

WHAT MAKES A CUSTOMER WANT TO USE THE ISLAMIC PAWN BROKING (AR-RAHNU) SCHEME? A CASE STUDY OF LOW-INCOME CIVIL SERVANTS IN WISMA PERSEKUTUAN KOTA BHARU, KELANTAN

Ayu Kamareenna Abdullah Thani¹
Nurhidayah Rosely²
Atiela Amran³
Nik Mohd Faris Nik Min⁴
Nurul Nadhira Amalin Azhari⁵

¹ Universiti Teknologi Mara Cawangan Kelantan, Machang, Malaysia (E-mail: ayukamareenna@uitm.edu.my)

² Universiti Teknologi Mara Cawangan Kelantan, Machang, Malaysia, (E-mail: nurhidayahrosely@uitm.edu.my)

³ Universiti Teknologi Mara Cawangan Kelantan, Machang, Malaysia, (E-mail: atiela@uitm.edu.my)

⁴ Universiti Teknologi Mara Cawangan Kelantan, Machang, Malaysia, (E-mail: nikfaris@uitm.edu.my)

⁵ Universiti Teknologi Mara Cawangan Kelantan, Machang, Malaysia, (E-mail: nurulnadhira@uitm.edu.my)

Article history

Received date : 29-7-2024

Revised date : 30-7-2024

Accepted date : 30-8-2024

Published date : 30-9-2024

To cite this document:

Abdullah Thani, A. K., Rosely, N., Amaran, A., Nik Min, N. M. F., & Azhari, N. N. A. (2024). What makes a customer want to use the islamic pawn broking (Ar-Rahnu) scheme? A case study of low-income civil servants in Wisma Persekutuan Kota Bharu, Kelantan. *Journal of Islamic, Social, Economics and Development (JISED)*, 9 (66), 328 – 337.

Abstract: *Islamic pawn broking, also known as ArRahnu, is regarded as a rapid and efficient financial business. In Islam, the contract is considered a philanthropic and voluntary agreement (tabarru"). From an Islamic standpoint, conventional pawnbroking functions in a manner that is contrary to the following perspective. It offers financial services by accepting a customer's assets as collateral and charging interest on the money lent. In contrast, ArRahnu service is founded on three principles: Qardhul Hassan, Wadiah, and Ujrah. The Wadiah concept is classified into two types: Yad Amanah and YadDhamanah. This paper aims to ascertain the customer's intention to use the ArRahnu service by examining five dimensions: attitude, social impact, religious obligation, pricing structure, and intention to use. The objective of this paper is to analyze the variations in the intention to use Islamic pawnbroking (ArRahnu) based on demographic factors such as gender, age, educational level, and monthly income level. Additionally, it aims to establish the correlation between attitude, social influence, religious obligation, and pricing system with the intention to use Islamic pawn broking (ArRahnu). Lastly, it seeks to investigate the primary factors that predominantly influence the intention to use Islamic pawn broking (ArRahnu). The study has been focused on a particular group of individuals, namely low- income government employees residing in Wisma Persekutuan, Kota Bharu, Kelantan. The study utilized a quantitative research methodology, employing a questionnaire as the data collection instrument. The sample size consisted of 242 respondents. The data resulted in a response rate of approximately 85 percent. The findings of this study indicate that customers mostly utilize the ArRahnu service due to two main factors: social influence and religious obligation. Consequently, this study has made significant contributions and recommendations to both the government and financial organizations about the enhancement of Ar-Rahnu utilization.*

Keywords: *social influence, religious obligation, pricing system, intention to use*

Introduction

Islamic pawn broking, also known as ArRahnu, is a financial service that allows customers to quickly meet their immediate financial needs by pledging their personal belongings. According to Islamic beliefs, the pawn contract is regarded as a voluntary and philanthropic agreement (tabarru') that is based on goodwill. This is due to the fact that the pawned object is provided without any monetary recompense (Amin & Hassan, 2022). The pawn broking contract is referred to as "ArRahnu" in Arabic, which etymologically signifies the act of detaining or pledging something. In the context of Sharia (Islamic law), academics have described it as the act of pledging a valuable item as collateral to secure a loan. In the event of a payment default, the object will be sold to enforce the creditor's entitlement. The Islamic scholars have affirmed that according to Sharia (Islamic law), it is banned to pledge an item that is prohibited from being sold. Consequently, any commodity that is prohibited from being sold is likewise prohibited from being mortgaged.

