

Nur Nafhatun Md Shariff ·  
Mohd Asmadi Yakob · Zety Sharizat Hamidi ·  
Zeiad Amjad Abdulrazzak Aghwan ·  
Najahudin Lateh *Editors*

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# Selected Proceedings from the 1st International Conference on Contemporary Islamic Studies (ICIS 2021)

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# Preface

The emergence of Industry Revolution 4.0 (IR 4.0) offers a range of opportunities, including increased productivity, reduced waste, and the promotion of circular economies and more sustainable patterns of production and consumption and eventually will change how we live, work, and communicate. One thing we cannot overlook is that our values and how we value them may change in the future. To make sure we remain successful in this world and hereafter, we must keep our values alive by strengthening Islamic studies, despite the strong current of IR 4.0.

Due to COVID-19 pandemic, for the first time, Academy of Contemporary Islamic Studies (ACIS) has organized a virtual conference with the theme “Empowering Contemporary Islamic Studies Pioneering in IR 4.0”. This conference was officiated by The Most Honorable Prime Minister of Malaysia Tan Sri Dato’ Haji Muhyiddin Bin Haji Mohd Yassin. The conference’s objective is to identify and gather information about the contemporary issues facing Muslims both at home and internationally and to promote the sharing of research findings; therefore, more thought-provoking ideas can be offered toward strengthening this field. This book meant as a compendium of selected papers with related themes in contemporary Islamic studies.

In conclusion, we would like to thank and express my appreciation to the Academy of Contemporary Islamic Studies (ACIS) Universiti Teknologi MARA Malaysia and our 14 strategic partners—PNB, Bank Rakyat, MAIWP, Bank Islam, Maybank Islamic, UKM, KUIS, IAIS Malaysia, MDPI, ITBM, JAWHAR, BAZNAS, and Maqasid Institute Malaysia. I would like to personally thank the editors, authors, and reviewers for their contributions to this book. Furthermore, the team at Springer deserves my appreciation for publishing this book patiently.

We hope those involved in this field will greatly benefit from this book.

Shah Alam, Selangor, Malaysia

Nur Nafhatun Md Shariff

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**Halal**

# A Study on Halal Certification Procedure: Progressive Transition Towards Halal Pharmaceutical Products in Malaysia and Indonesia



Johari Ab Latiff, Syahrizal Abbas, and Muhammad Siddiq Armia

**Abstract** Halal is not only focused on food products or consumer goods, but also includes pharmaceutical and medicinal products. Since majority of the population in Malaysia and Indonesia are Muslims, the regulations, standards and guidelines in the context of halal pharmaceuticals have been developed by the halal-competent authorities of both countries to ensure that the pharmaceutical industry adheres to the national and global halal requirements and standards. However, the implementation of regulations, standards and guidelines, which have been developed by various agencies, may differ and resulted to various efficacies and ultimately requires a clear understanding. This paper examines the halal requirements that have been set by the governments of the two countries. The results of the study demonstrate that halal-certified pharmaceutical products are highly regulated and must be proven for their halalness, safety, quality, and effectiveness based on laws in Malaysia and Indonesia. At the same time, these regulations, standards, and guidelines, which have been developed towards the enforcement and enhancement of halal pharmaceuticals in Malaysia and Indonesia, are highly beneficial to Muslim consumers for both nations.

**Keywords** Halal · Halal pharmaceuticals · Pharmaceutical · Halal certification · Halal-competent

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## 1 Introduction

The pharmaceutical sector in Malaysia and Indonesia is well regulated with the application of special regulations by the government to protect the welfare of the general public. A strong regulatory structure is needed to ensure community health and well-being. The pharmaceutical sector has experienced great challenges in compliance with the requirements of Halal laws and regulations. In principle, the pharmaceutical and medical sectors apply science and technology in treating diseases through the use of various methods such as drugs or pharmaceuticals, surgery, radiation and physiotherapy [1].

At the initial stage of the Halal pharmaceuticals' journey in Malaysia, Malaysia has introduced the halal food standard *Malaysia Standard MS 1500: Halal Food* in the implementation of halal food certification, which also includes medicinal products such as traditional medicines and health supplements, but it is not comprehensive and does not include all types of pharmaceutical products. Corresponding to some literatures, it is alleged that the standard is not comprehensive to adequately regulate pharmaceutical products [2]. Pharmaceutical products are related to different ingredient components and the whole process is more complex than food [2]. In response to this, the Malaysia Standard MS 2424:2012 Halal Pharmaceuticals-General Guidelines was introduced in 2012, with the first revision in 2019. Meanwhile, in Indonesia, the competent authorities regulate the certification of halal products for Food, Drugs and Cosmetics based on the Indonesian Halal Guidelines. This guideline is made based on a *fatwa* (Syariah Judgment) through a collective decision (*ijma 'jama'i*), the *Fatwa* Committee of the Indonesia *Ulama* Council (MUI). It involves not only a *Mufti* (Individual) [3], but also all *Fatwa* committee members.

The differences in halal standards and guidelines are the major challenge for halal certification bodies and the halal industry to commit and comply with the certification requirements. Accordingly, the implementation of halal certification for pharmaceutical products is very strict and is not only bound to laws related to safety, quality, and effectiveness, but also *Shariah* and *Fatwa* [4]. Malaysia has launched the Malaysia Standard MS 2424 Halal Pharmaceuticals, which is a reference for the authorities and manufacturers of pharmaceutical products. While the Indonesian government also mandates the implementation of halal labeling products that include pharmaceuticals or drugs in 2019. In this regard, the momentum of halal certification for pharmaceutical products needs to be enhanced through the improvement of standards and guidelines implementation among the authorities and pharmaceutical industry. This initiative can be carried out through the improvements and good cooperation between the government and the industry in the pharmaceutical field so that the implementation of halal certification of pharmaceutical products complies with all the requirements that have been set.

## 2 Halal Pharmaceuticals

Allah SWT explains through His command in the holy Quran for the human being to choose the right food, which is categorized under good and healthy food, which contains the necessary nutrition for the human body, as well as these consumer goods including the intake of medicines or pharmaceutical products based on *Shariah* law. This is clearly explained in surah Al-Baqarah: “*O believer! Eat of the good (lawful) things which We have provided you, and be grateful to Allah, if it is He Whom you worship.*” . (Al-Quran, 2:172)

Ibn Manzur has explained, the halal sentence is a derivative word derived from the root word *halla, yahillu, hillan* (حلا يحل حلا), which carries the meaning free from *najs* [5]. This is often mentioned and used by the Muslim community, even among non-Arabs in various contexts. Halal is also defined as an Arabic word meaning allowed or permitted [6].

Pharmaceuticals are defined as pharmaceutical products in finished dosage form, including prescription and non-prescription drug products for human use which is registered with the Drug Control Authority, Ministry of Health Malaysia [4]. Some of the examples include biopharmaceuticals, radiopharmaceuticals, health supplements, traditional medicine and investigational medicinal products. Halal Pharmaceuticals means pharmaceutical products that materials permitted based on *Shariah* law and *fatwa* which is fulfill the following conditions [4]:

- (a) do not consist products or any elements of non-halal animals or any elements or products of animals that are not slaughtered.
- (b) do not consist matters that is impure or *najs*.
- (c) safe, quality, and effective by following the prescribed dosage, quality, and hygiene.
- (d) do not use equipment contaminated with matters that impure or *najs* during preparation, processing, or manufacturing.
- (e) do not consist of any human elements or their by-product.
- (f) each of halal pharmaceutical product processing chain shall be physically segregated from any other pharmaceutical products that do not comply with items a, b, c, d and e.

In essence, the production of pharmaceutical products should not be derived or produced from components or substances that are non-halal or questionable or doubtful in accordance to *Shariah* law and *Fatwa*, either in large or small quantities that could affect the halal consideration of pharmaceutical products. In addition, the processing aids, processing area, all processes, final products, storage and logistics involved must be free from any contamination from *najs* or non-halal materials. Pharmaceutical products for the purpose of halal certification must comply with the conditions and regulations enforced by the competent authorities in a country.

### **3 Regulation of Pharmaceutical Products in Malaysia and Indonesia**

Oversight of the pharmaceutical segment in Malaysia was introduced in the 1950s, starting with the legislation of three regulations: (1) the Sales of Food and Drugs Ordinance of 1952; (2) the Poisons Ordinance 1952; (3) the Dangerous Drugs Ordinance 1952. This was followed by the Medicines (Advertisement and Sale) Ordinance of 1952 and 1956. These ordinances have mutually provided the legal framework for regulating the general control of pharmaceuticals, including poisons and narcotics, with respect to the importation, manufacture, compounding, storage, distribution, transportation, advertising, sales, record-keeping, and pharmaceutical usage [7].

A new law was enforced in 1984 in response to growing concerns on product infiltration and misinformation committed by the pharmaceutical industry. This Act was promulgated under the Control of Drug and Cosmetics Regulations 1984 and it has contributed towards the establishment of the Drug Control Agency (DCA) that enables official registration of pharmaceutical products in January 1985. All pharmaceutical products must undergo quality control checks by the National Pharmaceutical Regulatory Agency (NPRA), previously known as the National Pharmaceutical Control Bureau (NPCB), which has been established in October 1978. This institution was founded to carry out safety, quality and efficacy of pharmaceutical products. Hence, the equipment's and facilities of the NPRA must be designed to qualify for quality testing and control activities [7].

The NPRA is responsible for ensuring the safety, quality, and efficacy of pharmaceutical products via registration and licensing schemes commencing since 1985. This can be achieved through the assessment of scientific data and standardized tests on a product, before it is marketed in the market. A system for monitoring products on the market has been established by the NPRA and was given international recognition by the World Health Organization (WHO). Information regarding medication for medical professionals and users is provided through the medication dispensing notices. This recognition is an acknowledgment from WHO for the contribution of the NPRA in the field of regulatory affairs [7]. For the purpose of halal certification, pharmaceutical products shall be registered with the Drug Control Authority (DCA) as per administrated by the Ministry of Health Malaysia [4]. It is recognized that halal certification on pharmaceutical products will be an added value because it is known that halal standard ensure safety, quality and efficacy [2]. For this reason, the Trade Description Order (Certification and Marking of Halal) has made it clear that the Department of Islamic Development Malaysia (Jabatan Kemajuan Islam Malaysia (JAKIM)) and the thirteen State Islamic Religious Councils (SIRCS) as the competent authorities that can certify any foods, goods or services including pharmaceutical products are 'halal' in accordance with the previous mentioned Order [2].

Meanwhile, the pharmaceutical sector in Indonesia is controlled by the National Agency of Drug and Food Control of the Republic of Indonesia (NADFC) or

*Badan Pengawasan Obat dan Makanan* (BPOM). NADFC is responsible for the control and supervision of prescription and over-the-counter medications, biopharmaceuticals, vaccines, dietary supplements and cosmetics. Their task and objectives are parallel to the United States Food and Drug Administration (USFDA) [8]. According to the Presidential Regulation No. 11/2005 regarding the Fifth Amendment to Presidential Decree no. 103/2001, the establishment of POM (Pengawasan Obat dan Makanan) is to detect, prevent and monitor drug/pharmaceutical and food products, including to protect the safety and health of users [8].

With the existence of a body in charge of supervising medicines, drugs, and food, it is anticipated that it can play an active role in dealing with drug, food, and health problems. This agency is coordinated by the Minister of Health and the Minister of Social Welfare who are assigned to oversee the circulation of medicines, drugs, and food including cosmetics [9]. Halal certification by the MUI has persisted for a long time and is completely voluntary. It has been used by many manufacturers of food and beverages, cosmetic and medicinal products, who target and safeguard customer confidence in their products. However, based on Indonesia's new law dated October 25, 2014, the House of Representatives in Indonesia has passed the Halal Product Guarantee Bill (Law no.33), *Undang-Undang Jaminan Produk Halal-UU JPH*, known as the “Halal Law” comes into existence and halal certification is mandatory [8]. With the existence of this law, Halal Product Assurance Organizing Agency or *Badan Penyelenggara Jaminan Produk Halal* (BPJH) is officially formed. Therefore, all products entering the Indonesian market must be halal certified.

After all, the administration of halal certification for pharmaceutical products in Malaysia and Indonesia involves various competent authorities, parties, or agencies responsible for their respective fields such as DCA, NPRA, NADFC, BPOM for drug regulatory control. Meanwhile, JAKIM, BPJPH and MUI in charge for halal certification. As can be seen, the various authorities concerning halal certification of pharmaceutical products require alignment between each agency, this will ultimately give a positive impression on the industry in carrying out halal certification of pharmaceutical products.

## **4 Development of Halal Pharmaceutical Certification in Malaysia and Indonesia**

The early stage of implementing halal certification for pharmaceutical products in Malaysia began, when the Department of Islamic Development Malaysia (JAKIM) has received many requests from pharmaceutical companies to obtain halal certification for their pharmaceutical products. The Muslim community also asks for halal medicine, However, at that time JAKIM did not have a specific standard for this type of product. Therefore, JAKIM has ratified traditional medicines and health

supplements produced by the company using the current Malaysia Standard for Halal Food MS 1500, which is not appropriate to be applied to pharmaceutical products [10].

Then the development of Malaysian Standard MS 2424 Halal Pharmaceuticals began on November 1st 2008, which was initially commissioned by the Halal Industry Development Corporation (HDC) through several requests from various parties including the government agency, industry and society [11]. The development of this standard has gone through two (2) phases. The first phase was implemented in 2010, which was recognized as the Malaysian Standard MS 2424: 2010 Halal Pharmaceuticals—General Guidelines (P), at that time this standard does not go through a process called “Issue for Public Comment” or receive public comments as required in the requirement in developing standards according to the International Standard Organization (ISO) [11].

The second phase was implemented on January 6th 2012, whereby Malaysia Standard MS 2424: 2012 Halal Pharmaceuticals-General Guidelines were approved by the Minister of Science, Technology, and Innovation (MOSTI) after going through all the processes that have been set [11]. This Malaysia Standard MS 2424 was developed through the Technical Committee of Halal Foods and Islamic Consumer Goods [12] and has been established within the Industry Standard Committee on Halal Standards (ISC I) [12]. In addition, there is also a request from the pharmaceutical industry for a ‘halal exemption’ to the pharmaceutical product category, which before this ‘halal exception’ was only opened for health supplements and traditional medicinal products. These issues have led to the development of Malaysia Standard MS 2424: 2012 Halal Pharmaceuticals-General Guidelines, which brings pharmaceutical products to other categories to meet the market with user demands [2]. This has expand the opportunity for pharmaceutical products in other categories to obtain halal certification.

In Indonesia, in the early stages *Majelis Ulama Indonesia (MUI)* or the Ulama Indonesia Council is a well-known advocate organization that engages with halal matters. The purpose of this agency is to manage a standard audit system, oversee the certification activity, increase awareness among publics and disseminate information thoroughly and accurately [13]. On January 5th, 1989, the MUI established the Institute for the Study of Food, Medicine, and Cosmetics (LPPOM MUI) to organize matters relating to halal industrial practices, and it has been recognized as a halal certifying body since 1996 [13].

Henceforth, LPPOM-MUI has established eleven regulations as its standard that regulate industrial practices regarding halal matters, which are the main requirement for the halal certification procedure to take its course. For the benefit of the main industry, whether they are manufacturers, or owners, LPPOM-MUI as a former halal certification body has offered its standard Halal Assurance System (HAS) 23000. This document consists of HAS 23000:1 and HAS 23000:2. HAS 23000:1 regulates the criteria for the Halal Assurance System (HAS), and HAS 23000:2 governs the policies and the procedures relating to the requirements for halal certification [14]. There are five main laws that contain halal provisions, namely, the Decree of the Minister of Religious Affair on the Guidelines and



Procedures for Examination and Determination of Halal Food (Decree No. 518, 2001), the Decree of the Minister of Religious Affairs on the institute for halal food inspection-implementing Minister of Religious Affairs of the Republic of Indonesia (Decree No. 519, 2001), the Decree of the Minister of Agriculture about slaughtering and meat handling (Decree No. 413, 1992), the Law on food and finally, the Law on consumer protection (Act No. 8, 1999) [15].

On October 25th 2014, the House of Representatives in Indonesia has passed the Halal Product Guarantee Law Bill (Act no. 33) known as the Bill of Halal Product Guarantee (*Undang-Undang Jaminan Produk Halal-UU JPH*). Furthermore, enforcing the constitutional mandates is the main reason behind the ratifying of this new law, which states that the state is bracing to guarantee its citizens to practice their religious beliefs and worship. The scope of this law is bounded to exports of food and beverages, pharmaceuticals, cosmetics, and leather goods with very compact designations. The most remarkable condition of this law is that within two years the government is expected to enable the implementation bills of the law and it has to be enforced with a mandatory halal certification within five years after the promulgation of the law. The law requires all food products that are to be disseminated in Indonesia must be certified 'halal' by 2019, if not those products must be assumed as non-halal [16]. Starting from October 2019 the National Body of Halal Assurance (BPJPH) will be the competent authority to issue halal certificates in Indonesia. While, MUI is in charge of issuing the halal *fatwa* and setting up the halal standard. In addition, there are two major authorities under MUI, the Food, Drug and Cosmetics Assessment Agency (LPPOM), and MUI *Fatwa* Committee. Both of them are in charge of the halal audit, assessment and declaration [3].

Based on the above discussion has shown that Malaysia and Indonesia are very concerned about halal development as it relates to economic interests. Each country seeks to develop and strengthen its halal certification procedures by implementing new rules and regulations in its halal legal system.

## **5 Halal Pharmaceuticals Certification Procedures in Malaysia and Indonesia**

The halal pharmaceutical products certification scheme is vital to notify Muslim patients or Muslim consumers that the product is provided under halal standards and procedures. Through the halal certification implementation, halal products can be identified and halal labeling laws protect the rights of users or patients. Halal Certificate is an official document that gives the halal product status and/or service according to the Malaysian halal certification scheme issued by the halal-competent authorities. Applicants who are allowed to apply for a halal certificate are categorized as food/beverage/additional food products, food premises, consumer goods, cosmetic and personal care, logistics (transportation, warehousing, and retail), slaughterhouses

and pharmaceuticals. Online applications for a Halal Pharmaceuticals' certificate for local and international production should be submitted to JAKIM portal [17].

The basic reference for halal pharmaceutical certification shall comply with the Malaysia Standard MS2424: 2019 Halal Pharmaceuticals-General Requirements, is monitored and assessed by the Pharmaceutical Inspection Co-Cooperation Scheme (PIC). The decisions of the National *Fatwa* Council for Islamic Matters, or *Fatwas* are determined by the state and other deeds and contributed to regulations related to standards and guidelines. Both the PIC and National Fatwa Council are involved in the implementation of Halal Assurance Management System [18]. In regards, the applicant or manufacturer must confirm that the product has received a certificate of approval or a registered product from the National Pharmaceutical Regulatory Agency (NPRA) administrated by the Ministry of Health Malaysia [19].

In Indonesia, halal product assurance is carried out through LPPOM MUI certification using the HAS 23000 Halal Assurance System assessment guide. HAS 23000 is a document required for certification issued by LPPOM MUI. HAS 23000 must be carried out consistently by food, medicine or pharmaceutical, and cosmetic product processors to obtain a halal certificate. The Halal Assurance System (HAS) was introduced by the Indonesian Council for Studies of the Institute for Food and Drug Investigation (LPPOM MUI) in 2005, as a system to ensure product validity as long as the MUI Halal Certificate is valid. In order to support the company to understand and implement the system, the Halal Assurance System has been integrated into the halal certification process [13]. Halal certificates for pharmaceutical products can be used in the category of drugs, whereby both manufacturers and importers or distributors are eligible to apply for halal certificates.

The halal certification process has been developed based on the new mandate of the halal law. It includes BPJPH taking over the role of MUI, which was previously the entity that issued the halal certificate. The halal certificate has been issued by BPJPH and the validation process shall be carried out by another agency, namely the Halal Inspection Institution or *Lembaga Pemeriksa Halal* (LPH). The task of LPH is to check and verify whether the ingredients and the manufacturing process are halal or haram according to the halal requirements. These activities may be carried out inside or outside the facility. The LPH will be established by the government and public institutions such as universities. The LPH must also be accredited by the BPJPH, whereby at least 3 examiners must be employed, and the examiners shall be equipped with their own laboratory or to a certain extent corporate with other parties, who have facilities for halal analysis and sampling [20]. Companies or manufacturers including importers must first obtain approval from the National Food and Drug Supervisory Agency (NADFC) before they can apply for halal certification for pharmaceutical products under NADFC Regulation No. 27/2017 [20].

Despite having strict legislation, there are also issues and challenges related to the common use of pharmaceutical products or ingredients, for example, gelatin, which its halal status is doubtful. Apart from gelatin, there are other actives and excipients, which may be a problem due to the lack of information regarding their

ingredients. These include *khamr* (intoxicating liquor or liquid prohibited under *Shariah* law and *fatwa*), glycerin, stearate, enzymes, heparin, chondroitin sulfate and more [2]. Apart from that, the unclear status of Haram or Halal and deteriorating health effects of the pharmaceutical products may lead to its categorization as ‘doubtful’ or ‘*mushbooh*’ products or ingredients. If the alternative to these sources is non-halal or *mushbooh*, the implementation of halal pharmaceutical products will not be achieved completely even though the government has provided the best regulations, standards, guidelines and experts.

## 6 Conclusion

Malaysia and Indonesia have introduced new regulations, standards and guidelines for implementing halal certification of pharmaceutical products or drugs in their respective countries. However, its implementation is not easy due to several unexpected issues and obstacles before, during and after its implementation. These phenomena can be further influenced by the implementation of halal certification of pharmaceutical products or drugs, which is deemed complex, especially in compliance with the regulations related to safety, quality, and effectiveness as well as halal requirements or standards, including in the aspect of manufacture and marketing. The implementation of halal certification for pharmaceutical products in Malaysia and Indonesia also involves the intervention of various parties or agencies in their respective areas, such as the NPRA, DCA, and JAKIM as a ‘halal-competent’ authority in Malaysia, while, NADFC, MUI and BPJPH in Indonesia. Taking this into account, the government must encourage the manufacturers or the pharmaceutical industry to search for halal alternatives ingredients or produce halal ingredients for pharmaceutical products, and also capable to harmonize all regulations, requirements and guidelines by simplifying the processes and procedures for the implementation and issuance of halal certificates to the trustworthy industries without compromising the halal integrity.

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# Customers' Attitude, Knowledge, and Awareness Towards the Importance of Halal and Non-halal Product Segregation at the Retail Shop in Shah Alam



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**Abstract** Over the years, the desire of retailers to implement halal control and to project their identity as an Islamic shop has been growing considerably. However, the arisen issue is on the mixing of Halal and non-Halal products at the retail stores. This study examines the customers' perception, attitude, knowledge, and awareness towards the importance of Halal and non-Halal product segregation at the retail shops. The study adopted a quantitative method where the data was collected through questionnaires distributed to random customers who shopped at a retail shop situated at the Commercial Centre of Section 7, Shah Alam. Using Krejcie and Morgan Sampling Size table, the sample size for this study is 108. Descriptive analysis was applied using Statistical Package for Social Science (SPSS) version 26. The finding shows that most respondents agreed that the Halal and non-Halal products need to be segregated in the retail shop to avoid cross-contamination and preserve the Halal integrity. The finding also highlights that the highest mean value is 4.86, which implies that most respondents are aware of Halal and non-Halal product separation at the retail shop. The findings may help contribute to the understanding of Halal operation so that Muslim consumers' rights are preserved.

**Keywords** Consumer attitude · Customer perception · Halal · Retail · Segregation

## 1 Introduction

The Malaysian retail industry has been one of the largest contributing sectors to the country's gross domestic product (GDP) for the past decades. This sector makes a

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significant contribution to the earnings for our country, in which it added RM46.9 billion to Malaysia's GDP in 2012 and has created over 500,000 jobs in 2009. Malaysia Retail Sales grew 10.5% in Mar 2021, compared with a 2.1% decrease in the previous month. Malaysia Retail Sales data is reported monthly from Jan 2014 to Mar 2021, with an average growth rate of 8.9%. The data reached an all-time high of 14.8% in Aug 2018 and a low record of – 32.4% in Apr 2020 after the country implemented the movement control order (MCO) due to the COVID-19 pandemic [1]. Due to its importance as a driver of economic growth, it has been designated as Malaysia's National Key Economic Areas (NKEA). The focus is on promoting the creation and development of the retail business. The retail industry in Malaysia has passed through numerous transformations, which is inevitable due to different causes such as globalization, shifts in consumer preferences, trade liberalization, legislation and policies, and technical innovation. As a result, wide shopping outlets such as hypermarkets, malls, and department stores in the fashion segment are gradually joining the industry. In contrast, smaller retail outlets, such as grocery stores, hardware stores, and speciality shops, tend to thrive amid fears that giant supermarkets would overwhelm them [2].

In 2013, Malaysia Investment Development priced the global Halal food between USD600 billion to USD2.3 trillion in the halal food industry. According to Tsang [3], in 2015, the value of Malaysia's halal exports was MYR39.4 billion, with food and beverages accounting for almost half of that total. Among the other significant halal exports were palm oil derivatives, halal ingredients, cosmetics and personal care items, industrial chemicals and pharmaceuticals. Overall, Malaysia's halal exports grew at an average rate of 14% between 2011 and 2015, with China being the number one destination for such products. By 2030, the halal food industry will be worth USD6.4 trillion. Furthermore, consumers nowadays, especially Muslims, have caused the demand for halal products to continuously be on the rise. It is estimated that by 2030, the population size will reach around 6.1 billion. In March 2019, Malaysia was promoted as the World Halal Hub from MATRADE because of the spiking demand for halal food. With this recognition, Muslims should be aware of their daily halal food consumption, including the Halal supply chain that the food providers offer. It should be noted that halal food products start from farm to fork, from supplier to the consumer, where sometimes, it may involve the non-Halal operation during the process. Muslim consumers are concerned about the food ingredients nowadays, they are curious about the food supply chain and activities involved when producing it, whether it is operated in a halal way or not [4].

The condition of the market and the consumers needs are changing rapidly, making the grocery retail environment in Malaysia more competitive. Consumers, who do grocery shopping, tend to always look for food freshness, well-stocked shelves, and good service with promotions. Generally, in Malaysia, the consumers assume that the retailers for grocery stuff provide the products that are Syariah-compliant. In contrast, consumers nowadays are more concerned and aware regarding how their daily food is being prepared. The situation has undoubtedly caused pressure on the grocery retailers when handling the supply chain operation. Nevertheless, the integrity of the supply chain for the whole retail process remains unexplored. The consumers shall

be assured that the services from the grocery retailer are improving day by day to store their trust [5].

The Point of Purchase (POP) that displays halal food products at the retail stores is essential as it influences Muslim consumers' attitude toward purchasing halal products, whether in terms of safety, religious values, health, and exclusivity perception. At the end of the day, Muslims shall remain concerned with halal food and observe dietary law according to the Islamic teachings [6].

As mentioned by Australian National Imams Council (ANIC), retail shops, such as supermarkets, have their own requirements regarding the Halal operation. The retail shop selling the raw ingredients, whether halal or non-halal, should consider that the area for halal and non-halal products must not be alongside and near each other. The area must also be clearly labelled as "Halal Product Area" or "Non-Halal Product Area". Apart from that, they are required to display the label clearly on the products. Also, the person who handles the halal products must not directly be in contact with the non-halal products to avoid cross-contamination that is likely to occur. Lastly, the retail owners must inform their customers of the status of the halal and non-halal products that they sell [7].

Nowadays, some retail shops mix halal and non-halal products, which may lead to a misleading halal status. In 2015, a proposal was made in Kuala Lumpur to enforce dedicated supermarket trolleys for non-halal products. Currently, sections for alcohol and pork are segregated in Malaysia's supermarkets, and Muslims are not allowed to pork or alcohol in supermarkets. Wan Ji Wan Hussin mentioned that the non-halal food products in the supermarket are securely packaged and will not have direct contact with the trolleys [8].

In 2017, the same issue regarding the segregation of non-halal products arose when the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP) reminded traders to label and segregate non-halal products such as brushes. This reminder was due to the "Ops Berus" operation held nationwide when the KPDNHEP mentioned that the pig's hair is used to make brushes. Almost 157 premises were raided during the "Ops Berus" operation. The pig brushes seized was worth RM 10,988 from 37 premises. The offence was provided in Section 29 of the Trade Descriptions Act 2011 whereby the provision requires the items to be labelled and segregated accordingly when selling non-halal stuff to avoid misleading the consumers. Datuk Seri Hamzah Zainuddin, the former Minister of KPDNHEP, encouraged all the retailers to label the products that are non-halal to prevent complaints from consumers, especially Muslims [9].

Given the context provided, this paper aims to examine the customer's perception of the importance of Halal and non-Halal product segregation at the retail shop. The survey explores customers' knowledge and awareness of product segregation at retail shops. The doctrinal research method with content analysis is applied to understand the concept of Halal and halal segregation, in which the data is collected from articles, books, and internet sources. Primary data from the survey with descriptive analysis was applied to understand the customers' perceptions.

## 2 Methodology

This study retrieved primary and secondary data through doctrinal and qualitative research methods to achieve its objectives. This study retrieved primary and secondary data through doctrinal and qualitative research methods to achieve its objectives. For doctrinal analysis, the sources for secondary data are obtained from books, journal articles, and internet sources. The main primary data is collected through a survey of questionnaires to random customers to understand the customers' attitude, knowledge, and awareness of the importance of the segregation of halal and non-halal products in retail shops. In the survey, structured questionnaires consisting of 5 sections using a 5-point Likert scale were distributed to the customers. The sections include: respondents' demographic profile, awareness of consumers toward Halal and non-Halal product separation at the retail shop, and the knowledge of customers on the importance of halal segregation. Besides, the survey also covers customers' attitudes towards the separation of Halal and non-Halal products at the retail shops.

The questionnaires were distributed to respondents via email and WhatsApp application due to the outbreak of COVID-19 and enforcement of the Movement Control Order (MCO), which restricts face-to-face meetings with the respondents. The 108 randomly selected respondents comprised university students, families staying nearby, and foreign workers who visited the retail shop in the Commercial Centre area. Statistical Package for Social Science (SPSS) version 26 was used, and descriptive statistics was applied to analyse the data collected. The responses were analysed based on the value of the mean score. The mean score value obtained from each dimension was determined, and the mean range was identified and interpreted as follows: 1.01–2.00 is low, 2.01–3.00 indicates moderately low, 3.01–4.00 means relatively high and 4.01–5.00 is high.

## 3 Result and Discussions

### 3.1 Demographic Profile

Analysis of the respondents' demographic profile shows that out of 108, most respondents ( $N = 85$ , 78.6%) are between 20 and 30 years old. In addition, 13.9% of the respondents are between 30 and 40 years old, which is equivalent to 15 people. The rest of the respondents, which makes up 7.4% ( $N = 8$ ), are 40 years old and above. The students become the majority of the respondents, aged between 20 and 30 years old. The centre is located around 100 m from Universiti Teknologi MARA, Shah Alam, justifying the majority of the respondents are students who live nearby the commercial area. In addition, the students were the frequent customers to the retail shop old to shop for their daily groceries and goods.



**Table 1** Respondent's gender

Frequency			Percent
Valid	Female	85	78.7
	Male	23	21.3
	Total	108	100.0

**Table 2** Respondent's occupation

Frequency			Percent
Valid	Government sector	27	25
	Private sector	20	18.5
	Self-employed	4	3.7
	Student	57	52.8
	Total	108	100.0

Table 1 indicates that most respondents are female, which makes up 78.7% (N = 85), while 21.3% of the respondents are male, which equals to 23 respondents. It shows that women visit retail shops more frequently to buy groceries than men. According to a time-use study conducted by the Bureau of Labor Statistics (BLS), when it comes to grocery shopping and eating, women appear to claim that they are usually the ones doing the job.

Based on Table 2 below, students are the majority group of respondents, with the frequency of 57 or 52.8%. Apart from students, 27 of the respondents are government servants, which equals 25% out of the total respondents. The survey also managed to obtain a small number of private sector workers, comprising 20 respondents (18.5%) and self-employed with the frequency of 4 that forming 3.7%. Many students participated in the survey due to several universities located around 250–500 m away from the retail shop at Commercial Centre, Section 7, Shah Alam.

The analysis of the respondents' visit frequency to the retail shop reveals that 36.1% (N = 39) respondents rarely visit the retail shop, followed by 34.3% (N = 37) respondents who visit the retail shop occasionally. Next, only 29 respondents, (26.9%) visit the centre often, and 2.8% of the total respondents (N = 3) are found to visit the retail shop very often.

Table 3 shows the amount spent by customers at the retail shop, ranging from below RM50 until above RM400. The analysis indicates that most respondents, which makes up 63.9% of the sample, spent around RM51-RM200 at the retail

**Table 3** Customers' spending amount

Frequency			Percent
Valid	Below RM50	30	27.8
	RM51-RM200	69	63.9
	RM201-RM400	7	6.5
	RM401 and above	2	1.9
	Total	108	100.0

**Table 4** Frequencies and percentage of the respondent's spending for main expenditure

Frequency			Percent
Valid	Food and beverages	98	90.7
	Others	7	6.5
	Toiletries	3	2.8
	Total	108	100.0

shop, followed by 27.8%, which is equivalent to 30 respondents, answered that their spending is at an average of below RM50. Only 6.5% (N = 7) spend a relatively higher amount of between RM201-RM400 at the retail shop.

Table 4 presents the frequency and percentage of the respondents' spending for main expenditure. The analysis uncovers that a significant number of respondents (90.7%, N = 98), spend their money at the retail shop for food and beverages. On the other hand, not many respondents spend their money on toiletries, as it makes up for only 2.8% (N = 3) of the total respondents. Similarly, only 6.5% (N = 7) of the respondents allocate their money to buy 'others'.

### ***3.2 Analysis of the Awareness of Consumers Towards Halal and Non-halal Product Segregation at Retail Shop***

This section mainly discusses the analysis of independent variables to examine the consumers' awareness toward Halal and Non-Halal product segregation at retail shop. Descriptive analysis was applied, and the results were based on the value of mean and standard deviation. The results of the analysis for the six questions answered in the survey are shown in Table 5. This section reports the customers' awareness of

**Table 5** Awareness of consumers towards halal and non-halal product separation at retail shop

	Question	Mean	Std. deviation
1	Must halal and non-halal products be separated at different places (freezer, chiller, shelf, racks, etc.) at the retail shop?	4.86	0.519
2	The product should be separated at different places (freezer, chiller, shelf, racks, etc.) at the retail shop to avoid contamination between halal and non-halal products	4.80	0.571
3	I would avoid buying the product if the shop does not practice separating halal and non-halal products	4.31	1.01
4	No separation of halal and non-halal at the retail shop product will mislead the consumer	4.75	0.597
5	The signage of separation on halal and non- halal products is needed at the retail shop	4.82	0.543
6	I will avoid buying the product if the shop does not have signage of separation on halal	4.32	0.965

the importance of Halal and non-Halal product separation at the retail shops. The higher number of mean indicates the high agreement to the statements given.

The first statement, "Must Halal and non-Halal products be separated at different places (Freezer, Chiller, Shelf, Racks, etc.) at the retail shop?", records the highest mean value of 4.86 ( $sd = 0.519$ ). The result indicates that generally, the respondents have a high awareness of the importance of halal products being segregated from non-halal products. The respondents also strongly agree that the Halal and non-Halal products should be separated at different places, whether in the freezer, chiller, shelf, racks, and any part in the retail shop layout.

For the statement "The product should be separated at different places (Freezer, Chiller, Shelf, Racks, etc.) at the retail shop to avoid contamination between Halal and non-Halal products", the mean value is 4.80 with a standard deviation of 0.571. Thus, the result shows that the respondents mostly agree with separating the halal and non-halal products to avoid cross-contamination. The third statement, "I would avoid buying the product if the shop does not practice separating Halal and non-Halal products", is also strongly agreed by the respondents that it records a high mean score of 4.31 ( $sd = 0.101$ ).

The fourth statement of "No separation of Halal and non-Halal at the retail shop product will mislead the consumer" also reflects a high level of agreement among the respondents, with a very high mean value of 4.75 ( $sd = 0.597$ ). Based on the finding, the respondents believe that non-separation of the Halal and non-Halal products may mislead customers while making their choice to buy the product. This often happens when the retailers mix alcoholic drinks with normal drinks or mixing pig derivatives, either in the same freezer, chiller, shelf, or racks with other Halal foods. Even though the products might be originally halal, the act of mixing halal and not halal products at similar places could affect the certification of the halal products, which eventually violates the right of the Muslim customers.

Besides that, the statement "The signage of separation on Halal and non-Halal product is needed at the retail shop" shows a high mean value of 4.82 ( $sd = 0.543$ ). This result agrees with the previous statement where the signage will make the consumer feel confident about the Halal certification and buy the products without a doubt. Having signage gives information that the products are segregated appropriately. Thus, the consumer will avoid walking through the non-Halal area while buying groceries or necessities in the retail shop. Finally, the last statement reads, "I would avoid buying the product if the shop does not have signage of separation on Halal and non-Halal product". The finding indicates a high mean value of 4.32 ( $sd = 0.965$ ), indicating that they would avoid buying at a retail shop that does not provide signage to show the separation of Halal to non-Halal products. The consumers believe that the signage is critical, especially to the Muslims, so that they are confident of the halal status of the products purchased.

### 3.3 *Analysis of the Knowledge on the Importance of Halal and Non-halal Product Separation at Retail Shop*

This section particularly discusses the analysis of the independent variable, which is the consumers' knowledge of the importance of Halal and non-Halal product segregation at retail shops. Descriptive analysis was applied, and the results are reported based on the values of mean and standard deviation shown in Table 6. The higher value of the mean score reflects the high agreement to the statements responded.

Based on Table 6, the first statement "The mixing of Halal and non-Halal products will cause Halal products to become contaminated" records a mean value of 4.46 (sd = 0.921). The mean value is considered moderately high, indicating that the respondents believe that the mixing of Halal and non-Halal products will cause Halal products to be contaminated.

The second statement, "The separation of halal and non-halal products should not only be at the shelf area but also covers other areas such as storage, freezer, counter, etc.", records the highest mean value which is 4.74 (sd = 0.569). It means that the respondents know that the separation of Halal and non-Halal products is not only at the shelf but also including other areas such as storage, freezer, counter, and so on.

The following statement that reads "Halal logo is the indicator to determine the product is halal", also shows the high mean value which is 4.73 (sd = 0.573). The mean value indicates that most of the respondents will observe the halal logo first to determine the halal status of the said product before looking for other logos such as HACCP or MESTI. Thus, it shows that the halal logo is essential for the consumers while searching and buying halal products at retail shops nowadays.

The fourth statement, "I will buy only the product that has JAKIM's Halal logo", reveals a moderately high mean score of 3.90 (sd = 1.18). The result implies that some respondents are fine with halal logos from other countries, showing their extensive knowledge on the halal certification from abroad. Besides, the customers are also exposed to different halal certification bodies from 45 countries around the world.

**Table 6** Consumers' knowledge of the importance of halal and non-halal product separation at retail shop

Question	Mean	Std. deviation
1. The mixing of the halal and non-halal products will cause halal products to become contaminated	4.46	0.921
2. The separation of halal and non-halal products not only at the shelf area but also covers other areas such as storage, freezer, counter, etc.	4.74	0.569
3. The halal logo is the indicator to determine the product is halal	4.73	0.573
4. I will buy only the product that has JAKIM's halal logo	3.90	1.18
5. I know the halal logos from overseas when buying the product	4.20	0.840
6. I recognized the fake halal logo before purchasing the product	3.84	1.06

The fifth statement, "I know the Halal logos from overseas when buying the product", supports the previous finding. The statement records the mean value of 4.20 ( $sd = 0.840$ ), which is interpreted as high. It shows that the respondents know other countries' halal logos and do not hesitate to buy products that are not halal-certified by JAKIM.

The final statement for this section, "I recognized fake Halal logo before purchasing the product", records a mean value of 3.84 ( $sd = 1.06$ ), which is moderately high. Some of the respondents may recognize the fake Halal logo before purchasing the products, while some may not.

### ***3.4 Analysis of the Consumers' Attitude Towards Halal and Non-halal Product Separation at the Retail Shop***

This section particularly discusses the consumers' attitude toward the importance of halal and non-halal product segregation at retail shops. Descriptive analysis was applied, and of the values of mean and standard deviation are reported. The results of the seven questions asked in the survey are summarized in Table 7. The higher value of the mean score reflects the high agreement to the statements responded.

Based on Table 7, the first statement, "Halal product is my priority when shopping at the retail shop", shows that the mean value is 4.72 ( $sd = 0.638$ ), which is very high. This finding tells that the respondents care about their daily consumption when they prioritize the Halal logo when buying at the retail shop.

The following statement with a high mean score of 4.44 ( $sd = 0.812$ ) is "I choose Halal product over price". It shows that the respondents do not compromise even if the products are of lower price but no clear indication of their halal status. Thus, the finding supports that the consumers always prioritize the Halal status, and the price comes later as the next consideration.

**Table 7** Consumers' attitude towards halal and non-halal product separation at retail shop

Question	Mean	Std. deviation
1. Halal product is my priority when shopping at the retail shop	4.72	0.638
2. I choose halal products over price	4.44	0.812
3. I will check on the labelling to ensure the product is halal	4.66	0.683
4. I will look for quality, safety and hygiene before buying the product	4.75	0.527
5. I buy the product because the owner of the the retail shop is Muslim	3.92	1.10
6. I am confident when to purchase local product than imported products at the retail shop	4.12	1.01
7. I am always concerned about the halal product and non-halal product mixing in one place (freezer, chiller, racks, shelf, etc.)	4.46	0.961

The third statement, “I will check on the labelling to ensure that the product is Halal”, portrays a very high mean value of 4.66 (sd = 0.683). Most of the respondents will check the labelling of the products first before purchasing. This result shows that the product labelling includes the Halal logo, which is vital for consumers, especially Muslim consumers.

The next statement, “I will look for quality, safety, and hygiene before buying the product”, records the highest mean value of 4.75 (sd = 0.527). Thus, it shows that, apart from the Halal status of the product, consumers also look for quality, safety, and hygiene before purchasing the product.

The fifth statement, “I buy the product because the retail shop owner is Muslim”, portrays the mean value of 3.92 (sd = 1.10), which is considered moderately high. Some of the respondents purchase at the retail shop if the owner is a Muslim for example, the Mydin hypermarket where the owner is a Muslim.

The next statement, “I am confident when purchasing the local products than imported products at the retail shop”, shows a mean value of 4.12 (1.01), which is also very high. Some consumers have more confidence with the Halal certification by JAKIM in Malaysia, which may be why they prefer the local products over products.

The final statement from this section is, “I am always concerned about the Halal product and non-Halal product mixing in one place (freezer, chiller, racks, shelf, etc.)”. The statement records the mean value of 4.46 (sd = 0.961), which is considered high too. This finding tells that consumers are always concerned about the mixing of Halal and non-Halal products in one place when shopping at the retail shop.

## 4 Conclusion

In conclusion, most respondents have awareness regarding the separation of Halal and non-Halal products at the retail shops. The majority of the respondents agreed that Halal products and non-Halal products need to be separated in the retail shop to avoid cross-contamination and preserve the Halal integrity. The results also indicate that consumers generally have a good understanding related to halal risk. In the future, research on this area may be expanded to the awareness level of non-Muslims regarding the separation of Halal and non-Halal products in retail shops as Malaysia is a multiracial country, and halal operation involves people of different beliefs.

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# Halal Branding Issues in Food Industry Based on Brand Elements



Anis Husna, Nurzahidah Haji Jaapar, Mohd Faiz Mohamed Yusof, Sharifah Fadylawaty Syed Abdullah, and Mohd Dani Muhamad

**Abstract** Halal branding has been developed by using Islamic principles and leads consumers towards purchasing and using services for their benefits. As a consequence of today's environment, there are a lot of issues in the halal industry because of unethical practices includes dealings in haram items, exploitation of one's ignorance of a market condition, and use controversy word in dealing with the transaction. This research attempts to identify issues on halal branding in the food industry and touches on aspects of brand elements. Engaging a systematic procedure of content analysis, this article conceptually explores the issue of halal branding in the food industry based on brand elements. Based on the data collection, there are 4 brand elements occur in halal branding issues i.e.: Brand names; logos and symbol; slogans; packaging. The research is significant as halal branding plays a vital role for a company to build a good brand image.

**Keywords** Halal branding · Brand elements · Food Industry

## 1 Introduction

In the late 2000s, the growing size of Muslims undertaking the beginning of Muslim purchasing power in the market [1]. Significantly, the trend in the last few decades

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continues until today's where Muslims spend an estimated 1.8 billion at US\$2.2 trillion in 2018 [2]. The spotlight on the enormous number among the Muslim population causes a positive impact on the Halal Industry as many manufacturers create and offer a broad selection of halal products and services. Halal industry in Malaysia in the food industry sector is remarkably a successful case. According to the Malaysian Investment Development Authority [3] stated that "The food-processing industry accounts for about 10% of Malaysia's manufacturing output. It contributed about RM19.4 billion and is exported to more than 200 countries. The food industry has become an important sector in developing halal branding as cause the world's market is growing and creates competitiveness that emphasizes halal branding as it becomes essential to improve product marketing or services offered [4].

