907	.000	.522	1.915
CUSTOMER	.465	.091	.344	5.123	.000	.692	1.445

Table 4 shows that the combination between the factor of the service charge, pawn item and customer service as input for coefficient regression. Pawn item has a higher beta value of 0.379 which indicate that for each percentage rise in pawn item, the factor pursue Islamic pawn broking will increase 37.9%. Then, followed by customer service at 0.344 means each percentage rise in customer service will contribute 34.4% of the factor pursue Islamic pawn broking. Lastly, the lowest was at 0.153 that is service charge and each percentage in service charge will increase the factor pursue Islamic pawn broking.

Model Summary^b

Table 5 : Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error Of the Estimate	Change Statistics				
					R Square Change	F Change	Df1	Df2	Sig.F Change
1.	.738 ^a	.545	.536	.399	.545	58.358	3	146	.000

a.Predictors: (Constant), CUSTOMER, SERVICE, PAWN

b.Dependent Variable : FACTOR

Table 6 : ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.813	3	9.271	58.358	.000 ^a
	Residual	23.194	146	.159		
	Total	51.008	149			

a.Predictors: (Constant), CUSTOMER, SERVICE, PAWN

b.Dependent Variable : FACTOR

A summary of Multiple Regression for all independent variable (service charge, pawn item and customer service) towards dependent variable (factor pursue Islamic pawn broking) is displayed in table 5. The multiple correlation coefficient (R), using all the predictors simultaneously is .74 and adjust R-Square is 54.5, meaning that 54.5 percent of the variance in the factor pursue Islamic pawn broking can be predicted from the service charge, pawn item and customer service. Note that the adjusted R^2 is lower than R-square (54.5%). This is

related with the number of variable in this research. Furthermore, F shows 58.358 and statistically significant (Sig.V=.000)

CONCLUSION

Based on the data and findings, the result is most of the respondent was more prefer the Islamic pawn broking (Ar rahnu) compare to conventional pawn broking. From the result, there were 119 respondents choose Islamic pawn broking (Ar rahnu) and others 31 respondents choose the conventional pawn broking.

The second research objective, from the table of standardized coefficients in multiple regression, the researcher can point out the most significant factor and the less significant factor that influences the factors pursue Islamic pawn broking is pawn item with value 0.379 while the less significant factor is service charge with value 0.153. So, the results from Multiple Regression achieve the second research objective.

The third research objective is determined using the Cronbach's Alpha. Cronbach's Alpha is using to identify the strength of the independent variable and dependent variables that the researcher has identify. Based on the result, it can state the service charge, pawn item and customer service influence the factors pursue Islamic pawn broking among the public. All of this is showed in the table 5 Pearson Correlation of Coefficient between service charges, pawn items and customer service with factors that influence the public to pursue Islamic pawn broking. All three independent variables (service charge, pawn item, customer service) indicating the positive relationships between the dependent variable (factors pursue Islamic pawn broking) but has different strength of correlation. The relationship between service charge and factors pursue Islamic pawn broking shows the moderate strength of correlation ($r=0.548$), whereas pawn item and customer service are strong strength of correlation which is 0.659 ($r=0.659$) and 0.616 ($r=0.616$) respectively. Thus is demonstrated that three of the factors were having a significant relationship towards factors pursue Islamic pawn broking based on the significant value as be showed in the table 5.

RECOMMENDATION

The researcher only focused on three factors that would influence the public to pursue Islamic pawn broking based on service charge, pawn item and customer service. The researcher recommended that future research studied the relationship between factors that would influence the public to pursue Islamic pawn broking and other factors not noted here. Moreover, it would hoped that future research could look at many other Ar-rahnu shops run by various other co-operatives, banking institutions and others pawn broking institutions so that assumptions and generalizations can have a much wider scope and be more accurate and complete findings.

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