The primary aim of Islamic pawn broking, known as ArRahnu, is to assist individuals experiencing financial hardships by providing them with an alternative to interest-based loans, which are forbidden in Islam (Aziz et al., 2023). Islamic pawn broking is essentially a contractual agreement where an item is pledged as collateral, and the agreement becomes legally binding after custody of the pledged item is transferred (Zainol et al., 2022). The establishment of the first Islamic pawn shop in Malaysia took place in 1992, initiated by the state of Terengganu. The business, known as Muassasah Gadaian Islam Terengganu (MGIT), was launched during this time (Aziz et al., 2023). This development has functioned as an alternative to traditional pawnbroking, giving individuals the ability to decide which method to utilize when in need of fast cash financing (Yahya & Wahab, 2020). This construction was imperative given the majority of the inhabitants in the East Coast states of Malaysia adhere to the Islamic faith.

Yahya and Wahab (2020) reported that the majority (95%) of the population residing in the eastern coastal regions of the Malaysian states belong to the Malay ethnic group, leading to nearly all (almost 100%) of the inhabitants identifying as Muslims. Furthermore, the implementation of Islamic legislation, which prohibits interest-based pawnshops, has greatly influenced the growth of Islamic pawn broking in various states of Malaysia (Yahya, 2021). Several qualitative studies conducted by scholars have examined the Islamic pawnshop have gained recognition in this field (Thaker et al., 2020). However, Razak and Rasuty (2022) have also stated that there is a scarcity of quantitative studies on the subject of Islamic pawnshops. Thus, this study seeks to address this deficiency by utilizing a quantitative approach to analyze the role of attitude, social influence, religious obligation, and pricing system on customers' intention to utilize Islamic-based pawn broking.

Literature Review

Over the past twenty years, the establishment of Islamic pawn broking (Ar-Rahnu) has effectively reduced the influence of traditional pawn broking, which is predominantly owned by Chinese individuals (Hilaludin et al., 2021). Azman et al. (2020) asserted that customers are more intention to use the Islamic pawn broking system due to its comparatively lower service charges in comparison to conventional pawnshops. Studies on Ar-Rahnu have been undertaken in Malaysia. Muhammad et al. (2019) conducted a study in the state of Kelantan,

where they surveyed 267 participants. The purpose of the study was to compare the demographic and lifestyle characteristics of small pawn shops that follow Islamic principles with larger institutions such as PKB and Bank Rakyat. In addition, Zain et al. (2022) conducted a study that investigated client approval of Ar-Rahnu in Sungai Petani, Kedah. The variables utilized were storage charge, service quality, proximity, and management. The study involved surveying 330 respondents, and the findings indicated that all the variables were strongly significant and linked with customer acceptability of the Ar-Rahnu system. The aforementioned research and their findings focused on consumer happiness, acceptance levels, awareness of the Ar-Rahnu scheme, and the significance of implementing such a system in the market. These studies have examined multiple variables to achieve their study objectives. However, previous research have not examined the factors that drive customers' intention to choose the Islamic pawn broking system. Therefore, the objective of this study is to ascertain the customers' intention to use Islamic-based pawn broking by examining the aspects that impact their intention, including attitude, social influence, religious obligation, and pricing system.