With the growing competition in Malaysia, the market becomes more competitive and fiercer to compete. Advances in processing technology have widened the usage of local raw materials, expanding the range of products and increasing the absorbing investment capacity in the food industry. Despite its popularity, many irresponsible stakeholders commit unethical practices such as dealings in haram items, exploitation of one's ignorance of a market condition and use controversial words in dealing with the transaction [5].

As a consequence of today environment, there is a lot of issues in the halal industry because of unethical practices such as dealings in haram items, exploitation of one's ignorance of a market condition, does not give accurate information about the brands, and use controversy word in dealing with the transaction [5]. It became a challenge for the business to stay relevant in the market. That is why marketers need to create differentiation by using brand elements. Brand elements are essential to captivate more consumers to give their influence and interest to the brand products.

This paper attempt to identify the issues on halal branding in the food industry and touches on a few aspects of brand elements. The brand elements become an indicator to determine the problems that can cause a negative impact on the halal industry. Therefore, the research will elaborate on brand elements from in halal branding perspective to understand the practices of branding in the halal industry.

## **2 Literature Review**

### **2.1 *Halal Branding***

In this contemporary era, halal branding has been developed by combining the concept of halal, which is permissible, lawful, and legal meanwhile, and branding is an act of transforming the product characteristic. This image is significant to corporate long term involvement [6]. Therefore, halal branding is a brand that is compliance was strictly appealed on being Shariah compliance. Halal branding is any activities related to the brand marketing product, services whether Muslim or non-Muslim, and

following Islamic guidelines. The holistic perspective of branding covers a comprehensive set of activities in promoting the product by being innovative and creative to allow the company to compete with other competitors [7] and halal create the relationship value through mental connection, emotional and trustworthiness.

## **2.2 *Halal Brand Elements***

Brand elements commonly represent the organization. According to [8], brand elements are trademarkable tools significant to identify and differentiate the brand. Various options and criteria were relevant to implement brand elements suitable for creating halal products as they can be used as marketing tools to build strong brands. Brand elements is a visual communication that needs to captivate consumers to lead to purchase intention. If the consumer knows the brand elements of an organization, the organization succeeds in creating brand awareness as the consumer has particular knowledge of the product. Thus, some common brand elements will be discussed as necessary for the organization to build the strategy in branding [9, 10].

### **2.2.1 Brand Name**

The brand name is core, basis upon the brand, and becomes critical for basic awareness and communication [11]. Brand requires a name because it can become an instrument for marketing strategy and give identity to the organization. Without the brand name, the organization will become unknown and unrecognizable because the consumer does not know the product's existence. The company should be static with one for the long term and did not change continuously. The changes in a brand name may cause the organization to lost brand loyalty and brand awareness because consumers tend to forget things that they are unfamiliar. If it requires them to change the brand name, the organization should consider minimum alteration and modification to avoid losing their identity. However, it must be kept in mind, the brand name should be in long-term commitments to avoid significant risk on equity.

According to Manual Procedure for Malaysia Halal certification released by JAKIM 2020, the brand name is not allowed to; (i) used the names that contain non-halal elements as it can lead to questioning on the halal status such as ham, bak kut the, beer, alcohol; (ii) indicates the brand names can be consumed by Muslim because bring confusing to the consumers; (iii) use the word 'Halal' and names with elements of god and religion. The above requirement is the condition set up by the halal regulatory body on Malaysia certification. The application which is not eligible applies halal certification on brand names as mentioned above, and it will make their application immediately reject as not comply with the conditions. The Malaysia halal certificate holder organization who wishes to change their brand name must inform the Director-General, Department of Islamic Development Malaysia (JAKIM), or States Religious Affairs (JAIN/MAIN). If they are not informed about the change in

brand names, they may be subjected to technical offences by warning the organization and doing corrective action.

### 2.2.2 Logo and Symbol

According to Pamela and Joseph [12], logos are typically selected from pools of design by the marketing department to build recognition and positive effect towards the brand. Logos and symbols are visual icons on a marker for finding on brand offering products also differentiation the organization on the products offering compared to others. Ways to identify the brand from other products, it is essential to include graphics, design, animation to show the brand uniqueness to the consumer. The logos and symbols must be creative and unique by having strong word marks significant to build associations for brand positioning. The logos and symbol could be both whether they are relevant or irrelevant with organization activities as long as it does not consist of controversial elements that may affect the brand.

The halal brand is very vulnerable compared to any other brand in the market as Halal is not a single product brand; instead it offers halal endorsement to other brands. As a result, the brand containing the halal logo is halal brand because the product is being marketed as halal [13]. The logo and symbols of the organization itself are considered part of brand identity because it can relay the brand through the visual. The addition of halal logo makes the product have solid values and equity. Halal logo on the products is subjected to halal branding because the logo and symbols persist with halal concept relevant to hygiene and safety that becomes obligatory for Muslims to consume. Malaysia halal logo can be used as a promotional product. However, it cannot be used in conjunction with non-Islamic religious festivals. An organization cannot forge halal logo or use halal logo and symbols without being certified for their benefits.

### 2.2.3 Slogan

The greatest slogans and taglines occur when people can determine the brand without any visual appearance and identify the brand based on the slogans themselves. As an example, some of the most familiar and greatest slogan that is available in the halal market such as Nestle's "Good foods good life", KFC's "Finger Lickin Good", Subway's "eat fresh". The phrases are used to communicate persuasive, compelling and definitive about the brand to capture the brand essence and significant equity [14]. The phrases are recommended to be long enough to provide information and short enough to captivate and memorable for consumers. The slogans become part of the company signature and trademark of the company. Effective slogans are very important because they can fascinate consumers as becoming memorable and part of consumer memories. As the halal brand is subjected to religious rulings, some matters need to be avoided, such as arrogant slogan and immodest words while creating the brand [15]. The excessive slogans that can create unethical practices by downgraded

or critiques other products are not allowed in Islam as Islam emphasizes healthy competition without being immoral.

#### **2.2.4 Packaging**

Packaging can be defined as the materials of a product used as a containment, protection, and presentation of product from the manufacturer to consumer [16]. Packaging is an important element in branding because the function is to protect the products, make the product more presentable and bring easiness to handle the products. By packaging, it can eliminate or reduce the chances of spoilage, damage, or loss [17]. In the context of Halal, the packaging is used to protect products from any cross-contamination that occurs between halal and non-halal products. The packaging used in halal branding segregates on halal and non-halal by not using the same compartment. The packaging materials must also be made from halal sources and elements that do not harm the consumer. The packaging consists of various information includes code name, ingredients, address of the manufacturer, expiry date and batch production. The product that has the halal logo certified by the halal regulatory body requires to put as to bring awareness to the product and claimed the product is halal.

### **3 Research Methodology**

This paper adopts qualitative research to investigate halal branding issues in positioning their brand using their marketing strategy. The researcher was able to understand the dynamics and identify the issues that occurred in this study. Researcher obtain information from the data collection that derives from previous studies on journals, articles, reports and news. The researcher selected various case studies to identify the issues on branding strategy in using brand elements to indicate the product is halal. A content analysis was used by the researcher to discuss the problems to gather depth insights into this problems. Researcher able to obtain research objective, which is to identify the issues on halal branding in the food industry and touched on aspects of brand elements.

### **4 Findings and Discussion**

In the case of halal branding, the strategy of branding help in promoting to be more effective in demand creation and build brand image. Sometimes the company builds a brand image in negative ways to create controversies to make sure the public is aware of the products because of the surprise elements in promoting their products. Some organization promotes in positive ways such as using emotional value to appeal to

**Table 1** Halal branding issues in food industry

No.	Brand elements	Product	Issues	References
1	Brand name	Root beer and cornel dog	The usage of brand names on haram elements which are beer and dog that make the status of brand is doubtful	[18]
2	Logos and symbol	Fraudulent of halal logo	Manufacturers duplicate the genuine certificates led to fake halal meat. Exploit the halal market by using an unrecognized or unauthorized halal logo on the product packaging	[19]
3	Slogan	Beer	“Zero alcohol” the slogans claiming the product are halal as there is no alcohol percentage on the brand products	[7]
4	Packaging	Rice	The similar packaging between Faiza Sdn. Bhd. and Faiz Rice Sdn. Bhd. makes Faiza filed a lawsuit against the company	Yoon et al. (2016)

the consumers about their brand values. Literature studies have shown that there are various issues related to halal branding in the food industry. Halal branding on the food industry issues discussed on Table 1.

Based on the first case in the table above, the food product from A&W Malaysia Sdn Bhd was having difficulties applying for halal certification due to its brand names in the product. According to the A&W’s assistant quality and halal manager Shahidah Wahid mentioned A&W changed the name because there conflicted if would like to apply for a halal certificate [18]. Further added, the assistant quality officer mentioned that A&W changed the name of Root beer to ‘RB’ and Coney dog to the ‘Beef Coney’. To obtain halal certification, they must follow the guidelines of manual procedure for Halal certification. The guidelines mentioned that uses “haram” elements are not allowed, and the certification cannot be issued. A&W is rebranding their product to obtain a halal certificate since it can enhance their branding in non-Muslim and Muslim markets.

Rebranding by associating an alternation of the product gives a new identity and positioning A&W in the halal market to fulfil the needs and wants of consumers seeking a halal brand. By having the halal certificate, A&W can expand its business

wider and allocate RM110 million of its capital expenditure and wishing in 2024, it will be opened up to 124 outlets in Malaysia as the brand turns 100 in this year 2020 (The star news, 2020). The company having difficulties determining the brand names can use guidelines provided by Suruhanjaya Syarikat Malaysia (SSM) for business name registration guidelines. The guidelines mentioning on the principles of naming. If the company is seeking halal branding, they can refer to Manual procedure certification Halal Malaysia to avoid any haram or non-shariah compliant elements that may be an obstacle for the company to apply halal certification.

The following issues on halal branding in the food industry always occur in the halal market, where the manufacturers exploit the usage of the halal logo. As reported by News Strait Times [19], the fraudulent act on halal logo by copies the genuine halal logo issued by authorized body JAKIM indicates their product is halal. Consequently, this issue is vulnerable to the consumer as they don't know the genuine halal logo and it will create negative impact on the real halal brand [20]. The halal branding strategy is not fit in Islamic guidelines as deceiving others by making tricks on the logos. The brand strategy is not suitable in halal branding because indicates the product is halal even though there is evidence that the brand is halal in Malaysia.

This action may be subjected to Trade Description Act 2011 (Definition of Halal) because the expression by using the logos indicates that the products can be consumed by Muslim consumer even though does not have a valid certification from Halal Malaysia. It must be noted that every country has different requirements and conditions for the application of Halal certification. The company cannot indicate the product is halal unless the company obtains halal-certified JAKIM. Under Section 28(1), if anyone found who contravene this act on the use of expression 'Halal' by falsely misleading the expression on the Muslim will be committed an offence liable fine not exceeding RM 1 million or imprisonment not exceeding 3 years.

A product from Heineken company used the tagline "Zero alcohol" to increase their brand awareness. As reported in The Star Online [7] news, Heineken recently launched its alcohol-free beer has quite a stir in Malaysia as the non-halal drink only for non-Muslim only since it is prohibited for Muslims. The amount of alcohol in the product contains less than 0.005% alcohol which is legally allowed to be called an alcohol-free product in the United States and European countries. The slogans from the beer products of Heineken use the slogan "Zero alcohol". The Heineken products are only available at the non-halal zone with a sign strictly for non-Muslims aged 21 and above only, as mentioned in the news. JAKIM clarifies these issues by uploaded information on its official page saying that the drink was made the same as the process of alcoholic beverages and Muslims were prohibited from taking the drink regardless of having the alcohol or not.

The tagline of Heineken's "Zero alcohol" and "Now You Can" make consumers wondering that they also can drink beer. However, the slogans of "Now You Can" is referred to the various occasions to drink such as in meetings, eating, or while driving. Muslims who wished to drink the "zero alcohol" brands from Heineken should cancel the intention as the production is cross-contamination with haram elements. Therefore the status is doubtful on its halalness. As a Muslim consumers,

they should seek information and details about the brand not only relies on the slogan as the slogans only short phrase and could not deliver the accurate and precise statement on the brand.

Meanwhile, a product from Faiz Sdn Bhd that produces rice products ordered by the high court as Syarikat Faiza offences on copyright infringement. Syarikat Faiza Sdn Bhd. the company filed a lawsuit against Faiz rice Sdn Bhd claiming it duplicated their brand through packaging. On June 5, 2018, the court ordered rice retailer company Faiz Rice Sdn Bhd to pay a fine of RM 4,160,000 damages to Syarikat Faiza offences on copyright infringement. According to Yoon et al. (2016), Faiza marks have been registered of Trade Marks without sufficient issue or entries wrongfully on the register of Trade Marks as the “Faiza” marks are derived on the Faiz rice products packaging.

The packaging was too similar as the combination colour looks almost similar by using orange, blue, and red colours. The arrangement and text font are practically similar and identical. It is only a little different on the bottom part of the packaging. The similarity between the two products can cause disadvantages on Syarikat Faiza Sdn bhd because it may affect their image and brand. For example, a consumer who is in a hurry might overlook the differences and tend to buy the wrong product. Even though Faiz product is halal certified by a recognized body, this brand does not fit in halal branding. The action of Faiz rice company is not ethical and moral in Islamic perspectives. This is because the company is trying to emulate instead of innovating its own brand identity. The act of deceiving another by deploying misleading in the form of words or action [21].

## 5 Conclusion

Many halal branding issues in the food industry have been explained and justified based on brand elements. The themes to analyze issues by adopting brand elements are brand name, logos and symbol, slogan, and packaging. The above discussion provides the name of products, issues of food industry in halal branding. The stated cases showed the seriousness of this issues on halal branding where the correct implementation of marketing strategy to promotes the brand. Researcher suggests that to eradicate these issues, the government should strengthen the enforcement activities for those who violate and commit and offences related to halal. It is hoped that the discussion gives an overview and guidelines to the manufacturers in food industry to incorporate ethical ways in branding. Consumers also can become wiser and careful in selecting and purchasing their preferred brand products to consume the best products that obtain halalness. Both halal branding and brand elements play vital roles to enhance the profit of the business and resolving the problems on the issues of halal branding as if they do not follow the guidelines in creating the brand, they may liable an offense and make the brand less trustworthy as do not being fair and unethical in creating a business.

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# Religiosity Strengthens the Relationship Between Brand Recognition and Buying Intention Toward Halal Personal Care and Cosmetic Products



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**Abstract** The rising of Halal cosmetics industry in Indonesia has shown significant growth to meet the demand of Muslim women. However, past research reveals a low demand for Halal personal care and cosmetic products due to a lack of brand recognition of Halal brands. Thus, this study intends to examine the factors affecting buying intention of Halal personal care and cosmetic products among Muslim Women in Indonesia. The research will primarily concentrate on evaluating the moderating effects of religiosity on the buying intention of Halal personal care and cosmetic products in correlation with brand recognition. A Partial Least Squares Structural Equation Modelling (PLS-SEM) technique was used to analyse based on data collected from 304 Muslim women from DKI Jakarta, Banda Aceh and Medan. The findings have shown that religiosity strengthens the relationship between brand recognition and buying intention towards Halal products (personal care and cosmetic). It was found that when the customers' religiosity is high, their awareness toward Halal brand of personal care and cosmetic products will be high as well. This will result in a positive buying intention. The study helps the marketers to win Muslim women with a high religiosity by offering Halal brands (brand with Halal logo and certification), especially the Halal personal care and cosmetic products.

**Keywords** Personal Care and Cosmetic · Halal · Brand Recognition · Religiosity and Buying Intention

## 1 Introduction

Existed a long time ago, the usage of personal care and cosmetic products keeps rising every year [16, 19]. The usage of these products includes improving attractiveness, protection of skin and hair from pollution and ultraviolet light, slowing down the aging process and for personal hygiene [23]. As technology push on, the cosmetics

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industry is looking at revolutionary ingredients that are readily available, inexpensive and healthy [16]. “Any material or treatment used in the cleaning, perfuming, maintaining the body in good condition, altering appearance, preserving and maintaining the proper odors of the body such as hair, lips, nails and external organs or the cavity” is the standard definition for personal care and cosmetic products [11]. Every product inclusive of personal care or cosmetics that meets the Islamic requirements will get the Halal certification from the relevant authorities (e.g. JAKIM, MUI).

Besides the Muslim population, Halal cosmetic products also attracts the non-Muslim customers. Apart from being free of animal and by-product, Halal beauty products symbolizes safety, cleanliness and hygiene. As a substitute for oil, land is preferred by most manufacturers as it is cheaper and easy to find. In Islam and Judaism, the usage of pork and land is a grave issue. The products to be used by Muslims and Jews must meet the requirements of Islamic law (Halal) and Jewish law (Kosher) respectively [29]. The personal care and cosmetic products cover skin care products, including lotions, fragrances and moisturizers and rejuvenating creams, personal care products for personal hygiene like color cosmetics such as foundations, lipsticks and lip balms. Items that are not derived from swine and alcohol, not containing the by product of porcine and generally considered Halal in the cosmetics industry [16].

Besides obeying the command line in considering Halal products by the religion, women customers of Muslims majority in Indonesia are seeking Halal label as it is also an indication that the goods are safe for use. In Indonesia, the certification of Halal products and brand is done by Majelis Ulama Indonesia (MUI). The cosmetics industry is now being given particular attention in the Halal industry of Indonesia. In 2016, MUI stated the involvement of a total of 5254 Halal personal care and cosmetic products from 48 businesses. Further, it has increased in 2017, 64 companies with a total of 3219 Halal products (personal care and cosmetic). Apart from that, a total of 2115 Halal products (personal care and cosmetic) from 41 companies obtained certification in 2018. By offering its Wardah brand for skin care and cosmetic products, the Paragon Technology and Innovation PT dominated the Halal personal care and cosmetic products industry, being a niche area previously. As a major player in this industry, the company enhanced the admiration of Halal items for beauty in 2015, with its value reaching as far as 2% in its value share in 2015 [12].

The findings from the assessment in the year of 2018 entitled *The Rise of Halal Cosmetics in Indonesia* placed Wardah, being the first Halal cosmetics manufacturer in the country, only second to Martha Tilaar as the largest domestic cosmetic manufacturer after Wardah's continuous rise and thus held 16% of the market share in 2015. Its “Sariayu Martha Tilaar” won the top brand award in both the face powder and face mask categories. Martha Tilaar group, being a key player in the existence of Halal color cosmetics, skin and hair care products has built a positive perception among customers in Indonesia. Having built a manufacturing plant in Indonesia, with around 145 Halal certified ingredients, the L’Oreal Indonesia PT is the other brand that remarks a key role in meeting the needs of Indonesian customers for the particular industry. By launching the Halal miswak toothpaste former Colgate-Palmolive also joined the Halal products industry in Indonesia and then with women wearing

hijabs being the main target, Unilever Indonesia launched the Sunsilk Clean and Fresh in 2015 [12].

The inclination of young Muslim women to Islamic fashion and makeup coupled with the increase in buying power of the rising Muslim population in Indonesia should be the contributing factor in achieving the highest growth rate in the demand for Halal cosmetics during the forecast period. With the rising of Halal cosmetics industry in Indonesia in recent years, lack of brand recognition of Halal brands amongst Muslim customers is a different factor, thus forecasting low demand for Halal compliant goods [4]. Thus, understanding the buying intention of Muslim women in Indonesia is of great value as Muslims make up 87% of the population. There is only limited number of research undertaken on Halal personal care and cosmetic products since most of the past studies focused on Halal food and finance. Since Muslim customers becoming more responsive to non-Halal and harmful chemical ingredients in personal care and cosmetic products, they are now seeking for beauty products [34]. Paying higher for products with Halal labelled is becoming a priority among customers, as shown by past studies [15]. Previous studies have also revealed that religiosity has strengthened the relationship between product characteristic and Halal cosmetics adoption [24], the study showed that religiousness plays a crucial in customer's way of life in shaping their beliefs, knowledge, attitude and decision making [7]. Many factors affecting Muslim customer's buying intention toward Halal personal care and cosmetic products. So, to examine a brand recognition and religiosity affect buying intention toward Halal personal care and cosmetic products among Muslim women in Indonesia is the aim of this study.

Following is the structure of this study. Introduction in Sect. 1, Reviewing multiple research that are related to brand recognition, religiosity, and buying intention among Muslim women toward Halal personal care and cosmetic products (Sect. 2), Description of data and method used (Sect. 3), Clarification of the verifiable results and discussion on the relevant implications and marketing consequences (Sect. 4) and researcher's final opinion (Sect. 5).

## **2 Literature Review**

### ***2.1 Buying Intention***

The attitudes behavior and perceptions of customers are mostly related to buying intention. Customers' interest in purchasing a particular brand has confirmed the buying intention. Halal certification is one of the factors that affects purchasing decisions among Muslim customers. If there are products that are doubtful to use, the customer needs more consideration to choose. Apart from the subjective norms and perceived behavioral control, it has been found that purity, knowledge and attitude have a remarkable and pragmatic impact on buying intentions for Halal cosmetics and products [6].

## 2.2 Brand Recognition

Customer's recognition of a particular brand is what we call as brand recognition [35]. Wardah is the only Halal cosmetics brand that most Indonesian Muslim customers are aware of. Classification by [32] on brand recognition, showed that customer's past brand exposure easily initiates brand recognition, recollecting brands that suit their needs will initiates brand recall, top of mind is when buyers remember the brand of one product and dominant is when customers remember the only brand for a particular product.

Brand recognition is according to [35], a brand's ability to obtain distribution conditions and market awareness for one product. The probable definition of brand recognition in this study is how customers with a particular product remember the brand. The communication process requires brand recognition to emerge as an example of mind awareness [31]. Hence, this study refers to Muslim customers' brand recognition about ingredients and logo in a Halal label and packaging cosmetic products.

The consciousness among Muslim customers that Halal goods have only been consume as part of their lives has resulted high demand of Halal personal care and cosmetic products [17]. Earlier report by Kaseh Dia Consultation mentioned that the Halal cosmetics awareness is still poor [27]. Meanwhile, the awareness of customer to purchase Halal cosmetic will increase if Halal cosmetics are available in the market.

People not always buying products because of the brand but because they have the intention to buy the product. While customers recognize the brand and the attitudes of a number of customers towards Halal brands is positive, they might never make a purchase in Mahdi cited by [21]. According to the previous study in Malaysia, factors affecting the customers on Halal cosmetic are brand recognition and perception [27]. The main predictors on customer buying intention are the theory of expected actions and brand recognition as seen in the previous study [22]. Based on these, Hypothesis 1: *There is a positive and significant relationship between brand recognition and buying intention of Halal personal care and cosmetic products* is suggested.

## 2.3 Religiosity

The concept of religiosity consists of human desires, feelings, opinions and acts that relate to an established religion [33]. The reaction and interpretations of an individual regarding what is supernatural sacred that establish a system of beliefs and practices is called religion. The reaction and interpretations of an individual regarding what is supernatural sacred that defines a system of beliefs and practices is called religion. People's aspirations, choices, intention, happiness, and motives are strongly affected by their religiosity. The application of religious in individuals is also known as religiosity [25].

Finding out the role of religion in the economy of a person's life is more critical than knowing if a person is "religious in any way being the concept of religiosity in any marketing and customer study [3]. Market research concerning religiosity, however the focus mainly on investigating the power of religion on understanding, perceptions, expectations and customer behavior by religious cities. Compared to knowledge in Halal matters, religious has more influence on behavior, and there is a shocking dissimilarity in customer's behavior between Halal cosmetics and food products.

According to [1], some customers were not familiar with Halal label and were not aware that Halal label products are Halal to be used. The outcome of this study indicates that the attitude of a customer towards the Halal product is positively affected by religiosity, attitude towards Halal products and subjective norms. Meanwhile, [28] suggested that personal care and cosmetics companies should focus on how to influence customer religiosity by promoting Halal personal care and cosmetic products.

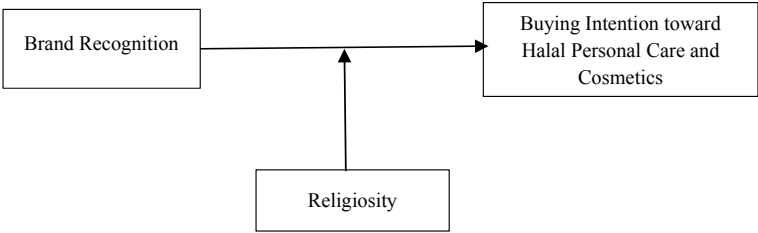
Ansari et al. [4] study revealed the two components of TPB (subjective norms of attitude), and religiosity had a pragmatic and remarkable effect on customer buying intentions for Halal cosmetic products, but perceived behavioural control was found to be negligible. For the time being, there was a correlation between perceived behavioural control and behavior that would influence a Muslim with a high religiosity to embrace the products as [26] has shown. Meanwhile [2] have identified a strong relationship between customer behavior (mainly boycotting) and religiosity in Islamic/Arab collectivist cultures. It also reveals that, mostly of international brands, these factors collectively affect customers in such societies.

However, [5] established that religiosity moderates the correlation between the attitude of a customer toward ads and customers' ego-defensive across function. The study also highlighted that the controversial advertising (missing Halal label on food advertisement) received more favorable respond from customers with low level of religiosity, while customers with a high level of religiosity are more likely to respond less favorably. Studies concerning religiosity influence on the attitudes toward Halal cosmetic products are still less frequent compared to few research that have been conducted on the correlation between customer's behavior and religiosity.

Religion can affect customer behavior in the buying decision [10]. Thus, the finding shows that customer's behavior can be influenced by religiosity but only limited to food purchasing decision. Following the above discussion, we developed Hypothesis 2: *Religiosity strengthens the relationship between brand recognition and buying intention of Halal personal care and cosmetic products* is proposed (Fig. 1).

### 3 Research Methodology

For over a period of three months, 400 survey questionnaires were distributed to willing Muslim woman in DKI Jakarta, Banda Aceh and Medan. An individual representing Muslim women in Indonesia is considered as the unit for analysis in the study.



**Fig. 1** Research model

According to [30], the ‘rule of thumb’ for examining the size of the sample is that it has to be larger than 30 and smaller than 500. Thus, a sample of 304 respondents was considered justified for this study. Item for the questionnaire, namely, brand recognition “I usually choose Halal cosmetics with the brand I know”, religiosity “I happily and willingly pay my zakat on time” and buying intention “I am willing to pay more for cosmetic products with an authentic Halal logo” have been accepted/adjusted from previous studies [20, 22, 28]. Measurement of five items statements based on Likert scale for brand recognition, religiosity and buying intention (1 = strongly disagree to 5 = strongly agree). Analysis of data done through Partial Least Squares Structural Equation Modeling (PLS-SEM) and Statistical Package for the Social Sciences (SPSS).

## 4 Results

Only 304 (96%) were practicable for further data analysis out of 316 returned questionnaires. Profile of respondent shows that the majority (61%) ages between 20 and 29 years old, graduates with degree of Bachelor (62.8%) and level of income between 3.5 million IDR—7 million IDR (1000 MYR—2000 MYR) (48.4%). The degree to which a high proportion of variance in general can be shared by products of the same construct is known as the Convergent validity; average extracted variance (AVE) greater than 0.50, factor loadings above 0.50 and composite reliability (CR) greater than 0.7 can be considered acceptable [14].

All three constructs are considered to have reliable measurements by referring to their estimations of parameter and statistical significance [8]. Thus, proved by the results in Table 1 as loads for all items are above the recommended value; and CR values ranging from 0.533 to 0.673; and AVE (0.848–0.911) are exceeding the cut-off values and the measurement model is concluded to have sufficient convergent validity.

Table 2 exhibits the discriminant validity of the constructs for this study, on which the measurement model showed ample convergent validity and discriminant validity. Discriminant validity is the degree to which a construct is distinct from

**Table 1** Convergent validity results

Construct	Item	Loading	CR	AVE
Brand recognition	BA1	0.765	0.570	0.869
	BA2	0.760		
	BA3	0.811		
	BA4	0.716		
	BA5	0.720		
Religiosity	RE1	0.500	0.533	0.848
	RE2	0.720		
	RE3	0.813		
	RE4	0.780		
	RE5	0.792		
Buying intention	PI1	0.684	0.673	0.911
	PI2	0.810		
	PI3	0.878		
	PI4	0.855		
	PI5	0.861		

**Table 2** Discriminant validity results

Constructs	BA	R	PI
BA	0.752		
R	0.398	0.777	
PI	0.449	0.448	0.751

other constructs [14]. For each construct, the squared root of AVE should be above the correlation for each construct [9].

Table 3 displays the effects of the modelling used for the evaluation of the hypothesis. The  $R^2$  for main model was 0.584, meaning that only 58.4% of the variance in the buying intention toward Halal personal care and cosmetic products variable can be explained by brand recognition and religiosity. Path loadings and t-statistics were determined with a bootstrapping technique for hypothesized ties. The results of Table 3 show that all relationships were significant  $p < 0.05$  which valid for this study's model as the  $Q^2$  is 0.367 that is above the necessary cut-off value. Cross-validated redundancy tests indicate a predictive importance for the structural model.

The results show that H2 where the religiosity Strengthens the connection between brand recognition and buying intentions ( $\beta = 1.05$ ; t-value = 2.048;  $p < 0.01$ ) is

**Table 3** Path coefficient model with interaction effect

Hypothesis	Path	Coefficient	SE	t-value	p-value	Decision
H1	BA $\rightarrow$ PI	0.163	0.046	3.549	0.000	Supported
	R $\rightarrow$ PI	0.182	0.052	3.530	0.000	–
H2	BA $\times$ R $\rightarrow$ PI	0.105	0.052	2.048	0.020	Supported

Note Significance at \*  $p < 0.05$ , \*\*  $p < 0.01$  (one-tailed)

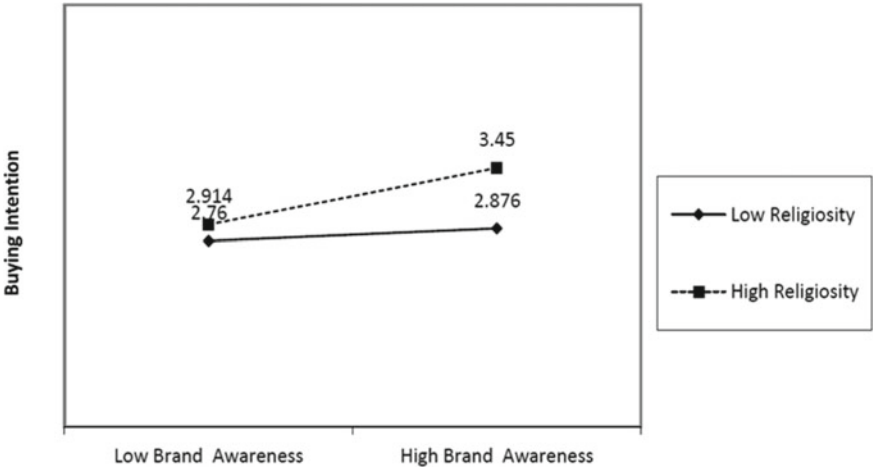


Fig. 2 Interaction effect

supported. Figure 2 indicates that religiosity strengthens the impact of brand recognition on the buying intention. High and low brand recognition have no distinct influence on buying intention with low religiosity. This shows that brand awareness is effective when religiosity is high.

## 5 Discussion and Conclusion

All in all, the goal of this research is to look into the correlation between Muslim women’ brand recognition and buying intention toward Halal products (personal care and cosmetic) and the moderating effect of religiosity on the variables’ relationship have been achieved. Both hypotheses were reinforced by the impact of brand recognition on buying intention for Halal products (personal care and cosmetic). In other words, higher brand recognition will lead to higher buying intention for Halal products (personal care and cosmetic). In turn, it enhances the Muslim women’ positive buying intention. One possible reason for this result may also be that Muslim women in Indonesia would buy Halal products (personal care and cosmetic) from the existing Halal brand that they are aware and knew of. The finding is compliance with [19] and Sasmita and Suki which stated brand equity was affected by brand recognition primarily, meaning awareness of the brand or product knowledge by the young customers would very much influence their decision in buying a product or brand. Social media usually provides the information and creates awareness of the brand or product to young customers. They will easily identify the product or brand by contrasting the looks and characteristics on social media. As mentioned by [22, 27], customers buying intention toward Halal cosmetics was very much affected by brand recognition and perception.



Religiosity has been shown to have a significant moderating effect between brand recognition and buying intention toward Halal personal care and cosmetic products, supporting its ability to influence and improve the relationship of two variables. In other words, Muslim women with high religiosity will have a high brand recognition of Halal personal care and cosmetic brands. Muslim women with low religiosity have no effect on brand recognition of Halal personal care and cosmetic brands. This outcome is in accordance with previous studies revealing religiosity moderates the relationship between variables [13, 18].

The growing range of products and increasing demand in Halal personal care and cosmetic products has influenced marketers and manufacturers to serve and produce a variety of products. Halal labelled and certification have created a great impact on Muslim women in Indonesia. Personal care and cosmetic products with Halal label and logos were very much preferred and chosen by Muslim women. Despite of only three variables which have been investigated, the results may give significant implications and high value to advertisers, Halal brands, Majelis Ulama Indonesia (MUI), researchers and customers alike. Since Halal personal care and cosmetic products is important for Muslims, these particular companies should consider applying for the recognize Halal certification. Further, there is a new potential for local and foreign market cosmetics manufacturers based in Indonesia. Since there were only very little studies regarding highlight personal care and cosmetic products to date, future researchers should consider using the results of this study as a guideline for further studies.

Sample size is the main limitation to this empirical study. With only 304 respondents from DKI Jakarta, Banda Aceh and Medan representing the whole population of Indonesia, the results could be further improved by future studies with bigger sample size.

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# The Application of *Al-Wara'* (Abstinence) in the Halal Supply Management: A Spiritual Approach



Muhamad Afiq Abd Razak, Mohd Syukri Zainal Abidin,  
and Muhammad Ikhlas Rosele

**Abstract** The Halal Supply Chain Management (HSCM) is relatively new in terms of its implementation in Malaysia. In previous literature, there are many frameworks and models that describe how the Halal Supply Chain Management should be implemented, of which the most common idea is that halal integrity is kept intact within the whole supply chain system and operation—from the raw material to the finished product. Malaysia plays an important role in spearheading the halal certification system where by offering a specific standard for the halal supply chain; MS 2400:2019. The standard is developed to cater for the three main elements of the halal supply chain which are (i) logistics, (ii) warehousing and (iii) retailing. This system is essential for achieving a complete chain of halal products; however, there is a lack of emphasis on the operational part of the supply chain that needs to be halal-compliant as well. Since the operational management of the supply chain requires decision making, priorities are ranked and the best decisions are taken in the bid to achieve management goals. One of the ways of designing decision making for the halal supply chain management is based on *al-wara'* (abstinence). Thus, this paper presents the concept of *al-wara'* and how *al-wara'* can be implemented within the halal supply chain management. To achieve this, data were analyzed through a literature study and a qualitative approach analysis was conducted. Based on the findings, *al-wara'* is potentially becoming one of the main drivers for the decision-making process within the supply chain. The system is complete, where it does not rely heavily on a set of written standard operating procedures (SOP), but more on spiritual awareness so as to sustain and achieve the true objectives of the halal supply chain management.

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**Keywords** Abstinence • Spiritual • Halal integrity • Halal management • Supply chain

## 1 Introduction

The supply chain management is an important feature in business activities. It maintains the organization goals as well as fulfilling customer demands. In order to achieve such goals, it must include all components not only of the suppliers and manufacturers but also other channel partners; transporters, warehouses, retailers and customers [1]. In this competitive era, managing a supply chain means that a firm or an organization is able to ensure its continuity and relevance within the market sphere. This includes the changing of forms of businesses into the fast-moving pace that is created by the increase in demand and over-capacity in industries today [2]. A well-organized and good coordination of supply chain provides resiliency for a company to face challenges and unprecedented situations where the risk of supply chain disruptions might occur. The risk of supply chain disruptions may be caused by several factors. An example of a supply chain disruption occurred during the COVID-19 pandemic due to a sudden rise in customer demand known as the ‘bullwhip effect’ [3]. Therefore, with well-developed business contingency plans as well as good communication between supply chain components, such incidents can be faced with minimum side effects since the supply chain is fortified and resilient.

A relatively new concept of supply chain, known as the Halal Supply Chain (HSC) has emerged at the global stage since the advent of halal certification across the world. As the name suggests, the main goal of the Halal Supply Chain (HSC) is to ensure that halal integrity is preserved throughout the supply chain process starting from the raw materials until the point of consumer purchase. In alignment with achieving the business goal of an organization—which is profits, the halal supply chain should not just focus on producing halal certified products but also include the operational aspects as well. The Halal Supply Chain emphasizes on managing and controlling the whole process of the supply chain, namely: sourcing, procuring, conversion, logistics management to halal-compliance i.e., avoiding direct and cross-contamination of non-halal elements. A number of frameworks have been put forward by scholars regarding the Halal Supply Chain (HSC). Omar and Jaafar [4] proposed that a halal supply chain model includes: (i) halal animal feed, (ii) proper slaughtering and (iii) proper segregation [4]. Marco Tieman [5] proposed the ‘Robust Halal Supply Chain Model’ that includes (i) logistics control, (ii) supply chain resources, (iii) a supply chain network structure and (iv) halal supply chain performance [5]. Zain et al. [6] proposed that the halal criteria should encompass the processes of packing, storage, delivery, warehousing and buyers [6]. Saifudin et al. [7] proposed that the halal supply chain model includes: (i) halal traceability and tracking activity, (ii) halal certification and labelling, (iii) halal facilities segregation, (iv) halal quality management [7]. Based on these

frameworks, it appears that the underlying principles revolved on the integration of *sharia* requirements within the conventional supply chain management and embedding halal components into the scheme, in which both theoretical and practical aspects are well balanced. Nevertheless, there are only few Halal Supply Chain frameworks that strongly emphasize on the spiritual approach. The spiritual approach here refers to the implementation of the spiritual aspect as a gauge for the decision-making process within supply chain operations.

Therefore, this paper, proposes a Halal Supply Chain framework based on the concept of *al-wara'* (abstinence or piety) that is central in the Islamic ethical doctrine (*tazkiyyah al-naafs*). In order to achieve the objectives of this study, the qualitative approach was carried out for both data collection and analysis. To gather data relevant to the halal supply chain concept, a full literature study from various databases and current textbooks was carried out. For the *al-wara'* concept, focus was on the content analysis on the work of al-Ghazali which is *Iḥyā' 'Ulūm al-Dīn*, as the primary source for the concept. Data gathered were analyzed using the deductive and inductive approaches in order to provide a coherent concept of the halal supply chain management. The concept of *al-wara'* based on al-Ghazali was then embedded within the existing framework of halal supply chain management.

## 2 The Concept of Halal Supply Chain Management

### 2.1 The Concept of Halal

The word '*halal*' is an Arabic word that originates from '*hallala-yuḥallilu-hillan*' meaning: permissible, something that is allowed [8]. In Islamic jurisprudence, the word '*halal*' refers to something or any acts permitted by the Lawgiver (*al-Hakim*) which is Allah (the God) and the doer will not be punished committing it. In a smaller perspective, 'halal food' is food that is permitted in accordance to *sharia* law, and contains no prohibited substances such as carrion, pig, blood, human origin and other impurities [9]. In the al-Quran, which is the highest level of Islamic legal source, halal refers to the concept of '*halalan toyyiban*' (Surah Al-Baqarah, verse 168). The concept of *halalan toyyiban* encompasses both the aspects of *sharia* rulings (*hukm*) and other qualities of *toyyiban* such as safety, cleanliness, quality, hygiene, wholesomeness. Generally, only a few types of animals and items are prohibited (*haram*) in Islam. The fraction of what is prohibited is so small compared to the things that are halal in Islam which is so vast as it follows the principle of: (الأصل في الأشياء الإباحة) "the origin of things is permissibility" [9]. Therefore, the concept of halal is an important quality for a Muslim to adhere to, since it affects both the spiritual and physical wellbeing of a Muslim.

The concept of *halalan toyyiban* is further upheld by the emergence of halal certification. In Malaysia, halal certification was begun in 1994 by the Department of Islamic Development Malaysia (JAKIM) as a recognition for halal-compliance.

**Table 1** Malaysian standard related halal supply chain (*source* Standards Malaysia 2019) [10]

Standard code	Standard name
MS2400-1:2019	Halal supply chain management system—part 1: transportation – general requirements (first revision)
MS2400-2:2019	Halal supply chain management system—part 2: warehousing—general requirements (first revision)
MS2400-3:2019	Halal supply chain management system—part 3: retailing—general requirements (first revision)
MS1900:2014	Sharia-based quality management systems—requirements with guidance (first revision)

JAKIM, with other competent authorities and stakeholders developed a halal standard, the Malaysian Standard MS1500:2019 to guide industry players to set up a halal control system within their operations and facilities. Along with the manual procedure, the Malaysian Halal Certification Procedure Manual (MPPHM) 2020 as well as the Malaysian Halal Management System (MHMS) 2020, these have helped different types of industries; food, consumer goods, cosmetics and personal care, pharmaceuticals to adapt and adopt a halal control system specific to their configurations. Malaysia too, is spearheading in its halal supply chain management maneuvers, where standards such as the MS 2400:2019 have been established. The MS 2400:2019 is divided into three parts: (i) Transportation (ii) Warehousing and (iii) Retailing (Table 1).

### 3 The Concept of *Al-Wara'* (Abstinence)

#### 3.1 Definition of *Al-Wara'* (Abstinence)

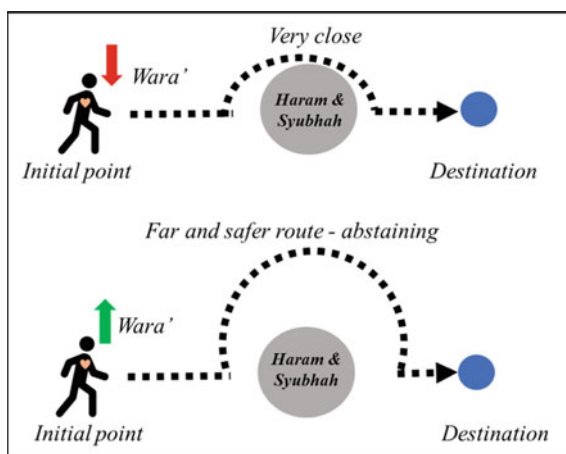
*Al-Wara'* or abstinence is an important concept of Islamic belief and ethical teaching or purification of the soul. It is part of the teaching of *tazkiyyah al-nafs* (purification of self) and *tasawwuf* (Islamic mysticism). Al-Zabīdī [11] defined *al-wara'* as:

التقوي والتخرج والكف عن المحارم

Meaning: “Piety; being ashamed of; abstain from prohibited matters.” [11]

*Al-Wara'* refers to the quality of refraining oneself from associating with prohibited (*haram*) or uncertain (*syubhah*) acts. ‘*Syubhah*’ means ‘the grey area’ in Islam, in which something is not clearly known of its status whether it is permissible or not. *Al-Wara'* is considered as the highest level of achievement in the character development of Islam and as the vital status of purification of the soul. A person who adheres to *wara'* attribute abstains him/herself from getting close to any circumstance that is prohibited in order to preserve the close relationship with God [12]. *Al-Wara'* applies the approach of carefulness and being very particular in

**Fig. 1** Difference between low level of *wara'* individual (top) and high level of *wara'* individual (bottom) in getting to a destination/action (source Author's analysis)



doing things so that no circumstantial involvement in haram and *syubhah* things will ever happen. The analogy of *al-wara'* quality is described as follows.

Based on Fig. 1, the difference between low level of *wara'* and high level of *wara'* is reflected on how the individual distance themselves from prohibited and *syubhah* things. In Islam, this is mentioned by the Prophet Muhammad s.a.w. in a hadith:

فَمَنْ اتَّقَى الشَّيْهَاتِ فَقَدْ اسْتَبْرَأَ لِدِينِهِ

Meaning: “Whoever protect themselves from the things of *syubhah* (uncertainties), he is preserving their religion.” (Narrated by al-Bukhari).

Muslim individuals who practice *wara'* in life would choose safer routes and keep a safe distance from committing or falling into *haram* and *syubhah* which later might cause sinful acts [13]. For the ordinary individual or anyone who does not practice *wara'*, he will remain that way as long as he does not fall clearly into *haram-syubhah* even if it was that close. The prominent Islamic spiritual scholar, Abu Hamid al-Ghazali, explained the concept of *wara'* in his book, *Iḥyā' 'Ulūm al-Dīn*. In the book, he explained the term in the chapter on *halal* and *haram* where a pious person should refrain himself from getting near to anything that is prohibited by Allah swt and the Prophet s.a.w. He further divided *wara'* into four levels which are: (i) *wara' al-udūl* (abstinence of the justice), (ii) *wara' al-salihīn* (abstinence of the righteous), (iii) *wara' al-muttaqīn* (abstinence of the virtuous) and (iv) *wara' al-siddiqīn* (abstinence of the truthful one) [13] (Fig. 2).

The lowest level of piety is known as *wara' al-udūl*, which is to refrain from doing something that is forbidden as decreed by the *fuqahā'* (Islamic jurists). Generally, when a person has committed a forbidden act and is considered a *fāsiq* (continuously committing sins), he/she loses the status of justice (*al-'adālah*) and is accountable for punishment in the Hereafter. The second category, referred to as *wara' al-salihīn*, is to refrain from doing something that may be *haram* or even



**Fig. 2** The level of *wara'* according to al-Ghazali  
(source Al-Ghazālī [13])



*syubhah*. Next, the third category is *wara' al-muttaqin*, which is to leave things that are feared to lead to something forbidden. However, the matter is not clearly declared as *haram* or *syubhah*. The fourth category is *wara' al-siddiqin*, which is to avoid doing something that should or should not be accompanied by the nature of piety in devotion to God. In other words, the act is a reason that plunges he/she into the law of *makruh* (reprehensible) or included in disobedience. Therefore, to relate with the analogy in Fig. 1, *wara' al-siddiqin* chooses the farthest way possible from *haram* and *syubhah* things.