Intention to Use

Intention refers to the likelihood that an individual will or will not engage in a specific behavior (Ajzen & Fishbein, 1980). The theory of reasoned action, proposed by Ajzen and Fishbein in 1980, posits that an individual's intention to engage in a specific behavior is indicative of their likelihood to actually undertake that conduct. Thus, according to the TRA model, intentions are regarded as the "immediate determinants" of behaviors. According to the idea, it is essential to examine the factors that influence an individual's intentions in order to gain a deeper understanding of their conduct. The (TRA) model identifies attitudes and subjective norms as the two crucial factors influencing intentions. Attitude is defined as whether the performance of a given behavior or activity is perceived as being good or negative by a person (Ajzen & Fishbein, 1980).

Theory of Reasoned Action

The theory of reasoned action, as proposed by Fishbein in 1975, seeks to predict human behaviors that are subject to voluntary control. This theory aims to establish and elucidate the connection between attitudes, beliefs, intentions, and actions (Mohd Thas Thaker et al., 2021). The model being discussed is widely examined in the field of social psychology due to its focus on the factors that influence intentionally planned actions (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980).

As per the notion, behavioral intention is the decisive factor in determining behavior. The behavioral intentions of an individual are influenced by their attitude towards executing a specific action, as well as the subjective norms associated with that activity (Thaker, 2020). An individual's attitude is determined by their views regarding the outcomes or qualities associated with engaging in a specific behavior, referred to as "behavioral beliefs." These beliefs are evaluated based on the perceived consequences of the behavior (Zain et al., 2022). Thus, in this study, the researcher employs a hypothesis that incorporates additional variables to ascertain the desire to utilize the Islamic pawn broking (Ar-Rahnu) scheme. The determinants include mindset, societal influence, religious obligation, pricing structure, and intention to use the Islamic pawn broking (Ar-Rahnu) system.

Factors Influencing the Intention to Use Ar-Rahnu

In a study conducted by Zain et al. (2022), the researchers examined the correlation between five factors: Sharia view, pricing system, pledge asset, customer service, and locality of Islamic

pawn broking, with the dependent variable being the acceptability of Islamic pawn broking. The poll included 384 participants in their study. Their findings indicated that just three out of the five parameters, namely Sharia view, pledge asset, and customer service, exhibited a significant correlation with the adoption of Islamic pawn broking.

Attitude

Attitude is a variable that was presented by Fishbein and Ajzen in their 1975 theory of reasoned action (TRA). Belief, attitude, intention, and behavior. Attitude, as defined by Fishbein and Ajzen (1975), refers to an individual's assessment of their positive or negative intention when engaging in specific actions or behaviors. Azman et al. (2022) stated that attitude is the primary determinant of intention. Attitude is shaped by assessing an individual's beliefs regarding the outcomes that arise from engaging in a specific behavior, as well as evaluating the importance of these outcomes.

Social Influence

Social influence refers to the alteration of an individual's thoughts, emotions, beliefs, or actions that occurs as a consequence of engaging with another individual or a group (Rashotte, 2007). Alternatively, Aziz et al. (2023) defined social influence as the alteration of an individual's beliefs, attitudes, or behavior due to external forces, whether real or perceived. Social influence is distinct from conformity, power, and authority. Conformity, often referred to as obedience or subordination, occurs when an individual behaves in line with a specific viewpoint in order to adapt to a given situation or fulfill the expectations of others, even if they do not personally hold that viewpoint or consider the conduct to be suitable (Zainol et al., 2022). Compliance refers to the act of adhering to specific norms, rules, or laws.

Religious Obligation

Religious obligation refers to the effect of religion on an individual's choices and actions (Amin & Hassan, 2022). The Muslim society is shaped by Islamic perspectives rooted on Sharia law (Noor & Aswari, 2021). Sharia is an Arabic term that directly translates to "the path" or "the way" and refers to the straight path that should be followed. Technically, it refers to the full set of Islamic teachings and systems that were revealed to Prophet Mohammad (p.b.u.h), documented in the Holy Qur'an, and encompass the Prophet's Sayings and lifestyle, known as Sunnah. The amalgamation of the two is subsequently referred to as "Islamic law" or Sharia. Based on the aforementioned scripture, which instructs Muslims to adhere to the prescribed path in religious affairs, this study utilized religious obligation as a determinant of customers' intention to use the Ar-Rahnu plan.