## 4 *Al-Wara'-Based Halal Supply Chain: A Proposed Framework*

### 4.1 *Framework Components*

The halal supply chain management involves all parties within a supply chain to be compliant with sharia attributes. According to Khan et al. [14] the halal supply chain management reflects the 8 points of focus, namely, halal focus, *toyyib* focus, stakeholder focus, flow focus, coordination focus, performance and efficiency focus, value creation focus and 'from farm to fork' focus [14]. Some of the definitions presented by scholars are as in Table 2.

According to Standards Malaysia, the halal supply chain management systems involved three main objectives which are to guarantee the continuity of halal integrity known as 'from farm-to-fork' approach. It simply means that starting from obtaining the raw materials, a firm or company should put priority on a halal-certified supplier and ensuring that the raw materials, ingredients, processing aids are not produced from non-halal substances. Furthermore, every component of MS2400 provides preventive approaches—the Halal Risk Management Plan (clause 4.4, MS2400-1:2019) which is to avoid the risk of both direct and cross contamination of non-halal elements throughout the supply line. Identifying critical points within the operation is crucial for a mitigation strategy and for corrective actions to be taken such as proper segregation or dedicated halal transportation or storage platform. Thirdly, the standard put forward on the verification process for

**Table 2** Several definitions of halal supply chain management based on literature (*source* Adapted from Khan et al. [14])

Authors	Definition
Che Man et al. [15]	Process of planning, implementing and controlling the efficient flow and storage of halal certified product from the source to the demand point
Tieman [16]	Process of managing the procurement, movement, storage and handling food products through the organization and the supply chain in compliance with the general principles of sharia law
Tieman et al. [5]	Management of a halal network with the objective to extend the halal integrity from source to the point of consumer purchase
Zulfakar et al. [17]	The process of managing halal food products from different points of suppliers to various points of buyers/consumers, which involved various parties, who are located at different places, who may at the same time, involved with managing non-halal food products, with the purpose of satisfying the needs and requirements of both (halal and non-halal) customers

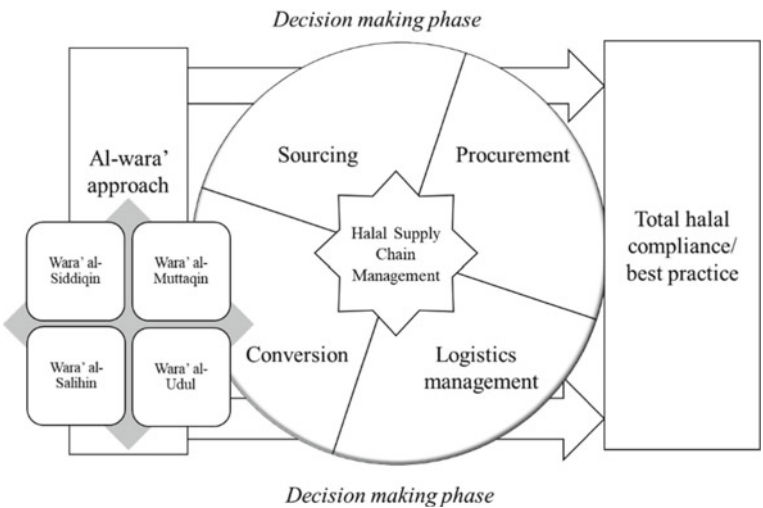
halal towards third party supply chain providers. This includes all channel partners such as manufacturers and logistic service providers both in downstream and upstream operations.

## 4.2 Embedding Al-Wara' in Halal Supply Chain Management

To apply the concept of *al-wara'* in the context of the halal supply chain management, it can be simplified by breaking down into four major activities in the supply chain management which are: (i) sourcing, (ii) procurement, (iii) conversion and (iv) logistics management, as in Fig. 3.

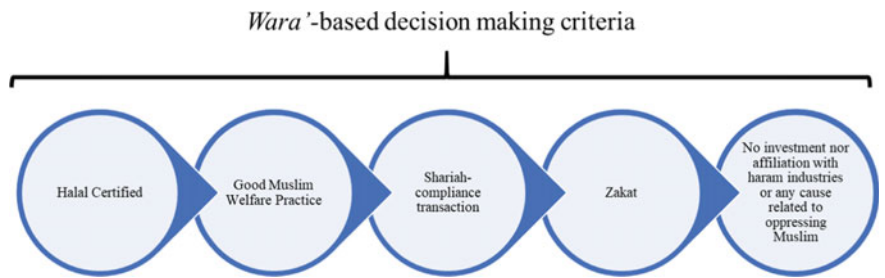
These four core activities involve the decision-making phase. In order to achieve total halal compliance within a halal supply chain management it is inadequate if the system is only product oriented, instead it should also look into a broader scope of the supply chain itself. *Al-wara'* can be applied as the decision-making basis that also denotes the best practices in a halal assurance system. Using the level of *wara'* as a gauge, the performance of an organization can be measured based on how best the *halalan toyyiban* requirements are fulfilled. The application of *wara'* covers aspects further than the existing standards and takes the gauge of the spiritual score of that particular organization. For example, in sourcing activities, a company conducts a needs analysis and research to obtain raw materials from potential suppliers.

Based on the literature, *wara'* can be identified as comprising three components: (1) the avoidance of ambiguity or the grey area (*syubhah*), (2) the piety; which is the excellent fulfilment of the duties as a servant of Allah swt—the ibadah aspect and (3) the fulfilment of duties towards a good cause. Therefore, a highly *wara'*



**Fig. 3** Proposed framework of Wara'-based halal supply chain management (source Author's analysis)

company starts with the internal halal committee members, sets important criteria such as the supplier must be halal certified, good Muslim worker welfare, *zakat*—paying (almsgiving), observes sharia compliant transactions and has neither affiliations nor investments in haram-industries, see Fig. 4. The criteria can be further developed and scrutinized in accordance with the level of *wara'* for each of the halal supply chain activities. To sum up, this framework illustrates that the operations and decision making are anchored with an understanding of the *wara'* concept by an organization. This is also reflective of the approach in managing the halal supply chain that is truly spiritual, not only to achieve the objectives of the company—to attain profit and customer satisfaction but also to achieve higher objective (*maqāsid*) of halal itself; i.e., achieve the level of pious Muslim individuals, as well as the working environment.



**Fig. 4** Wara' criteria in supplier selection process (source Author's analysis)

## 5 Conclusion

Empowering the halal supply chain management approach has become more important than ever before. Since many approaches in the halal supply chain management focus on the practical aspects and are in compliance of the existing standards, it is also important to highlight on a spiritual-based approach that stems profoundly in the commitment of an organization in achieving total halal compliance throughout the supply chain levels. *Al-Wara'* as one of the pinnacles of Islamic ethical teaching as well as the method of purification of the soul is seemingly perfectly fit to achieve this goal and function as a performance gauge for halal compliance. Further studies need to be conducted to improve the framework as well as detailing the criteria of each level of *wara'* within the core operation of a halal supply chain.

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# Management

# An Analysis on Prayer Room Design in Shopping Complexes: Significance and Function of Ablution Area



Nor Hazirah Hasri, Abu Bakar Abd Hamid, and Muhammad Danial Ismail

**Abstract** *Wudhu'* (ablution) area is a space to perform ablution by clean certain body parts with water for Muslims before praying. There are several design guidelines for praying facilities in Malaysia, but they lack criteria and specification guidelines for ablution space; they are still inadequate and not user-friendly. This paper is to identify the level of ablution areas practicality based on the design and satisfaction criteria; space planning, ergonomic, the relationship between prayer hall, and users satisfaction. It focuses on commercial buildings interrogative shopping complexes that do not fully apply and are not Islamic compliant. An observation and on-site measurement manage by a selection of shopping complexes in the Klang Valley and Johor Bahru. It enhanced the standard guideline for prayer areas in shopping complexes based on the local authority's essential for the respective parties: local authorities and architects, besides regulating the prominence of users' comfort.

**Keywords** Prayer room design · Ablution area · Design standard · Shopping complex

## 1 Introduction

To date, the Muslim population has increased rapidly by 20–25% from the world's population, or 1.65 billion people [7, 16], with Asia having 69% and Africa 27% of the world's Muslim population. In South East Asia, the Muslim population is almost 40%, or 240 million people [21], while the Muslim population in Malaysia

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is 61.3% [22]. The expected population number increases around one per cent for each decade and can reach one out of four by 2020 and one out of three by 2075 [11]. The Department of Statistics, Malaysia (2015), stated that the projection for the Malaysian population will increase around 35% by 2040, and the annual increase would be around 0.6% due to fertility rate and migration issues.

The place of worship must be clean for Muslims, especially around the praying and *wudhu'* (ablution) areas. Muslims will pray five (5) times a day via a “*Solah*” ritual. Moreover, Muslims will perform their prayers anywhere as long as the space is clean, even in smaller areas, especially in public buildings where numerous *mosques* are built. Selamat [18] claimed that a praying area is vital for Muslims even though the Muslim prayer area or *Musolla* are built-in shopping complexes, which is in a rather deplorable environmental condition. Due to the enforcement policy’s weaknesses and lack of design guidelines, the space for these prayer areas are usually limited, are not conducive and wrongly located in terms of Islamic compliance.

For most Muslims in Malaysia, performing prayer or “*Solah*” requires focusing on several aspects, especially planning, building, and maintaining facilities. Some designers from different backgrounds do not take the concept of a prayer area or *Musolla* seriously, especially in public areas, such as a shopping complex, an exhibition hall, an airport, and other building interiors. Therefore, the design quality requires the designer’s consideration to understand and be familiar with the function of the space and the multiple alternatives of design aspects such as design environment with the well-designed [8].

In Malaysia, ablution arrangements locate and equip most praying areas, including shopping complexes, highway rest areas, airports, and other public areas for Muslims to pray. The praying area design only focuses on the appearance of the praying facilities without involving other factors such as the toilet and ablution areas [15]. Therefore, to establish comfortable facilities, hitherto, Malaysia has a standard guideline s to build public facilities with the design specification for users, however, architects and designers must be aware of the feasibility of praying facilities by the equipped manageable environment for the users such as theirs needs, capabilities, abilities, and limitations [2].

Thus, this research aims to find out the standard design, including the space function and design elements in the prayer areas in a shopping complex. This study will cover the environmental aspect and the design criteria of a prayer room from the perspective of Islam. Based on Isin and Siemiatycki [9], their study mentioned that the core activities of the prayer area are the recital of communal worship for both men and women in segregated areas, thus, the architect or designer needs to slant the configuration of a space planning for the prayer area to ensure it fulfils the core function, including the social elements. An excellent design for space planning will be to improvise the elements of harmony, scale ergonomic, the balance of space, and composition design criteria of the prayer area.



## 2 Problem Statements

The ablution area is compulsory for Muslims to take their *wudhu* as a cleaning ritual before praying. Almost all public places provide this facility for Muslims to perform their ablution. Unfortunately, the design guidelines, research, and documentation on the design standard for ablution design are still lacking [13].

Most of the prayer rooms in these shopping complexes were designed to accommodate a small congregation of worshippers. The limited and small space created causes discomfort and uneasiness among worshippers while performing their prayers. During peak hours, some of the praying areas experience an overflow and caused people to wait for their turn. These congestions also cause unwarranted conditions such as dampness, moisture and unpleasant odours. Furthermore, prayer rooms are located far, thus making it difficult for Muslim shoppers to locate them. The standard requirements developed by local authorities, for example the spatial size and prayer facilities, were not fully implemented in the design phase.

Moreover, Muslims perform prayers as an act of worship which is crucial for them five times a day, every day. However, the *mosque* or prayer area is the problem encountered in terms of facilities and services to offer a better space [19]. Thus, there are many research problems on the religious attributes of the prayer area as a centre of worship in public places, and the implication for user's choice and satisfaction is very poor.

There is no precise design specification on the prayer room guideline standard, which is essential for developers, architects, and designers to follow the design criteria for public places by providing prayer areas to fit the Muslim population in Malaysia. Tayeb [20] has mentioned that Islam's predominantly Muslim country influences organisations through national culture. This approval by Britannica [7] found that all organisations in Malaysia placed a great significance on worship and had a prayer area as a calming and spiritual space. This recommendation has expanded into commercial sectors like shopping complexes should be provided space facilities and services for Islamic worship and prayer such as the prayer area.

Furthermore, the appropriate standard design guidelines for a prayer area have not complied with the local authority enforcement. Therefore, the authority or the Islamic Council should solve the problems; space congestion, accessibility, air circulation and ventilation, including moisture and damp conditions, which are crucial in prayer areas. Hence, this research attempts to study the condition of prayer areas in shopping complexes in the Klang Valley and Johor Bahru. The results will enhance and fix proper design guidelines and references in regulating a standard requirement for prayer areas in shopping complexes.

The problems related to prayer areas in shopping complexes have long been discussed at various levels, either at the religious departments or the local authority departments. However, there is still no solution. There are some shopping complex building owners owned by individuals or companies. Some prayer room sizes vary in size and facilities because there are no standardised guidelines on constructing a prayer area [23].

### 3 Literature Review

The prayer area is an area for mediation, not disruption of it encompassing a prayer area. It is also known as an “*oasis*”—an analogy for a welcoming space to perceive shelter or stop briefly, as a place of transit in human life. Prayer spaces do not directly interact physically within a society, although the community has strong religious ties and beliefs and is prepared to appreciate aspects of internal existence [4].

The inventor of an environment inspires religious elements through the unity construction of prayer areas in modern public places to provide an equilibrium for the temporal and religious realms. Modernisation is often the cause of religious influences’ retreat, disengagement from society, and secular circumstances’ erosion of faith and religious behaviour. Hence, public facility developers are in line to verify that modernisation procedure for consumers is not intentional to distance them from religion, by the assumption that the modern prayer area, public facility developers are not only helping the use of religion enforcement, but also to implement their community’s responsibility towards society [3].

The internal factors covering intra, inter, and transpersonal [17] can also be explicated as when the person enters, affects human life and stands out in their thinking and behaviour likewise in co-occurrence with self, others, the Universe, and God [6]. Religion is a structure of belief and worship establishment where any person can demonstrate his or her spirituality.

The well-suited and calm ambience in the prayer area is a requisite to ensure tolerable prayer which will be blessed by God. In the practice of Islam, environmental elements such as cleanliness, excellent hygiene and good maintenance are most significant in designing the prayer area. Intense discomfort would result when maintenance is not fully implemented such as lousy ventilation, foul odour, dampness and disarray of arrangement of shoes or prayer apparel [1].

#### 3.1 “*Taher*” Zone Concept

According to Fig. 1, the critical element to design circulation and access in the prayer area and ablution is a clean or *Taher* zone. This zoning area requires avoiding organic traces, uncomfortable smells and other things deemed unsuitable in the prayer area [12].

The clean zone is where shoes are not allowed to be used and are kept outside at the shoe rack space in the line separating two (2) zones. This dividing border uses a different method and material, either colour coding or a door pattern [14].

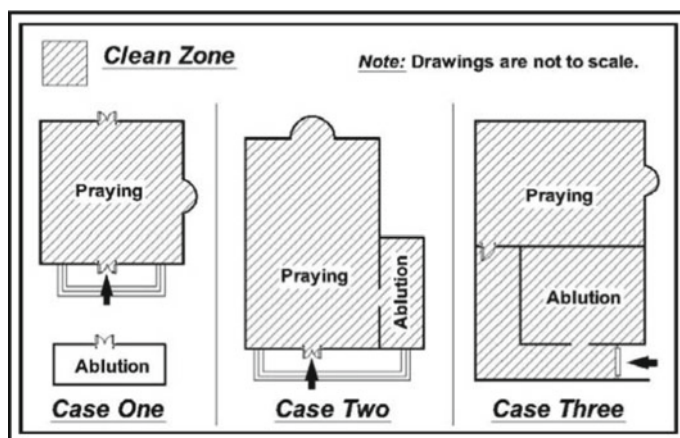


Fig. 1 Clean zone “tahir” in praying area [12]

### 3.2 Types of Prayer Area

#### A. Conventional Prayer Area

Figure 2 shows the conventional prayer area provides minimum facilities and is not properly organised in terms of space planning and standard requirements. The material and finishes are also not installed and constructed correctly according to the prayer room guidelines. This conventional prayer area does not have any guidelines and authority standards.

#### B. Modern Prayer Area

The modern prayer area shown in Fig. 3 is different from a conventional prayer area, where changes have been done to improve the design for users convenience and comfort there. The activities related to religion are well organised, especially the arrangement between spaces in the building. The proper arrangement is essential to show the condition, where the facilities are improvised, and the atmosphere is



Fig. 2 Conventional prayer area [3]



**Fig. 3** Modern prayer area [3]

more welcoming so that users could focus on their prayers. By applying high quality material and finishes, the prayer area feels warmer and inviting.

### 3.3 Existing Guidelines on Prayer Rooms in Malaysia

In this study, a summary of selected documentation formulating existing guidelines collections on prayer rooms in Malaysia has been chosen. Additionally, the architect and designer must also understand the source flow of documents that needs to be consulted with and implemented according to the location of the prayer room project. It refers to differences where each state authority and State Islamic Council have their own laws and guidelines.

However, the main reference would be the *Garis Panduan Rumah Ibadat Islam* (2002) by *Jabatan Perancangan Bandar dan Desa Semenanjung* Malaysia in Version two (2) clarifies in general on the Islamic prayer room. Table 1 displays the information related to prayer room guidelines.

## 4 Research Methodology

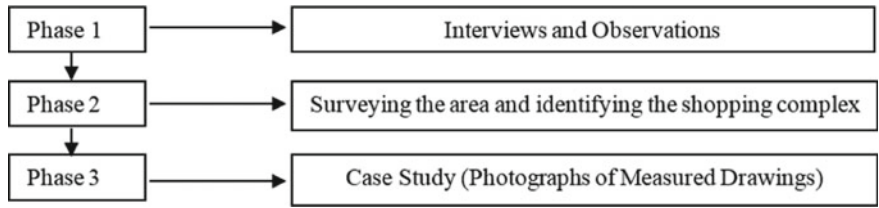
This study uses the qualitative approach (observation and surveys) collective with the assessment method. The methodology retrieved three (3) phases; the first phase will include pilot surveys and collecting data from other areas of studies related to research through interviews.

The second phase will be conducted by collecting literature reviews (primary data), interviews and case studies (secondary data). These involves drafting out the research info, material and data related to the scope of research on the theoretical aspect, policy aspect, standard authorised aspect, design aspect and practical aspect.

Based on the findings and analysis, the specific data size explored has shown the result that leads to a definition. Recommendations will move towards achieving world recognition. Therefore, Fig. 4 shows the final study progress method.

**Table 1** *Garis Panduan Rumah Ibadat Islam*, version 2

Definition and classification	
Clause 3.1 definition	Prayer room is a small space found in buildings in focal points
Clause 3.2 classification	<i>Surau</i> a. <i>Masjid Jemaah</i> b. <i>Surau</i> c. <i>Madrasah</i> d. <i>Mussalla</i> e. Prayer room/area
<i>Principles of planning places of Islamic worship</i>	
5.0	i. Refer to three (3) principles: <i>Ihsan, Perpaduan &amp; Berilmu</i> (Table 3, page 11) ii. The facilities requirement: prayer room, public toilet and ablution area (Table 3, page 11)
<i>Specific guideline</i>	
Clause 7.4 planning for room or prayer area	1. Provided a space or a room or a separated building for the public building which is located far from mosque or <i>Surau</i> nearby including: a. Government buildings b. Public transport/station c. Stadium and sport complex d. Market and shopping malls e. Rest and retreat f. Industrial area g. Tourism centre h. Airport i. Training institution j. Schools and education complex k. Government hospitals l. Other public places ii. The room size is sufficient to accommodate congregational prayers with a minimum area of 20 m <sup>2</sup> and place it in an easily accessible space



**Fig. 4** Methodology process

## 5 Result and Discussion

This case study aims to identify and evaluate the problems regarding the design and organisation in the prayer area in shopping complexes. This study's completion involved surveys and physical measurement while case studies chosen will be evaluated and comparisons will be based on the design standard. There are two (2) case studies in the Klang Valley area and Johor Bahru involving local authorities and the State Islamic Council, as shown in Table 2. The selection of this case study refers to the highest number of urban populations in Malaysia [5].

As stated in Table 2, some variables contribute to the purpose of case studies conducted to identify and evaluate the problems regarding the design and organisation in the prayer area in shopping complexes. Therefore, the variables involved are (1) the location, (2) spatial planning, and (3) the capacity of users in both prayer rooms.



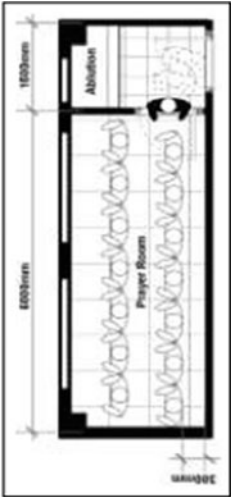



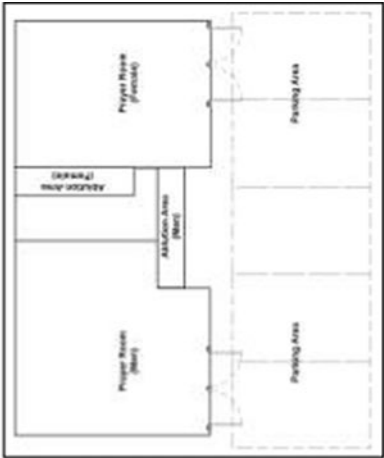
The location of both prayer rooms is within services accommodation: a nearby lift and a parking area. It defines an excellent local point and is more accessible for the user to search for the prayer room. Meanwhile, spatial planning involvement is represented throughout the design scheme of prayer room by the space and size of the ablution and pray area, layout plan allocation, material and finishes, and facilities selection as for space division. The prayer room in the shopping complexes is considered a commercial or public area; therefore, the user's capacity should be parallel with the prayer room spatial planning (size and facilities). It is to prevent congestion among users during peak hours of praying, as stated in Clause 7.4 on the sufficiency to accommodate space for congregational prayers with a minimum area of 20 m<sup>2</sup> and is located in an easily accessible space (*Garis Panduan Rumah Ibadat Islam*, 2002).

## 6 Conclusion

Prayer area design is a critical factor for Muslims to worship in calmness and peace. Several factors in the shopping complexes designing prayer area were identified, such as the location of the prayer area, layout planning, shape and space functional, material and finishes, and facility services.

Furthermore, the involvement between the local authorities and the State Islamic Council during the early stages of planning until the final stage of designing the plan is highly required. This is important since assessing the design of the prayer room in shopping complexes require proper consideration to ensure the guidelines and conditioning in the prayer area turns out better. According to the local authorities and the State Islamic Council, the prayer area designed in the shopping complex aligns with the standard guideline. Every guideline and policy with any changes should coordinate together. It will avoid a misunderstanding in terms of the design concept and enforcement policy of both parties.

Table 2 Case studies result and discussion

No.	Case study (s)
1	<div><div><div><p>(a)</p></div><div><p>(b)</p></div></div><div></div><p><i>Case study 1: level 2 at plaza Massalam Shah Alam</i></p><p>According to the Pic. (a) Moreover, (b) shows the environment in a prayer room at Level 2, Plaza Massalam Shah Alam. The space size is 2.4 m wide <math>\times</math> 7.5 m length, including ablution area with a size of 1.5 m wide <math>\times</math> 2.4 m length (refer to layout plan). This space can occupy only 14 people at one time while only two (2) people are in the ablution area. It is crowded during peak hours. Pic. (b) shows Muslims lining up to take their <i>wudhu'</i>. Meanwhile in Pic. (a) only two (2) rows can accommodate people at any one time while the rest have to wait outside for their turn to pray</p></div>
2	<div><div><div><p>(a)</p></div><div><p>(b)</p></div><div><p>(c)</p></div></div><div></div></div>

(continued)

Table 2 (continued)

No.	Case study (s)
	<p><i>Case study 2: parking basement at KSL Mall Johor Bahru</i></p> <p>Pics. (a), (b) and (c), shows the space and location of the prayer room at KSL Mall, Johor Bahru. The prayer room located in the parking basement is improper and uncomfortable for Muslims to perform their “<i>Solah</i>”. Based on Pic. (b), only a curtain is provided to block the view from the parking area. Meanwhile, Pic. (c) shows the women’s ablution section is very uncomfortable and not properly organised. From the layout plan, the men’s prayer room is 2.4 m wide × 3.2 m in length, while the women’s prayer room size is 2.4 m wide × 3.0 m in length. The men’s ablution area is located outside, which is near the car park lot. This area is slightly messy during peak hours, with users waiting to take the <i>wudhu</i>’ and praying. The Johor Islamic State Council uses <i>Garis Panduan Rumah Ibadat Islam</i> (2002) as their documentation guideline on Islamic worship areas</p>



According to the State Islamic Council, the Council requested participation in the design stage in the early design development phase for new shopping complexes. It is to ensure the officer has the chance s to advise the developer, architect, or designer on building these prayer rooms in the direction of *qiblah*. The reason is to determine the prayer area is accurately directed to or facing the *qiblah* by creating a proper standard guideline for prayer area design and planning. A few phases require a building (a prayer room) to get their *qiblah* approval and official certification from each State Islamic Council. As mentioned earlier, each State Islamic Council has different sets of rules and conditions on prayer room guidelines. Thus, this determines the social and cultural context besides another factor; however, it is applicable since it is *Shariah* compliant.

In designing prayer areas, the elements of design must consider form and space elements to ensure the comfort and space in the prayer areas as well as to avoid the problem of narrow and uncomfortable spaces. An excellent design space measuring  $6 \text{ m}^2 \times 10 \text{ m}^2$  should be considered since it would be suitable for 10–12 Muslims to pray each time. The standard guideline in the local authority should prepare revision in terms of the sizes and function of prayer areas in a shopping complexes. Besides that, the ablution design and specification must also be included. Moreover, the prayer area and ablution facilities for women must be designed specifically from them being viewed by men or the general public. Muslim women are known to protect the intimate parts of their body or *Aurah*, which a must be covered by clothing. Meanwhile, the men's prayer area should be located nearby for easy access and circulation.

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# Assessing the Relationship Between Service Quality and Satisfaction Among Tourists to Selangor International Islamic Arts Complex



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**Abstract** Service quality and satisfaction has long been known to be closely related, where an increase in one is likely to lead to a rise in the other. This is especially important for tourism attractions as satisfied tourists will mean return visits and a better image. This study examines the relationship of service quality and satisfaction at a well-known Islamic attraction in Selangor using the SERVQUAL model. Data were collected from both domestic and international tourists who have visited the attraction and correlation analyses were conducted to answer the objectives. The results indicated that all components have a positive relationship with satisfaction, with assurance and responsiveness scoring the highest. This implies that quality management of an Islamic attraction must focus on providing confidence that all requirements will be fulfilled to ensure satisfaction of tourists. Furthermore, in an attraction that upholds the image of religion, paralleling these components becomes a paramount attention.

**Keywords** SERVQUAL · Islamic tourism · Islamic attraction · Satisfaction · Service quality

## 1 Introduction

The increase in Muslim population around the world has impacted the tourism industry in a positive way. There has been an increase in demand for Muslim-friendly destinations around the world with many countries now promoting and marketing this type of tourism as one of their products. In many instances, it is now necessary

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for any country to acknowledge Muslim tourists and their religious needs and satisfaction level to enable them to be competitive to get fair market share. In the tourism industry, what motivates tourists to show their loyalty and satisfaction is related to how destination marketers give the outcome to the destinations [25]. Through a broad study, there has been a relationship between customer satisfaction and service quality [18, 22], and it is being found that this relationship is crucial to ensure the sustainability of the destination. It is especially important to note that for a Muslim, religion is not simply a religion, rather it is a way of life [6]. Islam shapes Muslim behaviour including consumption behaviour. A Muslim pays great attention to what is consumed and this becomes crucial when choosing a travel destination, thus Islamic attributes at a travel destination or attraction must adhere to religious needs.

Ever since the development of Islamic tourism or sometimes referred to as Muslim-friendly tourism, there have been studies reported that there were issues and complaints about service quality and satisfaction of tourists [2, 13]. Customer satisfaction is an important key to measure the expectation of customers toward the destination. This information can help the provider to improve their quality of service and eventually satisfy tourist needs and wants [20]. According to [3], the findings from these studies can help marketers to define and understand Islamic Tourism, so they can develop strategies that will encourage tourists' repurchase intention. However, it is important to note that despite the ongoing promotion to market Islamic tourism in Malaysia, there were complaints received with regards to misleading advertisements, low quality of services, fraud holiday packages and inefficient services [4, 8, 13]. Some of the much recent work in the field of Islamic tourism in Malaysia looked at visitor experiential attributes [11], Islamic tourism paradigm in Malaysia [26], and concepts and challenges of Islamic tourism in Malaysia [1]. These studies entails that for Islamic Tourism to continue prosper, ongoing investigations on its performance is considered crucial, especially in evaluating satisfaction. Many of the previous researches have contributed in various areas of research, nonetheless more research is needed to encompass the importance of Islamic attributes in tourism and its relationship to satisfaction. Furthermore, there has been a noticeable lack of research conducted on service quality for Islamic tourism attractions and destinations. This entails that there is a need to conduct an empirical investigation on this aspect of Islamic tourism attraction using the established SERVQUAL model.

## 2 Service Quality and Tourist Satisfaction

Service quality has a lot of definitions from different perspectives and different people. According to [19], service quality is "the degree and direction of discrepancy between customers' perceptions and expectations", and "perceived service quality" as "the gap between customers' expectations and perceptions, as a measurement of service quality". They proposed the five dimensions of service quality: the SERVQUAL to capture and measure customer satisfaction. The model has been

widely used in a multitude of areas: business, accounting, administration, hospitality, to name a few. The five key dimensions included in the model are tangibility, reliability, responsiveness, assurance, and empathy. Tangibility associates that perception of service quality with the appearance of the physical facilities, equipment, personnel, and communication materials. Reliability constitutes the ability to perform the promised service dependably and accurately. Reliability means that the company delivers on its promises, for example their promises about delivery, service provision, problem resolutions, and pricing. Responsiveness is the willingness to help customers and provide prompt service. It emphasises attentiveness and promptness in dealing with a customers' requests, questions, their complaints, and problems. On the other hand, company and employees' ability to inspire trust and confidence is referred to as assurance. Lastly, empathy is the trust and confidence of the customers towards the company and at the same time, increases the loyalty.

Service quality is also defined as consumer-led interpretations, and focused on the consumers' judgment of service performance. According to [5], quality has been described as "conforming to specifications". In tourism, delivering quality service is one of the major challenges hospitality managers often face in the following years as it is an essential condition for success in the emerging, keenly competitive, global hospitality market [10, 14]. Quality in tourism is achieved when the product (or service) is produced the way it is supposed to be and able to meet or exceed expectations. Maintaining good quality is an important factor because it can help to expand the target market and encourage repeat consumption. In hospitality and tourism, there have been numerous studies that addressed measurement of service using the SERVQUAL model or modified instrument to identify the perception of service quality [15, 22, 23]. All these works have led to the conclusion that tourists' satisfaction and service quality are important in order to run and improve business of the company aside that it is important element to strengthen loyalty. A decrease in satisfaction can cause tourists to remain away from the destination or the place wherever the services are received. Tourist satisfaction is important for successful destination marketing because on the account that it has the ability to influences the choice of destination. Furthermore, satisfaction can lead to intention to visit the destination again. Tourists' satisfaction with a visit or a destination could be a result of several aspects, like their perception of product components experienced additionally as their expectations before and through the trip. In addition, some other controlling factors, namely demographic, cultural characteristics, travel behaviour, and information source can have some influence on satisfaction too. Furthermore, cultural factors has been found as one of the tourists' characteristics that relates to their satisfaction with destinations [24].

In Islamic tourism or Muslim friendly services, religiosity or Islamic attributes influence the satisfaction of consumers, especially important is adherents to Islam. In other words, in order to keep tourists satisfied, the industry player must consider all elements in the attraction or destination that fit the requirements of the religion. The relationship between tourism and religion has been addressed in literature and recent work provides insights into the push-pull motives of Muslim tourists' choice of Islamic destination in non-Islamic developing countries [21]. Their study established

that Islamic practices have a significant effect on push and pull motivation factors for tourists to visit non-Islamic developing countries. This indicates that the values of the religion must be transpired in the operation of the destination to assure attractiveness.

### 3 The Development of Islamic Tourism in Malaysia

Islam is Malaysia's official religion under the Malaysian Constitution. In Malaysia today, many sectors or institutions have adopted Islamic principles in their scheme because Islamic branding influences marketing, which always has a positive effect. Therefore, the tourism industry is also interested and looks forward to developing the tourism industry with the compliance services of Shariah. Malaysia has great opportunities to develop Islamic tourism because Islam is the country's official religion and benefits from political and economic stability. The responsibility to foster the development of Islamic tourism in the country relies on the Islamic Tourism Centre Malaysia (ITC), a subsidiary under the Ministry of Tourism and Culture. The centre focuses on research, capacity building, module development, and consultation. The country is recognised as the top country for Muslim-friendly travel according to the Global Islamic World Rankings [17]. In addition, Islamic tourism can be considered sustainable tourism because it has positive effects on the environment, preserving the value of socio-culture, while generating income for local people, the majority of whom serve tourists with Islamic values. Whilst there are some debates on the adoption of the term Islamic tourism and other terms like Halal Tourism or Muslim-Friendly tourism to describe this niche market, the terms are often used interchangeably, depending on the scope of the subject studied. If the travel is performed to seek the pleasure of God and strengthen one's faith, the term Halal and Islamic are both appropriate [2].

Malaysia's tourism industry received a good impression through Islamic tourism in the perspective of economic, social, environmental, and political. It gives repercussions to the development of the tourism industry in Malaysia as it provides new peculiar and universal needs. The expanding of Islamic tourism is actually helpful in terms of job opportunities, especially for local people and with the enactment of a Syariah compliance hotel, workers can freely wear hijab without being assaulted while serving their customers [27]. In today's competitive market, the ability to enhance quality in order to attract tourists is a must and in the context of service quality, their perspectives are considered the most important factors in their decision-making.

This study was conducted to measure the service quality in one of the top attractions in the Islamic tourism attraction in Selangor. The attraction has long been known as a place of interest in Selangor, however very minimal studies have been conducted, specifically at this site. It is believed that for a significant place like this, a continuous assessment of service quality is paramount as means to keep up its rank as an important Islamic attraction in Selangor. *Yayasan Restu* or Restu Foundation is a non-profit organisation formed in 1987. It aims to revive, preserve, and promote

Islamic arts and culture. Moreover, it also serves as an exhibition and production centre. It was the first foundation in Malaysia that produced fully handwritten and illuminated *mushaf* (hardcopies of the Quran), and has held exhibitions in several countries worldwide. Besides that, Restu Foundation also commits itself to the reproduction and illustration of artwork based on Islamic design motifs. Restu Foundation also seeks to spread the message of Islam throughout the world, strengthen the faith of Muslims, and revive the field of Islamic arts. The work of Restu reflects an amazing mixture of both traditional and modern Islamic arts, thus creates a unique and unprecedented type of beauty. Moreover, Restu Foundation was the first in Malaysia that established the Selangor International Islamic Arts Complex, which encompasses nine galleries, a lecture hall, children's centre, and various activity rooms. Other than the Selangor International Islamic Arts Complex, this foundation also established the Nasyrul Quran in Putrajaya and the Rehlah Nabawiyah exhibition.

## 4 Methodology

The objectives set for this study are (a) to examine the service quality dimensions of Selangor International Islamic Arts Complex, (b) to measure tourists' satisfaction of Selangor International Islamic Arts Complex, and (c) to assess the relationship between service quality and tourists' satisfaction. For this study, the hypotheses set are as follows:

- $H_1$  : There is a relationship between service quality and satisfaction.
- $H_{1,1}$ : There is a relationship between tangibility and tourists' satisfaction.
- $H_{1,2}$ : There is a relationship between reliability and tourists' satisfaction.
- $H_{1,3}$ : There is a relationship between responsiveness and tourists' satisfaction.
- $H_{1,4}$ : There is a relationship between assurance and tourists' satisfaction.
- $H_{1,5}$ : There is a relationship between empathy and tourists' satisfaction.

A self-administered questionnaire was distributed on-site and online between the period of December 2019–April 2020. This study employed a non-probability sampling, where the respondents were sampled from the population of tourists visiting Selangor in the year of 2019, which amounted to 33.9 million [7]. In order to ensure the target sample, all respondents were asked a screening question: “Have you visited Selangor International Islamic Arts Complex during your last visit to Selangor?”. Any respondents who have not visited the Selangor International Islamic Arts Complex during their last visit were then excluded from the analysis. The questionnaires were adapted from [9, 16]. Several modifications were made to suit the current study, thus a pilot study was conducted to test the reliability. The results from the pilot study showed acceptable values for Cronbach Alpha (0.7–0.9) in all variables tested. The questionnaire consisted of three parts: demographic, service quality attributes, and tourist satisfaction. There were 29 items in the questionnaire. Data were analysed using SPSS Version 20 and statistical analyses, such as descriptive and inferential analyses were performed to answer the objectives.

## 5 Results and Findings

### 5.1 Demographic Analysis

In total, there were 351 usable questionnaires for analysis. From this figure, 55.6% were female and the remaining were male (44.4%). Based on the group age, the majority of the respondents were between 25 and 34 years old (47.3%), under 25 years old (26.5%), 35–44 years old (15.7%) and 45 years old and above (10.5%). 85.5% were Malaysian respondents while the rest were international (14.5%). Most respondents have qualifications with the majority holding a bachelor degree (60.7%), followed by secondary school (23.9%) and postgraduate (7.9%). The remaining were bachelor diploma/certificate holders and primary school leavers. Majority of the respondents earned between RM4001–RM6000 (41.2%), RM2001–RM4000 (33.6%), RM1001–RM2000 (9.4%), RM6001 and above (6.3%) and under RM1000 (4%). 52.7% of the total respondents were single while the remaining were married (45.3%) and divorce/single parent (2%). These respondents visited the Selangor International Islamic Arts Complex during their last visit to Selangor.

### 5.2 SERVQUAL Dimensions Analysis

The SERVQUAL model consists of five dimensions: tangible, reliability, responsiveness, assurance, and empathy. In terms of tangibility, respondents rated “comfortable facilities and equipment” higher than the rest of the attribute ( $M = 4.15$ ,  $S = 0.691$ ), followed by “neat appearance of the staff” ( $M = 3.97$ ,  $S = 0.691$ ), and followed by “convenient location” ( $M = 3.96$ ,  $S = 0.720$ ). Based on Islamic attributes for tangibility, the highest mean is “availability of prayer facilities and room” ( $M = 4.05$ ,  $S = 0.740$ ), and followed by “availability of ablution” ( $M = 3.43$ ,  $S = 0.807$ ). For the aspect of reliability, the highest mean is “the staff can be trusted with the customer’s confidentiality” ( $M = 4.32$ ,  $S = 0.619$ ) followed by the second highest mean is “the services provided are reliable” ( $M = 4.25$ ,  $S = 0.566$ ). The third highest is “solve problem genuinely” ( $M = 4.22$ ,  $S = 0.679$ ), and lastly is “provides service on time” ( $M = 4.15$ ,  $S = 0.607$ ). Islamic attributes for reliability measure the staff helpfulness to show direction for prayer rooms which scored above average ( $M = 4.23$ ,  $S = 0.611$ ). The third dimension measures responsiveness of the staff at the Selangor International Islamic Arts Complex. The highest mean is “the staff is always ready to help the customer” ( $M = 4.33$ ,  $S = 0.590$ ). The second highest is “willingness to serve customers” ( $M = 4.24$ ,  $S = 0.567$ ). The third highest is “flexibility according to guest’s demand” ( $M = 4.23$ ,  $S = 0.635$ ), “availability to respond to guest’s request” ( $M = 4.22$ ,  $S = 0.642$ ), and “customer being treated equally and with fairness” ( $M = 4.26$ ,  $S = 0.554$ ).

In terms of assurance, respondents felt that “the staff are very helpful” ( $M = 4.35$ ,  $S = 0.585$ ) and “the staff are courteous and polite” ( $M = 4.32$ ,  $S = 0.577$ ). “The



staff are knowledgeable about their products” ( $M = 4.25$ ,  $S = 0.572$ ), “the staff with occupational skills” ( $M = 4.23$ ,  $S = 0.610$ ). Islamic attribute for this dimension scored better with ( $M = 4.33$ ,  $S = 0.560$ ) for “the staff practice an Islamic-based attitude”. This indicates that respondents were able to identify good values and attitudes that resembled religion when dealing with the staff. The last dimension measures empathy. For this, the highest score is “positive attitude when received feedbacks from guests” ( $M = 4.28$ ,  $S = 0.571$ ), the second highest is “operating hours is suitable” ( $M = 4.24$ ,  $S = 0.605$ ), followed by “understand guests specific needs” ( $M = 4.17$ ,  $S = 0.633$ ). Respondents also rated good for “provides guests individual attention” ( $M = 4.17$ ,  $S = 0.582$ ), and “the staff prioritise and respect the customer” ( $M = 4.32$ ,  $S = 0.571$ ).

### 5.3 *Tourist Satisfaction*

The respondents were also asked to rate their satisfaction based on their last visit to the Selangor International Islamic Arts Complex. This is to capture their overall satisfaction which encompasses both service and facilities at the site. Respondents were found to be satisfied with the services provided ( $M = 4.3390$ ,  $S = 0.587$ ) and followed closely by facilities provided are useful for them ( $M = 4.3105$ ,  $S = 0.597$ ). They were also satisfied with the environment around the complex. Respondents also agreed that the services provided by the staff and management at the complex have met their expectations ( $M = 4.2279$ ,  $S = 0.599$ ). They were also happy with the overall presentation of the staff ( $M = 4.0901$ ,  $S = 0.577$ ), and price and value they paid met with their expectations and satisfaction ( $M = 4.3232$ ,  $S = 0.594$ ). Overall, from the mean for all items that scored 4 and above, it can be concluded that tourists are satisfied with the service and facilities provided at the complex.

### 5.4 *Relationship Between SERVQUAL and Satisfaction*

To assess the relationship between SERVQUAL and tourist’s satisfaction, Pearson product moment analysis was conducted. Based on Table 1, tangibility is at moderate correlation to satisfaction as ( $r = 0.652$ ) which based on the rule of thumb correlation coefficient [12], between 0.4 and 0.6 is under moderate relationship. Moreover, both are in the positive sign of  $r$  which indicates the relationship of tangibility and satisfaction is positive. The  $p = 0.000$  which is less than 0.01, shows significant to each other.

Secondly, the correlation between reliability and tourist satisfaction has a strong relationship at  $R = 0.768$  ( $p < 0.01$ ) with tourist satisfaction. Third, the correlation strength between responsiveness and tourist satisfaction has a high relationship at  $R = 0.783$  ( $p < 0.01$ ) with tourist satisfaction. Next, the correlation strength between assurance and tourist satisfaction has a high relationship at  $R = 0.799$  ( $p < 0.01$ )

**Table 1** Pearson correlation between service quality and satisfaction

		Tangible	Reliable	Responsiveness	Assurance	Empathy
Tangible	Pearson correlation					
	Sig. (2-tailed)					
Reliable	Pearson correlation	0.782**				
	Sig. (2-tailed)	0.000				
Responsiveness	Pearson correlation	0.779**	0.856**			
	Sig. (2-tailed)	0.000	0.000			
Assurance	Pearson Correlation	0.803**	0.848**	0.859**		
	Sig. (2-tailed)	0.000	0.000	0.000		
Empathy	Pearson correlation	0.798**	0.815**	0.810**	0.829**	
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
Satisfaction	Pearson correlation	0.652**	0.768**	0.783**	0.799**	0.782**
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000

Correlation is significant at 0.01 level (2-tailed) N = 352.

with tourist satisfaction. Lastly, the correlation strength between empathy and tourist satisfaction has a high relationship at  $R = 0.782$  ( $p < 0.05$ ) with tourist satisfaction. Based on the results shown, it can be indicated that there is a positive relationship between all the dimensions in this study and satisfaction. The p value (quoted under Sig. (2-tailed)) is 0.000 (reported as  $p < 0.001$ ) which is less than 0.05. Therefore, there is significant evidence to accept all of the hypotheses.

## 6 Discussion

Based on the mean scores presented in the above section, each of the service quality dimensions with notions of Islamic attributes have a positive relationship towards satisfaction using the SERVQUAL model. Among the dimensions measured, only tangibility is found to be moderately related to satisfaction. This indicates an improvement must be made to enhance the appearance, feel, and ambiance of the surrounding

areas in the complex. Areas to be improved as indicated by the findings of the research are the appearance of the staff. This is probably due to the fact that the complex is a non-profit organisation, and not much attention is given to the uniformity of the staff. Other than that, the location and enough provision of ablution are the two areas to be considered. It is suggested that better signage and direction might help to alleviate the issue with location and upgrading of toilets and ablution areas are also suggested. However, it is very convenient to know the availability of prayer rooms to allow them to offer their prayers on time without a problem and the availability of ablution that cater to the special needs of Muslims. Providing worship facilities for Muslim tourists has shown great consequences for their travel to a specific destination. The attitude of staff which is helpful to help tourists find the prayer room is another good example of Islamic values. This has a tremendous impact on tourist satisfaction as the staff are able to perform the promised service dependably and accurately by showing the direction of the prayer room to the visitors.

Furthermore, tourists also felt that they were being treated equally and with fairness when visiting the complex. This shows that the staff are willing to help customers and provide prompt services to a wide range of ages and backgrounds without hesitation and also the staff show fairness in the treatment of them. This is one of the righteous values in the religion, which is to give equal treatment to all. The staff practise an Islamic-based attitude in the aspects of assurance also scored high. The staff acquire the knowledge and the ability to show courtesy, to inspire trust and eventually instil confidence in the tourists. This is very important in the service industry as having empathy is one of the skills required of a frontline staff. People working in the service industry like tourism attractions are often required to be sensitive to others' emotions, which includes mirroring what that person is feeling. They must have the ability to identify and understand other people's emotions.

The correlation analysis has been able to justify the findings from research objectives 1 and 2. From the findings, both assurance and responsiveness were the two highest dimensions related to satisfaction. A decent service quality is not only intended to satisfy the tourists, but it also improves the attraction image, differentiates it from others and helps to build a loyal tourist to perform a certain post-visit behaviour, such as revisiting and positive word of mouth. In the highly competitive tourism industry, service quality has been identified as the key factor in maintaining destination competitiveness.

## 7 Conclusion

The relationship between customer satisfaction and service quality is visible and it is shown through the fact that higher service quality means higher customer satisfaction and customer loyalty [10]. Service quality has a significant impact on customer satisfaction as well as a critical component of customer perception about the service. There is also the tendency that customers are satisfied when their perceived service meets their expectations.

In Islam, everyone is obligated to treat all of His creation with respect, honour, and dignity. The most deserving of respect is the Creator Himself. In the context of tourism, religion may have some kind of influence towards the tourists' choice of destination and preferences. In the case of Islamic tourism, religion plays a major influence on their behaviour as customers. It is understandable that Muslim customers create a broad market, have special conditions and culture and preferences. This has a profound consequences for the conditions of destination and inbound and outbound tourists, and has an influence on the content, direction, and implementation of tourism policy [26].

This study has successfully proven that an investigation into tourist satisfaction is a critical measure of how well the needs and demands of an Islamic tourist are met, while destination loyalty is a measure of how likely a tourist is to visit a destination and engage in tourism-related activities. Hence, assurance of the quality of service and the satisfaction of tourists are confirmed as the main factors for the loyalty of the Islamic tourist destination in Malaysia and guarantee a steady growth of the industry.

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# Maqasid Al-Shariah in Management: How it's Relevant to Non-muslims



Nurul Nadirah Abu Hasan, Khairunneezam Mohd Noor,  
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**Abstract** Maqasid al-Shariah has shaped Muslim daily life. Unlike Muslims, non-Muslims were not required to use halal products or services. Regardless, studies show growth in both consumer groups' demand. Although the Maqasid al-Shariah concept influenced Muslim organizations' managerial and operational procedures, its relevance to non-Muslim-owned organizations has yet to be determined. To find out the answers to these concerns, an in-depth interview with non-Muslim Shariah-compliant securities practitioners, as well as specialists in Maqasid al-Shariah and management, was conducted. The data was then thematically examined in N'vivo. The results of the study show the relevance of Maqasid al-Shariah in non-Muslim-owned businesses. The outcomes were deemed to have contributed to non-Muslim acceptance and perceptions of Islamic customs. Also, promote Islamic Management practices in management.

**Keywords** Islamic management · Maqasid al-Shariah in management · Non-muslim acceptance · Shariah-compliant securities

## 1 Introduction

In Muslims' daily life, the concept of lawful (halal) and forbidden (haram) plays significant roles in determining Muslim preferences in consumption. Halal has applied the above among other things, not only limited to food yet including Muslim apparel, hygienic products, financial instruments, and literature. This is consistent with Allah SWT commanded in Surah an-Nisa. Thus, it's not surprising when recently

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the concept of Maqasid al-Shariah gained special attention from Islamic management scholars' viewpoint. Additionally, the importance and relevance of incorporating the principles of Maqasid al-Shariah have expanded far beyond answering the industry's demand for more reliable Islamic-based products. Even though there is a claimed that assumed many Muslims nowadays preferred Western-style product and lifestyles, there are still many Muslim increasingly makes decisions based on their identity as Muslims and respecting their Shariah principle according to command in the Qur'an by Allah SWT [1]. Thus, while the incorporation of Maqasid al-Shariah into any of its consumption can be deemed significant from a Muslim perspective, what relevance does the Shariah principles have for non-Muslims? These are the objectives that this article seeks to address.

Based on a few studies, the term halal represents purity, dependability, and guarantee for non-Muslims, and it shows non-Muslim knowledge and cognitive reaction regarding their intake [2, 3] and indirectly indicates non-Muslim awareness regarding their consumption [2]. There is also evidence of a considerable growth in demand for more dependable halal products and services to cater to the interests of both consumer groups [4], which is why many industrial actors are showing an interest in Islamic products [5]. Nonetheless, the growing interest of non-Muslim organizations in Islamic product beliefs has created doubt and confusion about the status of existing Islamic banking and financial products on the market [5]. Due to these growing concerns in the industry, it demonstrates a need for Maqasid al-Shariah to assist in establishing and enhancing community confidence in existing Islamic and Shariah-based products in Malaysia [1, 6], though the extent to which it will apply to non-Muslim entrepreneurs has yet to be determined.

While it is undeniable that Maqasid al-Shariah takes a broader view when evaluating society's well-being and equality, and this concept has had a major impact on Muslims' daily practices [6], even so, the roles of Maqasid al-Shariah in non-Muslims lives are not the same as in Muslims lives. The implementation of Islamic concepts such as Maqasid Al-Shariah in Muslim-owned organizations may seem relevant, but will it be relevant for non-Muslims owned organizations? Non-Muslims have no responsibility to practice Islam, hence it may be irrelevant for the organization to incorporate the concept. This raises the question of how non-Muslims will perceive the concept in their commercial activities.

Maqasid al-Shariah is a complete paradigm that aspires not only to assist avoid and create justice and peace in society but also to play a role in management practices, particularly in decision-making [1, 6, 7]. However, the bulk of Malaysian organizations, including Muslim-owned businesses, have yet to incorporate this principle. As a result, how will the notion apply to non-Muslims? There are still few studies that are interested in exploring the subject, and most Islamic management and Maqasid Al-Shariah research focus on the responsibilities of Maqasid in management as a whole, with a concentration on Muslim-owned businesses and Islamic banking [6, 7]. However, because Malaysia claims to be an Islamic country with multiracial communities, it is vital to investigate the potential of Maqasid al-Shariah beyond Muslim groups.

There are some suggestions for the management to practice Maqasid Al-shariah, especially for Shariah-compliant securities and Islamic banking [1, 6, 7] for better decision making and managerial practices [1, 7]. Still, the question arises on the relevance of the concept to be practiced by non-Muslim organizations. There are recent studies that suggest Maqasid Al-Shariah as an ethical decision-making model [1, 7]. It is assumed that organizations can preserve and retain competitiveness and competitive advantage by making ethical decisions [7] even so, there are still limited organizations that implement the model in their managerial practices. Besides, even though it is undeniable that unwise decisions and behavior in regards to business practices may collapse the overall business reputation [1, 7], however, will it be accepted by non-Muslims as one of the reliable solutions for effective and ethical decision making?

Besides, compared to Muslims, non-Muslims are not obligated to follow Islamic rules in managing the business. In the Islamic religion, the ultimate goal of every activity, including commerce, is to comply with Shariah, which is part of the Maqasid al-Shariah, as Allah SWT instructed in Surah al-Mutaffifin.

Translated: “Woe to those that deal in fraud. Those who, when they have to receive by measure from men, exact full measure. But when they have to give by measure or weight to men, they give less than due. Do they not think that they will be called to account?” (Al-Mutaffifin 83: 1–4).

And with Hadith by Prophet Muhammad SAW:

Translated: “A man displayed some goods in the market and swore by Allah that he has been offered so much for that, that which was not offered, and he said so, so to cheat a Muslim. On that occasion, the following Verse was revealed: “Verily! Those who purchase a small gain at the cost of Allah’s covenant and their oaths (They shall have no portion in Hereafter..etc.)” (3.77)” (Hadith. Al-Bukhari. Kitab: Sahih al-Bukhari: Book 34 Sales and Trade: Narrated by ‘Abdullah bin Abu Aufa: Volume 3#301).

Those words in Qur’an and Hadith have displayed Allah SWT’s commandment in sales and trade in which requires both Muslims and non-Muslim to practice honesty and ethical business practices. Therefore, as an Islamic country, the implementation of Maqasid al-Shariah in managerial practices deem to be crucial and relevant in the current practices of the business environment in Malaysia. But will the same concept be relevant for non-Muslims?

As a result, this study is expected to provide a fresh understanding of the industry concerning Maqasid al-Shariah in managerial practices from a non-Muslim perspective. The findings of this study will assist in understanding organizational directions, as well as academics in conducting and understanding management from an Islamic perspective, as well as how non-Muslims regarded the notion. It also assists the community in understanding the significance of religion in driving excellent business ethical practices. Regardless, the government will receive a new viewpoint on management direction in the multicultural region as a result of this research.



## 2 What Does the Term Maqasid Al-Shariah Mean?

Maqasid encapsulates the definitions of purpose, objective principle, intent, and goal [8] as well as the objectives or purposes underlying Islamic laws [9]. While some scholars defined the term "Shariah" as strictly adhering to Allah's injunctions or the way of Islam (din) [10]. According to certain scholars, Maqasid al-Shariah refers to the objectives that Shariah tried to accomplish in ruling without neglecting human beings' interests [6]. The primary rule of Maqasid al-Shariah is that it is valid only if the objective of Maqasid was to accomplish some good (Maslahah) or to avoid some damage (Mafsadah) [9]. The concept of Maqasid Al-Shariah in both general and specific proofs, Islamic law was shown to be aimed at preserving the social order of the community and ensuring its progress by promoting the welfare and righteousness (salah) of the dominant species, the human species [11, 12]. Humans' well-being and virtue are determined by their intellect, their actions, and the resources available to them. [11].

In tandem with these principles, the objectives of Shariah are prevalent on the benefits of the individual and that of the community. It facilitates the improvement and perfection of human life simultaneously. Therefore, from the researcher's perspective, it can be concluded that the objective for the Maqasid al-Shariah is to secure benefits for people and protect them from harm, per the commandment of Allah SWT in the Qur'an and Sunnah.

## 3 Categories of Maqasid Al-Shariah

The previous scholar separated Maqasid al-Shariah into three categories: Daruriyyat (the essential/necessities), Hasniyyat (the needs), and Tahsiniyyat (the wants) (the embellishments). The basics (Daruriyyat) are specifics that are required and regarded as critical for the establishment of well-being in this world and the next. If society ignores them in some way, the result will be anarchy as well as a breakdown in the functioning of the society, which will lead to total collapse [12]. These must be safeguarded, and all steps aimed at protecting them must be implemented. Meanwhile, the essential (Daruriyyat) can be split into the safeguarding of five fundamental values (al-Daruriyyat al-khams) that are required for human life, which will be discussed in further detail in the following sections [13]. In other words, the essentials of Maqasid al-Shariah constitute Shariah's all-pervasive fundamental subject, and all of its regulations are tied to the safeguarding of these advantages in some way.

Meanwhile, the needs (Hasniyyat) supplement the necessities. People will suffer if their necessities are not met. However, unlike the necessities, the absence of requirements will not result in a full disruption of the usual order of life [10, 12]. Hasniyyat is the advantage that strives to eliminate harshness and suffering when such severity and hardship do not threaten the survival of normal order.

Finally, the embellishments (Tahsiniyyat) are matters that impart augmentation in society and guide people to live better lives. The Tahsiniyyat (the embellishments) are desirable, as they strive for refinement and perfection in people's customs and conduct. The admirable illustrations of Tahsiniyyat (the embellishments) are Shariah's standards as clean body and apparel for prayer, donating charity and avoiding lavishness, and suggestion of prayers ('ibadat). The purpose behind all of this is to reach purity and perfection in every aspect of a person's actions. Tahsiniyyat (the adornment) is a crucial category because it is all-encompassing and pertains to the entire category [8]. To summarise, Daruriyyat (the essential) is vital, Hasniyyat (the needs) is the basis, and Tahsiniyyat (the embellishments) is the complement of Hasniyyat (the need), the presence of which will aid in the creation of greater outcomes in the future.

Maqasid al-Shariah is built on five pillars. Al-Ghazali was one of the first scholars to create Maqasid doctrines. Al-Ghazali [11] outlined five goals that emphasized Shariah. According to Imam al-Ghazzali, the goal of Shariah is to promote the well-being of all men by defending their faith (din), human self (nafs), intellect ('aql), posterity (nasl), and riches (mal). Whatever safeguards these five serve the public interest and are desirable [10]. According to Al-Ghazali, whatever ensures the safeguarding of Shariah's aims serves the public interest and is good, while everything that undermines this is against the public interest and should be removed. Later, al-Shatibi endorsed al-Ghazali's list and sequence, indicating that they were the most preferable in terms of conformity with the essence of Shariah [10]. Al-Ghazali's list was later used in numerous Maqasid al-Shariah-related works.

## 4 Methodology

To achieve the research goal, this study takes a qualitative approach. Qualitative management research provides a comprehensive and deep analysis of management practice in businesses [14]. Furthermore, multiple previous studies show that qualitative research approaches are increasingly being used in contemporary multidisciplinary accounting and management studies [15]. Aside from that, quantitative data cannot describe many types of events in the actual world when compared to qualitative data [14]. In selecting the samples for the study, the researcher used nonprobability sampling with purposive techniques. Two samples were chosen for the aim of addressing the study's objectives where the first sample consists of Maqasid al-Shariah's expertise and decision making, whereas the second sample is a Shariah Compliant Securities decision-maker. Table 1 detailed the features of sample one, while Table 2 highlighted the characteristics of sample two, which was employed in the study.

As seen in both tables, the participants are homogenous in nature. This is to reflect the need for studies to view Maqasid Al-Shariah from non-Muslim perspectives. Later, the material collected through in-depth interviews was transcribed and

**Table 1** Sample 1

Gender	Age	Religion	Qualification	Position	Tenure
Male	42	Muslim	Ph.D.	Assoc. Professor	17
Male	45	Muslim	Ph.D.	Senior lecturer	12
Male	45	Muslim	Ph.D.	Assoc. professor	17
Male	46	Muslim	Ph.D.	Assoc. professor	15
Male	56	Muslim	Ph.D.	Professor	25
Male	58	Muslim	Ph.D.	Professor	30

**Table 2** Sample 2

Gender	Age	Religion	Current position	Tenure
Female	45	Christian	Human resources manager	10
Male	42	Buddhist	Corporate affairs manager	15
Female	45	Christian	Department manager	22
Male	48	Hindu	Branch manager	14
Male	48	Hindu	Sales manager	24
Male	44	Buddhist	Branch manager	12

analyzed using a thematic method using N’vivo. Braun and Clark six steps framework was used as a guide in conducting thematic analysis. While, in considering trustworthiness and reliabilities of data, the researchers employed “member checking” by returning the transcript to the participants and also adopted Lincoln and Guba’s (1985) framework.

## 5 Findings

The outcomes of the study indicate that the concept of Maqasid al-Shariah is relevant to be practiced by the non-muslim owned organization as a norm. The findings indicated that the majority of participants found that the concept of Maqasid Al-Shariah had the potential to practice as same as other Islamic principles such as Halal. It is highlighted that demand from both Muslims and non-Muslims groups for more reliable Islamic products will lead to non-Muslims-owned organizations following the trend as a competitive advantage in the industry. This is consistent with the current practice in the industry worldwide where it indicated the acceptance of Islamic concepts in business practices [16]. Besides, the majority of Halal producers in Malaysia were among non-Muslims organizations [16, 17]. Some of the interview extract as follows:

that fall under u’ruf (norm), for example, we already have Index Islamic Malaysia (ISM), the whole government, the whole orientation of the country already recommended not forces but

they recommend for Maqasid based in decision making even it does not force people should be applied..like ISO, nobody forces but why people practice ISO, it is the norm—Participant 1, Sample 1

it relevant for them, since there is demand from Muslims, plus, I bet many organizations have already accepted Islamic practices in their business. The closest example is halal—Participant 4, Sample 1

of course it is relevant, with our economic practice and the majority of the organizations owned by non-Muslims how can it is not relevant, most of the organizations already practices most of the Islamic principles, the example I told you about is halal and Shariah-product in Islamic banking—Participant 2 Sample 2

It is the norm in business practices, especially in Malaysia, so surely it is relevant, plus if they are Shariah-compliant securities they have to practice—Participant 3 sample 2

Based on the outcomes of the study, it is undeniable that Maqasid Al-Shariah had the potential to be practiced in both Muslim and non-Muslim-owned organizations. Although it might seem irrelevant for some groups of people, however, the outcome of the studies seems to show differently. Therefore, effort should be given to promoting the potential and advantages of the concept in Management. Currently, some Islamic concepts and Muslim preferences, such as the demand for halal products, fall within u'ruf, which is generally practiced and supported by non-Muslims. A poll performed in Malaysia on non-Muslim acceptance of the halal concept found that non-Muslims embrace the halal concept well [16, 17]. As a result, the incorporation of Maqasid al-Shariah is compatible with Malaysia's present corporate norms. Additionally, transparency elements suggested by Maqasid al-Shariah were seen to be capable of creating a positive atmosphere in firms and improving their business processes [1, 7, 18]. Thus, to deny the potential of Maqasid al-Shariah in managerial practices does indeed inflict a loss.

## 6 Conclusion

In conclusion, it can be summarized that Maqasid al-Shariah is relevant to be practiced in the managerial practices of Malaysian organizations regardless of owned by Muslims or non-Muslims. It can be assumed that Maqasid al-Shariah ensures that Islamic rules can contribute to the success of the organization besides creating a positives atmosphere in the firm in addition to meeting the organizational needs, Maqasid al-Shariah encourages transparency and accountability in Managerial practices [7, 18]. In addition, Maqasid al-Shariah supports the principles of honesty and responsibility. As a result, the organization that supports the concept was thought to be capable of meeting the needs of both Muslims and non-Muslims. The organization assumes will be more transparent in their management eventually will help to maintain Muslim trust in their organization and serve as one of their competitive advantages. Even though there are no requirements for non-Muslims to perform Maqasid al-Shariah, the norm will generate incentives as same as several Islamic beliefs and

Muslim preferences, that are commonly followed and supported by non-Muslims [1, 16, 17, 19, 20].

To ignore the potential of Maqasid al-Shariah in management will indeed inflict loss on the organization and country itself. As same as the concept of halal, Maqasid Al-Shariah believed to provide much broader potential to be accepted as halal practice. Taking the example from Singapore's status as a majority Chinese country, the Singaporean ambition is to become a world leader in halal [17, 19, 20] hence, it indeed indicates the recognition from non-Muslim communities towards Islamic principle. Thus to neglect the potential of another Islamic potential in the industry is indeed a loss. Moreover, recent studies had highlighted positive acceptance from non-Muslims towards Islamic products [16, 17, 19, 20]. Thus, future research should focus on a suitable way to incorporating the principle in management.

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# Taxonomy Implementation in Managing Tacit Knowledge at Malaysian Special Islamic-Based Libraries: A Proposal



Wan Ainol Mursyida Binti Ahmad Tarmizi and Saidatul Akmar Binti Ismail

**Abstract** The seamless, ubiquitous, 24–7 access to global network leads to the information overloaded. This information overloaded factor becomes the biggest obstacle to reach quality and relevance information access. The concern of access faced by the information consumers is inevitable to the Islamic knowledge seekers as well. This paper is an attempt to propose a study on the implementation of taxonomy of knowledge management system to assist access issue in Islamic resources in special libraries. The taxonomy implementation using knowledge management principles and practices of controlled vocabularies are helpful and useful to organize content and make connections between the Islamic knowledge seekers and the Islamic sources they seek for. A survey will be conducted to discover the extent use of taxonomy in managing Islamic resources. The results will drive the taxonomy implementation in special Islamic-based libraries, maximize the improvement and upgrade Islamic institutional knowledge management systems.

**Keywords** Accessibility • Knowledge management • Library management • Special libraries • Tacit knowledge • Taxonomy implementation

## 1 Introduction

Public and private organizations are now taking some obvious and necessary steps in knowledge management (KM). With proliferations of knowledge and technology advancement, we can anticipate the organizations will continue to approach KM in an operational manner (focusing on information technologies and tools). The organizations are also focusing on the distribution of information and, in this process, applying KM tools and technologies such as taxonomies, metadata, and technology

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implementation in a very operational manner. It is important for the organizations to properly manage the knowledge from the experts and senior staff especially their tacit knowledge that sometimes difficult to capture and share within the organizations. Failure to manage the knowledges and experiences from the experts and staff in the organization will cause knowledge drainage or knowledge loss from the organization.

One KM tool that introduced in the corporate world is a corporate taxonomy. Corporate taxonomy as a KM tool readily uses in business organizations to manage knowledge, and in that type of organization, there are many knowledgeable experts who have experience and can highly collaborate. The taxonomy encompasses information about the organization itself, business processes, methods, guidelines, and standards, about people (yellow pages) and content held in the various repositories [1]. In addition, the taxonomy can be designed to support search engines and provide indexer templates, and can be tailored to provide global, national, and even site perspectives.

In this context, the taxonomy is viewed as a tool to classify all types of information and knowledge that are of value to the organization, either at an individual, a group, or an organization level, for better access by organizational members. The organizational map of [2] reflects the purpose of organizations or industries, the roles and responsibilities of people or groups that are to have access to content, as well as the purpose or reasons for the access of the content. Clearly, from his statement, he supported corporate taxonomy as an important tool in the organization of the contents.

Next section discusses the definition and description of taxonomy as a KM tool and the advantages of its implementation in organizations.

## 2 Defining Taxonomy

Many scholars of KM system describe taxonomy as a vital tool in knowledge organization. Nickerson [3] has placed an emphasis that taxonomy can act as a map of knowledge domain. Lambe [4] and Wyllie et al. [5] clearly mention knowledge taxonomy as a tool to provide standard and common understanding of subjects in organizations. Malafsky [6] describes knowledge taxonomy as being precise, does not overlap, has independent content, reflects organizational access needs and is a recognized industry standard. She further terms corporate taxonomy and knowledge map both can be used interchangeably.

The advocates of KM system propagate the advantages of taxonomy implementation in organizations. Cassel [7] explains taxonomies serve primarily one of the following three functions, which are useful for indexing support, retrieval support, and for organization and navigation support. As mentioned earlier, taxonomy acts as an indexer for classifying the organizations contents, supports the information and knowledge retrieval as well as navigates to retrieve the accurate information. The benefits associated with taxonomy therefore unlimited to the simple organization of documents and information materials.



**Table 1** Advantages of taxonomy in managing knowledge

Knowledge management	Taxonomy offers enormous advantage and is central for the keeping, organizing, managing, and searching knowledge in workplace [8]
Managing local resources	Taxonomy aids in the management of local resources, experts, and internal data [6]
Knowledge capture	People's tacit awareness can be enabled by taxonomy applications [3]
Knowledge categorization	It aids in the mapping and classification of tacit information [3, 6]
Knowledge discovery	Taxonomy aids and expedites exploration and discovery, as well as serving as an exploratory reference [9]

Since the use of taxonomy is to classify documents related to the organizations, its application can extend to managing tacit knowledge in organizations. Research done by Lambe in 2007 found taxonomy concept can be broadened, making explicit knowledge embedded in documents available at the point of need, mapping and categorizing the tacit knowledge and expertise which embedded in staff members, facilitating coordination and knowledge sharing, making sense of the knowledge of the organization, and creating a common vocabulary and a common way of working. It seems that the concept of taxonomy is not only for knowledge organization itself but also able to enhance the KM process in organization.

Table 1 illustrates the advantages of taxonomy from literature.

Gilchrist [1] adds, taxonomies increasingly use as a tool to organize content within organizations and support navigation of web portals and digital repositories. Since technology has rapidly advanced, many documents in the organizations are in the form of digital, store in databases and access through Webs and repositories. Sharma [10] further highlights that taxonomy's importance is well-recognized in managing the field of Science and Information System (IS).

Next section highlights the proposed research objectives that expect to achieve at the end of the study, limitation, and delimitation of the study, as well as the significance of the study.

### 3 Research Goals, Objectives, Scope and Significance

#### 3.1 Research Goals

This proposed study is an attempt to identify how taxonomies are implemented within the overall approach of KM strategy within special Islamic-based libraries. The aim is therefore not only to improve access to relevant Islamic related information through tools such as corporate portals or information sharing areas but also its role in discovering knowledge and mapping the intellectual capital of the libraries. Instead

of being swept over and overcrowded, it is believed that librarians in special Islamic-based libraries will find it increasingly important to learn how to turn this world of overloaded information into an improved productivity and opportunity.

It is important to evaluate current KM strategy in the Islamic affairs organizations and seeks out how taxonomies are applied in the Malaysian special Islamic-based libraries. The primary goal is to link individuals with the systems used for knowledge distribution and transmission. To fully benefit expansive KM technology implementations, it is vital that taxonomies be implemented within a larger KM framework and strategy.

The proposed objectives of research are:

1. To assess KM taxonomy management strategies in special Islamic-based libraries;
2. To determine librarians' perspectives on the introduction of taxonomy in KM at special Islamic-based libraries;
3. To identify organizational factors influencing taxonomy implementation in special Islamic-based libraries' KM system;
4. To investigate technology for taxonomy implementation in special Islamic-based libraries' KM system.

### ***3.2 Scope of the Study***

The scope of a study focuses on specific variables or a central phenomenon. This proposed study is limited to the factors influencing the application of taxonomy in library organization's KM system. This study will be restricted to the Malaysian special Islamic-based libraries where numerous Islamic knowledge generations, distribution and transmission activities occur. Professional librarians will participate in this research. The librarians who will take part in this study should possess a variety of knowledge and experiences in the management of tacit knowledge in their institutions.

### ***3.3 Significance of the Study***

In this proposed study, the results of the study are expected to uncover many effects and results in the implementation of taxonomy in KM system, particularly within Malaysian special Islamic-based libraries. This study will contribute to the research literature by exploring and studying taxonomy in KM field and other related domains of knowledge. The findings will also help academics and library management to expand the strategy to manage and organize knowledge. It will also identify current practices or the status of KM in Islamic education as well as improving the implementation of KM system.

The implications of this research also will provide useful solution to organizations which are their main field is the education in Malaysia as they prepare to implement KM tools to be used in managing knowledge at their institution. The results of the study will be significant in the following three main areas.

## **4 Benefits to the Body of Knowledge**

The findings would help to consolidate the implementation of corporate taxonomy implementation in managing tacit knowledge in libraries.

## **5 Benefits to Librarians in Organizations**

The findings would help librarians to receive feedbacks in their practice and way they implement taxonomy in managing tacit knowledge.

## **6 Benefits to Researchers**

The findings will provide baseline data for other researchers who will be interested to further the same research area.

The consequences of this research will also be useful for Islamic institutions, mainly involved in the Islamic affairs, education, and training in Malaysia. The results of the proposed study will assist the Islamic organizations to strengthen the implementation of corporate taxonomy in tacit KM in libraries.

Next section describes research findings on taxonomy and its development and implementation in various disciplines.

## **7 Research on Taxonomy Development and Implementation**

Numerous researches on taxonomy, its development and implementation discussed and examined. Lambe [11, 12], for example, presented his survey results of 187 taxonomy professionals conducted from September to October 2009. The findings revealed in his presentation of "Taxonomy and KM" that, the ecosystem of taxonomic work shows the performance of taxonomic work in several disciplines. Basaruddin et al. [13], on the other hand, exposed taxonomy as a tool was most populated in popular areas of information and KM, information science and library science. In the

library field, the bibliotheca's classification tools commonly used for classifying the library documents, such as the Library Congress Subject Heading (LCSH). Bibliographers will assign the topical library material heading based on the topic heading of the controlled vocabulary of Library Congress. Some terms may not list on the LCSH and may not comply with the library user requirement. In some circumstances, users of libraries apply their own term to retrieve the information they need.

Since the academic institutions are known as the center for different processes of knowledge, such as creation, dissemination and apprenticeship, the academic and special libraries should therefore play its part in managing this knowledge. Knowledge widely generates and distributes throughout the institution as many learned scholars, lecturers, professors, and researchers possess diverse experienced and embedded knowledge. All the knowledge generated are important to manage and to maintain the credibility of academic institutions as providers of knowledge [14]. Librarians must change the way they classify all their knowledge to meet their organization's requirements.

The library and resource center, as the information provider, must be concerned about how the knowledge produced within the institution managed and stored properly by institutional members for easy access. The library is a complex web and site of data, information, and knowledge. Librarians are now adapting and adopting the change of role and transform the use of library services [15]. The main producers of electronic, online teaching and learning (TL) materials are academic personnel. However, libraries have a wonderful opportunity to promote the acquisition and access to these materials through the digitalization of printed teaching materials via the copyright agreement responsibilities. The librarians, competent with a variety of information resources, could contribute their expertise in a range of research and TL activities.

According to Walter [16], institutional repositories (IR) contains an abundance of pre-prints and post-prints generated by faculty members and in-bound researchers' conference works, technical papers, reports, white papers, theses and theses and other text-driven forms of scientific work. However, the forms of intellectual output are varied, more complex, and extremely diverse. These include research-driven data sets; learning and complex multimedia objects used in instruction, simulation, visualization, and other forms of digital models; and web audio/video conference websites, lectures, and symposia. To ensure that all the knowledge provided in IR distribute and meet the end users' requirements, library should apply the tool in KM process. A tool, i.e., Taxonomy is applicable and helpful to the bibliographers and catalogers in classifying and managing the contents of knowledge in IR.

In Malaysian academic and special libraries alike, to serve the needs of their researchers, scholars, students, and employees to find all sorts of knowledge, the libraries develop their own IR. It is estimated, thirty academic libraries in Malaysia develop the IR [17]. Most IRs now provide the researchers, staff, and students with additional, valuable resource access, including journals, audio, visual and written talks and speeches, annual reports, academic exercises, examination papers, lecture papers and dissertations, in the form of explicit knowledge.

The use of taxonomy is well-accepted in various Malaysian academic and special libraries to manage their growing collections. According to Abdullah [18], a corporate taxonomy established in the International Islamic University (IIUM) library to forecast the existing digital library system as a repository of the university knowledge bank. Another interesting finding, based on our personal communication with one staff from oil and gas related resource center, the resource center participates in an ongoing process of collecting and managing their historical collections. The resource center actively captures tacit knowledge of the prominent individuals in the institution through recorded interview sessions. The interview recordings manage and store in a portal, known as corporate memory. According to the staff, taxonomy is used to manage the collections.

In addition, Yusop [19] writes an article on an online thesis repository, known as MyTO. MyTO is a national dissertation (ETD) initiative aimed at managing public university collection and thesis in Malaysia. Many academic libraries participate in this project. In Yusop's published article, he comments the search capacity of MyTO and proposes a search capacity redesign to include the features of taxonomy. He believes the redesign could make it possible to access and browse resources in detail. Research literature of academic libraries in Malaysia provide the proofs that the libraries use taxonomy to manage their knowledge resources. However, little research is found that discusses the use of taxonomy in Malaysian academic, special libraries, particularly the Islamic-based special libraries.

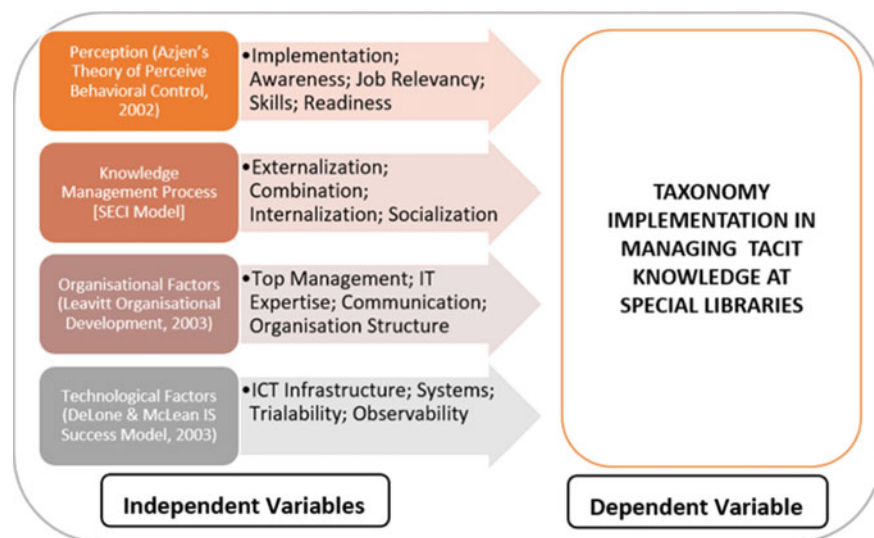
Next section is the theoretical ground that will be used to guide the process of data gathering, shape the whole process of data analysis and findings reports.

## 8 Theoretical Grounding

The preliminary conceptual framework will be based on three theories: Ajzen [20]'s Theory of Perceived Behavioral Control (PBC), Leavitt [21] Organizational Development Model, and DeLone and McLean [22] IS Success Model (see Fig. 1). These models will become the guide throughout this proposed research, especially to identify librarian's perception on taxonomy implementation, the process of managing knowledge, and the factors (organizational and technological) that influence the taxonomy implementation in managing tacit knowledge.

As illustrated in Fig. 1, the PBC is adopted to investigate the perception of this proposed research. Barua [23] supports PBC in evaluating an individual's actual control in a particular situation. It can affect intentions and indirectly change behavior. It will therefore be an additional behavior predictor [24, p. 667].

The variables of this proposed framework will derive from the other two models. First, [25]'s KM Life Cycle will be used to investigate the process of knowledge in an academic institution. There are three stages of KM Cycles. Dalkir [25] distinguishes between three stages as: Knowledge capture and/or creation, knowledge sharing and dissemination, and knowledge acquisition and application. This model will also be used to adapt the knowledge process in learning organizations (Sangeeta 2015).



**Fig. 1** Preliminary conceptual framework on taxonomy implementation in managing tacit knowledge at special libraries

Second, DeLone and McLean's IS Success Model will be used for the technological aspect of this study as a guide to measure system usage [26]. Even though DeLone and McLean [22] use this model in the e-commerce application, researchers (such as [27]) had successfully applied some dimensions of the model in exploring knowledge sharing intention from the information systems' point of view.

## 9 Methodology

This proposed study will be exploratory in nature due to the researcher has very little knowledge about the situation or limited information. Data will be gathered through questionnaires to pre-determine and confirm the perspectives and perceptions of librarians in the special Islamic-based libraries of Malaysia.

Taking into account the nature, objective and scope of the study, the survey method is proposed to be used for collecting data. The proposed data collection method is chosen to provide accurate and standardized information from each potential respondent [28]. Furthermore, the survey method is "strong for the study of a large number of people and for applying a wider group of people outside of the sample" [29, p. 30].

Fraenkel and Wallen [30] report that a survey seeks data from a sample in relation to one or more variables to determine the status of specific population. A longitudinal research will produce the best results in the measurement of characteristics and variables. However, it is also more convenient to use a method of surveying which use

questionnaires to collect data on a well—represented sample—due to the resources and the time limitations of this proposed study.

The population of the study will consist of librarians. The librarians in the population will make up of gender, occupying specific grades and positions, the level of education and working experience. This proposed study will focus on the professional librarians at special Islamic- based libraries. The sampling technique will be a purposive sampling. The research participants will be the librarians and the organization's experts in KM. The selected participants may decline to answer any of the questions and may leave the questionnaire unanswered, or ask the researcher at any time. Participants will sign a consent form before they start answering the questionnaire. This measure follows the appropriate ethical guidelines between the investigator and the respondents.

The study will use the descriptive approach, in which respondents' perceptions will be measured from several perspectives (such as, in terms of system, ease and quality access), and thus further data and information will also be provided. Questionnaire will be developed and adopted partly from previous studies [31–33].

Next is a brief explanation of data analysis and discussion on the extent of taxonomy implementation in Islamic-based special libraries.

## 10 Data Analysis and Discussion

In this proposed study, the data analysis process will be conducted once received the questionnaires from the respondents. The data analysis will be guided by the hypotheses constructed, the preliminary conceptual framework, and will deem to answer the research questions. Descriptive and inferential statistics will be deployed to analyze data. The researchers will examine further the relationship between the variables. The different analyses will be performed with SPSS.

Many KM literatures outline a variety of different knowledge domains within an organization where a taxonomy can work [4]. The first knowledge area, as suggested by the literature, is facts. The explicit information contained in records and articles is referred to as this scope. The aim of a taxonomy in this context is to help the information management system necessary so that personnel and external users can retrieve the appropriate information as needed.

The second area of intelligence is skill and learning. This area is synonymous with implicit understanding which corresponds to the skills and experience gained by people within organizations. Followed by, collaboration as the third information area. This area is concerned with the social facets of information and sharing within a business. A taxonomy can assist in mapping areas of information and thereby enabling sharing and teamwork. Finally, is the fourth knowledge area i.e., organizational culture, which relates to structures for knowledge exchange and application. A taxonomy here aids sensemaking by creating a standard language as well as a modern and common way of operating.

Thus, these four domains of knowledge will assist to kick-off the data analyses process (i.e., on the extent of taxonomy implementation in Islamic-based special libraries). The findings will confirm the key elements or factors (such as, in terms of system, ease and quality access) that could link the Islamic institutions' staff background (knowledge and expertise) to the key processes (e.g., performance appraisals or staff development). The proposed taxonomy implementation in managing tacit knowledge using KM principles and practices of controlled vocabularies will be of helpful to organize content and make connections between the Islamic knowledge seekers and the Islamic sources they seek for.

## 11 Conclusion

Taxonomy now becomes an important tool to the bibliographers and catalogers in managing explicit and tacit knowledge in libraries. Many library advocates and information experts view taxonomy providing huge benefit and crucial tool in knowledge discovery, distribution, and management. In this proposal, both theoretical and research perspectives on taxonomy implementation briefly examine. Research on taxonomy development and implementation has provided several evidences on how libraries and resource centers are adapting and adopting taxonomy in classifying and managing their collections. Theories such as Ajzen's Theory of PBC, Leavitt's Organizational Development Model, and DeLone and McLean's IS Success Model will be used to guide the proposed study. Based on these theories, a preliminary conceptual model is developed. Finally, we also propose a survey via questionnaire as our data gathering approach and other considerations relating to this proposed study. It is hope, this proposed study will successfully contribute in strengthening the application of corporate taxonomy in Islamic affairs organizations particularly within their special libraries in managing valuable tacit knowledge within and outside the organizations.

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# The Implementation of *Radd* in Islamic Inheritance Law (*Faraid*): One of the Solutions for Estate Administration Problem



Mohamad Fadzil Mohamad and Muhamad Mu'izz Abdullah

**Abstract** *Faraid* is knowledge about the eligible heirs, entitled portions, and reasons for inheritance. *Radd* in *faraid* is the distribution of the excess portions of the estate among the entitled beneficiaries following their original proportion instead of giving the excess to the *Bayt al-mal*. The ignorance of the estate administration process and a lack of legacy planning knowledge could lead to the unclaimed estate problem. Therefore, this paper will focus on analysing *radd* as the alternative to the current practise of *faraid* distribution in Malaysia. This study used a qualitative method, implying the descriptive approach for data analysis. The study found that *radd* implementation is in line with *maqasid shariah* and might contribute as one of the solutions for problems of unclaimed estates. Consequently, the repositioning of fatwa is needed and the respective National Fatwa Committee Council (NFCC) should take into consideration the *radd* implementation in the *faraid* distribution.

**Keywords** Estate administration · *faraid* · Fatwa · *Radd* · Unclaimed estate

## 1 Introduction

Every Muslim is obliged to live and take action in accordance with Islamic direction derived from the Quran and Sunnah. One of the guidelines put forth by Islam for its believers is the Islamic inheritance law (*faraid*). *Faraid* is derived from an Arabic word, which is the plural word for '*faridah*,' which carries the meaning "required" or "the portion that has been fixed by the Quran and Sunnah with respective ratios" (al-Zuhailiy, 2013). Therefore, any estate that belongs to a Muslim should be distributed accordingly under *faraid*. The *faraid* distribution is already mentioned in the Quran and Sunnah as a guideline for any Muslim to distribute the estate of any other deceased Muslim.

Even though the *faraid* comes as a guideline, the unawareness of the estate administration process besides lack of legacy planning knowledge led to the unclaimed

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estate. Besides that, the estate administration normally requires the heirs to spend a lot of time and money before they can realise the estate as their possession [11]. Zulkaffli and Ahmad [22] highlighted the main reason that contributes to the unclaimed estate problem is the legislation aspect, as estate administration involves few agencies in a different jurisdiction. Besides, the social aspect also plays a role, as many Muslims choose to intentionally postpone the estate administration since they feel it is not an urgent matter.

The problem of unclaimed estates has become worse in recent decades. The value of unclaimed estates reported in Malaysia has been increasing over the years since 2012. According to the Chief Marketing Officer of Amanah Raya Berhad, Rafi Omar, the value of frozen assets in Malaysia for 2014 was RM52 billion (Utusan Online, 2014). The number was RM42 billion in 2011 and it has been increasing. The most recent value is probably over RM60 billion and some reports suggest RM70 billion as the value. Besides, the figure is expected to increase if no immediate action takes place. Most of the estate is believed to be in the form of immovable assets like lands and houses. Meanwhile, unclaimed cash only reaches the amount of RM418 million, as reported by Amanah Raya Berhad Group Managing Director, Mr. Adenan Md Yusof (Harian Metro 2021).

This huge number of unclaimed estates contributes to the number of Muslim passive assets that cannot be developed to generate income. Besides that, the more time passes while the unclaimed estates are left without being administered, the more it becomes difficult as the number of eligible heirs could grow over years.

As this problem has still not arrived at the end line, many scholars suggest several actions to be taken to ensure the number of unclaimed estates is not increasing and later decreases. Many of the suggestions and proposals that were given will involve legislative actions, like action for amendment of the current law and the establishment of a special tribunal to handle cases related to estate administration [1, 9, 15]. Yet, none of them have been looking at the possibility of proposing the fatwa reposition to choose a new option to be practised in Malaysia.

## 2 Literature Review

### 2.1 Faraid in Estate Distribution

Islamic Inheritance Law or *Faraid* is knowledge about the eligible heirs, entitled portions and reasons, and distribution barriers. *Faraid* means determined portion, because the *faraid* distribution is determined by the Quran and Sunnah [4]. *Faraid* comes as a guideline for Muslims on how to distribute the deceased's assets after his death. Therefore, all Muslims are obliged to accept and implement *faraid* in estate distribution [2]. However, if the heir has willingly withdrawn his portion from the estate, he can specifically choose how the portion should be distributed [20]. Before the era of *Jahiliyah*, women were not eligible for any portion of estate distribution [7].

Besides, women were treated as feeble and filthy, if a woman was in her menstrual cycle, she would be isolated and live at a different shelter. Thus, the *faraid* ecosystem is to protect the heir's interest and eliminate the discrimination of gender that happened before the era of Islam.

Any Muslim can be entitled to receive some portion of a demise estate if he falls under one of the following reasons: *nasab* (blood relationship), marriage, *mawla*, or master of a freed slave, and of Islamic faith [21]. Thus, the estate will go to the *Bayt al-mal* if the first three reasons are not applied (al-Nawawi, n.d.). Although all three reasons for inheritance have been met, the distribution will not occur unless the conditions below are met in full:

1. The estate owner had died either in *hakiki* (reality) or by *hukmi* (court order).
2. Beneficiaries must be survived (even a moment) at the time of the owner's death.
3. There is no inheritance obstruction, such as murder, slavery, and differences in religion.

The *faraid* distribution was detailed in Surah an-Nisa, verses 11, 12 and 176 which mentioned the type of entitled heirs, individual portions, and distribution [2, 3]. Besides that, *faraid* is also derived from the sunnah and *Ijma Sahabi* (Companion Consensus) like Umar al-Khattab R. A.'s judgement on distribution for the heirs when they consisted of spouses and parents only. Umar al-Khattab R. A. gave 1/3 of the excess to the mother instead of 1/3 of the total estate, all the Prophet's companions agreed, and later it became a consensus among them.

In the *mawarith* verses,<sup>1</sup> Allah S.W.T explains in detail the entitled heirs and their portions in the *faraid*. Abdullah [2] concluded from the three *mawarith* verses that:

1. The principle of inheritance distribution in Islam is that the portion for a male beneficiary is equivalent to two parts of the female beneficiary. This principle is applied in many inheritance cases, especially in the case of *Asabah bi-al-Ghayr*. The distribution of inheritance in such a case must be made based on the method that a male beneficiary's portion is equivalent to two parts of the female beneficiary's portion.
2. The beneficiaries from *al-furud* members and *Asabah bi-al-Ghayr* have been clearly defined along with their individual inheritance portion. Among the *al-furud* beneficiaries mentioned in that verse include a daughter, mother, father, husband, wife, male siblings of the same mother, female siblings of the same mother, female siblings of the same parents, and female siblings of the same father.
3. The distribution of inheritance among the beneficiaries must be made after all debts, being either debts to Allah S.W.T. (such as *zakat*, *kaffarah*, etc.), or debts to fellow human beings, and after the deceased's will has been settled (if any) on a 1/3 rate from the total inheritance amount.