Pricing System

Pricing refers to the expenditure of both time and money required to execute a financial transaction (Rahima et al., 2021). Economic organization refers to the process of arranging and coordinating economic operations. Pricing is a crucial factor in the Ar-Rahnu plan, as it is designed to be a Sharia-compliant alternative to conventional pawnbroking. The importance of price in pawnshop transactions has been examined by Thaker et al. (2020) and Azman et al. (2022). In a study conducted by Zain et al. (2022), they investigated the level of awareness of Islamic pawn broking and the factors that drove the system in Sungai Petani Kedah. Their findings revealed that the low cost of loans was the most influential element that motivated the public to engage in the Ar-Rahnu system. Therefore, this study anticipates that the intention to use Ar-Rahnu will be impacted by its transactional expenses.

Hypotheses Development

Below are hypotheses for this study:

- H1:** There are significant differences between the intention to use Islamic pawn broking (*Ar-Rahnu*) and the demographic factors
- H2:** There is significant relationship between the intention to use Islamic pawn broking (*Ar-Rahnu*) and attitude, social influence, religious obligation, and pricing system.
- H3:** There is significant relationship between the intention to use Islamic pawn broking (*Ar-Rahnu*) and attitude, social influence, religious obligation, and pricing system.

Methodology

The study employed a quantitative approach to examine the elements that impact customers' intention to use the *Ar-Rahnu* (Islamic pawn broking) system. The study was intended as a descriptive investigation, employing a survey method with the use of questionnaires. The study's dependent variable is the intention to use, whereas the independent variables include attitude, social influence, religious obligation, and pricing system. The study focuses on low-income civil servants in Wisma Persekutuan Kota Bharu, Kelantan as the unit of analysis. The target population for this study includes all low-income civil servants working in Wisma Persekutuan Kota Bharu, Kelantan. Pawnshop services are frequently utilized by customers with low incomes, as financial institutions typically provide financing options exclusively to the most creditworthy consumers, who are typically from middle and high income groups (Razak & Assuty, 2022). The majority of pawnbroking customers were typically individuals who did not have access to a formal financial system, as the financial system typically allocates credit to the most creditworthy borrowers. The total number of workers, which is 650, was obtained from the administration office. The study used the Statistical Package for Social Science (SPSS) version 28.0 to analyze the gathered data.

Sampling Size

The sample size refers to the quantity of items selected for inclusion in the study. Bougie and Sekaran (2019) stated that sample sizes ranging from over 30 to under 500 are appropriate for the majority of investigations. Based on the table developed by Krejcie and Morgan (1970) for determining sample size in relation to population size, if the total population is 650, the recommended sample size is 242. Thus, the researcher manually distributed 242 sets of questionnaires to the corresponding respondents based on the population size in this study.

Sampling Technique

The sampling technique used in this study is probability sampling technique. Probability sampling is defined by Bougie and Sekaran (2019) as the technique whereby the elements in the population have a known chance of being chosen as a subject in the sample. This probability sampling can either be unrestricted also known as (simple random sampling) or restricted (complex probability sampling) (Bougie & Sekaran, 2019). This study uses unconstrained basic random sampling. This is due to the entirety of the element. The study volunteers are recruited from the population with equal probability.

Findings

Table 1: Demographic Characteristics Table

Demographic	Frequency (n)	Percentage (%)
Gender		
Female	123	60%
Male	82	40%
Age group		
29 and below	41	20%
30-39	78	38%
40-49	45	22%
50 and above	41	20%
Marital status		
Single	35	17%
Married	170	83%
Race		
Malay	189	92.1%
Non-Malay	16	7.9%
Education level		
Secondary school	165	80.5%
Diploma	31	15.1%
Others	9	4.4%
Engagement with Pawn Broking Services		
To adress unforeseen issues	109	53.1%
To uilize for daily expenses	35	17%
To start a business	30	14.6%
To finance business cycle	22	10.7%
Others	9	4.3%
User of Ar-Rahnu System		
Non-user	103	50.2%
User	102	49.8%