In *faraid*, there are a few types of distribution: 1. among *al-furud* members; 2. among *al-furud* members with *asabah* members; 3. among *asabah* members; and 4.

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<sup>1</sup> *Faraid* is mainly derived from only four verses of the Quran which are: Surah al-Nisa 4: 11, 12 and 176.

among *al-furud* members with *Bayt al-mal*, as the distribution is not considered *radd* implementation. *Radd* is the distribution of the excess portion of the estate among the entitled beneficiaries following their original proportion [2, 3, 6]. *Radd* will only take place whenever there is no *asabah* member as the deceased's heir [6]. This is a necessity for *radd* to happen because if there is an *asabah* member, he/she will take the excess of the estate after any *al-furud* member.

There is a consensus (*ijma*) between jurists that the estate will be distributed among *al-furud* members in the first place. This consensus is derived accordingly from a *Hadith* narrated by Bukhari, where the Prophet PBUH said:

Give the shares to those who are entitled to them, and what remains over goes to the nearest male beneficiary. (Narrated by Bukhari).

The *Hadith* clearly states that the estate distribution should go first to the *al-furud* members (i.e., father, mother, and spouse), and the excess will be for the *asabah* members according to their priority. Nonetheless, jurists have a different view on the distribution of excess (if any) after *al-furud* members have taken their portion. If the *al-furud* members do not take any portion of the excess, it will directly go to the *Bayt al-mal* as the recipient. The details of the differences among scholars on this kind of situation will be discussed later.

## 2.2 *Bayt al-mal*

*Bayt al-mal* is the name of the Muslim public treasury that is responsible for collecting and distributing public funds such as *zakat*, *sadaqah*, and *waqf* [2]. In the era of Prophet Muhammad PBUH, he was the sole person who managed and acted as the head of the *Bayt al-mal*. Prophet Muhammad PBUH had done all the collection and distribution of wealth on his own.

*Bayt al-mal* has gone through many eras of caliphs in Islamic history. Umar al-Khattab, as the second Caliph, had laid a very strong foundation for the *Bayt al-mal* as the manager of Muslim public properties. From this very strong foundation, the *Bayt al-mal* became a very important and strong entity that collects and manages Muslim wealth and properties. The era of Umar Abd Aziz was the highest achievement gained by *Bayt al-mal* in history. During his era, the collection from the *kharaj* (land tax) had increased splendidly. This was due to the policy of expanding territories and his trustworthiness concerning wealth administered by the *Bayt al-mal* [2].

## 2.3 *The Entitlement of the Bayt al-mal*

In some situations, the *Bayt al-mal* will be among the deceased heirs or the only entitled beneficiary. The *Bayt al-mal* will take an excess (no specific portion) after the entitled portions for heirs are distributed accordingly. For instance, if the deceased

left only a daughter and a wife, the distribution will be: daughter (4/8), wife (1/8) and *Bayt al-mal* (3/8). If the deceased is a *muallaf* and no other family members are Muslims, the estate will go in total to the *Bayt al-mal* (1/1). This calculation of two situations can be seen as follows:

### Situation 1

			8
Wife	1/8	1/8	4
Daughter	1/2	4/8	1
<i>Bayt al-mal</i>	Excess	3/8	3

### Situation 2

		1
<i>Bayt al-mal</i>	1/1	1

## 3 *Radd* Among the Four Main Schools of Thought (*Mazhab*)

The *Radd* application has no specific *nas* (argument) from the Quran and *Hadith*, and it only happened after the demise of Prophet Muhammad PBUH [19]. According to Ibn Rushd [12], there are two prominent opinions on excess distribution. In the first situation, there are no *asabah* heirs. The first opinion is that *radd* should not be implemented, and the excess will go to the *Bayt al-mal* solely. This opinion can be attributed to Zayd bin Tsabit and is also chosen by the Maliki and Shafii *mazhabs*. Their argument is backed by Surah an-Nisa verses 11–12, as Allah already specifies every entitled portion for *al-furud* members. Thus, any additional portion above the entitled portion is considered a violation.

The second opinion is that *radd* will be implemented whenever there is excess and no *asabah* heirs exist. This opinion belongs to the majority of the Prophet PBUH's companions and was also chosen by the Hanafi, Ahmad, and Zaydiyyah *mazhabs*. This opinion is derived from verse 6, Surah al-Ahzab:

The Prophet is more worthy of the believers than themselves, and his wives are [in the position of] their mothers. And those of [blood] relationship are more entitled [to inheritance] in the decree of Allah than the [other] believers and the emigrants, except that you may do to your close associates a kindness [through bequest]. That was in the Book inscribed. (al-Ahzab: 6) [6]

This verse emphasises that someone who has a blood relationship is prioritised to get the estate distribution over other Muslims [19]. However, those who chose the

second opinion have a different view on the entitlement of the spouse to the second distribution (*radd*). Most of them chose to distribute the excess among the *al-furud* members according to their entitled portion.

#### 4 Repositioning the Fatwa of *Bayt al-mal* Entitlement

As stated in the Federal Constitution, Malaysia is an Islamic country. Article 3(1) mentions: “Islam is a Federal religion, but other religions may be worshipped in peace in any part of the Federal”. Besides that, religious affairs fall under state jurisdiction, as mentioned before. Even though Islam can be practised by choosing any one of the *mazhabs*, most states in Malaysia choose Shafii as their main *mazhab* to be practiced. Therefore, many fatwas issued by the State Islamic Religious Councils (SIRCs) mostly follow the Shafii *mazhab* [18]. However, if there is a *maslahah* (need) to choose an opinion from other *mazhabs*, the SIRC may do that to protect Muslims’ interest. For instance, in the case of *zakat* payment, all SIRCs give a fatwa that Muslims can pay the *zakat fitrah* in the form of money (value of common food). This fatwa is taken from the Hanafi *mazhab*, as Shafii requires *zakat fitrah* payment in the form of common food of the people of the country.

This situation also happens in the *faraid* distribution. All the states currently implement the Shafii’s opinion that *Bayt al-mal* will be among the heirs whenever there are no *asabah* heirs and excess occurs in the *faraid* distribution. Al-Nawawi in Minhaj al-Talibin said: “In the event of no *al-furud* and *asabah* members, the *zawyl al-arham* does not inherit nor the estate is returned to the *al-furud* members; the property is given to the *Bayt al-mal*.”

Even though fatwa issuance is part of state jurisdiction, all the state Muftis sit in a committee named the National Fatwa Committee Council (NFCC). The NFCC functions as a platform for all state Muftis and appoints shariah scholars to discuss and issue fatwas related to national issues. Many fatwas have been issued by NFCC regarding national issues since its first establishment in 1970. For instance, fatwa in Amanah Saham Bumiputera investment, the use of the COVID-19 vaccines, the status of an illegitimate child, the form of *zakat* payment, and many more. Any fatwa issued by the NFCC does not necessarily be adopted by SIRCs, as fatwa issuance is under state jurisdiction. Besides, SIRCs might adopt the fatwa with some adjustments for the sake of local accommodation.

As mentioned by al-Nawawi in Minhaj al-Talibin, *radd* can be implemented in the case of *Bayt al-mal*’s disorganisation or its non-existence. However, the NFCC may consider *radd* implementation by referring to other *mazhabs* that choose *radd* over the *Bayt al-mal*, as discussed before. Besides that, many countries have chosen to use *radd* in their *faraid* law to ensure the interests of the family are protected.



## 5 Countries that Implement *Radd* in the *Faraid* Distribution

Egypt, Indonesia, and Algeria are among Muslim countries that adopt and implement *radd* as part of their *faraid* law. These three countries make and legalise it, as it is not only a practised law, but also written in detail in their law. Egypt has its own Qanun al-Mirath al-Misri (1943), Indonesia with Kompilasi Hukum Islam (2006), and Algeria with Algerian Family Law (1984).

Qanun al-Mirath al-Misri (QMM) chooses *radd* over the *Bayt al-mal* entitlement [6]. Article 30 of QMM states that: “whenever the distribution is not finished by *al-furud* members, or *asabah* members, the excess should be distributed among *al-furud* members, except spouse. In the case of no *asabah* members, or *al-furud* members, or *zawyl al-arham*, the excess should go to the spouse.”

Indonesia in Kompilasi Hukum Islam (KHI) chooses *radd* implementation instead of the *Bayt al-mal* entitlement. Unfortunately, Article 193 of KHI does not specify any entitlements for the spouse. Mu’tashim Billah [17] found that the spouse entitlement in *radd* is up to shariah judge, as he discovered that out of five shariah judges in Yogyakarta, four of them choose to consider the spouse as a beneficiary in *radd* distribution.

In the Algerian Family Law (AFL), Article 167 combines two opinions, in which Algerian lawmakers choose the opinion of returning the excess of the estate to the fixed share heirs, except for couples, and then give conditions for them to benefit from the excess if the deceased leaves no *asabah* heirs, any one of the fixed share heirs, or any one of the *dzawyl al-arham* heirs (uterine relatives) [3].

## 6 Maqasid Shariah on *Radd* Implementation

Maqasid Shariah consists of five key principles: religion, life, intellect, progeny, and property. However, some scholars like al-Qarafi, al-Subki, and al-Shawkani suggest that maqasid shariah should not only be limited to these five principles without taking into consideration other important principles [5]. Besides, all Islamic laws (commands and prohibitions) come to achieve and fulfil these five principles. In his famous book, *al-Muqaddimah*, Ibn Khaldun stresses that the maqasid shariah’s objective is the pursuit of justice [8].

According to Mohd Shah [16], *daruriyat* (needs) and maqasid shariah are important elements in any fatwa issuance or fatwa reposition. Thus, any scholar should take maqasid shariah into consideration before he can issue any fatwa. Failure to consider maqasid shariah in fatwa issuance will lead to problems that render a fatwa absolute, rigid, and inappropriate to be implemented in real life [13]. This corresponds with *fiqh qawaid*: “Islamic law (fatwa) might change with the change of time and situation.”

*Radd* implementation is a consideration of *maqasid shariah* with regard to life and property. With *radd* implementation, heirs will acquire the maximum number of estate distributions. Consequently, the standards of living will be better compared to if he/she gets only some portions of the estate. Besides that, *Bayt al-mal*'s involvement in *faraid* distribution will limit the utilisation of new assets, especially in the case where the estate distribution involves non-cash assets.

For instance, if the deceased's asset is only a car, and the heirs are mother, wife, and daughter (1), the *faraid* will be distributed as follows: mother (4/24), wife (3/24), daughter (12/24), and *Bayt al-mal* (5/24). The estate administrator should appraise the car and the recipient will pay the portion for the *Bayt al-mal* based on the car's valuation. The situation can become worse if the deceased person's assets are in the form of immovable assets (like land and houses). The *Bayt al-mal*'s name will appear in the grant, unless the heirs choose to pay the *Bayt al-mal* according to the valuation of the entitlement portion.

If the heirs do not have the ability to pay for the redemption of the *Bayt al-mal* portion, they will share the house according to *faraid* distribution. This situation will absolutely minimise the utilisation of the asset. Besides that, many Muslims question and argue the rationality of the *Bayt al-mal*'s involvement, especially among those who do not have any knowledge of *faraid*.

## 7 *Bayt al-mal* Income

In Malaysian practise, the *Bayt al-mal* is placed under state administration as religious affairs is mentioned under the state list in the Federal Constitution of Malaysia. Consequently, every state has its own *Bayt al-mal* and State Islamic Religious Council (SIRC). The Wilayah Persekutuan also has its own *Bayt al-mal* and Majlis Agama Islam Wilayah Persekutuan (MAIWP). Malaysia consists of 13 states and a Federal Territory, as follows: Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Penang, Perak, Perlis, Selangor, Terengganu, Sabah, Sarawak, and Wilayah Persekutuan.

Since there is no specific agency that can link and coordinate all fourteen *Bayt al-mals*, there is a minimal disclosure about SIRC assets, revenues, and expenses [10]. On top of that, some research found that some SIRC's have problems like errors in reporting, outdated data of *waqf* assets, and no immediate correction to the errors in reporting [14].

Realising the importance of coordination between SIRC's in some aspects has led to the establishment of the Department of Awqaf, Zakat, and Hajj (JAWHAR) on 27th March 2004. JAWHAR is a body under the Prime Minister's Department, which has one specific minister who governs Islamic affairs. The establishment of JAWHAR was announced by the former Prime Minister, Tun Abdullah Ahmad Badawi, in the Malaysian Parliament while tabling the RMK 12. JAWHAR's main duties are to ensure the enhancement of capital resources of Bumiputeras, which include land,

**Table 1** *Bayt al-mal's Faraid Revenue for 13 states and federal territories*

States/territories	2018	2017	2016	2015	2014
Johor	Nil	Nil	Nil	Nil	Nil
Kedah	Nil	Nil	Nil	Nil	Nil
Kelantan	Nil	Nil	Nil	Nil	Nil
Melaka	992,486.40	947,076.48	209,316.54	412,953.75	634,553.59
Negeri Sembilan	Nil	Nil	Nil	Nil	Nil
Pahang	Nil	Nil	Nil	Nil	Nil
Penang	Nil	160,468.51	599,070.47	418,056.70	278,385.31
Perak	179,114.14	Nil	Nil	Nil	253,110.13
Perlis	Nil	Nil	Nil	Nil	Nil
Selangor	3,638,370.00	3,473,936.00	5,409,378.00	5,204,883.00	1,854,322.00
Terengganu	Nil	975,810.11	Nil	0.00	0.00
Sabah	Nil	Nil	Nil	Nil	Nil
Sarawak	Nil	0.00	Nil	0.00	0.00
Wilayah Persekutuan	1,756,253.00	1,210,938.00	1,804,062.00	2,061,770.00	415,929.00

Source JAWHAR (2021) (Refer: <https://baitulmal.jawhar.gov.my/>)

properties, and assets, and to coordinate SIRC, especially in issues of *waqf*, *zakat*, and any other issue relating to the *Bayt al-mal*.

Table 1 shows the list of *Bayt al-mal's faraid* revenues for thirteen (13) states and Federal Territories (which consist of Kuala Lumpur, Putrajaya, and Labuan).<sup>2</sup>

Despite JAWHAR's being the body that functions as a coordinator of these SIRC, unfortunately, not all the states willingly share their information with the public to help JAWHAR generate statistics on SIRC assets, income, and spending. This can be seen from the statistics of Public Resources for SIRC on JAWHAR's website. This paper will analyse the statistics from 2014 to 2018, as no data is available for 2019 onwards. Moreover, for that particular period, only three (3) states and Wilayah Persekutuan had shared their information with JAWHAR. Besides that, Penang also shared its information, but somehow stopped doing it in 2018. This paper will only be focusing on the Wilayah Persekutuan's *Bayt al-mal* (MAIWP) and Selangor's *Bayt al-mal* (MAIS), as data from these two states has been shared publicly and recorded the highest income compared to other states.

## 7.1 MAIWP Faraid Revenue

JAWHAR's statistics show that MAIWP is the second highest SIRC in terms of Total Revenue, after MAIS. From 2014 to 2018, MAIWP's Total Revenue had increased

<sup>2</sup> Retrieved on 1st January 2021 from: [http://baitulmal.jawhar.gov.my/mal\\_sumber.php](http://baitulmal.jawhar.gov.my/mal_sumber.php).

**Table 2** MAIWP *Faraid* revenue

Five years ended December 31, 2018	2018	2017	2016	2015	2014
<i>Faraid</i> revenue	1,756,253	1,210,938	1,804,062	2,061,770	415,929
Miscellaneous revenue	33,730,565	65,205,826	42,026,876	24,930,869	21,154,021
Total revenue	694,308,341	656,177,961	622,276,953	604,578,351	570,731,399

Source MAIWP Annual Reports 2014–2018 (Refer: <https://www.maiwp.gov.my/i/index.php/en/laporan-tahunan-maiwp>)

consistently for five years. MAIWP's *Faraid* Revenue had also increased drastically from 2014 to 2015 (395.7%), but MAIWP had recorded a decline for 2016 and 2017 before it increased to 45.03% in 2018. The MAIWP's *Faraid* Revenue percentages compared to the Total Revenue for five years were: 0.07% (2014), 0.34% (2015), 0.29% (2016), 0.18% (2017), and 0.25% (2018) (Table 2).

## 7.2 MAIS *Faraid* Revenue

MAIS is the highest SIRC in terms of Total Revenue for five years in a row, according to JAWHAR's reported statistics. This might be due to Selangor's status as a developed state. Furthermore, many big companies are based in Selangor and choose to pay their *zakat* at MAIS. Its Total Revenue had consistently recorded an annual increment for five years. Nonetheless, MAIS *Faraid* Revenue had increased for three years (2014–2016) before it decreased in 2017 and increased again in 2018. MAIS *Faraid* Revenue percentages compared to its Total Revenue for five years were: 0.31% (2014), 0.82% (2015), 0.79% (2016), 0.45% (2017), and 0.45% (2018) (Table 3).

**Table 3** MAIS *Faraid* revenue

Five years ended December 31, 2018	2018	2017	2016	2015	2014
<i>Faraid</i> revenue	3,638,370	3,473,936	5,409,378	5,204,883	1,854,322
Miscellaneous revenue	254,241,943	263,069,527	53,664,345	26,572,758	21,612,509
Total revenue	807,721,183	768,666,212	680,629,384	634,628,670	591,270,538

Source MAIS Annual Reports 2014–2018 (Refer: <https://www.mais.gov.my/laporan-tahunan/>)

## 8 Findings and Recommendation

From the above analysis, it shows that *Bayt al-mal* revenues from *faraid* are too small compared to their Total Revenue. Both MAIWP and MAIS *Faraid* Revenues did not reach 1% of the Total Revenue for over five years. The *Bayt al-mal* also has many other resources to be part of their revenue. Although the analysis has only been done on the recorded revenues of the two highest SIRC's due to limited available resources, the authors strongly believe that other SIRC's also have the same situation.

As a recommendation, the authors suggest the respective NFCC to discuss and consider the opinions of the Hanafi and Hanbali schools of thought, stating that is *radd* to be implemented in *faraid* distribution. Besides, *radd* distribution should include the spouse as the entitled beneficiary because he/she is the one who is really in need of the distribution. *Radd* will surely help Muslims in maximising asset utilisation, as it will help in generating the income from that particular asset. In some situations, the heirs delay the estate administration process due to the knowledge that the distribution will include *Bayt al-mal* into the calculation.

## 9 Conclusion

In conclusion, the *Bayt al-mal*'s involvement in *faraid* leads to the limitation of asset utilisation. Besides that, heirs need cash and other assets compared to the *Bayt al-mal*. The *Bayt al-mal*'s *Faraid* Revenue also recorded a very small amount over its Total Revenue. The implementation of *radd* is one of the solutions to the unclaimed estate problems, as the deceased person's heirs know they are the only entitled beneficiaries of the estates and will not share the assets with any external party.

Any respective member of the NFCC should bring this recommendation to be discussed and considered. In the case that the *Bayt al-mal* is the sole beneficiary if the deceased person was a *muallaf*, the *Bayt al-mal* may consider giving some portions to the next of kin, even if they are non-Muslims. This might reflect a very good perception of Islam, especially when the next of kin is poor and needy.

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# **Business and Industry**

# Asnaf Entrepreneur Strategy in the Development of the Halal Industry in Malaysia



Mohd Afandi Mat Rani, Shahirah Said, and Siti Sarah Izham

**Abstract** Growth of the halal industry driven by the demand for halal food has offered huge profit potential for entrepreneurs. Various parties have taken this opportunity by utilizing available technology to market halal products, especially industrial operators at the multinational and transnational levels. Thus, there arises two questions pertaining to rural asnaf entrepreneurs and the halal industry, namely, what is the position of small and medium level entrepreneurs in Malaysia's halal industry and what are the strategies to help rural asnaf entrepreneurs to be competitive in Malaysia's halal industry? This study intended to examine strategies employed by rural asnaf entrepreneurs in the development of Malaysia's halal industry. Findings show that the government and private sectors have expanded various efforts to help rural asnaf entrepreneurs to overcome related obstacles and exploit opportunities available in the halal industry. However, there are still some challenges such as lack of sensitivity among entrepreneurs, limited capital resources and others.

**Keywords** Entrepreneurs · Rural Asnaf · Halal industry

## 1 Introduction

The food industry is expected to grow exponentially in line with the development of science and technology [1]. The impact of the development of science and technology also causes the better, faster, more efficient and successful production of halal

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products to meet consumer demand [2]. Malaysia always strives to consolidate the halal industry by introducing the Malaysian halal ecosystem to boost the country's halal ecosystem, which has been mobilized and promoted by the government from 2018 to 2020 at the international level.

There are five agendas in this government initiative, which are to empower the Halal Professional Board (HPB) at the international level, establish a International Halal Authority Board (IHAB) that functions to standardize all halal bodies in the world through the issuance of halal certification, establishing the unprecedented International Halal Studies Academy (HIRA) in the region, creating the Malaysian Halal Academy Institution (MIHA) to produce a generation of technocrats in the halal industry and lastly, establish the Halal Technology and Innovation Centre (HITEC) for developing a level of creativity and innovation in the halal industry. Apart from that, the Malaysian Halal Council decided that Malaysia should be a member of the Board of Directors in the Standards and Metrology Institute for Islamic Countries (SMIIC) from 2017 [3].

However, the Covid-19 Pandemic that emerged in late 2019 definitely has an impact on the halal industry sector. It not only poses a big challenge to industry players at the multinational and transnational levels but also impacts small and medium industry players (SMEs), especially asnaf entrepreneurs to remain competitive in the market and be able to generate profits. According to Zamzuri et al. [4], the poor are marginalized in the financial system resulting in the failure to jointly engage in the development process.

Apart from profit and capital resources being the main focus, there are other aspects that require attention in the halal industry, namely raw materials, food supply chain, processing, preparation, logistics and others that should be consistent with the halal tayyiban concept and obtain Halal Certification from JAKIM. According to Jamaludin and Ramli [5], there are several issues related to illegal halal involving the use of illegal elements in food processing, including some entrepreneurs who lack integrity when producing halal products by misusing the halal logo and using fake ingredients in halal product. Consequently, these issues can affect the development of the halal industry in Malaysia. This indicates the need to examine the awareness and availability of asnaf entrepreneurs in the development and progress of the halal industry.

This study intended to examine strategies adopted by rural asnaf entrepreneurs in the development of Malaysia's halal industry. This working paper is divided into four sections, namely the introduction, research methodology and findings of the study, which covers the development of the halal industry in Malaysia as well as asnaf entrepreneurs participating in this industry and fourth is the final conclusion.

## **2 Research Methodology**

This literature review uses a descriptive analysis of past studies and literary works by referring to various sources, such as theses, books, journals and research proceedings

as well as official and authoritative websites. The result identified strategies adopted by asnaf entrepreneurs in the development of Malaysia's halal industry.

### **3 Development of the Halal Industry in Malaysia**

The history of the world food industry revolution dates back to the late eighteenth century when the manpower-based industry began to transform into a machine-based industry. These changes have had a major impact on the world's socio-economy. Currently, the trade value of the world halal industry alone is estimated to be more than USD500 billion a year and its value could reach USD1.3 trillion if cosmetics and medicinal industries are taken into account. According to the Third Industrial Master Plan (2006–2020), it is expected that the Muslim population will approach three billion and the demand for halal products reaching USD2.1 trillion by 2030 [6, 7]. In line with that, the local halal industry needs to come together to develop the Industrial Revolution 4.0 to continue to remain internationally competitive. The halal market is not only thriving in Islamic countries but has found a place in non-Muslim countries as well, such as China, Japan, the United States and United Kingdom.

In the Malaysian context, the food industry is expected to continue to grow in line with developments in science and technology [1]. The impact of developments in science and technology also causes better, faster, more efficient and successful production of halal products that meet consumers' demand [2]. Therefore, Malaysia always strives to strengthen the halal industry by introducing the Malaysian Halal ecosystem. The government has mobilised five important agendas that boosts the country's halal ecosystem at the international level beginning from 2018 to 2020. These agendas are the consolidating of the Halal Professional Board (HPB) at the international level, establishing the International Halal Authority Board (IHAB) that standardizes global halal bodies using halal certification, forming the unprecedented International Halal Studies Academy (HIRA) in the region, creating the Malaysian Halal Academy Institution (MIHA) aimed at producing a generation of technocrats in the halal industry and lastly, establishing the Halal Technology and Innovation Centre (HITEC) to further enhance creativity and innovation in the halal industry. Apart from that, the Malaysian Halal Council also decided that Malaysia should be a member of the Board of Directors in the Standards and Metrology Institute of Islamic Countries (SMIIC) beginning in 2017 [3].

The government is also committed to the success of this industry; hence, it began to organize certain programs such as the Malaysia International Halal Showcase (MIHAS), and the establishment of several other bodies, such as the JAKIM Halal Hub Division and Halal Industry Development Corporation (HDC) entrusted to carry out responsibilities related to the halal industry in Malaysia [8]. Apart from government bodies, private bodies have also been directly involved in the halal science industry, including Halquest Sdn Bhd (formerly known as RQuest Convergent or

RQC) and The International Centre for Halal Studies (ICHLAS) at the Management and Science University (MSU) (Halquest and Management and Social Science University).

Furthermore, the Strategic Thrust of the Halal Industry Master Plan 2030 (HIMP 2030), which promotes good-quality, innovative and competitive Halal industry offerings; develops competitive local companies as well as drives more sustainable, balanced and comprehensive socio-economic improvement. All of them play a role to help provide an understanding of the halal industry from all aspects, especially in relation to the scope of research, halal supply chain, production, marketing, halal certification and many more.

#### **4 Asnaf Entrepreneurs and the Halal Industry in Malaysia**

Asnaf entrepreneurs are SME entrepreneurs who are categorized as micro entrepreneurs. The Small and Medium Enterprises Corporation (2017) defines a micro entrepreneur as managing an entrepreneurship with annual sales of less than RM300,000 or employing less than 5 full-time employees. Asnaf entrepreneurs through Small and Medium Enterprises (SMEs), have a huge responsibility in taking advantage of developments in Malaysia's halal industry. The Ministry of International Trade and Industry (MITI) encourages more small and medium enterprise (SME) entrepreneurs in the country to explore the global halal export market by taking advantage of Malaysia's globally recognized halal certification. Based on the Halal Development Corporation (HDC), the halal food and beverage (F&B) export segment increased by 10.4% last year compared to the previous year [9].

Meanwhile, the Ministry of Entrepreneurship and Cooperative Development (MEDAC) in collaboration with SME Corporation Malaysia (SME Corp) and the Federal Territory Islamic Religious Council (MAIWP) has implemented various programs and is open to small and medium enterprises (SMEs) that fulfil the criteria to participate. Among them are asnaf, youths, women and people with special needs or aka the OKU. The program called Tunas Usahawan Baitulmal (TUB), aims to help potential asnaf entrepreneurs to grow their business. However, priority is given to Baitulmal entrepreneurs whose businesses have been affected by the COVID-19 pandemic and the Movement Control Order (MEDAC) [10].

Besides that, the Halal Development Corporation (HDC), which is an agency under the Ministry of International Trade and Industry (MITI), has introduced the Halal Integrated Platform (HIP) that helps in marketing halal products. HIP was established in an effort to expand the halal industry network by acting as a platform that brings together 200,000 small and medium enterprise (SME) related companies. This aims to introduce and market the SME's products more ideally in the halal ecosystem [11].

The Halal Management Division in the Department of Islamic Development Malaysia (JAKIM) had forged a strategic partnership with Baitulmal MAIWP through the Malaysian Halal Introduction and Awareness Program. This program

is one of the efforts to help asnaf entrepreneurs in understanding the halal certification procedure and preparing them before applying for Malaysian halal certification. Such programs provide exposure and knowledge that helps in the application of halal certification through a better understanding of the procedures involved [12].

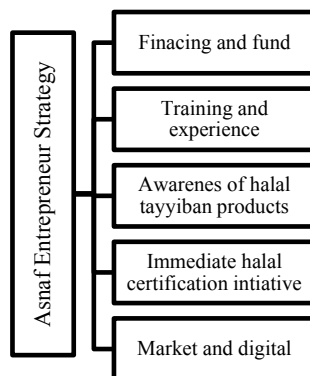
JAKIM has also built a network of cooperation involving seven entrepreneur guidance agencies consisting of Baitulmal Majlis Agama Islam Wilayah Persekutuan (MAWIP), Putrajaya Holdings, Farmer's Association, Lembaga Pemasaran Pertanian Persekutuan (FAMA), Yayasan Pembangunan Ekonomi Islam Malaysia (YAPEIM), Malaysian Agricultural Research and Development Institute (MARDI) and the Rubber Industry Smallholders Development Authority (RISDA). This cooperation helps and guides asnaf entrepreneurs in aspects of facility development, effective branding, attractive packaging as well as controlled and systematic premises. In the meantime, JAKIM has also prepared the Immediate Halal Certification Initiative (ISPHM), which aims to accelerate and increase the number of halal certificate holders among rural entrepreneurs. This effort also involves collaboration with the State Islamic Religious Department (JAIN) [13].

In the wake of the COVID-19 pandemic that has affected the economic and industrial sectors around the world, a large allocation of funds in the form of micro-capital financing has been initiated to help asnaf entrepreneurs. However, only a few parties have focused on the halal industry. For example, AmBank has collaborated with government agencies such as the Ministry of International Trade and Industry (MITI), Malaysia External Trade Development Corporation (MATRADE), Halal Development Corporation (HDC), Malaysian Digital Economy Corporation (MDEC) and the National Islamic Development Department (JAKIM) through the AmBank BizRACE Season 3: Halal Quest program in July 2020. The program aims to help Small and Medium Enterprises (SMEs) to remain relevant and competitive during the COVID-19 pandemic. The program focuses on three main aspects, namely Industrial Revolution 4.0, Digitalization and Halal Certification, which can also guide participants in applying for various government grants and certificates available for SMEs today [14].

Using a similar strategy, Alliance Islamic Bank Berhad Bank provides special financing worth RM100 million to assist SME entrepreneurs in various aspects to gain more experience and opportunities in the halal industry. Strategic partnerships have been jointly agreed with various parties, namely eJazmine, Fusionex and the International Halal Research and Training Institute (INHART), and the International Islamic University to further strengthen this program called 'Halal in One'. INHART is responsible for offering specialized training programs to educate business owners on Shariah compliance and provide international halal audit services to businesses wishing to enter foreign markets [15].

Meanwhile, QSR Brands has offered a sponsorship of RM50,000 to the Faculty of Economics and Management (FEP) in Universiti Putra Malaysia (UPM). The company aims to support the Asnaf Entrepreneurship Development Program for poor students and those from needy families. Apart from QSR, help for UPM students was also forthcoming from the Faculty of Food Science and Technology, Halal Product Research Institute and Wakaf, Zakat and Endowment Management Centre

**Fig. 1** Asnaf entrepreneur strategy in the development of Malaysia's Halal industry in Malaysia



(WAZAN). In general, this program aims to produce successful entrepreneurs and change the status of UPM asnaf entrepreneurs to zakat contributors; thus, enabling them to contribute back to the ummah's economy [16].

After examining the strategies introduced by numerous parties to ensure asnaf entrepreneurs and SMEs thrive in the Malaysian halal industry, there are five strategies that are the focus of either the government or the private sector. This is illustrated in Fig. 1:

Figure 1 shows five strategies formulated to assist asnaf entrepreneurs in developing Malaysia's halal industry. Firstly, there are various parties that help in financing the asnaf entrepreneur fund, especially those who have experienced the disastrous effects of the COVID-19 pandemic. There are entrepreneurs who were previously the B40 group but are now asnaf [17]. Thus, the injection of funds for economic overhaul is justified in the current situation. Second, integrated training and experience starts from the most basic stage to the production of halal products. Periodic and continuous guidance will increase the sensitivity of asnaf entrepreneurs in meeting the needs and requirements of the production of halal products in Malaysia [5].

Third; awareness of toyyiban halal products exposes asnaf entrepreneurs to the scope and importance of producing products that meet the Halal Certification Standards, JAKIM. Fourth, the immediate halal certification initiative is an effort that has long been announced by JAKIM. However, there are still asnaf entrepreneurs who face their own challenges in obtaining the approval of the halal certificate such as the difficulty of meeting the criteria that have been set (Harun, 2016). Fifth, Marketing and digital is one of the efforts to market the products of asnaf entrepreneurs by using digital capabilities and meet the market that uses industrial 4.0 technology [18].

## 5 Conclusion

In general, the results of this study have contributed knowledge to academics and practitioners of the halal industry in ensuring that asnaf entrepreneurs also have a

place in the halal industry. Asnaf entrepreneurs through Small and Medium Enterprises (SMEs) represent more than 90% of global businesses and make a significant contribution to job creation and inclusive economic development. Therefore, there are many microfinance funds provided to asnaf entrepreneurs. However, asnaf entrepreneurs need a more exclusive approach such as regular training, shariah guidance, financial advisory services and others. This is in line with the main agenda of the Halal Industry Master Plan 2030 which is towards an outstanding halal Malaysia globally which has opened many new opportunities to all parties and contribute towards economic development, influenced by increased awareness among consumers around the world on the value it brings.

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# Asnaf's Microbusiness Ability for Survival In Internal And External Environment Perspective: A PLS-SEM Approach



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**Abstract** The State Islamic Religious Council and the state zakat center have provided assistance to asnafs who wish to venture into business with the business zakat approach. It provides a supply of capital to them in starting and running a business. However, not many researchs see the extent of its effectiveness from the internal and external aspects of the asnaf entrepreneur. Therefore, this study would like to examine the extent to which the main driving factors of asnaf entrepreneurs conduct their business. These factors are important to study and identify the level of readiness of asnaf entrepreneurs and to know the extent of their competitiveness in ensuring their survival rate. The research methodology implemented here is quantitative exploratory research. For data collection, the field-based research was conducted by distributing 52 questionnaires to asnaf micro businesses in Pahang, Malaysia. Meanwhile, the data analysis method uses Partial Least Squares-Structural Equation Modeling (PLS-SEM) statistical technique using SmartPLS 3.0 software. The study found that the competitiveness rate and resilience of asnaf entrepreneurs are at a satisfactory level with high internal impact. This suggests that internal and external influences, such as subjective perceptions and norms, play an important role in ensuring their competitive survival. In addition, this study also suggests some improvements that need to be considered to help asnaf entrepreneurs in their efforts

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to grow their business in becoming successful entrepreneurs and contribute in the future.

**Keywords** Asnaf entrepreneurs · Assistance · PLS-SEM · Rural society · Zakat

## 1 Introduction

Entrepreneurs of asnaf are getting more and more attention from state zakat institutions to ensure that the assistance of zakat gave their lives and further develops the potential and human capital of the asnaf. Entrepreneurial zakat allocated to the poor and needy is a form of productive zakat that is more effective than subsistence zakat given monthly. It is an initiative to empower and provide competitiveness among asnaf to venture into business and entrepreneurship in line with the encouragement organized in Islam and the latest trends in society today. This is because the field of business and entrepreneurship are among the areas that are seen to be able to provide income and lucrative profits and ability to act as the primary medium of change in the social structure of society to reduce the country's poverty rate [1].

Among the essential factors that play a role in influencing the success of asnaf entrepreneurship are internal factors and external factors. Internal factors are the self-factors of the asnaf itself, while external factors are the surrounding factors that help towards the success of the asnaf in their entrepreneurial activities [2].

## 2 Literature Review

This section discusses some of the literature reviews of past studies that are relevant to this study.

### 2.1 *Asnaf Entrepreneur Concept*

In general, asnaf entrepreneurs are a group of eight asnaf, especially the poor and needy asnaf, who want to be formed into entrepreneurs [3], and who must go through a process of business creation with the assistance and guidance of state zakat institutions in order to bear the trust and responsibility of being a trader or entrepreneur [4]. Individuals who want to be involved in entrepreneurship or industry, whether among asnaf or not among asnaf, must possess entrepreneur characteristics. An entrepreneur, according to Baretto [5], is a risk-taker, decision-maker, innovator, and arbitrator. Having a high level of confidence [4, 6], inventing and creating something different, being ambitious, and having insight are also important [4]. Asnaf entrepreneurs, in the sense of this report, are no exception in terms of fulfilling the function and

characteristics outlined to ensure that the human capital born and created is of high quality and capable of serving as the foundation for an asnaf's success.

## **2.2 Internal Factor**

### **Attitude**

Individual attitude is the most important factor in ensuring entrepreneur success, which includes self-identity, honesty, a refusal to give up, belief that any problem has a solution, and a determination to succeed. One of the difficulties in shaping asnaf entrepreneurs is the mindset of asnaf who always want to be supported and do not want to be autonomous and always expect the support from zakat. There are also asnaf who only want financial assistance but do not take advantage of the assistance that is available. For example, after being given the capital, the asnaf is not diligent in running it.

This attitude restrains the asnaf from becoming an entrepreneur who want to succeed need to change their attitude by seeking knowledge and skills first before starting any branch of business. Knowledge of how to manage a company, choosing a strategic location to start a business or other skill can be acquired through work experience or entrepreneurial training widely organized by various organizations.

The asnaf entrepreneur program is very high in value and has a very effective impact on the economic status of asnaf because this program can remove themselves from the asnaf group. Nevertheless, many studies show that the attitude of zakat recipients influences the success or failure of the program [7–9]. Therefore, the dishonest attitude of zakat recipients, lack of commitment and lack of discipline make the assistance unable to produce progressive and productive human capital.

A Malay entrepreneurs' successful performance in Langkawi Island is due to internal factors, such as the entrepreneurs' backgrounds, which include being truthful, not easily discouraged, believing, and working hard. Ali et al. [10] discovered that one of the most important success factors for entrepreneurs is self-confidence.

This study focuses on the attitude factor as this factor is the key that determines the success or failure of asnaf entrepreneurs in their entrepreneurial activities. Without a positive attitude and wanting to change their destiny for the better and remove themselves from the asnaf group, this effort will be more difficult. Reports from interviews conducted by researchers with the asnaf group and the Pahang state zakat office in Jerantut district also show that the attitude of the asnaf itself will determine the success and failure of their entrepreneurial activities. Therefore, the selection of attitude factors is very significant in this study to be conducted.

## **2.3 Internal Factor**

### **Family**

According to Abd Ghani [11], the involvement of women entrepreneurs is also a challenge where their communities often do not have faith in their abilities in entrepreneurship. Besides, they must accept the insults and accusations of society when they come home late at night or meet customers of different genders for business affairs women also face from the family. Obstacles were also received from children and in-laws. When their children are young, they do not understand the duties of their mothers as well as relatives who blame them for not spending enough time with the family.

In the study of Abd [12], family involvement is measured through the participation of family members in business dealings. The more family members involved, the better the performance that can be achieved in the business.

### **Competitiveness**

The competition in business for rural entrepreneurs is not only on the variety of types of products marketed but on the price of the products up to their customers. Muslim traders often fail to compete in offering lower prices than non-Muslim traders. This is because non-Muslim traders who buy stocks in bulk will get a lower price than suppliers, which in turn can sell at a lower price to buyers. They value high sales rather than high profits for a product. And finally, buyers will visit non-Muslim shops as opposed to Muslim merchant shops.

Asnaf micro-entrepreneurs in Malaysia face problems in their survival and opportunities to take advantage of competitive advantages. More than 50% of SMEs fall in the first five years of operation. This shows that SMEs in Malaysia face problems and obstacles to remain competitive in the market. The main issues faced by SMEs in Malaysia are lack of branding, lack of marketing techniques, and resilience in international competition.

## **3 Methodology**

This study focuses on asnaf entrepreneurs in Jerantut district, Pahang who are involved in business activities in the accommodation, transport, retail, wholesale, services sectors, and restaurants. Data were obtained through a questionnaire. Data collection was done in January and February 2021. The number of respondents selected was determined according to the list of recipients of business zakat assistance from the Islamic Religious Council of Jerantut District, Pahang. This study uses quantitative methods. The data collection method of this study used questionnaires and semi-structured interviews. In addition, secondary data was also used as one of the references to prepare a set of questionnaires relevant to this study.

The sampling method used is the random sampling method. A total of 52 questionnaires were successfully collected into the study sample. According to the G\*Power calculator formula, for two factors at the significance level of 90% and the error term ( $\alpha$ ) 10%, the total sample size required is 45. Therefore, the sample for this study is sufficient to conduct the research. Next, the data were analyzed using SEM-PLS analysis method through SmartPLS 3.0 software.

## 4 Results and Discussion

Table 1 sets out the profile of the samples in terms of gender, age, marital status, education level, period of business and area/province.

Out of the 52 respondents, 47 (92.2%) were females and 4 (7.8%) were males. The respondents' ages ranged from 31–65 years. The majority of respondents were between 41 and 50 years with 28 (54.9%) respondents. The result also showed that the highest percentage for marital status of the respondents, 66.7% are married. In term

**Table 1** Demographics

Profile	Frequency	Percent
<i>Gender</i>	4	7.8
Male	47	92.2
Female		
<i>Age</i>	12	23.5
31–40	28	54.9
41–50	10	19.6
51–60	1	2
61–70		
<i>Marital status</i>	1	2
Single	34	66.7
Married	16	31.4
Widow		
<i>Education level</i>	4	7.8
Primary school	45	88.2
Secondary school	2	3.9
Diploma/degree		
<i>Period of business</i>	4	7.8
Less than 3 years	47	92.2
More than 3 years		
<i>Area/province</i>	2	3.9
Bera	17	33.3
Kuantan	9	17.6
Maran	16	31.4
Pekan	1	2
Raub	5	9.8
Rompin	1	2
Temerloh		

of education background 45 (88.2%) respondents in secondary school, and period of business more than 3 years with 47 (92.2%) respondents. Lastly there are various area was being interviewed in Pahang, include Bera, Kuantan, Maran, Pekan, Raub, Rompin and Temerloh.

#### 4.1 Construct Reliability and Validity

The model's measurement is used to determine if the constructed object is compatible with the constructs used. It also produces empirical results to the measurement between the indicator and the construct. This result allows the researcher makes comparative estimates between theory and actual reality. There are two types of validation, namely convergent validity and discriminant validity is required to make measurements of the [13] model. In general, convergent validity indicates the indicators in a construct that are mutually exclusive relate to each other. Meanwhile, discriminant validity shows the difference between one construct and another construct.

Table 2 shows the Cronbach's Alpha, CR and AVE values for the constructs of Attitude, Subjective Norms and Competitiveness Performance.

##### (a) Cronbach's Alpha

Based on Table 3 in the above, this indicates that the items constructed in all three constructs can be accepted and used to further the analysis of the study.

**Table 2** Construct reliability test

Construct	Cronbach's alpha	Composite reliability (CR)	Average variance extracted (AVE)
Attitude	0.745	0.791	0.495
Competitiveness performance	0.917	0.934	0.672
Subjective norms	0.796	0.864	0.571

**Table 3** Interpretation of cronbach's alpha score

Cronbach's alpha score	Reliability
0.8–1.0	Very good and effective with a high degree of consistency
0.7–0.8	Good and acceptable
0.6–0.7	Acceptable
< 0.6	The item needs to be repaired
< 0.5	Items need to be dropped

Source Bond and Fox [14]

**Table 4** Fornell and Larcker criterion

	Attitude	Competitiveness performance	Subjective norms
Attitude	<b>0.597</b>		
Competitiveness performance	0.554	<b>0.820</b>	
Subjective norms	0.377	0.499	<b>0.756</b>

(b) Composite Reliability

The composite dependability for all constructs was higher than the minimum value of 0.7, as indicated in Table 2. Because this was an exploratory study, a CR value of greater than 0.6 was deemed acceptable (Bagozzi 1988). The purpose of this test is to confirm that the items and constructions do not measure the same thing and are distinct from one another.

(c) Average Variance Extracted (AVE)

The AVE shows the percent of variation captured by a construct after deleting elements with loading below the permissible value, as illustrated in Table 2. The AVE for each construct ranges from 0.495 to 0.672, as can be shown. All the AVEs are at or above the suggested level of 0.50. Since all constructs share greater variance with their own measurements than with other constructs in the model, the AVE for each construct is much larger than any correlations involving the constructs, proving discriminant validity.

4.2 Discriminant Validity

The Fornell-Larcker criterion was used to measure discriminant validity. To pass the discriminant validity examination, each AVE component should be higher than its squared correlation with any other construct, according to Fornell and Larcker [15]. The correlation matrix for all constructs in this investigation is shown in Table 4. The table shows that discriminant validity was not an issue in this research.

Therefore, the level of reliability and validity of the model measurement evaluation is satisfactory. Therefore, all items, indicators and constructs are valid and suitable for use as parameters in structured models.