Out of the total 242 respondents, 205 returned the questionnaires directly to the researcher, which are available for additional analysis. The data produced a response rate of approximately 85 percent. The findings indicate that out of the total number of respondents, 123 were female, accounting for 60 % of the sample. The remaining 82 respondents were male, representing 40% of the sample. The descriptive analysis conducted by the researcher reveals that the majority of respondents fell within the age range of 30-39 years old, accounting for 38% of the sample. The next largest age category was 40-49 years old, comprising 22% of the respondents. The remaining two categories, "29 and below" and "50 and above," both had an equal percentage of 20%. Based on the respondents' marital status, the biggest number of individuals, 170 respondents, were married, accounting for 83% of the total. Additionally, 35 respondents were single, representing 17%. The race analysis revealed that the Malay respondents were the majority, with 189 individuals (92.1%), while the non-Malay respondents accounted for only 16 individuals (7.9%). In terms of the education level of the respondents, the majority of them, specifically 165 respondents (80.5%), have completed secondary school. Additionally, 31 respondents (15.1%) possess a diploma, while only 9 respondents (4.4%) do not fall into either of the aforementioned education categories. Among the 205 respondents, 109 (53.1%) are

motivated to use pawn broking services to address unforeseen issues. Additionally, 35 (17%) utilize pawn broking services for their daily expenses. Meanwhile, 30 (14.6%) of the respondents are primarily driven to obtain pawn broking services in order to start a business. Furthermore, 22 (10.7%) respondents use pawn broking services to finance their business cycles, and only 9 (4.3%) respondents are motivated by factors other than those mentioned. The final element in the demographic profile factors is a query that determines if the participants are consumers of the Ar-Rahnu system or not. Based on the study conducted, it was found that the majority of respondents (50.2%) were not Ar-Rahnu users, while just 102 (49.8%) were Ar-Rahnu users who responded to the question "Are you an Ar-Rahnu user?"

Table 2: Correlation Between the Intention to Use Ar-Rahnu and Attitude, Social Influence, Religious Obligation, And Pricing System

Variables	DV	IV1	IV2	IV3	IV4
DV; intention to use Ar-Rahnu	1				
IV1; Attitude	.361**	1			
IV2; Social influence	.569**	.391**	1		
IV3; Religious obligation	.625**	.389**	.668**	1	
IV4; Pricing system	.359**	.121*	.371**	.218**	1

** . Correlation is significant at the 0.01 level (1-tailed).

* . Correlation is significant at the 0.05 level (1-tailed).

The table above displays the findings of the Pearson's correlation analysis conducted on the independent variables of the study, namely attitude, social influence, religious obligation, pricing system, and the dependent variable, desire to utilize the Ar-Rahnu system. The outcome suggests that there is a positive correlation between all the independent variables and the intention to adopt the Ar-Rahnu system. Based on the provided table, it is evident that social influence and religious obligation have the most significant correlation with the desire to use the Ar-Rahnu system. On the other hand, the price system and attitude exhibit a minor correlation with the intention to use Ar-Rahnu.

This can be seen as a logical outcome, as the Muslim community is supposed to adopt an interest-free system while engaging in business transactions or seeking loans, in order to adhere to the principles of their religion. In the realm of social influence, individuals are anticipated to be impacted by their significant others when engaging in social settings. The second hypothesis being examined posits that there is no significant correlation between the intention to utilize Islamic pawn broking (Ar-rahnu) and factors such as attitude, social influence, religious obligation, and pricing system.

All of the independent variables exhibit statistical significance at both the 99% and 95% confidence levels, with a resulting p-value of (.000). All the independent variables have P-values that are below the significance limits of both 0.01 and 0.05. Thus, the null hypothesis is refuted, and the alternative hypothesis is embraced. It is determined that there is a notable

correlation between the intention to use the Ar-Rahnu system and attitude, social influence, religious obligation, and price system.

Table 3: Result of Multiple Regression Analysis

Variables	B	Std. error	Beta	t	Sig.
(Constant)	-.285	.399		-.778	.448
Attitude	.285	.092	.108	2.072	.040
Social influence	.388	.059	.369	5.658	.000
Religious obligation	.334	.079	.288	4.388	.000
Pricing system	.236	.052	.200	4.189	.000

R²= 0.587

F value = 62.706

Significant = 0.000

The table above displays the outcome derived from the multiple regression analysis. The R square is 58.7%. Hence, all the independent variables, namely attitude, social influence, religious obligation, and pricing system, account for 58.7% of the variance in customers' desire to use the Ar-Rahnu system. In addition, the B coefficient with the greatest value is social influence at .388, followed by religious obligation at .334. The attitude and pricing system have values of .285 and .236 respectively. The primary elements that predominantly influence the intention to use the Ar-Rahnu system are social influence and religious obligation, whereas attitude and pricing system have a moderate impact on the desire to use the Ar-Rahnu system.

Implication of the Study

The objective of this study was to get insights into the determinants that influence the intention to utilize Ar-Rahnu. This study significantly enhances the field of Islamic-based pawn broking by presenting a framework that facilitates understanding of the elements influencing the intention to utilize Islamic-based pawn broking as opposed to conventional methods. This work is a notable contribution that addresses the existing gap in the literature on Islamic pawn broking, specifically in terms of its quantitative methodology. The research strategy employed in this study utilizes four characteristics to assess its impact on the intention to utilize Ar-Rahnu.

To identify the variables influencing the customer's intention to use the system, the Theory of Reasoned Action (TRA) was utilized. The findings indicate that social influence and religious obligation are the primary drivers that incentivize customers to utilize the system. Therefore, the findings of this study indicate that Islamic financial institutions, especially Islamic pawn shops, should prioritize the religious components.

Future Research

In terms of future research, this study specifically targets a particular group, which is somewhat restricted in order to make a broad conclusion on the complete hypothesis concerning customers' intention to use the Ar-Rahnu system. Additionally, the five dimensions included in this study are pricing, intention to use, social influence, attitude, and religious obligation.

Future research could explore people's awareness and preferences towards the Ar-Rahnu system by considering additional variables such as social demographics, product knowledge, service quality, promotion, security, and secrecy. In future studies, it is possible to expand the sample size and incorporate alternative data collection methods, such as conducting personal interviews, which were not utilized in this particular study.

Conclusion

This study aimed to uncover the characteristics that influence customers' intention to use the Ar-Rahnu system. Three research objectives were formulated for the aim of this study. Therefore, all the goals of this study were accomplished successfully. The findings of this study suggest that social influence and religious accountability are the primary factors influencing customers to utilize the Ar-Rahnu system.