4.3 Structural Data Analysis

i. R<sup>2</sup> of Competitiveness Performance

Looking at the R-square values in the Fig. 1 for competitiveness performance construct, the predictive power of the structural model can be classified as “moderate” (R<sup>2</sup> = 0.41). In other words, attitude, subjective norm explained 41% of the

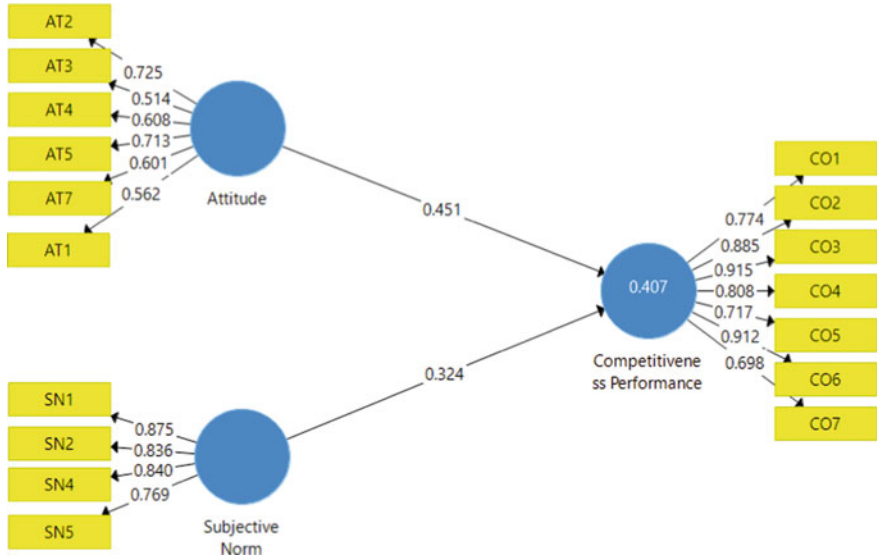


Fig. 1 Structural model result

variance in the competitiveness performance of asnaf’s microbusiness. This finding indicated that 59% of competitiveness performance of asnaf’s microbusiness was influenced by other constructs that not analysed in this study.

ii. **Hypothesis 1: Attitude has significantly influenced the competitiveness performance of asnaf’s microbusiness**

Based on Fig. 1 and Table 5, the results of the study depict that Attitudes affect Competitiveness Performance of the respondents as studied.

This shows that the attitude of the asnaf itself will determine the direction and success of the business and enterprise run. This coincides with previous studies also stated that the attitude of asnaf is the most important aspect of their success, such as the studies conducted by [7–9] and the study of Ali et al. [10]. Thus, this study coincides with the previous studies and strengthens the past findings that stated attitude is an important factor in determining the success of asnaf entrepreneurs.

Table 5 Hypothesis testing

Hypothesis	Path coefficients	T Statistics ( O/STDEV )	P values	Result
Attitude - > competitiveness performance	0.451	4.631	<b>0.000</b>	<b>Accept</b>
Subjective norms - > competitiveness performance	0.324	3.334	<b>0.001</b>	<b>Accept</b>

Therefore, in order to assist asnaf entrepreneurs in developing and succeeding in their fields, the importance of developing asnaf's attitudes must be emphasized further. There is no point in providing various aids to the asnaf if they refuse to adapt for a better life.

As a result, this research suggests that authorities such as religious offices and zakat offices hold and inspire the asnaf's self-development in a variety of ways, such as conducting motivational camps or lectures, as well as monthly talks which are considered necessary. Once the asnaf themselves are motivated and developed, they will undoubtedly work hard in the fields of industry and business in which they are engaged and will gratefully accept any assistance offered to them.

iii. **Hypothesis 2: Subjective norms have significantly influenced the competitiveness performance of asnaf's microbusiness.**

In addition, the results of the study also found that subjective norm factors influence the success of the respondents studied. This shows that the second most important factor after the attitude of the asnaf is the surrounding factors or external factors that influence it. It can also be referred as the support system that the asnaf have in achieving success in their business. Among the support systems that are needed and closest to the asnaf are family members and closest friends. The findings of this study support previous research that suggests that the family plays an important role in the asnaf's success, such as Abdul Ghani's [11] and Abd Hadi's et al.'s studies [12].

Therefore, to help and encourage the asnaf to succeed in their business, their families and relatives must provide solid support in terms of morale and enthusiasm as well as energy support if needed. If asnaf entrepreneurs receive strong encouragement from family and close friends, they will undoubtedly be enthusiastic about the businesses and enterprises that they operate.

Besides, the agencies involved also need to provide exposure to the family members and closest people of the asnaf so that they always provide support and help the asnaf to achieve the success and subsequently be able to remove them in line.

## 5 Conclusion

Based on the study that has been conducted, the model presented is suitable and fit to be conducted in the study. Furthermore, the findings show that the factors studied, namely attitudes and subjective norms significantly impact on the success of asnaf entrepreneurs in their business and enterprise.

Therefore, this study suggests that the asnaf should always be knowledgeable, enthusiastic, and motivated to improve living standards through entrepreneurship. Entrepreneurs need to find groups and individuals who can serve as guides and partners to increase morale and advance their business. Through this group that always provides support and assistance, surely the spirit of asnaf entrepreneurs will always



be high in developing their business. Stay away from laziness and be comfortable with what you have. Always plant in yourself to change yourself and your family for the better and get out of the asnaf group and even become those who will pay zakat later.

Besides, family members also need to play an essential role in helping asnaf entrepreneurs in their business. Provide moral and energy support, such as helping to market the products of the asnaf, find linkages, make advertisement for the promotion of goods and services produced by the asnaf and others. In this way, they will surely be able to launch and advance the company of the asnaf.

In order to assist asnaf entrepreneurs in achieving success in their businesses, responsible agencies such as the zakat office, State Islamic Religious Council, and other agencies must pay attention to these two factors, namely attitude factors and subjective norms. In addition to assisting asnaf entrepreneurs in marketing their goods, conducting skills and motivational seminars, and establishing connections in the larger market, both locally and internationally.

More asnaf entrepreneurs will be able to thrive in business and in life thanks to this strong support system.

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# Entrepreneurial Intention Among University Students: A Literature Review



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**Abstract** Entrepreneurship is a dynamic process of creation, vision and change. Academics and policymakers are trying to encourage students' entrepreneurial intentions by modifying the curricula and type of instruction. Therefore, this study aims to analyse and synthesize existing studies on entrepreneurial intention among student and maps the major theories, determinants that researchers have used to predict university student intention to pursue for entrepreneurial intention. The findings suggest that attitude, subjective norm, perceive behavioural control, perceive supports and perceive barriers, need for achievement, entrepreneurial education, economic situation, perceived educational support, perceived relational support, perceived structural support, innovativeness, risk taking propensity, entrepreneurial education, entrepreneurial development program, government support and family support have a significant impact towards student entrepreneurial intention. Lastly, most of the previous studies either adopt or extend or modify Theory of Planned Behaviour (TPB) and only few of them propose their conceptual model for the study.

**Keywords** Entrepreneurship · Entrepreneurial intention · Students · Theories and model · Determinants

## 1 Introduction

Entrepreneurship, or the set of activities connected with owning and managing enterprises, has long been recognised as one of the most effective economic strategies [1, 2]. Entrepreneurship has also emerged as one of the most successful strategies for building a country's economy and sustaining competitiveness in the face of rising globalisation risks [3]. Most economists think that the most significant component in worldwide socioeconomic growth is entrepreneurship [4]. Governments throughout the globe see entrepreneurship as the key to economic progress [5] and are eager to

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provide a conducive environment that favours current businesses while also encouraging new initiatives [6]. Entrepreneurship has emerged as a desired study subject throughout the globe, and its relevance and contribution have led to entrepreneurship courses being a popular option at the faculty and university levels [3]. In the current situation, where teenagers are having difficulty finding decent jobs as a result of the economic downturn combined with pandemic time due to Covid-19, the importance of entrepreneurship education lies in its ability to positively affect employability, particularly in terms of job experience, annual income, and creativity.

Entrepreneurial education is thought to provide students with the skills and information needed to run successful enterprises and capitalise on entrepreneurial possibilities. According to recent study, the role of universities in fostering entrepreneurship via the implementation of entrepreneurial curriculum has a substantial influence on students' desire to pursue entrepreneurship [3]. Entrepreneurship courses have been created in colleges and universities all over the world in an effort to promote entrepreneurship and professional entrepreneurial professions [7–10]. A study of the relevant literature reveals the need for a more in-depth investigation of students' start-up preparation, since the link between students' intention and behaviour remains uncertain due to a lack of empirical investigations [7, 9–12]. This research aims to address a large void in the literature by investigating the factors/determinants/antecedent/variable/dimension that may be utilised to predict university students' entrepreneurial intentions.

## 2 Entrepreneurship and Entrepreneurial Intention

There doesn't seem to be agreement on what the term "entrepreneurship" means. McClelland [13] describes it as a dynamic process that is produced and directed by a person who aims to employ economic innovation to generate new value in the market in order to meet a specific demand [13]. Similarly, Kuratko [1] defined it as a process in which a person takes advantage of an opportunity and creates value [1]. It is clear from the descriptions given above that entrepreneurs are persons who participate in economic behaviour with the goal of creating and adding value to meet human needs.

Entrepreneurial purpose, according to Hmieleski and Corbett [14], is frequently characterised as a desire to launch a high-growth firm [14]. It's common to think of intentionality as a state of mind that guides a person to pursue a certain goal or route to achieve something, in accordance with Bird [15]. It is possible that Peirce and Kruger [16] are correct in their assertion that entrepreneurial activity may be classified as purposeful behaviour or intention.

Research suggests that intentions may be used to predict actual behaviour in applicable situations, according to Armitage and Conner [16, 17]. According to Ajzen's (1991) theory of planned behaviour (TPB), attitudes, perceived behavioural control, and subjective norms may be used to explain intents. This theory claims that attitudes toward a certain behaviour, such as entrepreneurship, influence intentions, which in turn predict the behaviour itself. After all, based on this theory, it's possible

to agree that a potential entrepreneur develops an attitude toward starting a new business, which in turn leads to an intention to start one. If this intention is strong enough, the entrepreneur then takes steps to turn that intention into action [18].

### 3 Research Methodology

There appears to be no unanimity on what “entrepreneurship” means. McClelland [13] describes it as a dynamic process developed and directed by a person who uses economic innovation to generate new value inside the market to meet a specific demand. Kuratko [1] defined it as a process through which a person exploits a chance and creates value. Thus, based on the above, in this research entrepreneurs are entrepreneurial people who participate in economic behaviour with the purpose of creating and adding value to meet human needs. Table 1 below shows all the that journal were extracted and used for literature review in this research.

### 4 Result

The result will be enumerated into two sub-section which are (1) Main theories and (2) Main Antecedents of Entrepreneurial Intention for university students.

#### 4.1 Main Theories and Models

Based on the literature review it was found that Theory of Planned Behaviour (TPB) by Ajzen [18, 19] has been used extensively and comprehensively by other studies [9, 10, 20–24]. It is known that TPB consist of three antecedent which are attitude, subjective norm, perceived behavioural control that could influence an individual intention and consequently affect the actual behaviour. In the context of this study, it could affect the entrepreneurial intention of university student which then, will materialize the actual behaviour of the university student to pursue for entrepreneurship. Shapero [25] model of entrepreneurial event or also known as ‘SEE’ is also one of the most prominent model and commonly used by researcher and academic, especially when it is pertaining to entrepreneurship [22, 26, 27]. According to the model, it consists of three antecedents as well which are desirability, feasibility, and propensity to act. These three antecedents were claim as the most crucial factor that could influence an individual’s intention to start a venture.

However, there are other theory that is seldomly use but were proven to be helpful in determining the entrepreneurial intention which is the Action Regulated Theory (ART) by Hacker [28]. This theory is the integration of cognitive, behaviourism and social science orientated conception. The theory has been used widely in business

**Table 1** List of journals

	Name of Journal	2016	2017	2018	2019	2020	2021	Total
1	European research on management and business economics		1					1
2	Management decision		1					1
3	Journal of management development		1			1		1
4	Journal of entrepreneurship in emerging economies	1						1
5	Innovation and management review				1			1
6	Journal of entrepreneurial behaviour and research		1					1
7	Education + Training	1			1			2
8	Asia Pacific journal of innovation and entrepreneurship		1					1
9	African journal of business management			1				1
10	The journal of developing areas		1					1
11	Studies in higher education			1				1
12	Procedia economics and finance	1						1
13	International journal of innovation science		1					1
14	International entrepreneurship and management journal			1				1
15	American journal of industrial and business management		1					1
16	The international journal of management education	1						1
17	Journal of management research		1					1
18	Binus business review		1					1
19	The journal of entrepreneurship			1				1
20	Journal of global entrepreneurship research	1	1	1				3
21	Management science letter			1				1
22	Journal of education for business		1					1
23	Computers in human behaviour			1				1
24	International journal of entrepreneurial knowledge		1					1
25	Journal of small business and entrepreneurship			1				1
26	Entrepreneurial business and economic review	1						1
27	Journal of innovation and entrepreneurship	1						1

(continued)

**Table 1** (continued)

	Name of Journal	2016	2017	2018	2019	2020	2021	Total
	Total							30

start-up and career management and employees, but it has not been fully utilised yet in term of entrepreneurial intention which had lead other research and academicians to pursue for its effect [29]. Besides that, there are previous studies that proposed their own models based on previous literature, that they believe it is appropriate and suitable for the context of their study [30–33]. Their models were deemed to be acceptable since it is modified and adopted from an established model and theory such as TPB and ART.

## 4.2 *Main Determinants of Entrepreneurial Intention for University Students*

For the determinants, the discussion will be divided into six themes, the theme and discussion are as the following:

**Demographic Factors: Entrepreneurial Education/Programme, Family Support, Innovativeness and Action, Determination & Perseverance, Personality Traits, and Gender.** Herman [34] had analysed the effect of entrepreneurship education, entrepreneurial family background and entrepreneurial personality traits towards entrepreneurial intention of engineering student from University of Tîrgu Mures, Romania. It was found that entrepreneurial family background (parents as the role model) and personality traits (innovativeness, risk-taking propensity, competitiveness, optimism and others) positively influence the entrepreneurial intention of the engineering students. It also supported by Shamsudin et al. [35] and Kalyoncuoğlu et al. [36] who had tested the same variables only different context which is at the Universities in Malaysia and Gazi University, Turkey respectively. Similarly, Iglesias-Sánchez et al. [37] and Pandit et al. [38] also prove that perseverance and propensity to take risk significantly affect the student entrepreneurial intention. While, Daim et al. [39] explored the role of gender towards entrepreneurship intention among students from 10 countries such as Croatia, Austria, France, Israel, Lithuania, Poland, Slovenia, and India. The result indicates that gender significantly impacts entrepreneurship intention and the way it impacts is vary by which country the students are from.

**TPB, Extended TP, and Proposed Model/Framework/Concept.** As been mentioned earlier, TPB consists of three antecedents which are attitude, subjective norm, and perceived behavioural control. Most of the previous studies that had adopted the standard TPB without any modification or integration or combination, all found that the three antecedents positively significantly affect the student entrepreneurial intention [24, 40, 41]. On top of that, there are other studies that either integrate

or modify or combine variable/model into the TPB such as perceive supports and perceive barriers [9], need for achievement, entrepreneurial education and economic situation [7], Self-determination theory (SDT) [42], perceived educational support, perceived relational support, perceived structural support [10], innovativeness, risk taking propensity, entrepreneurial education, entrepreneurial development program, government support and family support [43], and all of them found that all the additional determinants have a significant effect on the entrepreneurial intention of university students in Malaysia context.

If Furthermore, there are other studies as well that either had combine or extend or TPB with other models/variables from the global context such as entrepreneurial education (EE) [20], Linan Model [44], adopted Moderated Regression Analysis (MRA) technique [45], personality traits, self-efficacy, and entrepreneurial attitude [8, 23], risk attitude [22], personality traits and risk [46], and all of the additional variable was found to have significant effect on the entrepreneurial intention of university students.

While there are studies that either adopt TPB or extend TPB, there are studies that proposed their own conceptual model/framework such as Adekiya and Ibrahim [30] proposed model consists of perceived appropriateness, perceived effectiveness, perceived consistence, and entrepreneurial training and development, propose personality traits (five factor model) with Demographic factor [31–33] propose Attitude towards entrepreneurship education (behavioural component, cognitive component, and affective component), and entrepreneurial environment, and Bell [47] propose Four Dimension from Entrepreneurship Orientation (EO) concept which consist of innovation, attitude to risk, proactiveness, and self-efficacy. However, it is imperative to state that, all the added value in their study have a significant effect towards entrepreneurial intention. Their models were also deemed to be acceptable since it is modified and adopted from an established model and theory such as TPB.

## 5 Conclusion

In conclusion, the study provides various model/theories and determinants that could help future research and academicians to attain a deeper understanding on entrepreneurial intention of university students. However, every study had its own limitation. The result that are generated from the literature may not be able to cover all the underlying aspect pertaining to entrepreneurial intention of a university students and the determinants provided is not a universal guideline. Some of determinants may be suitable for country A context but it may not be suitable for country B context. Thus, it is encouraged that for future research, to have a tedious and through process of systematic literature review in order to fully comprehend all of the underlying aspect pertaining to entrepreneurial intention, especially on university students.



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# Implications of COVID-19 Towards Islamic Banks Practices in the Risk Management



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**Abstract** The coronavirus pandemic (COVID-19) brought the entire world to a near-halt early 2020. Various prediction and risk management practices are being explored worldwide for decision making. The banks have assisted clients with financial aid such as moratorium, and this situation might be jeopardising the financial position of the bank since they have to offer a new loan to the existing borrowers. However, if the banks limit the credit facilities to the clients, the big-scale economic development might be threatened. The study provides valuable insights to practitioners in both the financial sector and the process industries to implement advanced strategies for risk assessment and management practices in the Islamic banks. The goal of this research is also to discover the practices of the Islamic banks including the challenges experienced by the Islamic banks when they are deliberating their services. This study will employ interviews as a qualitative research method.

**Keywords** Islamic banking · Moratorium · Operational risk · Pandemic COVID-19 · Risk management

## 1 Introduction

Coronavirus has been severely affecting the world since it first spread in 2019 which the pandemic has caused many adverse circumstances. Healthcare facilities are now facing resource limitations and availability issues because most hospitals are occupied with COVID-19 patients. It has been reported that about 4.7 million death cases

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due to the infection, and more than 232 million have been infected with the virus [1]. The government is doing everything it can to curb the spread of the COVID-19 virus. Medical and non-medical interventions (lockdown, quarantine, and isolation) are imposed to control the outbreak, and there has been positive progress on slowing down the speed of the spread [2, 3]. The virus infection control reflects the importance of risk mitigation which is one of the primary objectives in the banking system [4]. The risk mitigation process is common in the banking industry as it helps to prevent and foresee risks. The same concept can be applied as a framework to curb the COVID-19 infection. Various qualitative and quantitative risk assessments and management have been implemented and proposed in the research literature throughout the years. Globally, the Islamic finance industry has shown great achievement over the past four decades with the establishment of the Islamic Development Bank (IsDB) in 1975. After aggressive growth, it continues to cultivate and develop in size and complexity. The accumulation of global Islamic finance assets from this industry globally is anticipated to achieve USD 3.69 trillion by the 2024 [5]. Hence, Islamic banks must be equipped for a range of challenges from anticipating the unpredicted and planning accordingly, to managing risk and the implications of COVID-19 in the context of the Islamic financial institutions in Malaysia, whilst continuing to capture and exploit opportunities as they arise. These challenges come from inside the industry and also from external factors. Ref. [6] points out that Islamic finance is also facing internal challenges that may put its credibility and pose a more serious threat to its long-term success and its very survival. Its economic and social impact is increasingly evident in societal sectors, including the digital economy, savings, investment, wealth management, infrastructure, industry, philanthropy, as well as trade [7]. According to [8], the Malaysian government is highly anticipated to guarantee Malaysia will become a global example for Islamic asset management. COVID-19 has changed gradually in terms of technology development. They grow up with technology and are surrounded by high technology, computer devices, and smartphone applications. The advancement of technology can be an advantage for the banking industry to increase their safety and security measure. Apart from that, the financial implication due to the technology integration should be scrutinised so that the investment would be beneficial and relevant to the organisation.

## 2 Purpose of Study

Given the importance of risk management, this paper attempts to discuss the current practices by the risk management committee in the Islamic banks including in these trying economic conditions due to the pandemic. This study is to deliberate the implications related to pandemic COVID-19 to see if current regulations and supervisory measures are sufficient. In relation to the *Shariah* compliance in a jurisdiction, to ensure ample transparency and financial risk disclosure during unprecedented circumstances, regulators may emphasise the need to assess and disclose the operational risk impact of COVID-19 on the Islamic banks practice in the risk

management. Risk management helps the Islamic financial institutions gain confidence from depositors and stakeholders since the process will help the institutions to obtain good governance practices, and the risk mitigation process should be treated as a long-term investment [9]. On the other hand, this paper managed to understand the Islamic financial institutions' risk management practices, focusing on the implications of pandemic COVID-19. This study focuses on contemporary challenges and impacts from micro-financial and macro-financial levels faced by the banks [4, 10].

### 3 Literature Review

#### 3.1 *Implications of COVID-19 Towards Islamic Banks Practices*

Reference [11] mentioned that the Islamic banks might bear indirect losses due to their product failure in the market. However, more focus should be highlighted on their business reputation since it can influence or jeopardise the trust level of their investors, current clients, and potential clients [12]. Most Islamic banks also operate in emerging markets and developing economies [4]. The failure to manage the COVID-19 issues effectively can bring the dissatisfaction of depositors to the bank. Indeed, financial providers try their best to help their customers in this outbreak. During the pandemic, debtors find it hard to pay their loans or debts with the bank due to various reasons such as unemployment. Their credit performance has been affected since they could not fulfil their credit commitment, which eventually affected the banks' credit management and performance [13]. Besides, this pandemic situation has also significantly impacted financial institutions, including the Islamic finance industry. From the legislative perspective, the implication that an Islamic bank has to bear will vary in its financial institutions capacity. Ref. [14] in their book 'Financial Risk Management for Islamic Banking and Finance' also noted that the risk could arise due to people, processes, and systems. If the bank has a higher number of clients and liability, the organisation will face hiccups when collecting the outstanding debt from the clients. Unemployment, salary cut, and staff retrenchment could be among the factors that will prevent the clients from paying their debt during this pandemic. The debt will be increased due to the lower debt collection by the bank amid COVID-19 pandemic. Two methods that have been globally used are moratorium or repayment holidays and credit guarantees for some sectors or types of loans [15].

### **3.2 *Initiatives Introduced by the Malaysian Government***

Hence since March 2020, the Malaysian government has been proactive in assisting Malaysia in facing the movement control order (partial lockdown). Among initiatives introduced by the Malaysian government area mandatory moratorium on repayments, restructuring or rescheduling of financing, capital buffers, capital relief, liquidity facilities through various tools, and uninterrupted access to financial services for the general public. These actions from the Malaysian government through Bank Negara Malaysia have implicated the banking industry in many ways. However, the banks are expected to adapt efficiently with the plans because they have to be considerate to their shareholders, so the clients would not feel financially burdened during the economic recovery period [16]. In other news, the mandatory moratorium was officially ended in September 2020. Bank Negara Malaysia has allowed the banks to award the targeted moratorium only to clients still affected by the pandemic. Besides, non-performing loans (NPLs) are forecasted to rise, which will affect the banks' capital buffers [17].

### **3.3 *The Principle of Maqasid Shariah and Maslahah and Its Application in Islamic Banks***

From an Islamic banking perspective, it is the bank's role to make sure the welfare of the clients is taken care of by prioritising the *maqasid* when offering moratorium. The bank must recognise its importance and objectives as an Islamic bank to assist their clients according to the Islamic jurisprudence. As an Islamic financial institution, the bank must disregard the profitability aspect and focus on first helping clients first [18]. Furthermore, previous financial reports have highlighted those Islamic banks successfully made a high profit of up to billions every year. For instance, Maybank reported net profit for the second quarter for financial year 2020 dropped 51.55% to RM941.73 million from RM1.94 billion in the first quarter as net interest income and Islamic banking income fell as well as due to significantly higher allowance for impaired loans amid a COVID-19 pandemic-driven weaker economic outlook [19]. Hence, it is time that the institution should tolerate the clients by giving them the assistance that they deserve from the bank in this trying time. However, the bank must still conduct necessary measures to revise the client's paperwork and conduct a public survey. The *maṣlaḥah* issue is one of the elements that Islamic banks should consider in their decision-making process. Maqasid Shariah opinion also has to be taken into account when analysing the banks' decision [18]. Throughout the 1990s, the world was devastated by a series of financial crises that wreaked havoc on the United States and the other countries. The global problems have influenced the daily lives of every people in the world and not just in struggling countries [20]. Society must learn that the spread of COVID-19 has caused many issues and problems which

affect the countries and the people, and they must be optimistic, prevent negativity and control the risks.

## **4 Methodology**

Phenomenological methods are most effective at bringing to the fore the experiences and perceptions of individuals from their perspectives at challenging structural or normative assumptions [21]. The phenomenological approach aims to illuminate the specific event to identify real phenomena through how the actors in a situation perceive them. In the human sphere, this typically interprets gathering profound evidence and perceptions through inductive, qualitative methods such as interviews, arguments, and participant observation; and representing it from the perspective of research participant's perspective. In this research, top management has their own experience in dealing with the Islamic banking practice within their institutions. Hence, this approach is more suitable for the researcher to gain as much data and information about the risk management practices. Eventually, the data that will be collected from the interview will enhance the Islamic banking institutions for better governance implementation and build up the public confidence [11, 22, 23] (Table 1).

### ***4.1 Research Implications/Limitations***

This research finding was based on the interview conducted with the CEO of an Islamic financial institution and the banking service manager of an Islamic financial institution. This study could get a better picture of the risk management exercised by the Islamic banks and the implications through interviews conducted with the people from the industry. By highlighting the effectiveness of risk management and mitigating the domino effect caused by the spread of COVID-19, Islamic finance can achieve a new standard of practice and management to help them expand.

### ***4.2 Research Analysis: Interviews***

Of the two interview respondents, one respondent represents the CEO of an Islamic bank, and another respondent represents the Islamic branch of a financial institution.



**Table 1** List of licensed financial institutions in Malaysia

No	Name	Ownership
1	Affin Islamic bank Berhad	Local
2	Al Rajhi banking and investment corporation (Malaysia) Berhad	Foreign
3	Alliance Islamic bank Berhad	Local
4	AmBank Islamic Berhad	Local
5	Bank Islam Malaysia Berhad	Local
6	Bank Muamalat Malaysia Berhad	Local
7	CIMB Islamic bank Berhad	Local
8	HSBC Amanah Malaysia Berhad	Foreign
9	Hong Leong Islamic bank Berhad	Local
10	Kuwait finance house (Malaysia) Berhad	Foreign
11	MBSB bank Berhad	Local
12	Maybank Islamic Berhad	Local
13	OCBC Al-Amin bank Berhad	Foreign
14	Public Islamic bank Berhad	Local
15	RHB Islamic bank Berhad	Local
16	Standard Chartered Saadiq Berhad	Foreign

**Table 2** Interview respondents according to designation

No	Type of designation	Number of respondents	Code
1	CEO	1	C1
2	Banking service manager	1	B1
	Total	2	

The interview was conducted virtually using the Google Meet and Webex Cisco platform. Each session was conducted at a different time due to time constraints. Respondents were willing and voluntarily participate and cooperate in the interview sessions (Table 2).

## 5 Research Findings

Respondents were asked how the banks would be impacted due to the moratorium program, and they replied:

A moratorium does not mean payment exemption. A moratorium is the postponement of payment. Non-payment issues by borrowers can lead to non-performing loans (NPLs). Bank Negara Malaysia (Central Bank of Malaysia) needs to play an important role in ensuring the survival of banks in Malaysia so that they can cope with the issues, especially on the moratorium program during the COVID-19 pandemic and borrowers' loss of income. Every central

bank worldwide plays a major role in ensuring that the objectives of stability and sustainability in the financial system are achieved. If there is an issue of NPLs or the failure of borrowers to repay loans (either due to COVID-19 or financial crisis), it will collapse the financial system and contribute severe effects up to the country bankruptcy. (C1)

A moratorium is a facility given by banks to customers on the bank's consideration (risk assessment) of their customers. Various factors are taken into account to ensure that banks can ensure that cash flow can run smoothly without affecting depositors. In addition, the borrowers can make repayments within the scheduled time. The moratorium is not applicable during COVID-19, but it can be introduced under several other circumstances such as natural disasters, business failures, or other factors that affect borrowers' income to repay loans (B1).

Respondents were also interviewed on the need for an automatic moratorium on borrowers. They stated:

The automatic moratorium on borrowers will put a huge risk to the banks. Many people see the bank as an entity that always makes a lot of profit, and the bank is a solid entity. On the other hand, many things can happen behind the counters, and many parties are involved, such as depositors, banks and even borrowers. Some argued that the moratorium should be given automatically to depositors, but they might overlook the risk. It should be noted, that if there is no return money from the borrowers, how can the bank be able to repay the depositor? Is it fair if the bank does not pay the investment return to the depositors who have deposited their money to the banks? We all know that the main financial source of a bank is depositors' money. The bank can only pay the depositors if there is a payment from the borrowers. If the bank gives an automatic moratorium to all borrowers, how can the bank afford to pay depositors? The effect is comprehensive. Criticism of banks, especially Islamic banks, for being unfair is a baseless accusation, and it can affect the reputation of Islamic banking. The bank is trying to be fair to protect the rights of depositors and borrowers and risk management to the bank itself. At the same time, banks are also trying to be rational to borrowers who have issues with their income to still make repayments, especially due to COVID-19. Borrowers can come to banks to get assistance to will do their best to help them. The moratorium can be given to those desperate for it through a program called Enhanced Targeted Repayment Assistance (ETRA). (C1)

The automatic moratorium on borrowers initially did not significantly impact a bank's cash flow unless the moratorium is automatically extended from six months to nine months or further extended to a new period. The extension exposes possible risks to the bank since this repayment collection will be the capital for the bank to repay to the depositor. Banks need to ensure that depositors remain confident in the bank's ability to pay them. If the bank loses the trust of depositors, it can bring greater risk to the bank, which can cause them to lose their regular customers, especially depositors who put large sums of money into the bank. Some depositors are also affected by their income or business, and the injection of cash flow into their business is also important during the COVID-19 pandemic. Banks, as intermediaries between borrowers and depositors, must play an important role in ensuring that the financial system runs smoothly and, at the same time, the risk to the bank can be reduced. (B1)

Respondents also gave their opinion on the risks faced by banks after COVID-19 and the effects of the moratorium on the banks. They responded:

One of the effects of COVID-19 on banks is payment and their ability to pay. From a banking point of view, it is called credit risk. There are three major types of risk in the banking system. First, credit risk occurs when the banks provide loans but borrowers cannot afford to repay. Second market risk and third operation risk. COVID-19 infection spread is one reason why borrowers cannot repay their loans. The financial crisis in 1997 had a worse impact on banks than the current pandemic. Therefore, the banks can still to manage the risk impact

of COVID-19. The only downside of the pandemic is that the risks also affect the global market. The impact can be experienced although with the establishment of Capital Fund and Property Fund for recapitalisation of the banks in Malaysia after the 1997 financial crisis. The programs have helped banks in Malaysia to possess ample capital to face any future economic problems. I believe banks in Malaysia are on the right track ahead of the post-COVID-19. Malaysian banks have strong resilience to drive economic growth in Malaysia in the future. (C1)

There are greater risks (other than repayment/credit risk) that occur to banks, but COVID-19 has accelerated this process through digitalisation risk (cybersecurity risk, data leakage risk and data privacy risk) and business sustainability risk. These risks are two emerging risks. (C1)

Whether with or without COVID-19, banks are always exposed to risks such as credit risk, Shariah risk, operational risk and also market risk. The bank's responsibility is to mitigate the risk and minimise its impact on its operations. For example, some customers need a moratorium because their income affects salary deductions, reduced benefit payments, or no overtime payments. At the same time, some customers lost their jobs. These situations have a greater impact on the bank's risk assessment for customers. Customers will come to the bank for various reasons and justifications. Banks as intermediaries need to look at their cases carefully to avoid mistakes in providing moratorium facilities to borrowers. So far, the bank can still manage operations, but if the issue of COVID-19 or repayment risk persists for another two or three years or maybe up to five years, the banks need to change the appropriate strategy to ensure smooth operations of the bank. It is not uncommon for banks to have large capital support from depositors, but a foremost step needs to be taken to avoid a more severe crisis such as the 2008 subprime mortgage crisis. (B2)

## 6 Recommendations and Discussions

Based on the findings from the respondents, it can be observed that banks will be exposed to the risks if the COVID-19 pandemic continues. Credit risk is a common risk faced by the banks that can bring a negative impact like what happened during the financial crisis of 1997. Failure of banks to manage risk can bring great disaster to banks. From an Islamic perspective, risk management is important, and it has been mentioned in the Qur'an [24]. Respondent C1 concluded that the bank has no problem granting a moratorium, but it must be targeted to the rightful and deserving borrowers (ETRA). Not all borrowers would face repayment problems. Some sectors recorded double profits during COVID-19. More interestingly, the opinion of Respondent C1 was supported by Respondent B1. B1 informed that the bank had received many applications related to ETRA due to the inability to repay due to loss of income. Each application must be reviewed on a case-by-case basis to reduce the bank's credit or repayment risk. Respondent CI also discussed the establishment of Capital Funds and Property funds which have assisted the stability and sustainability of the bank to survival. This matter needs to be considered by the government to enable banks to provide loans to the people without using resources from depositors. This initiative can create a more sustainable and stronger ecosystem economy as well as benefit the development of the financial system in Malaysia. In addition, banks also need to be prepared for emerging risks that may occur in the future, as in this era of

digitalisation, there will be greater risks and a fast rate of exposure. As explained by Respondent C1, COVID-19 has been a catalyst for digital risks that occur, such as cybersecurity risk, data leakage risk and data privacy risk. The digital world has put banking information at everyone's fingertips. All this information can be accessed through smartphones and various software applications. Creating cloud storage that stores a variety of information can bring a higher chance of risks. As an example of fiduciary risk, the customer may have subscribed to some unnecessary services, and this action might present a risk to the customer and the bank itself. Transparency is very important for maintaining customer trust in the bank [25]. Banks need to improve their cybersecurity to safeguard customer information and prevent it from being leaked to irresponsible parties. A banking institution deals with thousands of customers every day. Due to the COVID-19 pandemic, most banks have decided to plan a restructuring plan on their policies and risk management. The plan is crucial to help the banks to convince their investors and customers of their stable performance during this pandemic. Islamic banking institutions have been observed to play their part in assisting their customers during the pandemic while maintaining their internal risk management according to the current situation. For example, Bank Islam Malaysia Berhad [26] has continued its Enhanced Targeted Repayment Assistance (ETRA) program for customers affected by the COVID-19 pandemic. This initiative is in line with Bank Negara Malaysia's (BNM) recommendation to banking and financial institutions to assist their customers according to their financial situation. Most of them have been impacted during the enforcement of the Movement Control Order (MCO) nationwide. Customers who previously chose to reduce their instalment payments are eligible to receive a six-month extension period with a concise and straightforward documentation process and requirements. BIMB also guaranteed that financial assistance would remain available, including and not limited to the Targeted Repayment Assistance program. The assistance provided also covers other long-term assistance such as Scheduling and Restructuring packages. The banks' improved and modified plans and strategies can be continuously refined and treated as the new norm so that the banks can still maintain solid economic progress while providing the best social responsibility service to their customers. Each banking institution has its risk management plan to ensure the continuity of its operations. Regardless, the plan must be inspected so that the policies offered will give an advantage to the bank and at the same time to the customers who are facing financial challenges during the COVID-19 pandemic.

## 7 Conclusions

This study aimed to shed light on the impacts of COVID-19 on Islamic banking institutions from the perspective of risk management. This study was initiated to present and dedicate some useful suggestions and comments to provide improvement for Islamic banks towards maximising their performance on current risk management. In future research, the researchers can look into the responsibilities of the *Shariah*

committee role inside the risk mitigation process. Financial institutions should invest in applying risk management in their institutions so that they can achieve certain standards that can attract more potential depositors and shareholders in the future while maintaining a good level of trust and confidence among existing ones. Risk management officers in each bank should be encouraged to sign up for conferences, training, meetings, and forums to give them exposure to managing the risk and market development in the industry, especially post-COVID-19.

Apart from that, several studies have proved that governmental intervention during a crisis increases the public confidence in institutions [27]. However, the Islamic banking and finance industry faces many issues and implications. One key issue is that the new banking institution would have to adapt to a conventional regulatory and face *Shariah* issues related to the global pandemic. In conclusion, the risk management of each bank has its objectives and goals. Banks are expected to help their customers who have been loyal to them for years. For many years, banks have made billions of ringgit in profits. It is highly impossible that offering payment flexibility to customers in loan repayment will put the bank at risk of bankruptcy. This activity should be studied and revised thoroughly to assist the national bank and the Malaysian government in formulating dedicated policies due to the covid-19 pandemic. Banks should not burden this pandemic on the customers alone by refusing financial assistance to customers desperate for consideration by the bank in repaying their loans.

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# Influence of *Hikmah* (Practical Wisdom) on Crowdfunding



Suhaimi Mhd Sarif, Yusof Ismail, and Dolhadi Zainudin

**Abstract** *Hikmah* (practical wisdom) has been an outcome of ethical spiritual knowledge and discretion about abstraction and uncertainty. The intensive sharing and engaging with many stakeholders enables people to be gifted with *hikmah* (practical wisdom). Crowdfunding relies on trust and credibility of the crowd (wisdom of the crowd). The integration of practical wisdom and wisdom of the crowd provides synergy in crowdfunding. The influence of *hikmah* (practical wisdom) with wisdom of the crowd enhances trust and credibility. This study solicits the views of crowdfunding organizers through personal interviews on the *hikmah* (practical wisdom) experience. The informants argued that the influence of *hikmah* can be sensed from the reciprocal engagement with various individuals and members of civil societies. The informants also contended that *hikmah* is present in the spirit of giving through the crowdfunding activities. Results of the study are limited to the contexts of the informants interviewed only. Future research should use a case study method on multiple stakeholders.

**Keywords** Wisdom · *Hikmah* · Crowdfunding · Engagement

## 1 Introduction

In the past, crowdfunding was for social charity. Social charity manifests the action of faith. Allah said in *Surah Al-Mu'minun* (23) verse 61 [1]: “*it is they who race to do good deeds, always taking the lead.*” The term race (*yusaari'un*) implies quick and swift (*sabiqun*) in doing good deeds (*al-khairat*) made them leading [1–4]. In fact, they would be the first to do the charity in whatever situation.

Racing to do good deeds or *fastabiqul khairat* manifests faith and integrity with a few characteristics, namely integrity (*ash-Shawab*), truthful (*ash-Shidq*), grateful

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(*asy-Syukr*), hopeful of Allah (*ar-Raja'*) and afraid of punishment (*al-Khauf*) [4–6]. The believers who are swift in charity are in the mercy of Allah. Allah said in *Surah Al-A'raf* (7) verse 56 [1]: “Do not spread corruption in the land after it has been set in order. And call upon Him with hope and fear. Indeed, Allah’s mercy is always close to the good-doers”.

Now the economic sector is seeking funding from the crowd. Crowdfunding with social causes is not regarded as financing as understood by the economic and business sectors [7]. In social sectors, it is regarded as a wise and sustainable way to get financial sources for various charitable reasons [8]. Donors are accepting the good reason to donate in crowdfunding for charitable causes [9]. The good reason is always regarded as good which contributes to sustainable performance [10].

Besides reasoning approach to rationalise charity cause in crowdfunding, the reasoning is blended with emotional and spiritual dimensions. Without *taqwa* (piety) spiritual dimension in knowledge, the rationality about good consequences in giving for charity may not be sustainable in the situation of information overload [11–13]. In addition, malpractices and poor governance of some crowdfunding projects and platforms may trigger some questions that led to reduction in credibility and trustworthiness.

In the world of volatility, uncertainty, complexity and ambiguity (VUCA), a good reputation alone is not good enough to reduce the VUCA phenomenon. Rationality may be reduced due to VUCA elements. This situation requires spiritual intelligence to reduce negative VUCA (volatility, uncertainty, complexity and ambiguity) to positive VUCA (vision, understanding, clarity, agility) [14, 15].

Crowdfunding has been operating from charitable perspective without *hikmah* (practical wisdom) that contains a spiritual value [4, 6, 13]. The spiritual value of *hikmah* is derived from *Quran* and *Hadith* [1, 13]. Incorporation of *hikmah* (as practical wisdom) in crowdfunding makes the latter sustainable. However, there is a lack of insights in theory, practice and policy about integrating *hikmah* or practical wisdom into knowledge, practices, standards and experience. This proposition is not a hypothesis to confirm the truth about *hikmah* in crowdfunding but a phenomenon that needs an exploration. Thus, this study aims to explore the influence of *hikmah* (practical wisdom) on crowdfunding.

## 2 Literature Review

*Hikmah* is multidisciplinary and holistic with physical, spiritual, emotion, and intellectual dimensions. The term *hikmah* is rooted from Arabic word, *h-k-m*, which means *mana'a* (to restrain), *atqana* (to perfect) and *qada* (to judge) [2–4]. *Hikmah* comprises knowledge (*ilm*), gnosis (*ma'arifah*), intellectual (*'aql*), heart (*qalb*), and comprehension (*fiqh*). *Hikmah* can be defined as acquired lessons from the *Quran* (as *Kitab*) and the *Sunnah* (as *Hikmah*) [1]. The *dalil* (evidence) from the *Quran* is based on the commentary (*tafsir*) on selected *Surahs* and selected verses, i.e. *Surah Al-Baqarah* (verses 129, 151, 231, and 269), *Surah Ali-Imran* (verses 48, 79, 81,



164), and *Surah An-Nisa* (verses 54 and 113) [1, 16–18]. The *dalil* (evidence) from the *Hadith* is based on *Jami' al-Tirmidhi* (Book 49, *Hadith* 224, Vol. 1, Book 46, *Hadith* 3823) [19] narrated by Ibn Abbas: “The Messenger of Allah (ﷺ) pulled me close to him and said: ‘O Allah, teach him *Al-Hikmah* (wisdom)’”.

Eventually, *hikmah* enhances the spiritual health of *taqwa* as hope and fear [13, 20–22]. Thus, knowledge (*ilm*) and practice (*amal*), prevents or restrains people from injustice (*zulm*), ignorance (*jahl*) and foolishness (*safah*).

*Hikmah* transcends logic. *Hikmah* includes practical knowledge that is blended with wisdom (*al-hikmatu al- 'ilmu wa-al- 'amalu*) [3]. Thus, *hikmah* enhances justice (*adl*), knowledge (*ilm*) and forbearance (*hilm*) (able to control nerves and impulse) [4, 13, 21, 22]. *Hikmah* (wisdom) makes a person wiser (*hakim*) in decision and action.

## 2.1 *Hikmah and Crowdfunding*

When the society has changed to a network society, the spirit becomes active [23]. Raising funds from the generous society becomes easy [24–27]. In fact, crowdfunding is a result of good people in the society who have a voluntary spirit to be active in charitable activities [24].

The key success factors include social networking among generous people who shared common goals for charitable causes. Likewise, the value of crowdfunding has been accepted as part of the financing approach [13, 25, 27, 28]. Crowdfunding may be good to raise funds for charitable causes, nevertheless, it must establish good practice and good governance [13, 25]. In the network era, networks among people allow for extensive charitable activities.

The spirit of giving is virtuous. In fact, the basis for charitable giving is from individual values about sharing and giving in any form of charitable cause [25]. The shared values in the society for good cause enhances social participation for charitable giving [13, 29]. Nevertheless, the wisdom behind crowdfunding is about social networking for charitable giving [28].

Crowdfunding is not new to human society. The understanding about giving has been institutionalised for greater impact to the society [30]. Indeed, the helping behaviour requires integrated work activities [31].

Crowdfunding enables collection of funds from the public. While it can be a platform to raise funds, it allows for information collection for social networking [32]. It is important to have constant communication with the charitable society [33].

*Hikmah* in charity is associated with trust and credibility due to the nature of doing charity is and attributes of believers as Allah said in *Surah Al-Mu'minun* verse 61: “it is they who race to do good deeds, always taking the lead.” Quick in doing good deeds or *fastabiqul khairat* is a manifestation of trust and credibility in terms of integrity (*ash-Shawab*), truthful (*ash-Shidq*), grateful (*asy-Syukr*), hopeful of Allah (*ar-Raja'*) and afraid of punishment (*al-Khauf*) [1, 4–6].

## 2.2 Hikmah in Trust and Credibility

*Hikmah* (practical wisdom) has spirituality (*ruhiyy*) dimension, which is rooted in the conscience (*dhameer*), intention (*niyyah*), understanding (*fahm*), and action (*amal*) [4, 21, 22]. An action that is strongly rooted in the spirituality dimension will produce truth and sincerity.

One could rectify an action as good and acceptable by asking own instinct. The evidence from asking own instinct is from *Hadith* Number 27 of *Al-Nawawi Forty Hadiths* [34]. The hadith stated that: “On the authority of Wabisa bin Mabad (we make doa may Wabisa be pleased by Allah), who said: I came to the Prophet Muhammad (we make doa may Allah please our Prophet Muhammad) and our Prophet Muhammad uttered: “You have come to ask about righteousness?” I (Wabisa) said: “Yes.” Our Prophet uttered to Wabisa: “Consult your heart. Righteousness is that about which the soul feels tranquil and the heart feels tranquil, and wrongdoing is that which wavers in the soul and moves to and from in the breast even though people again and again have given you their legal opinion [in its favor].” The *Hadith* is graded as good because it has been transmitted with a good chain of authorities from the Musnads of Imam Ahmad ibn Hanbal and Imam Al-Darimi [34].