References

- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice Hall.
- Amin, H., & Hassan, M. K. (2022). Millennials' acceptability of tawarruq-based ar-rahnu in Malaysia. *International Journal of Ethics and Systems*, 38(3), 510-529.
- Aziz, M. R. A., Saad, A., Tamrin, S. I., Ramli, S., & Muhamad Nor, N. S. N. (2023). A Systematic Literature Review on Ar-Rahnu. *International Journal of Accounting, Finance and Business (IJAFB)*, 8(47), 259-267.
- Azman, N. H. N., Abd Rashid, M. R., Faizal, A., Shaarani, A., Safian, J. S., & Asha'ari Arshad, N. A. I. (2022). In Search of Technology Interruption on the Acceptance and Financial Performance of Ar-rahnu Cooperative in Malaysia.
- Azman, N. H. N., Zabri, M. Z. M., Kassim, S., & Malim, N. A. K. (2020). Unleashing the Ar-Rahnu as a Micro-Financing Instrument for Micro Entrepreneurs in Malaysia. *International Journal of Academic Research in Business & Social Sciences*, 10(6), 183-196.
- Bougie, R., & Sekaran, U. (2019). *Research methods for business: A skill building approach*. John Wiley & Sons.
- Fishbein, M. and Ajzen, I. (1975). *"Belief, Attitude, Intention, and Behavior: An Introduction to Theory and Research"*, Addison-Wesley, Reading, MA.
- Hilaluddin, N., Abdullah, A., & Osman, A. A. (2021). The Role of Ar-Rahnu as an Alternative in Reviving Micro-Enterprises Through Pandemic Crisis. In *International Conference on Business and Technology* (pp. 413-426). Cham: Springer International Publishing.
- Hussin, M. Y. M., Sulaiman, N. S. M., Razak, A. A., Muhammad, F., & Shaarani, A. Z. M. (2022). Customers' Satisfaction Level of the Ar-Rahnu YaPEIM Service Quality in the Muallim District, Perak.
- Mohd Thas Thaker, H., Khaliq, A., Mohd Thas Thaker, M. A. B., Allah Pitchay, A. B., & Sakaran, K. C. (2021). Drivers of Ar-Rahnu (pawn) acceptance: Malaysian evidence. *Journal of Islamic Marketing*, 12(7), 1241-1259.
- Muhamad, H., San, O. T., Katan, M., & Ni, S. W. (2019). Factors That Influence the Customers Perception towards Ar-Rahnu (Islamic Pawn Broking Product) in Selangor, Malaysia. *International Journal of Academic Research in Accounting and Management Sciences*, 9(2), 126-137.
- Noor, N. A. M., & Binti Aswari, N. A. A. (2021). Perception Of Ar-Rahn Scheme In Ensuring The Safety Of Pawned Goods Among Kuala Muda Society. *ABOUT I-MAC* (2021), 230.
- Othman, A., & Abdullah, A. (2019). Al-rahnu development in Malaysia: A case of al-rahnu institution under the Terengganu Islamic Religious and Malay Customs Council.

- International Journal of Islamic Business, 4(1), 54-64.
- Rahima, R. T. A., Noorb, N. S. M., Hassanc, M. H., & Safieed, R. A. (2021). Ways Or Waste: Implementation Of Ar-Rahnu Shop Acceptance Model (Arsam) In Determining the Factors of Islamic Pawn. *About i-KEIZAC*, 292.
- Razak, A. A., & Asutay, M. (2022). Financial inclusion and economic well-being: Evidence from Islamic Pawnbroking (Ar-Rahn) in Malaysia. *Research in International Business and Finance*, 59, 101557.
- Thaker, M. T., Ahmad, K., Anwar, A. P., & Chandra Sakaran, K. (2020). Drivers of Ar-Rahnu (pawn) acceptance: Malaysian evidence. *Journal of Islamic Marketing*.
- Yahaya, S. (2021). Manfaat Ar-Rahnu kepada Pembangunan Usahawan Kecil [The Benefits of Ar-Rahnu to The Development of Small Entrepreneurship]. *International Journal of Contemporary Education, Religious Studies and Humanities*, 1(1), 1-11.
- Yahaya, S., & Wahab, N. N. A. (2020). Effect of religious obedience factor towards acceptance level of Ar-Rahnu by muslim small entrepreneurs in Kelantan, Malaysia. *Journal of Education and Social Sciences*, 15(1), 22-29.
- Zainol, N. A., Abd Rahman, I., & Aziz, A. (2022). [Factors Affecting the Acceptance of ar-Rahnu Scheme (Islamic Mortgage Scheme)] Faktor yang Mempengaruhi Penerimaan Skim ar-Rahnu (Skim Pajak Gadai Islam). *Jurnal Islam dan Masyarakat Kontemporari*, 23(1), 257-272.
- Zain, N. S. M., Bakar, R. A., Hamid, C. K., Muhammad, H., & Ismail, C. Z. (2022). Factors That Influence the Selection of Ar Rahnu Among Muslim Consumers At Sungai Petani, Kedah. *Journal of Islamic*, 7(47), 501-512.