Eventually, an individual one with *hikmah* will demonstrate trust in words and actions. Consistency of words and actions will result in credibility of the individual [4, 21, 22]. This is based on *adilla* (evidence) from *Quran* and *Hadith* that when *hikmah* (as practical wisdom) is practiced simultaneously it enables the act of crowdfunding to be sustainable [6, 34]. Thus, *hikmah* (practical wisdom) can influence the crowd to give trust and credibility [5, 22]. In fact, trust and credibility are reciprocal in nature. There is a need to earn for trust in order to be accepted as credible.

Based on the literature discussion about *hikmah* (practical wisdom) and nature of crowdfunding, the influence of *hikmah* (practical wisdom) is about ethical spiritual knowledge and discretion about abstract and uncertainty. The intensive sharing and engaging with many stakeholders enables the acquisition of *hikmah* (practical wisdom). Crowdfunding relies on trust and credibility of the crowd (wisdom of the crowd) [21, 22, 28]. The integration of practical wisdom and wisdom of the crowd provides synergy in crowdfunding. The influence of *hikmah* (practical wisdom) with wisdom of the crowd enhances trust and credibility.

## 3 Methods

This study aims to explore on the influence of *hikmah* (practical wisdom) on crowdfunding. In doing so, the study uses qualitative research design through personal interviews with identified informants. The researchers have known informants who are practitioners of crowdfunding. They have been in crowdfunding activism for

more than five years. The selection of the informants is purposive and known to the researchers [35–37]. This is part of the nature of qualitative research.

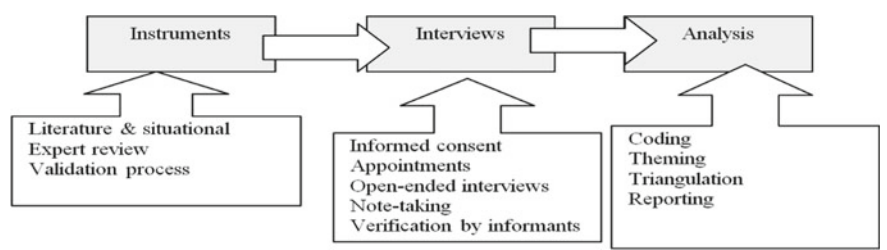
Researchers and research are closely related. The researchers are also the instrument of the research when the researchers conducted the personal interviews, recorded the interviews, transcribed the interviews and analysed the interview results. The nature of qualitative research requires researchers involved directly at all stages of the research [36, 37]. The personal interview uses an open-ended interview method with free flow of conversation between the researchers and the informants.

The research protocol and research instruments have been validated by independent researchers, as part of triangulation to assure validity, reliability, trustworthiness and transferability. Triangulation is useful for both research methods in qualitative as well as method for validation [22, 36, 37]. In terms of ethics, the researchers have secured informed consent from the informants.

In terms of step-wise, the first step is instrument development. The instrument is developed based on desktop literature review and situation analysis of the context [22, 36]. The researchers approached two subject matter experts to review the draft instrument. The experts found a few items in the instrument are not practical during the personal interview session. The researchers corrected the instrument of the research.

The second step is the research is about the interview fieldwork with five informants. The research secured informed consent, appointment for interview, and field work instruments consented by the informants [4, 21, 36]. After the interview session, the researchers approached the informants to verify the transcribed interview notes.

The third step is the analysis. The researchers read all the interview results for familiarization. Then the researchers coded interview results before making themes and topics [4, 36]. The triangulation of the analysis is essential. The researchers approached other independent reviewers. Figure 1 illustrates the step-wise research process for this study.



**Fig. 1** Research process of the study

## 4 Findings and Discussion

This part presents the findings on the influence of *hikmah* (practical wisdom) on crowdfunding. The informants were requested to share some good practices and lessons learnt on various crowdfunding activities. From the answers, the researchers probed for explanation. The analysis uses code CF to represent crowdfunder.

CF1 is an entity that has been trusted by a non governmental organization (NGO) to raise funds from the crowd for various charitable causes such as financial assistance for students at various stages of studies. This entity has been in operations for three years. When CF1 was asked what is the main wisdom that CF1 acquired throughout three years in crowdfunding.

Immediately CF1 said: *“a successful crowdfunding campaign is good marketing.”* When CF1 was asked to elaborate the meaning of “good marketing” in the practical sense. CF1 said: *“you should be able to communicate your cause convincingly. Not just once to communicate with the donors and potential donors, but to continue to communicate!”*.

Good marketing is about socially responsible initiatives [38] with good networks with key stakeholders [39]. In addition, it has entrepreneurial attributes [40].

CF2 is an independent entity established by a group of professionals who wanted to help the disadvantaged group in the society. CF2 said: *“This is our social obligation to the disadvantaged group of people in our society. We could not just watch them suffering without doing something. In our circle, we have the advantages. This is the time for us to share with them.”*

There is a need for a common or shared objective. Indeed, the main driver for civil members of the society to help the disadvantaged group through crowdfunding is due to common values to share and care for others [41]. In addition, the charity cause for the society reinforces crowdfunding for various social problems [13, 42].

When CF2 was asked about the main wisdom behind their many years of having CF2 as an independent crowdfunding entity, CF2 said: *“The ‘story’ that you tell is important. It has to be appealing, not only just facts. Potential donors should be able to feel the sincerity and understand the impact of their contribution”*.

Individual value, attitude and behaviour are essential to sustain the crowdfunding activities [42, 43]. The wisdom behind continuous charitable activities is due to love, care and hope [3, 13, 44]. The hope is strengthened with an appealing story.

CF3 as an entity that has raised funds from the public for NGO argued that the main wisdom in crowdfunding is ‘message.’ CF3 said: *“A strong message should reach the right audience. People that care about the cause and are able and willing to contribute. If you hit the right audience, not only will they contribute, but they will also help to advocate for your cause. They will help to spread the word to their circles”*.

Value proposition through messages in the appeal for charitable causes is essential. Indeed, the power of message is appealing to donors [45]. In addition, the message provides the situation of the charitable need with facts and evidence [46, 47].

**Table 1** Keywords of *hikmah* (wisdom)

Crowdfunders	<i>Hikmah</i> (Wisdom)
CF1	“Good marketing”
CF2	“Appealing story”
CF3	“Strong message”
CF4	“Consistent updates”
CF5	“Good rapport”

The misunderstanding of crowdfunding as a financial mechanism could lead to just economic objectives [7, 13].

CF4 argued that constant communication with donors is the key wisdom in crowdfunding. CF4 said: “*provide consistent updates to the donors. Share about the progress of the fundraisers and the activities that the team is doing for the cause. This can increase donors’ interest to support the campaign more.*” The wisdom behind good communication will increase love, care and hope in charitable causes [3, 13, 44].

For CF5, an entity to raise funds for private schools attributed wisdom in crowdfunding as: “*for the sake of amal jariah, trusted, good governance, multiple networking & good rapport.*” This approach underlines *hikmah* as practical knowledge with wisdom (*al-hikmatu al- ‘ilmu wa-al- ‘amalu*) [3, 7, 13] (Table 1).

Crowdfunding is facilitated by good marketing practices. Marketing activities should incorporate *hikmah* (practical wisdom) in earning trust and patronage from the stakeholders [13, 21, 22]. *Surah Al-Nahl* verse 125 [1] emphasizes *al-hikmah* in general terms: “Invite all to the Way of your Lord with wisdom (*hikmah*) and kind advice, and only debate with them in the best manner. Surely your Lord alone knows best who has strayed from His Way and who is rightly guided”.

In fact, Allah has commanded the believers to practice *ta’awun* (cooperative behavior) [1, 21, 22] in *Surah Al-Maidah*, verse 2: “O believers! Do not violate Allah’s rituals of pilgrimage, the sacred months, the sacrificial animals, the offerings decorated with garlands, nor those pilgrims on their way to the Sacred House seeking their Lord’s bounty and pleasure. When pilgrimage has ended, you are allowed to hunt. Do not let the hatred of a people who once barred you from the Sacred Mosque provoke you to transgress. Cooperate with one another (*ta’awanu*) in goodness and righteousness, and do not cooperate in sin and transgression. And be mindful of Allah. Surely Allah is severe in punishment”.

## 4.1 Implications

This study found that the implication for managerial practice is to give personalized values with *hikmah* orientation in the public relations and promotional activities. The influence of *hikmah* (professional and appealing marketing efforts) enhances social exchange among stakeholders for credibility and trustworthiness.

In terms of policy implication, there is a need to strengthen rules and regulations of crowdfunding. The use of financial regulations on crowdfunding could make crowdfunding rigid and inflexible. The *hikmah* approach to policy for crowdfunding is to encourage organizations to create initiatives to encourage trust, love and care.

## 5 Conclusion

The influence of *hikmah* (practical wisdom) on crowdfunding is reflected in strong opinions of the informants. *Al hikmah* combines with rationality to motivate the participants to propel their involvement. *Hikmah* is practiced in the reciprocal engagement among members of civil societies. The informants also contended that *hikmah* is embodied in the spirit of giving through the crowdfunding activities. The findings are limited to the context based on the insights of the informants.

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# The Motivation of Continuous Cash Waqf in Malaysia from Islamic Expectancy Theory



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**Abstract** Waqf is currently a concept with numerous applications. The waqf concept aims to benefit society and the community as a whole. Despite the prevalence of individual cash waqf contributions in Malaysia, critics question the motive of donors to sustain the endowment. Cash waqfs are popular in Malaysia. Between 2011 and 2016, the Perbadanan Wakaf Selangor (PWS) in the Klang Valley listed 1700 donors as “inactive”. This is a troubling development for an institution that relies only on donations from the general public. There are several pieces of literature arguing that charity organisations should not just compare themselves to other non-profits to attract new donations. Obtaining fresh donors is far more expensive, thus this is the only option. However, much of the past research on the cash waqf has focused on the expected conduct of donors, with little attention paid to the true motivations and behaviours of existing cash waqf contributors. This research also focuses on the motivation of cash waqf donors from an Islamic expectancy theory perspective, as much as it is interested in a theory of planned actions. When it came to analysing the motivations behind Malaysia’s ongoing cash waqf, researchers used qualitative techniques and content analysis to examine the possibility of the Islamic expectancy theory perspective. As a result of this research, it appears that Islamic expectation theory holds promise for defining a Muslim’s motivation in ongoing monetary waqf. Waqf donations will be motivated

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by a Muslim's quest for ultimate self-realization. This study's contribution may be useful in developing marketing tactics for retaining current contributors while also luring new donors to the Waqf charity.

**Keyword** Cash waqf • Cash waqf donor • Islamic expectancy theory

## 1 Introduction

Malaysia is a developing nation where Muslims make up the majority of the population. The country is fortunate to have a stable economy and its citizens live in a generous and peaceful society. Economic success in Malaysia is not only resulted from the government and the private sector but also the generosity and charity of the people. Malaysians believe and are encouraged that charitable behavior has enormous benefits. Giving charity was encouraged by Prophet Muhammad (peace be upon him—henceforth PBUH) in the early days of Islam when Muslims were encouraged to donate a portion of their wealth as charity. Indeed, philosophers and other religious leaders have long contended that charitable giving leads to success, and Waqf are one of the obligatory mechanisms for charitable giving in Islam (endowment).

In Islam, wealth distribution tools are classified into two types: obligatory and voluntary. Zakat, khums, kharaj, and jizyah is part of the former, while waqf, wasiyah, sadaqa, and qard Hassan is part of the latter. These are essentially voluntary contributions made to gain Allah's (S.W.T) approval [1]. Historically, there is evidence that waqf has long been used as a popular instrument for reducing poverty in society [2]. Waqf can be in the form of immovable and movable assets. Immovable assets are determined by the ownership of the land following the published provisions of laws and regulations such as registered and unregistered building or part of building and other immovable properties that are per the published provisions of Shariah and the published regulations [3]. Meanwhile, movable assets are specified as properties that cannot be exhausted such as cash, vehicles, intellectual property, and other movable properties following the published provisions of Shariah and published regulations [3].

Cash waqf has grown in popularity over the last few years. This is due to the flexibility in the minimum amount of contribution, in which cash waqf has enabled more Muslims with no fixed assets to make their contribution for the benefit of the public [2]. Nevertheless, despite the popularity of individual cash waqf contributions in Malaysia, there are concerns about the motivation of donors to continue endowment. The number of Muslim donors (waqif) who contributed to cash waqf is currently decreasing, and contributions are only in small portions when compared to the early days of Islam [4].

Among the contributing factors is trust. Even though trust is a significant internal factor in repeated cash donation, the study found that the majority of respondents do not trust in the Waqf institution [5]. Studies found that Malaysians prefer to

contribute personally to the needy rather than channeling to the appropriate charity organization [6]. Similar studies discovered that 64.9 percent of respondents favored giving money directly to homeless people and beggars over contributing to charity organizations [7].

In addition, the individual's lack of affiliation and connection to the Waqf organization after becoming a donor led to demotivation among Waqif to continue contributing. The general public is interested in learning more about cash waqf and how it is progressing [8]. They wanted to grasp on how the organizations manage the waqf financially, as well as their operating procedures. This knowledge will attract people and ensure that the organization keeps its commitment and disburse its money wisely. Hence, the lack of reciprocal communication between Waqf institutions and cash Waqf donors in the existing models of cash waqf may lead to the inability to sustain existing donors [9]. If donors are granted the right to benefit from commercialized projects developed on Waqf lands, it will gain in increasing donors' awareness on how contributions are used and bolster positive relationships with donors [9].

Apart from that, previous studies implied that motivations on charitable giving have relied on Western theories. While from an Islamic perspective theory, motivation has both spiritual and material aspects, making it far more comprehensive than the approaches proposed by conventional theories [10]. The understanding of spiritual effect has been noticeably absent, although they may be among the most powerful variables related to personal motivation [11]. As a result, the spiritual dimension is worth investigating given its strong and direct link to the motivation to continue endowment.

However, most discussions of these theories do not align with an Islamic perspective theory on how to describe Muslim donor behavior. Motivation in Islam has both spiritual and material aspects, making it far more comprehensive than western scholars' approaches [10]. A Muslim's motivation stems not only from self-fulfillment or material gain but also from loftier goals, such as *al-falah*, which means well-being in this world and the hereafter. Traditional management theories and motivation models reflect in a limited matter instead of overall contexts of human motivation, which is especially significant for Muslims [12]. Spiritual conditions has been noticeably absent as a variable in donor motivation research in this context, despite being one of the most powerful variables relating to personal motivation [13]. Previous research has some limitations in revealing how spirituality affects performance [10]. Expectations and accomplishments in this world are included in "total motivation," as are expectations and accomplishments in the future [12]. Hence, it is indeed interesting to explore the continuous motivation between donors to further understand the concept of cash waqf. Therefore, this study is compelling to explore the real motivation among cash waqf donors through the perspectives of Islamic expectancy theory.

## 2 Concept of Cash Waqf

The first individual to initiate endowment in Islam's history was Prophet Muhammad (PBUH), who contributed to the construction of the mosque at Quba'. When Prophet Muhammad (PBUH) arrived in Medina, he immediately began construction alongside Caliph Abu Bakar (RA) and the Medina populace. He also endowed seven fields in Medina that were given to him by a Jewish man named Mukhairiq and converted them into a charitable waqf following his death [14]. As related in Hadith Sahih al-Bukhari, the Prophet's companion followed this practise, which is regarded as the foundation of the notion of waqf in Islam. Among the examples is when Umar inquired about what to do with a palm orchard that he acquired in Khaibar, in the northern Arabian Peninsula. The Prophet (PBUH) responded, "If you like, you will keep the property as waft and offer its fruits as charity". The acts of the Prophet Muhammad (PBUH) serve as a model for society.

Additionally, Allah SWT's words in the al-Quran express the encouragements given to Muslims to perform holy and good deeds:

لَنْ تَتَّكِلُوا آلَ إِبْرَٰهٖمَ حَتَّىٰ تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ ٱللَّهَ بِهِۦ عَلِيمٌ ٩٢

Translation: "By no means shall you attain righteousness until you spend (benevolently) out of what you love; and whatever thing you spend; Allah surely knows it"(Ali-Imran, 3: 92).

When Muslims first applied the fard kifayah, they exhibited a high level of morality (collective obligations). Typically, an individual Muslim will make a charitable donation of a portion of their property, which is the simplest way to establish a waqf [15]. The land was subsequently used for public welfare projects such as hospitals, rest house, or educational institution construction, and the practice continued until the waqf became a major source of government revenue during the Ottoman Empire's golden period. Not only did the Waqf serve the poor and needy, but it also provided funds for other public welfare programs [15].

Waqf is derived from the Arabic root verb waqafa, which meaning "to bring to a halt or halt". Additionally, it can refer to 'detention,' 'holding,' or 'keeping'. Waqf is to safeguard anything by keeping it from passing to a third party; consequently, it is an irreversible gift of corporeal property ('ain) in perpetuity for the benefit of the donor's family or other entity. Waqf will be maintained as a guaranteed and normally borne charity during the donor's lifetime, and it cannot be transferred, gifted, or conveyed in the future [16]. Due to the fact that waqf has a variety of meanings, it can be applied to non-perishable property whose benefit is taken without devouring the property itself. Waqf includes land, buildings, books, cattle, cash, and other valuables [17].

Waqf, according to Islamic law, must be perpetual. This means that waqf property may not be utilised or disposed of in any manner inconsistent with the purpose for which it was acquired. In other words, waqf must retain the legal wealth that is impliedly God's and utilise it for the sake of humanity. Waqf is a kind of

private ownership or an asset in whatever form that has been prohibited from being sold, inherited, heirloomed, hibah (gift), or wasiyyah (will), while the physical source of the asset remains intact and untouched [18].

Waqf is made up of four components: waqif (donor), mauquf (assets), mauquf-alaih (beneficiaries), and al-sighah (contributors) (waqf deeds or contract). When it comes to making waqf donations, Islam mandates that donors (waqif) be of sound mind and intellect. Additionally, the waqif must be the sole legal owner of the assets (mauquf). In the case of indirect waqf management, the beneficiaries (mauquf-alaih) must be identified, and the waqf contract (sighah) must be drawn, since it serves as a governance instrument in the event of a dispute between the chosen trustee (mutawalli), the donor's family or descendants [19].

### 3 Cash Waqf in Malaysia

Cash waqf has been practiced in Malaysia since 1959, according to the decree of the Perak Islamic State Religious Council [20]. Along with the Malaysian Islamic National Council (Majlis Kebangsaan Hal Ehwal Agama Islam Malaysia) in 2007, agreed to allow cash waqf contribution. As a result, the decision has put an end to any hesitation or polemic surrounding the implementation of the cash waqf. The decision resulted in seven other states officially offer cash waqf schemes at specific minimum amount with the exception of Sabah and all Malaysian states have implemented cash waqf through the state religious councils (SIRC) [4]. In addition, the Muslim community can contribute to the Malaysian Waqf Foundation's through the National Cash Waqf Scheme, which has a RM10 minimum contribution. Cash waqf is also available for a minimum fee of RM10 at the Malaysian Islamic Missionary or Yayasan Dakwah Islamiah Malaysia (YADIM) [21].

Apart from SIRC, there have been corporate and financial organizations that have implemented cash waqf schemes, such as Syarikat Takaful Malaysia Berhad, which introduced waqf Plan Takaful, and Johor Corporation (JCorp), which founded waqf An-Nur in collaboration with Johor Islamic Religious Council. This has encouraged cash waqf convenience among the community. Aside from that, several banking institutions, such as Bank Muamalat, have begun to offer the cash waqf scheme for a minimum of RM2 to promote the nature of waqf in society [22].

Present technological advancement too has altered people's attitudes toward cash waqf. Cash waqf which was traditionally done by visiting the mutawalli's office or through their agent, with the use of technology now, has made cash waqf more contributor-friendly. For example, Bank Islam and Maybank created an opportunity to contribute to the waqf fund by sending SMS (short message service) via the mobile phone [22].

## 4 Cash Waqf and Motivation: An Islamic View

Philosophers and thinkers have been interested in the topic of human motivation since ancient times [23]. However, little academic literature was translated from the Islamic worldview [24]. The motivation of contributing waqf has been derived from psychological, physiological, social, and spiritual factors throughout Islamic history [25]. Meanwhile, according to Choudhury, Abraham Maslow was preceded in his need's theory by the 12th-century Muslim philosopher Fakhr al-Din al-Razi work [26]. The contrariety between al-Razi's and Maslow's theory is that al-Razi's theory begin with obedience to Allah as a motivation and it is a continuous nonspatial rather than a hierarchy [26]. Similarly, contemporary Islamic scholars on Islamic motivations believe that the principles of western theories do not have the same value as the Islamic perspective [23]. A person is a combination of body and soul (spirit) and one such cannot exist and thrive without the other [12].

Abraham Maslow's hierarchy theory described different human needs in five stages, beginning with physiological needs and progressing to safety needs, social needs, esteem needs, and self-actualization needs. When people's first-level needs are met, they will be more aware of their second-level needs. As a result, human expectations will rise to the highest level of need, e.g., self-actualization. However, as people from different cultures are likely to have different need categories and hierarchies, this theory contains some refutations. In this regard, Maslow stated that "the full definition of the person or human nature must include intrinsic values as part of human nature." As a result, any attempt to theorize the motivation process must take into account of intrinsic value. Maslow went on to say that a motivation theory "should stress and center itself on ultimate or basic goals rather than partial or superficial goals, such stress implying a more central place for unconscious rather than conscious goals". Maslow explained that such unconscious goals represent higher motives and needs are known as meta motives that must be satisfied to satisfy meta needs. These meta needs (e.g., self-actualization) are concerned with the spiritual aspect of the human personality.

Several western motivational theories that considered intrinsic and spiritual motivation as aspects of motivation supported Maslo's argument [27–29]. The majority of transpersonal or spiritual theories are concerned with the essence of our lives or with ultimate meanings. These approaches are significantly different from the Islamic viewpoint. According to Islam, God has entitled the human soul as His Khalifah (vicegerent) in this life (Quran, 2: 30–33). Allah bestowed authority on humanity and gave it certain duties and obligations, for which He bestowed the strongest and most appropriate physical frame.

Besides, the body believed was formed solely for the purpose of allowing the soul to exercise its authority and fulfill its duties and obligations through it. Man, as God's Khalifah (vicegerent), is responsible to Him for everything he does. Also, in Islam, spiritual growth is associated with being close to God. The closer a man is to God, the more he acts with a sense of duty, obedience, and modesty, and with the genuine intention of finding the Lord's pleasure.

## 5 Cash Waqf from Islamic Expectancy Theory Versus Conventional View

To explain motivation and success from an Islamic viewpoint, Abdel-Kawi and Kole [30] combined the expectancy principle [31] and Maslow’s hierarchy of needs. This model was proposed by Abdel-Kawi and Kole [30] based on the argument that Islamic beliefs are adequate for a meta motivation theory that satisfies the human meta needs (e.g., spiritual needs) recognized by Maslow. This model introduces three functions as a supplement to the expectancy theory’s lack of supply of motive. In other words, if an individual places a high value on his/her expectations and does not receive the expected rewards, the individual's frustration will be compensated by the belief that he/she will be justly rewarded by Allah.

- The Islamic expectancy model is predicated on the following assumptions:
1. The unity of the human personality.
  2. The motivation theory should employ and activate both extrinsic and intrinsic motivations.
  3. The need to address the spiritual aspect of the human personality [30].

To supplement the expectancy model, the model emphasizes the Islamic theological motive of the “ultimate goal”, which is the afterlife. The model was divided into three categories: expected rewards with antecedent stimuli, reinforcements with mediated cognitive events, and required performance with behavioral goals [24].

The main difference between the original expectancy theory and the Islamic expectancy model is the addition of a third expectancy variable based on intrinsic motivation that serves as a reward from Allah. In this case, the third expectancy will re-establish the individual’s previous level of motivation. Thus, the value of the third expectancy is that it will, predictably, maximize the valence of each expected reward that is not obtained. The ideas of Islamic expectancy theory and continuous cash waqf contribution in this study represent from the following framework (Fig. 1).

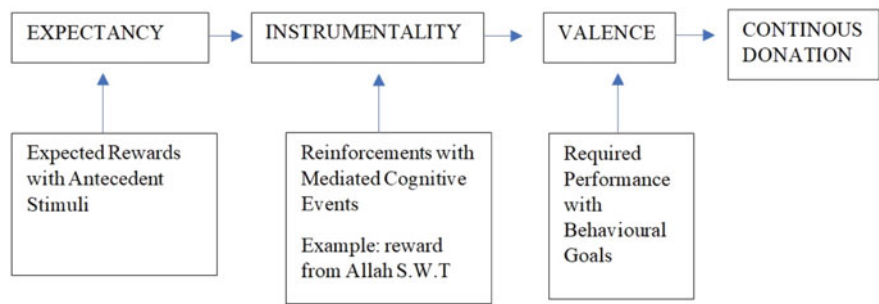


Fig. 1 Theoretical idea of the studies

## 6 Methodology

To accomplish the objective of this study, content analysis is used to review the literature on Waqf endowments motivation gleaned from secondary sources such as journal articles, books, and manuscripts.

## 7 Islamic Expectancy Theory: The Ultimate Goal Motivate Continous Waqf Behaviour

Based on the literatures, it is found that Islamic expectancy theories are much appropriate in explaining continuous waqf behaviour compared to the Theory of Planned Behaviour. The ultimate goal of a Muslim in Islamic expectancy theory believed it will motivate the continuous waqf behaviour among donor. In contrast to the Islamic expectancy theory, the Theory of Planned Behavior explained that an individual's intention in performing a behavior was related to the precedent of overt conduct [32]. As a result, the intention is viewed as a function in the Theory of Planned Behavior, including its perceived control of one's attitudes toward completing a particular act, as well as one's subjective norm and perceived behavior. For the reason that the Theory of Planned Behavior is an extension of the Theory of Reason Actions, these two theories share the same interpretation in which the intentions to perform a given behavior are assumed to capture the motivating factors that influence the behavior [33]. Despite its widespread application, the theory has been criticized for failing to account for moral considerations [34], the influence of unconscious behavior [35], and the impact of individual emotion on behavioral outcomes [36]. Furthermore, Theory of Planned Behaviour assumptions contradict previous research findings which show the functions of belief in predicting individual behavior [37, 38].

Prior studies used the Theory of Planned Behavior as primarily concerning donor intention as opposed to the existing motivation that motivates continuing practice [39, 40]. The true motivation that drives donors to continue contributing has yet to yield conclusive results. To fit in the study context, expectancy theory and Islamic expectancy theory are very compatible in explaining individual continuous intentions in performing monetary activities. According to the empirical findings, the theories of expectancy and Islamic expectancy shared the same interpretation of continuous human behavior in performing specific tasks [31, 30]. Thus, expectancy and Islamic expectancy theory are used extensively in this study to describe the continuous behavior that motivates the existing donor to perform monetary activities continuously.

Apart from that, both expectancy and Islamic Expectancy theory is capable of analyzing motivations from various perspectives that influence individual effort and fulfillment in charitable donations. Individual trust, familiarity, perceived efficacy, as well as organization reputation, affinity, and communication, is the outcomes in



this study, where Islamic beliefs will lead to higher aspiration and self-achievement as a Muslim, allowing greater motivation to continuously contribute to cash waqf activities. Thus, the conclusion of the study indicates that, in explaining continuous waqf behavior from theory perspective, Islamic expectancy theory will be much appropriate.

## 8 Conclusion

The result in explaining the continuous behavior of existing cash waqf motivation, it is believed that Islamic expectancy theory has given a much clearer perspective compared to Theory of Planned Behavior. A majority of Muslims are motivated with the ultimate goal of life, where it is undeniably has created motivation for Muslims to continuously contribute for the sake of Allah. Hence, despite the fact some might be motivated and demotivated by several internal and external factors, the researcher believes that the ultimate goal describes in the Islamic expectancy theory for instance to please Allah as the Creator, Muslims will have a substantial reason to maintain their donation.

The outcome of the study believed it has infused a new theoretical perspective about donation motivation. Instead of considering at the motivation that initiate people intention to donation, this study view on donation motivation from the theoretical lenses which believed a more insightful consideration on motivation among existing donors. Although, some might believe it is more relevant to look at ways to attract more donors, in a researcher point of view, maintaining existing donors play significant roles in waqf development as well. It is thus highly encourage for waqf organization to focus on the ultimate goal of a Muslim, in encouraging and sustaining Muslim donor cash endowments. Consideration should be given on the aspect of religious interest in marketing strategy and policy development along with management that aligns with Islamic practices.

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# Towards Sustainability Development of Rural Zakat Entrepreneurs in Kuala Tahan, Pahang



**Mohd Afandi Mat Rani, Muhammad Syahrul Defen Ahmad Rosli, Mohd Izzat Amsyar Mohd Arif, Faezy Adenan, Shofiyyah Moidin, and Nurul Farhanah Khairuldin**

**Abstract** Entrepreneurship programs are one of the pillars that drive the economic development of rural communities. It is critical to meet society's demands in terms of purchasing power and ability to live in an ever-changing and dynamic economic situation. Therefore, the focus of this paper is on the implementation of rural entrepreneurship zakat as a means of improving the community's socioeconomic situation in Kuala Tahan, Pahang. The objective of this study is to uncover government initiatives for creating rural asnaf entrepreneurs, as well as the challenges they encounter. In order to develop a micro-entrepreneurship framework, this research uses qualitative research methods. Focus group interview techniques were used to conduct the interviews, and critical questions were prepared. According to the findings of this study, rural entrepreneur development programmes receive insufficient attention. Several recommendations have been made to encourage rural asnaf entrepreneurs so that these communities do not fall behind in national development.

**Keywords** Entrepreneurship · Asnaf zakat · Rural · Kuala Tahan

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## 1 Introduction

Rural poverty is an economic issue that has always been the concern of all parties. Governments, institutions and individuals have promoted rural enterprises as potential employment and instruments to improve the well-being of rural communities [6]. In tackling poverty, various efforts have been made. Among them is zakat donations. Entrepreneurial zakat is identified as an alternative to subsistence zakat. Thus, entrepreneurship is a key economic driving activity that provides positive impact on social values. Entrepreneurship stimulates economic growth through knowledge and increases business competition. It requires an ecosystem and values that enable entrepreneurs to be self-sufficient in an uncertain economic climate and increasingly mixed with the industry 4.0 revolution that creates global competition through megatrend, e-commerce, big-data and financial technology (fintech).

In an effort to develop the socio-economic status of society, various incentives and methods are used to meet the welfare and needs of society in terms of purchasing power, affordability in sustainability, as well as being able to survive in an ever-evolving and changing economic climate. Among the entities that are the backbone to the economic development of a society are entrepreneurial activities [5]. Entrepreneurship is the generation of key economic activities that combine market factors in producing production to society, at the same time providing profits to the government through the payment of taxes.

Furthermore, it creates employment opportunities for the community as well as developing a sustainable and sustainable economic ecosystem based on the development of financial flows in the community. Quality entrepreneurship should be able to transform society towards a better and more competitive economy and social standing. It plays an important role in socio-economic development around the world, including a developing country like Malaysia.

## 2 Literature Review

Research studies on asnaf entrepreneurship have received attention from local scholars who have focused their research on the poor and needy asnaf since 2000. Entrepreneurship studies began to focus on the factors that are fundamental to the development and success of an entrepreneur so that more successful entrepreneurs can be created [13, 16]. Next, a study was conducted by Hisham and Zulkifli in 2006 which discussed about Zakat as a Contributing Instrument for the Formation of Entrepreneurs [11]. In general, zakat institutions have been helping asnaf in business since the 1990s. In the Federal Territory of Kuala Lumpur, zakat assistance in the form of a business assistance scheme was introduced in 1995 [15]. In addition, the Penang Zakat Management Centre (PUZPP) provided various activities in the form of business assistance under the Gerak Asnaf program in 2002 [4]. Next, activities

to develop asnaf entrepreneurs are also carried out by other states under zakat institutions such as Selangor and Negeri Sembilan [8]. Studies conducted by scholars are more concentrated in urban areas. This situation is undeniable because the center of economic generation is in urban areas in addition to the very high cost of living. The existence of the urban poor is so high that it qualifies them as recipients of zakat as they belong to the group of asnaf zakat.

Through these factors, there is no denying that the asnaf entrepreneurship programs are concentrated and implemented in urban areas. However, development in rural areas also needs to be emphasized so that development in rural and urban areas needs to be balanced in various aspects, especially socio-economic. Rural entrepreneurship requires considerable consideration, particularly in terms of producing entrepreneurs, particularly among the asnaf zakat. Zakat clearly helps in meeting the economic needs of the poor who are the majority group of most countries in the world.

This also demonstrates the appropriateness of implementing zakat, which is a management system capable of improving society's moral and material conditions. In the Islamic economic system, it is also a stronghold of security [2]. In this regard, in Malaysia, the Ministry of Rural Development has drafted the Rural Development Plan 2018–2023 which has six main strategies. Among those focused are entrepreneurship, empowering rural entrepreneurs and creating alternative sources of income.

Among the methods of assisting the asnaf are by creating Ministry of Rural Development (KPLB) data bank; creating road map of rural entrepreneurs; creating chain entrepreneurs; creating rural entrepreneurs based on technology and innovation and promoting rural entrepreneurship programs (Ministry of Rural Development 2018). To succeed in the national development agenda, Sustainable Research SDG Triangle 2019 has begun to focus on studies in rural or sub-urban areas by focusing on studies in the Kuala Tahan National Park in the district of Jerantut Pahang. Such a study is very relevant to current needs, in fact there is no comprehensive study related to entrepreneurship development in the state of Pahang, in general and in particular in Kuala Tahan. Most of the studies conducted involved the state of Selangor and the Federal Territory [1, 3, 14].

### 3 Research Metodology

There are basic research methods that will be used in this study, namely qualitative methods in the construction of micro-entrepreneurship framework. Interviews were conducted according to focus group interview techniques, either structured or semi-structured in which a group of respondents with certain characteristics were selected to be interviewed and key questions were prepared. Follow-up questions were posed based on the answers and responses given by the respondents. In addition, in obtaining additional information, library study methods, and the distribution of survey forms were distributed to respondents who met the study sampling characteristic settings. Subsequent study data were analyzed through a descriptive approach.

## 4 Asnaf Zakat Entrepreneurship Development in Pahang State

In the state of Pahang, as well as in other states, MUIP also involves asnafs involved in entrepreneurship programs. The assistance channeled is in the form of equipment aids through courses and skills training to generate income for asnaf provided by MUIP. Assistance in the form of equipment is easier to manage by MUIP and depends on the needs of the asnaf to run the business as well as the skills they have. Experience from other agencies that offer in the form of capital does not contribute much to the success of the zakat asnaf entrepreneur program. MUIP does not have a specific provision for the asnaf entrepreneur program and it only depends on the current demand from the zakat asnaf. In 2019, many of MUIP's programmes aimed at providing small-scale business exposure to zakat asnaf have yet to reach the entrepreneur category. MUIP assists with training and provides free opportunities to advertise their products at the Pahang Darul Makmur Supermarket [19]. It is projected that 80 asnafs will obtain equipment help to start firms as asnaf entrepreneurs through 2020 (Abdul Rahman Talib, 2020).

In addition to the living support applied for, qualifying asnafs are given equipment to help them improve their revenue. Assistance in generating money for small companies can help raise a family out of poverty by allowing them to meet their basic necessities. Sewing machine equipment, fishing equipment, stall equipment, three-wheeled motorcycles, and other items were among the donations. MUIP spent a total of RM 1225.552 million on capital assistance and equipment between 2015 and 2018, affecting a total of 549 persons. Jengka district has the most participants in the capital aid programme, with 101 people receiving RM199,500.00 in capital assistance. Then came the Kuantan district, which had 92 people involved in the RM 236,792.00 capital aid programme. Pekan district came in second with 84 persons.

In Rompin district, MUIP has provided a total of RM167,400.00 in capital assistance, with 65 asnaf applicants receiving a total of RM144,250.00. Participation in the programme is extremely unfavourable in other districts. Only 21 persons in Muazzam Shah district, for example, took part in the MUIP support programme to start a business in four years. In fact, in the districts of Jerantut, Lipis, and Cameron Highlands, there are few zakat asnaf who are interested in capital aid and MUIP equipment (Table 1).

The study discovered that there were considerable differences in participant involvement between urban and rural areas. Only two people were involved in the capital and equipment support programme in Jerantut district in 2015 and 2016. Even in 2017 and 2018, there were no participants. Similarly, no asnaf participants were participating in the Lipis district from 2016 to 2018. In the Cameron Highlands, the same is true. The lack of interest among asnaf in rural areas or in rural areas participating in the MUIP entrepreneurship programme can be attributed to a number of factors. However, from 80 persons in 2015 to 201 people in 2018, the overall number of participants receiving capital aid and equipment increased year after year in all

**Table 1** Equipment capital assistance 2015–2018

BIL	Daerah	2015		2016		2017		2018	
		Bilangan	Jumlah(rm)	Bilangan	Jumlah (rm)	Bilangan	Jumlah (rm)	Bilangan	Jumlah(rm)
1	Kuantan	13	34,200.00	38	92,492.00	15	34,600.00	26	75,500.00
2	Pekan	13	31,550.00	25	47,250.00	23	47,100.00	23	41,500.00
3	Rompin	12	29,350.00	10	23,800.00	19	39,500.00	24	51,600.00
4	Muadzam shah	2	5,000.00	6	16,200.00	6	11,300.00	7	12,910.00
5	Maran	1	2,000.00	7	16,600.00	9	15,300.00	12	16,800.00
6	Chenor	6	14,100.00	6	10,850.00	2	1,500.00	23	59,100.00
7	Bera	2	3,300.00	3	5,100.00	8	16,850.00	14	29,250.00
8	Temerloh	11	33,000.00	14	36,000.00	18	44,900.00	10	19,300.00
9	Jerantut	1	2,500.00	1	2,000.00				
10	Jengka	6	9,200.00	24	49,500.00	19	32,900.00	52	107,900.00
11	Raub	6	13,500.00	5	10,800.00	3	9,000.00	5	16,700.00
12	Bentong	4	12,500.00	2	7,250.00	4	10,000.00	2	3,900.00
13	Lipis	2	5,500.00						
14	Cameron highlands	1	3,000.00			1	3,000.00	3	8,600.00
	Jumlah besar	80	198,700.00	141	317,842.00	127	265,950.00	201	443,060.00

Source Abdul Rahman Bin Talib, Pahang Islamic Religious Council and Customs, Interview, conducted by Rani (27 Feb. 2020)



**Table 2** Equipment capital assistance participants & course participants MUIP 2020

District	Equipment capital assistance	Course participant
Bentong	1	2
Bera	2	5
Cameron highlands	1	0
Chenor	10	6
Jengka	27	8
Jerantut	0	1
Kuantan	19	12
Lipis	1	1
Maran	0	3
Mentakab	0	0
Muadzam shah	5	6
Pekan	14	15
Raub	3	2
Rompin	13	5
Temerloh	9	3
Total	105	69

*Source* Abdul Rahman Bin Talib, Pahang Islamic Religious Council and Customs, Interview, conducted by Rani (27 Feb. 2020)

districts of Pahang. The asnaf will provide equipment capital assistance to a total of 105 people in 2020.

Meanwhile, a total of 69 asnafs attended the MUIP-organized training. In 2020, the same issue occurred; the number of asnaf who attended MUIP courses in rural areas was quite modest compared to urban places such as Kuantan and Pekan. Jengka, Kuantan, and Pekan are the top three receivers of equipment capital aid (Table 2).

In conjunction with the Community College and Giat Mara for Asnafs, MUIP has established an income-generating skills training course to ensure the success of the zakat fakir and impoverished asnaf entrepreneurial programme. A total of 705 asnaf participants got skills training from 2015 to August 2019, with 46 courses held during that time. MUIP has also committed a total of RM577, 632.91 to the success of this programme, which covers all of Pahang's districts. In 2017, the largest number of trained asnafs was 228. The majority of the participants in this course are female (Table 3).

**Table 3** MUIP Asnaf entrepreneurship course

Year	Number of courses	Number of participants	Total (Rm)
2015	8	85	117,958.00
2016	12	175	113,519.91
2017	13	228	177,845.15
2018	7	149	114,853.15
2019–August	6	68	53,456.70
Total	46	705	577,632.91

*Source* Abdul Rahman Bin Talib, Pahang Islamic Religious Council and Customs, Interview, conducted by Rani (27 Feb. 2020)

## 5 Rural Entrepreneurship Development for Asnaf Zakat Rural in Kuala Tahan

The population in Kuala Tahan is wholly Malay and Muslim. There are 7 villages in Kuala Tahan, namely Kampung Kuala Tahan Seberang, Belabar, Tekah, Padang, Tuit, FELCRA Tembeling Tengah and Teresik Housing. The economic activities of the people of Kuala Tahan are mostly involved in tourism and agriculture. Agricultural activities are more focused on rubber industry. There is a rubber plantation managed by RISDA with an area of 60 hectares. Most tourists from Europe are looking for nature tourism destinations by choosing the tropical rainforest in Kuala Tahan which has an area of 2,477 square kilometers of forest reserve. In Kuala Tahan there is a National Park which is one of the popular vacation spots and is categorized as one of the oldest forest reserves in the world which is 130 million years older than the Brazilian Amazon Forest.

Its location is close to the capital, which is 240 km away from Kuala Lumpur. The eco-tourism or holiday industry based on resources and nature conservation such as flora, fauna, beaches, lakes and rivers, is able to attract tourists. This industry can improve the country's economy and offer more employment opportunities to the local population (Kuala Tahan 2020). As many as 80 percent of the population is fully dependent on tourism as their main source of income. Most of the residents in Kuala Tahan are directly involved as tourist guides, boat drivers, resort and homestay operators, traders and retailers and others. This sector contributes significantly to the economy of the people of Kuala Tahan [17].

## 6 Socio-Economic Development in Kuala Tahan

The government has provided business premises to traders in Kuala Tahan. This is an assistance provided by the state government to increase income and development in Kuala Tahan. The government has also provided training to residents as a rural

development program. The eKasih assistance is also provided to the residents. The eKasih system is a database system for poor families created at the national level to help plan, implement and monitor poverty programs. The eKasih is a National Poverty Data Bank that contains information on poverty starting from individual profiles, programs/assistance received by Heads of Household (KIR) and Household Members (AIR) from aid agencies up to aid applications and program effectiveness monitoring/ assistance received.

The eKasih data component consists of basic information on Head of Household (KIR) and Member of Household (AIR), Location Information, Residence, Education, Skills and Employment, Property Ownership, Health, Income and Assistance. In general, the community in Kuala Tahan is heavily involved in the tourism industry which is the main occupation of various generations in Kuala Tahan. This is a significant factor among young people, particularly those who are uninterested in entrepreneurship or business programmes.

They prefer to work for a living in hotels, restaurants, eateries rather than working on their own as more profitable entrepreneurs for they are accustomed to working for a living and more comfortable with the culture that has been in Kuala Tahan for so long and inherited from generation to generation. It is very difficult to change the perception and culture of life in Kuala Tahan. Apart from the difficulty in obtaining capital to start a business, they are not interested in getting involved in the business [21]. The entrepreneur program in Kuala Tahan is in the form of a small scale that is more to the daily subsistence for family expenses. Residents who are involved as traders of cakes, chips and others for the needs of residents around Kuala Tahan. This indicates that the commerce done thus far has simply served to support daily life and has had little effect on the residents of Kuala Tahan's income.

## **7 Asnaf Zakat Entrepreneur Development Program in Kuala Tahan**

This study found that there is no entrepreneur development program involving asnaf implemented by MUIP, either in the form of capital assistance or equipment in Kuala Tahan. They also never received capital assistance from MUIP asnaf entrepreneurs to venture into business or expand their existing entrepreneurial fields. The assistance available is general assistance and subsistence assistance [17]. Until now, there is no complete data in Kuala Tahan on zakat asnaf involved as entrepreneurs [17]. The assistance channeled by MUIP is in the form of monthly subsistence assistance that focuses on single mothers, the disabled and the elderly, especially during the period of Covid-19 for survival. Another assistance received was from RISDA, namely the 1AZAM program which focuses on small-scale business guidance [20].

They are also not exposed to assistance in the form of finance, equipment and others from any party including the zakat institution because they previously worked in the tourism business on a daily basis. In addition, there are difficulties in obtaining

business assistance through MUIP even though they have attended courses organized by MUIP. The community in Kuala Tahan has a great potential in the field of entrepreneurship, especially among women who form a large number of the population as well as a very strategic tourist location. Their husbands are heavily focused on the tourism industry as boatmen, tour guides and others. Yet they do not have the capital to start a business.

In addition to capital, entrepreneurial guidance courses need to be disclosed to the community, especially women and youths. Apart from that, skills courses also need to be done such as cake and bread baking, sewing and others [21]. Motivational courses to raise awareness and change the attitude of the community in Kuala Tahan also need to be conducted. They need a boost to increase high spirits, courage, perseverance in order to become a successful entrepreneur. Most of the entrepreneurship courses organized by MUIP do not get encouragement from the local community. Only two people were participating in capital and equipment assistance initiatives in Jerantut district in 2015 and 2016. Even in 2017 and 2018, there were no participants. The absence of community participation in these courses in Kuala Tahan is attributable to a number of factors.

Among the said courses were implemented in Jerantut, it was difficult for participants to attend due to the relatively long distance. In addition, having to leave their jobs to attend the courses, their daily income would also be affected. In fact, even after attending the courses, they are not guaranteed to receive capital or assistance from MUIP [22].

Apart from providing courses, the Kuala Tahan Entrepreneurs Association also needs to be established. Unity among the community in Kuala Tahan must also be developed so that there is an attitude of supporting one another, and a network of close cooperation between residents may strengthen the entrepreneurship sector among the population. Although Internet Center (IC) was established, the use of the internet among the Kuala Tahan population was very limited. Most of IC is pioneered by young people. In addition, there is the problem of very slow internet usage and as each house has its own internet, this has caused the programs organized by IC to get less attention from the Kuala Tahan population.

## 8 Summary and Suggestion

Since this study was conducted, the results of interviews with the Chairman of the Village committee found that there is no data on those who are categorized as asnaf zakat in Kuala Tahan [17]. Research studies related to entrepreneurial zakat in Kuala Tahan have also never been conducted by any party either at the level of the State Islamic Religious Council or universities or other bodies in Kuala Tahan. The available studies are related to environmental research involving Pahang National Park.

Therefore, a study should be conducted to obtain data from the aspects of employment, income, cost of living, family dependents and others should be done by stakeholders. Although the Internet Center has been set up in Kuala Tahan but it is not utilized to collect complete data and information of the population. With the complete data of MUIP, Jerantut Municipal Council and others, implementation of rural asnaf entrepreneurs development program should be given serious focus in line with the government's goal in the National Entrepreneurship Policy to achieve entrepreneurial status in 2030 demanding ecosystem improvement entrepreneurship which encompasses aspects of market, policy and funding, support, culture, skills and talents as well as technology and innovation (Government Policy, 2019).

This data is very important to identify a person's eligibility as asnaf zakat or vice versa. The absence of this data makes it difficult to get the number of those eligible to receive zakat assistance, whether subsistence assistance or business capital assistance and the distribution of zakat and rural asnaf entrepreneur development programs cannot be completed. The researchers also faced problems in obtaining data information that would help complete this study.

To help asnaf zakat in Kuala Tahan, MUIP must work with the government at the Federal level through various assistance programs such as ekasih, welfare department, Amanah Ikhtiar Malaysia (AIM), Federal Land Development Authority (FELDA), Federal Land Consolidation and Rehabilitation Authority (FELCRA) and others. Training and skills cooperation for asnaf must also be implemented jointly to facilitate the MUIP to succeed in the asnaf development program in Kuala Tahan. The MUIP has issued assistance and equipment, provided courses and training to generate income for asnaf in collaboration with the Community College and Giatmara which provides modules.

Preliminary observations found that MUIP did not set specific targets in the asnaf entrepreneurship program. Similarly, from the budget aspect of the asnaf entrepreneurship program, there is no specific allocation provided and it only depends on the applications and requests from the asnaf group from time to time.

In order to succeed in the rural asnaf entrepreneur development program, MUIP needs to allocate a budget or set specific targets and this planning is part of MUIP's KPI to develop rural asnaf entrepreneurs so that they can get out of poverty and become zakat producers. Indirectly, it can increase the amount of MUIP zakat collection.

Considering the geographical position in Kuala Tahan which has great potential in the field of tourism, it is appropriate that the entrepreneur development program should also be strengthened which contributes to increasing the income of the population and improving infrastructure development in Kuala Tahan. With the availability of business premises, public transport facilities, public facilities (toilets) provided by the government, it should be able to attract more foreign and local tourists to Kuala Tahan. This study found that there are some basic facilities need to be upgraded in Kuala Tahan to further boost the tourism sector. The government should provide public transport to facilitate foreign and local tourists to Kuala Tahan, build petrol stations and ATM machines [21].

In order to improve the living standards of the people in Kuala Tahan, especially through the rural asnaf development program, several important aspects need to be implemented. Among them, entrepreneurship training should be given to zakat beneficiaries, especially those from the poor, needy and low -income groups. Entrepreneurship training is should not only focus on urban areas. Inland areas such as Kuala Tahan should also be given priority, especially among the second generation of asnaf so that they can get out of the group of asnaf who receive zakat to becoming zakat producers.

## 9 Conclusion

Rural asnaf development programs need to be given serious attention by the government. The government's goal for entrepreneurship in the 13th Malaysia Plan (2026–2030) to become a national priority area cannot be achieved if the largest group in society is not given the main focus. The existence of the Ministry of Entrepreneur Development (MED) in 2018 which designs a holistic, conducive and inclusive entrepreneurial eco-system towards the success of Malaysia as an entrepreneurial nation should take into account the rural and marginal prospects that cannot be ruled out.

This is in line with the Rural Development Policy (DPLB) planned by the government as an agenda for the next 10 years in line with the 2030 sustainable development goals as proposed by the United Nations. It aims to provide a comprehensive framework for rural development towards a developed and high-income nation based on 3 main principles, namely inclusive, sustainable and holistic.

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## **Society**

# Religious Attitudes and Perspective Among Muslims Community in Malaysia Reflective on COVID-19 Pandemic



**Burhanuddin Jalal, Hassan Al- Banna Mohamed, Sayuti Ab Ghani,  
and Amnah Saayah Ismail**

**Abstract** Malaysia as well as other countries in the world have experienced the COVID-19 pandemic since March 2020. It must be acknowledged that this pandemic has affected various aspects of life including economic, political, social and religious practices. Religious life is also affected by the effects of movement control orders or Movement Control Orders that have been set by the government. The objective of the study was to examine the level of worship practice, participation in worship practice, the level of readiness to worship and also the concern of Muslims in Malaysia related to religion in daily life. The research methodology uses library research methods, interviews, observations and social surveys. The results of the research showed the worship activities performed by Muslim community in Malaysia during the COVID-19 pandemic had significant and different changes in aspects of daily life.

**Keywords** Attitude • Muslim • Religion practice • Worship

## 1 Introduction

COVID-19 reportedly started in Wuhan China at the end of 2019 and continued to spread rapidly around the world [9]. Furthermore, the World Health Organization (WHO) declared COVID-19 as a pandemic in March 2020 after many countries had

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**Table 1** COVID-19 Cases in Malaysia until 3 Feb 2021

The total number of cases	New cases	The number of cases recovered	Number of active cases	Death toll
222,268	3,455	173,990	47,847	791

Source BERNAMA Malaysia, 3 Feb 2021

<https://www.mkn.gov.my/web/ms/pelan-pemulihan-negara-fasa-3>

been attacked by the virus. In the context of data from Malaysia until 3 February 2021 (Table 1).

The overall global case of Covid-19 was 100 million on Wednesday, 27 January 2021. This number represents an estimated 1.3% of the world's population. The most affected countries by the pandemic are the United Kingdom, United States, Brazil, India and Russia. As of the weekly coverage (23 January 2021–29 January 2021), global Covid-19 cases totalled 102,036,438 cases [7]. In general, the COVID-19 pandemic has had various effects on human life and has crippled economic, political, educational, social and even numerous aspects of life. In this regard, this study would like to see the effect of the COVID-19 pandemic on the analysis of the religious attitude on the Muslim community in Malaysia.

## 2 Action of the Government of Malaysia—Movement Control Order (MCO)

In an effort to prevent this pandemic from spreading further, the Malaysia Government has implemented the Movement Control Order (MCO) for the whole of 2020–2021. The initial period of application of the MCO effective 18 March 2020 until 31 March 2020. Also, there are eight other phases of the MCO enforced by the government, as shown in the following Table 2.

**Table 2** Malaysian movement control order 2020–2021 phase

Date	Phase
March 18, 2020–March 31, 2021	Phase 1
April 1–April 14, 2020	Phase 2 (PKP):
April 15–April 28, 2020	Phase 3 (PKP):
April 29–May 12, 2020	Phase 4 (PKP):
May 13–June 9, 2020	Phase 5 (PKPB):
June 10–August 31, 2020	Phase 6 (PKPP):
September 1–December 31, 2020	Phase 7 (PKPP):
January 1–March 31, 2021	Phase 8 (PKPP):
January 13–February 18, 2021	Phase 9 (PKP 2.0):

Source National Security Council (NSC)

<https://www.bernama.com/en/index.php>

In general, this Movement Control Order (MCO) has a set purpose and goal that uses the Prevention and Control of Infectious Diseases Act 1988 and the Police Act 1967. Among the things that have been enforced are:

1. Prohibition on mass movements and gatherings throughout the country including religious, sporting, social and cultural activities. For Muslims, the postponement of all religious activities at all mosques including Friday prayers is in line with the decision of the National Islamic Committee Meeting which convened on 15 March 2020.
2. Restrictions on Malaysians traveling abroad. Those who have just returned from abroad, are required to undergo a medical examination and quarantine for 14 days.
3. Closure of all government and private schools and educational institutions
4. Closure of all government and private premises except those involved with essential services.

Based on the government order, worshipping activities among Muslims in Malaysia during the MCOs period are generally limited, and it is necessary or encouraged for the Muslim to worship in their respective homes. However, this has caused conflict and anxiety among the Muslims in Malaysia who want to meet the calls of faith or fulfil the demands of reality of religious life. Thus, this study aims to see and analyse from the perspective of religious sociology used by Carlyle [6] and the approach once used by Blumer [4].

### **3 Problem Statement**

The pandemics COVID-19 case was first detected in Malaysia in January 2020, and effect all the social and economic activities, including religion activities practices especially for Muslims. Therefore, this study intends to determine the general perspective related to the activities, practices and the effect of attitude toward religion among Muslims during this pandemic. Specifically, this study focused on the worship daily routine and practice of Muslims either in mosque or in house.

### **4 Methodology**

An online survey was conducted to gather the information during data collection. A google form survey was designed and randomly distributed in online platform, media social and email. This survey was available only started from 20th May 2020 until 31th August 2020. Besides, an interview, literature survey and content analysis were also conducted. There are four main subjects was focused in this study, first worship levels, worship participation, social distancing practices in worship routine and level of awareness and concerns toward related religion issues in daily life.

## 5 Literature Review

In term of definition of term, religious attitude is referring to the level of religion appreciation Based on the Malay dictionary named *Kamus Dewan*, “appreciation” is root word of “life”. This is described the condition or process of appreciating or deepening, animating something whether through sight, hearing, reading or etc. From the “appreciation”, an individual can achieve something from life either from individual or in communities. The term of religious life or religiosity is referring to the religion lifestyle or life toward religion in western world. In the context of Islamic perspective, religion life is related to the Islam as Addin or life style [11]. Religious life is important in human beings because religion influences most of human actions, personality [3], Muslims who practice Islam as Al-Din are considered to appreciate Islam in daily life. In accordance with the words of Allah SWT in Surah Al-Baqarah (2: 208) “O you who believe, enter into Islam as a whole and do not follow the footsteps of Satan. Indeed, he is a clear enemy to you.”

Another term used in conjunction with religiosity is religious life [10], In this study, religiosity from an Islamic perspective refers to the appreciation of Islam as a way of life that includes aspects of faith, worship and Islamic morals that are comprehensive and integrative. Moreover, appreciation in religion also related to the personality of Muslim. The characters are related strong faith, performance of worship and noble morals.

**(a) Strong belief and faith.** Belief in Allah contributes to religious confidence as well as forming noble morals as well as contributing to the construction of the *ummah*. With faith will be born a superior individual and a society that is virtuous, disciplined and trustworthy for the good of the world and the hereafter. This is based on the words of Allah in Surah al-‘Asr (103: 1-3): *By the time !, surely mankind is in a state of loss except those who enjoined truth and enjoined patience.*

With this verse, Allah SWT explained that human who is lucky is those who have faith and practice good worship. Faith to Allah is referring to the transition of human soul from considered himself free from others power and agreed that there is no god except Allah, and Muhammad is the messenger. The concept of faith consists of three main elements which knowledge, trust and confident. These three elements are the spiritual fundamental to develop strong faith and belief among the Muslims. Strong faith is also defenders in avoiding something bad [1].

**(b). Worship practice.** Faith without obedience through deeds of worship is something in vain. A person with a superior personality will clearly reflect his faith through deeds in his daily life. This is in line with the purpose of God to make man or creature worships for Him. The words of Allah (s.w.t.) in Surah *al-Dhariyyat* (51:56): “And (remember) I did not create the jinn and humans except for them to worship and serve Me”.

Worship is proof of the submission of a servant after professing faith in his god. The worship meant here includes special worship that touches on *fardu ain* and also *fardu kifayah* which includes human -to -human relationships. Therefore, for an individual who has a superior personality his whole life whether his relationship with the creator or society is considered worship as the words of Allah (s.w.t.) in Surah *al-Mu'minun* (23: 1-6), ‘Successful indeed are the believers: those who humble themselves in prayer; those who avoid idle talk; those who pay alms-tax; those who guard their chastity, except with their

wives or those 'bondwomen' in their possession,<sup>1</sup> for then they are free from blame, but whoever seeks beyond that are the transgressors

**(c) Noble morals.** Noble morals and superior personalities can be developed from a strong faith. This is because the bonds that establish the relationship between individuals and society are formed through the values and disciplines practiced by members of the community. If the values practiced are positive then a peaceful, peaceful, harmonious society will be born and enveloped in the spirit of Islam. Among the good values in Islamic morality that are the pillars of practice to develop superior individuals.

## 6 Analysis and Discussion

Carlyle (2018) stated that religion is an experience for a particular individual, in which they will fully defend the belief in the religion they believe in. As noted by him, *"the things which mean by religion are the things which I practice and believe in as well as my belief in god based on the duties and destinies that have been determined"*.

Based on that aspect, there is an expression from some of the Muslims who says that, a person should not be prevented from worshipping in the mosque, because we are not afraid of dying from this virus but rather the fear of Allah. This is because the practise of worship in the mosque is very meaningful and the experience of worship in the congregation can increase the prominent spiritual energy.

Based on the theory of social action by Talcott Parson in his book, *The Structure of Social Actions* [8] states that an action based on religion is usually done voluntarily and it is idealistic. Therefore, comprehending and understanding can be implemented based on three approaches, namely:

- a. Man will do something that has value to himself.
- b. Self-meaning will result from deeds and the value of knowledge gained.
- c. The understanding and change of positive behaviour result from the actions and practices performed.

This is further strengthened by the statement of Blumer [4] which states: *"There are some basic things that motivate to do something, among them are the factors of the meaning of a thing, the effect of social interaction and also the interpretation and knowledge that will be used"* [4].

Even though the rules of the Movement Control Order (MCO) stipulate that all mosques and *surau* should be closed, there are still Muslims who insist on coming to the mosque to perform worship in congregation. Such actions may be irrational and risky, but from the perspective of Carlyle and Watch (2018), it is natural for religious experience and it will continue to be defended and not abandoned.

## 6.1 *The Meaning of Congregational Worship from Da'wah Sociology*

The importance of worship in the mosque is built through social interaction in da'wah. The continuous implementation of da'wah efforts in the community presented by the preachers repetitively and continuously has had a profound effect on the community [5]. Quranic verses, as well as Hadiths related to the importance of congregational prayers, *tarawih* prayers, Eidul Fitri prayers, Friday prayers, and other congregational practises are often conveyed through various media. These have given confidence and enthusiasm to some Muslims to continue worshipping in the congregation despite facing obstacles [2].

The actions of some individuals who still want to continue this usual practise have to do with the symbolic interaction theory founded by Blumer (2009), which emphasises that humans act on the meaning given to them by others, meaning created through interaction and between humans and meaning is interpreted through individual understanding. Based on this perceptive, they will continue to defend and practise worship in the mosque.

It is on this factor that there are voices who oppose the authorities on the ban of congregation or the opening of mosques or *surau* as normal despite the ongoing pandemic.

## 6.2 *Analysis of Religious Attitudes Against COVID-19*

The analysis of the religious attitude of Malaysian Muslims in facing COVID-19 is focused on four important variables in religious practise, level of worship and the awareness of Muslims. An online study was conducted using the google form which ensued from 20 May 2020 to 31 August 2020. This study involved a total of 2345 participants and the overwhelming results showed that 89 per cent of respondents decided to go to the mosque although some restrictions apply. In the context of the implementation of *Tarawih* worship in the month of Ramadan, the respondents stated that they are ready to attend the *surau* or mosque, despite the restrictions from the authorities. Subsequently, the findings of the data for the implementation of congregational worship, especially the five times prayer which is very much demanded to be performed in congregation, shows that the community still intends to perform it and this present a high religious spirit. The same applies to Friday prayers, which also must be done in congregation.

In general, there are people in the community who are rigid enough to continue worshipping. Thus, the authorities have tried to meet the demand by giving permission for congregational prayers based on the capacity of the mosque, as well as certain conditions that have been set.

## 7 Conclusion

In summary, it can be concluded that the religious attitude among the Malaysian Muslim community against the COVID-19 pandemic is divided into two. Firstly, the level of individual religious attitude is very high, and they want to perform the normal congregational practises despite the obstacles and rules set by the authorities. Secondly, the individual practice who perform alone at a low level and have a significant impact on congregational practice.

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# Happiness in Islam The Role of Religion and Spirituality in Muslims' Well-Being



Salua Omais and Manoel Antonio dos Santos

**Abstract** Positive Psychology has emerged as a movement proposing the study of the elements related to human well-being and happiness. Spirituality is one of these elements that can stimulate positive behaviors. It plays a large role in Muslims' daily life, sometimes being inseparable from secular life. This research seeks to understand the influence and impact of spirituality and religiosity on Muslims' well-being by identifying orientations present in Qur'anic verses. In this study, six representatives of Brazil's Muslim community were interviewed individually, using open-ended questions regarding the attitudes and behaviors addressed in the Qur'an that could lead to happiness and well-being. Analysis was based on comparisons between the data collected and recent research in positive psychology, happiness, and well-being, from both secular and religious perspectives. Preliminary results show that many quotes in the Qur'an recommend positive behaviors and attitudes and bring a concept of happiness that intrinsically connects well-being, religious beliefs, and spirituality.

**Keywords** Positive psychology · Well-being · Islam · Spirituality: Quran

## 1 Introduction

Positive Psychology is a new movement focused on investigating elements and actions that can contribute to human well-being, as well as identifying the personal resources that can be used for strengthen and cause human potential to flourish. Spirituality and religiosity can be one of the elements that may also contribute to the state of well-being, due to its orientations and prescripts, which can bring concepts and different meaning to the way individuals interpret life circumstances. At the same

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time, it is important to understand that each religion may have a different perspective on happiness. For this reason, different factors should be weighed as essential for achieving satisfaction with life. Considering the relevance of this theme, this article intends to discuss the concept of happiness and well-being found in Qur'anic verses by making a parallel between the Islamic and the secular perspectives, using Positive Psychology as a theoretical basis. Positive Psychology is a field of research that is dedicated to studying the elements related to promoting human well-being and happiness.

## 2 Happiness and Well-Being in the Western View

### 2.1 *Happiness, Well-Being, Positive Psychology, and the Perma Model*

**The Perma Model.** The components of happiness, according to Seligman [16], can be a set of several factors, including the meaning each person gives to it. This can vary according to different cultures, ages, races, and religions. By expanding the theory based on his work “Flourishing”, he has created a model built upon five basic pillars forming the acronym PERMA in English: positive emotions, engagement, positive relationships, meaning, and accomplishment. From that moment on, well-being, and not only happiness, has become the main object of study for Positive Psychology [16]. Based on the PERMA model, research started focusing on each of these elements both in an isolated and an integrated way, resulting in a paradigm change within the field of Psychology, shifting the focus from disease and everything bad to what is working well [12].

Positive emotions are composed of emotions that make life more enjoyable. Fredrickson [4], studying the emotional experiences of hundreds of people, identified the ten most common positive emotions: joy, gratitude, serenity, interest, hope, pride, fun, inspiration, admiration, and love. In addition to this, positive emotions enable individuals to reach better levels of cognitive processes such as attention, creativity, memory, physical health, and social relationships, among others.

The second element of the PERMA model is engagement, which includes character strengths. These, according to Seligman [16], are fundamental for a “good, rewarding, and happy life, both at work and in relationships”. The study and compilation of character strengths began with great research, carried out in the most diverse cultures, countries, and religions, precisely in order to make it possible to use something that is common to all people, and not just to certain cultures. This study identified a total of 24 forces, divided and categorized within six main virtues: wisdom, courage, justice, humanity, temperance, and transcendence.

The third element, meaning, deals with the construction and search for meanings that are in line with the individual's life purpose, and that end up being a source of intrinsic motivation for the actions he or she performs. According to Steger [19]

the meaning of life arises through the understanding of an individual's existence, in the same way as the achievement of goals that aim to fulfill one's life. Sources of meaning can be built in many different ways, and religiosity/spirituality is not only one of these sources, but also a source of many different meanings for different contexts.

Positive relationships are the fourth element, which empathizes actions that can promote good contact between people, as well as the importance of relationships as a source of support in difficult times. Diener and Biwas-Diener [3] reveal that happy people tend to have better relationships with friends and family, and that this happens because they are often more enthusiastic, sociable, and fun. Fredrickson [5] also states that positive emotions make people more open to each other. This is one more reason that contributes to the act of creating more social bonds and practicing acts of kindness and love for one another.

Finally, the fifth element is fulfillment, a factor linked to internal gratification felt by the individual when he or she perceives achievements and victories gained over time [16]. Optimism and hope are important elements for achievement, which are often present in many different spiritual philosophies and religions. Ciarrocchi et al. [2] reveal that, depending on the level of attachment the individual has with his or her religiosity/spirituality, it can also increase the level of this element in his or her daily life.

## ***2.2 Religiosity, Spirituality, and Well-Being***

Spirituality is understood as the thoughts, feelings, and behaviors that arise when an individual engages in a relationship with something sacred or transcendent, seeking to answer internal questions or find meaning in life. Religion is a concept linked to common behaviors and the beliefs of a group of people while spirituality is defined as a more unique phenomenon, more individual, but which can also have a connection with groups of people at the same time [18].

According to Joseph et al. [7], although Psychology sounds like something antagonistic to religion, because it is based on observable and measurable behaviors, and religion is linked to faith without the possibility of being proven, there has been increasing research on that topic in recent years. The authors reveal that there seems to be a relationship between religiosity and happiness and that possible explanations for this relationship may lie in the roles established in social relationships and in the purpose of life. Thus, it is clear that both psychology and religion seek to answer similar questions about life and the human being. Positive psychology adds to this knowledge by placing the focus on behaviors and actions that generate positive emotional states.

For many, religiosity and spirituality are important elements in facing challenging situations, in addition to being a way to help people build new meanings and feel that they have a certain control over life events [17]. Watts, et al. [22], reveal that

positive psychology is a bridge with the objective of “reconciling” psychology with religion.

Smith et al. [18] state that resilience and positive emotions can be two of the factors that most influence health and well-being. They also emphasize that spirituality, when practiced in a healthy manner, promotes higher levels of positive emotions and resilience. According to the authors, this is due, in part, to an increase in meanings constructed by the person in relation to the events experienced, as well as to the purpose of life. The authors suggest that increased resilience because of spirituality is basically due to four elements: relationships, values, personal meanings, and coping. Keefe et al. [9] reveal that daily spiritual experiences are related to a higher positive mood and to a higher level of social support.

A study carried out in England showed that spirituality is a protective mechanism and health promoter. It can have effects on the brain that promote stress reduction and the production of neurotransmitters linked to positive mood. In addition, it can even have an analgesic effect that reduces the sensation of pain, in the case of patients who have chronic pain [6].

Park and Slattery [13] demonstrate several works where aspects of religiosity and spirituality influence physical health, and that physical health also influences aspects of religiosity and spirituality as well. People who participate in religious services tend to receive greater social support and to engage in healthy behaviors, such as exercising and not partaking in risky behaviors, like smoking, alcohol, etc. The authors also make a link between positive emotional states and how religion and spirituality influence perception of these emotions, leading to changes linked to physical well-being.

Thoresen [21], points out that there are several possible combinations of factors through which spirituality and religiosity positively affect health. Some of these are social support, incorporation of health habits, effects on or changes in cognition itself, or psychodynamics of the individual, as well as, the possibility of supernatural effects that cannot yet be explained by science.

Moreira-Almeida et al. [11] also highlights that some elements which may be linked to the influence of spirituality and religiosity on health are healthier behaviors and lifestyles, social support from the community, cognitive belief system, religious practices, use of language to express suffering, and other multifactorial explanations.

### 3 Happiness and Well-Being in the Islamic View

**Islam and the Qur'an.** Revealed more than 1400 years ago, the Qur'an is Islam's sacred text, revealed by God to the prophet Muhammad through the angel Gabriel, giving birth to Islam, one of the three monotheistic religions. It is followed by more than one billion people around the globe, according to the Pew Research Center. The Qur'an is a book that brings not only prescripts related to religious rituals and beliefs, but it is also considered a code of life, with orientations on ethics, behavior, character, health, justice, social, politic, and economic relations, as well as on many

other spheres of life. Originally revealed in Arabic over a period of 23 years until it was completed, the Qur'an has 114 chapters and has been translated into different languages around the world. Due to the fact that it is so diverse in its contents and that it exerts a powerful influence on Muslims' behaviors and way of life, the Qur'an can stimulate attitudes and behaviors contributing to the well-being of its followers [20].

**Happiness and Religiosity in Islam.** The notion of happiness is very wide and subjective, which makes choosing one unique concept to define it a challenge. Abde and Saleh [1] empathize that in Islam, the concept of happiness and well-being is not only linked to secular life (*Aldunya*), but also directly linked to spiritual life and belief in the hereafter (*Alukhra*). This explains why happiness cannot be obtained only through material circumstances, but also through specific acts and moral behaviors that will affect both the individual and the society. According to them, the notion of well-being plays a large role in Islamic philosophy, and the concept of happiness is bonded with the notion of self and community responsibility, family well-being, the meaning of life, moral values, and religious beliefs and acts. The authors use a framework of well-being that includes physical, psychological, social, and spiritual elements. Not only is the individual sphere incorporated in this concept, but family, community and society dimensions are, as well.

Joshanloo [8] asserts that, despite western emphasis on positive functioning, we should not generalize the western concept and neglect the importance of investigating it in indigenous populations. His study shows that the concept of happiness and a good life in Islam includes transcendence, spirituality, mystical experiences, and the practice of religious rituals and duties individually and socially. The author demonstrates concern about the way some theories, tools, and measures related to happiness are built only according to the western view, without considering different concepts of happiness according to spiritual standards as well. For example, a negative emotion or situation can be considered a blessing for a Muslim, because it can raise his or her spirituality during these moments.

The interrelation between happiness and religiosity can be very close in Muslim communities. Rizvi and Hossain [14] mentions that some specific emotional feelings like that of being mutually cared for socially, the feeling of security, the feeling of being blessed, grateful and intrinsically at peace can be important components of a subjective state of happiness. In his literature review, he discovered that there have not been any reports yet that demonstrate a negative relationship between religiousness and happiness. According to him, this can be due to the fact that religion becomes a way for followers not only to attain a meaning in life, but also a way of life that can improve mental health, physical well-being, and internal peace.

According to Sabjan [15], happiness in Islam can also be explored from ethical and moral perspectives, and that it includes both outward and inward behaviors. He concludes in his study, that, in the spiritual perspective, obedience to God's command, avoidance of prohibitions written in the Qur'an, and the continuous search for knowledge and action are some of the basic paths for a Muslim to reach a good and peaceful life.

## 4 Objectives

This research aims to analyze the teachings oriented to well-being found in the Qur'an, through readings and interpretations made by Sunni sheikhs in Brazil, and to also understand how faith and religiosity encourage the adoption of positive behaviors, drawing a parallel with aspects of positive Psychology. Another aim is to investigate quotations from the Qur'an that encourage followers to increase resilience in the face of difficult situations and adversities and to conduct a comparative analysis of the elements related to happiness and well-being in Positive Psychology with the elements mentioned in the Qur'an.

## 5 Method

The qualitative method was chosen for this study. Six representatives from the Sunni Muslim community in Brazil who were previously or currently connected to mosques or Islamic institutions were selected. All participants had a background in theological services and theological contents. They were also well-known within the community.

This study was carried out associating two perspectives: the secular, which uses the concept of happiness and well-being related to the Perma Model in Positive Psychology, and the religious perspective, in order to identify if this secular view coincides with the Islamic concept of these themes. Data was collected using semi-structured interviews, in which each participant was interviewed orally and separately, using open ended questions related to the theme of happiness and well-being. The scope of these interviews was to understand the elements and concept of happiness and well-being in the Islamic perspective, as well as the elements in Islamic faith that could contribute to this.

The questionnaire was based on the elements of PERMA model and included questions about spirituality/religiosity and its relation with happiness, social relations, positive emotions, meaning and purpose of life, and accomplishment from an Islamic perspective. The number of interviews for each participant varied between two and eight sessions, and at the end of the sessions, they were transcribed literally for later analysis.

## 6 Results and Discussion

Preliminary results in this study show that many quotes in the Qur'an recommend positive behaviors and attitudes similarly to what is recommended in the PERMA model. The concept of happiness according to the Qur'an is related to both this life (*Aldunya*) and belief in a life after death (*Alukhrat*). Belief in having another life where real happiness will be achieved is a way to comfort and relieve believers from

pain and suffering that they may experience during certain moments and to build the expectation of having a better situation in the future, which coincides with the research by Abde and Saleh [1].

The participants also mention two types of happiness: material happiness and spiritual happiness. According to them, individuals can enjoy material happiness in this life, but real happiness is connected to the afterlife. This information also matches studies by Sabjan [15] and Abde and Saleh [1], reinforcing the idea that it is not possible to understand the concept of happiness from the Islamic perspective without considering these two dimensions: secular and spiritual.

According to the Islamic perspective, happiness and well-being during this life can be achieved when individuals follow God's prescripts, in both the external behavior that they have with themselves or in their social relations, and in their internal beliefs and feelings, which would then promote the feeling of tranquility and peace in them due to the rectitude of a person's conduct. This converges with what Lazarus [10] states in his work related to spirituality—that the way we think about an event can directly influence our emotions linked to that experience, and that this can also be one of the ways religion can contribute to the individual's well-being.

Qur'anic verses also encourage followers to increase their resilience in the face of difficult situations and adversities, which shows a very intimate connection between well-being, religious beliefs, and spirituality. In Islam, life's trials are seen not only as bad luck or as a punishment, but sometimes simply a test given by God to those He loves, as a way of bringing them closer to spirituality and faith. This belief connects with the Joshanloo's vision [8], in which he highlights the importance of differentiating the concept of happiness linked only to positive emotions, instead of also considering the benefits of negative emotions, mainly through the spiritual perspective.

This data also matches what Lazarus and Delongis [10] mention in their work. According to them, the creation of senses and meanings from religious and spiritual sources ends up becoming a support for the process of resilience and facing situations of adversity in life, such as crisis and family conflicts. From a cognitive point of view, spirituality is not only important for improving the capacity of being resilient and overcoming events and traumas, but also helps the individual look at stressful experiences as a learning experience and an opportunity for self-reflection, change and personal growth.

## 7 Conclusions

Talking about physical and mental well-being without including the spiritual dimension, without considering the role of personal beliefs and the subject's identity, as well as practices related to spirituality, is to leave out one of the essential factors of human life. It is an object that has been increasingly explored in academic research. Likewise, making the separation between spirituality and religiosity is still a challenge, considering that despite the differences between them, there are many similarities

that make them intricately entwined. Several studies in recent years have shown that both religiosity and spirituality have an impact on individuals' health and well-being.

The Qur'an is a code of conduct, where not only religious rituals and practices are prescribed, but also a book that uses parables and reflections to teach habits related to self-control, physical, mental, and spiritual balance, detachment from the material, family appreciation, and respectful social relationship between people in general. It is a book that can be used for guidance, support, and inspiration that can empower its followers and promote psychological comfort in some individuals.

This research showed that many Qur'anic verses bring a concept of happiness that includes two different dimensions, this life and the hereafter, and that this belief can be a way of influencing and stimulating individuals to have better attitudes, reactions, expectations, and behaviors towards themselves, their social circle, and towards life circumstances, all of which, consequently, influence people's sense of happiness and satisfaction with life. Based on this, it is possible to say that religion can have an important role and directly or indirectly affect Muslims' state of happiness and well-being, although more research is needed to investigate other variables like personality, genetics, cultural background, and other factors besides religion that can have an effect on life satisfaction in these individuals.

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# Shariah Compliance Guidelines for Social Media Use: A Prevention to Pornographic Activities Among Adolescents



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**Abstract** The development of information technologies over the past decades provides immense convenience to the community today. However, the negative impact is also undeniable when we see the dumping of pornographic pictures and videos on free internet sites viewed by the community groups. The effects of pornography have led to the increasing statistics of criminal cases and sexual misconduct. A survey made by the Ministry of Women, Family, and Community in 2014 (KPKM-5) discloses that 35% of teenagers are engaging with pornographic resources on the internet and social media. Pornography is now a formidable threat to society especially when the COVID-19 pandemic occurred the last 2019 that led to the movement control order among the society. Realizing the issue, research has been conducted to identify the solutions by itemizing a set of Shariah Compliance guidelines for social media use which parallel to fundamentals of Islam. To avoid social media abuse that leads to pornographic activities, this research has produced a set of guidelines to assist social media users. These guidelines provide optimal usage ethically based on the prophetic nature of Rasulullah SAW which consists of Siddik, Amanah, Tabligh, and Fatanah.

**Keywords** Shariah compliance guidelines · Pornography issue · Adolescents · Social media user

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# 1 Introduction

Adolescents are defined as a group of generations who have thoughts, interests, skills, and behaviors that are different from adults. Teens and the cyber world are inseparable. They were born in an evolving world of technologies. The development of technology and social media are greatly affecting their psychology and way of thinking which encourages them to act in their way.

Most adolescents are obsessed with the virtual world and social media that makes them less connected and less communicate with the people directly around them. Even though, they have a good network of friends from all over the world even if they don't know the background of those social friends. Therefore, this situation has affected the values in their lives. The values of traditions and norms that have been set within the community are no longer affect their lives [1].

There is a significant relationship between the influences of media violence displayed with aggressive behavior among adolescents for all physical, verbal, emotional, and sexual factors. Yet, the correlation of violence level recorded is very low [2]. Khairul [3] stated in his studies that the spread of various types of pornographic material through social media applications could also be considered as a stimulus that triggers dangerous sexual behavior among youth [3].

Violence in the media has increased arousal and caused a person to lose control in reality [4]. Yaacob [2] explained the scenes watched have given ideas to adolescents to perform social symptoms. Television shows that feature eye-catching and sensual scenes interpret the understanding that people can have promiscuous sex as long as there is no violation of rights and freedoms between the two parties [2].

Sex addiction occurs when an individual seeks sexual gratification or satisfies lust regularly or repeatedly. Sexual misconduct can have negative effects that will be borne such as health and psychological problems such as depression (Depression), anxiety (Anxiety) and stress. The social relationships of individuals involved in sexual addiction may also be affected as a result of lack of self-confidence and lack of self-control [5].

Today, the evolution of mobiles and technological applications makes Pornography visuals are really easy to be accessed. According to Hafiar [6], most teenage students are exposed to porn media through Google and YouTube apps. Some of the pornography visuals are originated from a friend's submission and some are accidentally accessed [6]. Pornography can bring significant changes in brain activities similar to drug addictions [7, p. 44]. Certain studies clarify that pornography addiction may be related to significant socio-functional and psychological impairment [7, p. 45]. Darshan MS in his study agreed that Internet addiction that underlies neural processes is similar to substance addiction. Internet pornography addiction fits the structural framework because it shares a basic mechanism similar to substance dependency [8].

The risks of online pornography should not be underestimated, which are easily accessible for teenagers to get it. There should be a guide and method to deal with this problem.

## 2 Background

Recently, there have been reports of some adolescents involved in sexual crime cases, social problems, and sexual misconduct including cases of rape, obscenity, sexual promiscuity, and pedophilia. The Women and Children Sexual Crime Investigation Division, Royal Malaysia Police Headquarters, Bukit Aman disclosed that 89% of sexual crime cases occurred indoors in the three years from 2015 to 2017. Only 11% occurred outside the home environment [9]. While the index crime statistics for rape cases recorded a total of 6219 cases that occurred from 2014 to 2016 [10]. This statistical report proved that the children and women are in a state of insecurity which the crime mostly occurs in their own house.

According to Faizal and Zaki (2014), the factors that lead a person to involve in sexual activity are due to lack of education and parental control, lack of religious beliefs, and negative peer influences. In the era of globalization, the rapid evolving of technologies facilitates the acquisition of information related to pornography and sex which in turn increases the curiosity of sexual behavior among teenagers. In 2018, Sin Chew Daily reported that the usage of IP addresses by Malaysia on child pornography reached the highest number among South-East Asia countries. Almost 20,000 IP addresses were used for the purpose. It was believed that the reason for the situation is some Malaysian parents let their children and teenagers use gadgets and handphones without parental control. Sixty percent of the children spent their time with online chatrooms every day [11].

In reality, Malaysian parents are almost agreed that parental control and monitoring children's activities are very important in family management. Parents should be concerned and aware of children's viewing material on the internet and children's activities with gadgets because according to Sham [1], the factor in the occurrence of pornographic activities is the progress and development of technology. Manju George clarifies in his study pornography engagement among teenagers degrades the levels of social integration, increases behavioral problems, increases levels of backward behavior, creates the symptoms of depression, and decreases the emotional bonding with caregivers and parents [7, p. 46].

These articles explained clearly in detail the problem of pornographic activities and the consequences of this behavior in our community which support the need to conduct the research. All parties need to take a role to prevent immoral activities among adolescents and ensure that their educational process can be implemented properly.

Today's youth generation is a national asset that needs to be given good attention as they will replace the current generation. They will together shape the image of the country in the future. Some of them will be future leaders. Teenagers should be educated and introduced to good morals, good leadership, and skills that can help their lives. They should be guided to prevent bad traits that can affect quality of life.

Aizan Ali @ Mat Zin [12] explained in her study that these Z generation students grew up in the grip of extreme hedonistic culture. This generation is categorized as weak, confused self-identity, weak appreciation of character [12]. They will easily

get lost if they are not educated with moral values and religious guidance. The desire to seek entertainment without being controlled by religious beliefs causes many teenagers to be influenced by extreme entertainment. Many also tend to choose to be entertained by watching pornographic movies and collecting pornographic materials.

Therefore, this study is very significant and needs to be implemented because the issue of pornography has become a problem in today's society. The need became even more emphasized after the implementation of movement control due to the COVID-19 pandemic. During the movement control order, everyone is not allowed to be outside. For some people, home activities are so limited that sometimes people get stuck in boredom. This situation causes people to be tempted to seek entertainment through the internet media. Without awareness and self-control there will be people who get engage with pornography which is easily accessible through internet media. Significantly, through this study, we can find out the seriousness of the issues that occur, identify factors, compile the guidelines and suggest solutions to prevent pornographic activities among adolescents.

### **3 Methodology**

This research uses a qualitative method approach. The objective of the research is to itemize the guidelines for Shariah Compliance in social media users. The second objective is to identify appropriate methods of prevention by taking the approach of examining the noble morals of the Prophet Muhammad SAW.

Researchers have conducted liturgical studies on the documents collected. The content of the document is evaluated in producing guidelines associated with the characteristics of the Prophet Muhammad SAW.

Articles and writings of Muslim scholars were also studied and analyzed to identify the issues and methods of dealing with pornography. All the findings are compiled to construct a set of guidelines that are mapped to the four characteristics of the Prophet Muhammad SAW. It is hoped that the guidelines will help the community to abandon these immoral activities.

### **4 Result and Discussion**

The problem of pornographic activity is difficult to solve as it is a personal problem. Almost all cases of pornography stem from an addiction to watching pornographic media. However, in the discussion to solve the problem of pornography, all parents and the community need to understand the characteristics of the Prophet Muhammad SAW to apply it in their family lives. Not only parents, but the government also needs to play a role in solving the problem in preventing the entry of films featuring scenes that are not suitable for communities especially adolescents and children.

This study provides a brief overview of pornographic activity among adolescents today and the seriousness of the problem of pornography addiction that can be harmful to humans. The findings of the study indicate that the main factors of pornographic activity in society are peer influence among adolescents and sexual curiosity.

Apart from that, the weakness of self-esteem and inability of self-control over the use of social media is also seen as factors. With the increase in access to the internet and the development of technology in applications and gadgets, the problem is getting worse and out of control. What is worrying about is, the highest involvement group are teenagers who will be leaders in the future. Therefore, it is important to provide guidelines and solutions to prevent pornographic activity.

#### ***4.1 A Review of Pornography Research***

Excessive viewing of pornographic images is mentioned as one type of internet addiction. It is also referred to as cybersex or Internet pornography addiction. Neuroimaging studies on the ventral striatum activity of participants who watched explicit sexual stimulation versus non-explicit sexual (erotic material) were conducted. Hypotheses made by Brand Mathias, internet pornography addiction fits the framework of addiction and shares basic mechanism similar to substance addiction [13]. Todd Love supports the findings. He mentioned that many scholars recognize some behaviors that are potentially disrupting the reward circuit in the human brain leading to loss of control and other addictive symptoms in at least a few individuals. Regarding Internet addiction, neuroscience scientific research supports the assumption that the underlying neural processes are similar to substance addiction [14].

A medical discussion report by Donald L. Hilton Jr. revealed that pornography negatively affects the brain cognitive levels of a human. It can lead to addiction and inability to self-control as well as contribute to mental, physical, and emotional neurotransmitter dysfunction [15]. An article from Dako [16] clarified Animated Image Elements in pornography exploit the negative imaginations of adolescents and children. Cyberporn can lead someone to commit other crimes [16, p. 68].

Pornography exacerbates adolescent social interactions in society. Adolescents who are caught up in pornography would rather be alone than socializing. They become insecure and less motivated individuals. Cyberporn is also like an addictive substance that causes repetitive behavior. This repetitive behavior is due to the desire to see pornography visuals that stimulate sexual desire to be able to enjoy satisfaction. Failure to achieve self-satisfaction causes repetition of actions due to the inability of the brain control system to stop the action. This condition can affect a person's brain health. Functions on the brain nervous system have been disrupted as they are unable to control as well as to stop repetitive behaviors on viewing cyberporn [17, p. 5].

The breakdown of the brain nervous system eliminates the focus of learning and weakens the ability to understand knowledge as well as decision-making abilities. With this, the effects of cyberporn are more dangerous than addictive to substances [18].

Pornography addiction is more dangerous than addiction to drugs. In contrast to drug addiction, addicts can be treated by giving drugs or arresting those who distribute drugs and so on. Unlike drug addiction, the problem of pornography addiction is more difficult to be treated because doctors do not have specific medications that can be given to the individuals involved. Moreover, pornographic material is also more easily obtained compared to drugs. Indirectly addictive pornography becomes very difficult to treat.

An article by Mass and Dewey [19] described the visuals of pornography over the internet as a form of oppression against women, in which pornography indirectly exposes women as sex symbols and plunges them into being a potential rape victims and a sexual tool for men [19]. A study by Vaillancourt & Bergeron (2018), explains pornography causes extreme addiction to perpetrators. It can affect the health of the individual involved such as loss of self-control, infertility, loss of respect, dangerous sex (violence), and others. This study also emphasizes that understanding religious knowledge and practicing religion in life is the best method to control one's sexual behavior [20].

Behavioral addiction forms an unexplored field of study and typically exhibits problematic consumption models such as loss of control, impairment, and risky consumption. This study also concluded that Hypersexual Disorders are consistent with the model. One of the sexual behaviors is the problematic use of online pornography which is now on the rise with addictive potential as it is accessible, affordable, and anonymous. This problematic use may have adverse effects on sexual development and sexual function, especially among youngsters [21].

Teens who engage in pornographic activities often lose focus and have a lot of daydreaming. This is because pornography adversely affects the teen's brain causing him or her to easily imagine false images such as the pleasure of having sex. This condition will affect the mental health of students and disrupt the focus of learning.

#### ***4.2 Scholars Recommendation on Preventing Pornographic Activities***

Prima Angkupi in her article validates that the prevention of cyberporn crimes should be implemented through the active control of the community. One of the methods is by examining the actions that should be taken in the time variations of the human during childhood, adolescence, family, school, gender, and peers that play an important role in managing productive time. [22, p. 225].

The writer recommended five patterns of implementations; age-based prevention, technology-based prevention, gender-based prevention, family-based prevention, and education-based of prevention as below:

### ***Age-based Prevention***

Children from an early age should be introduced to positive ritual things. All family members and communities play their respective roles to motivate a positive curiosity among children and adolescents. All parties provide a positive model to form moral behavior of personalities in the process of reaching adulthood. [22, p. 210].

A few interesting methods were highlighted by researcher Prima Angkupi, regarding the moral reasoning process among youngsters. The first step begins with building strong social bonds with the environment, family, and school. Moral reasoning teaches children to make the right decisions and understand priorities. The child will be able to distinguish between something good and something bad. Then, they are driven to think about how to apply moral rules and eventually shape the character of the behavior. Thus, will prepare the child to face the influence of social media. They could naturally identify the negative content of social media, especially the pornography elements. As a result of reasoning, it will become a recurring habit that will be practiced during adulthood. The embedded social environments and lifestyles turn adolescents into specific interaction behaviors. Creating moral reasoning in children and adolescents can improve an individual's self-socialization process as they interact with others [22, p. 226–227].

### ***Technology-based prevention:***

Implementation of the correct methods in technological approaches able to control Pornography. Cyberporn, pornography, and immoral activities can be prevented by optimizing and enacting basic rules of law in social media. There are several ways to filter internet content through a Web browser. One is to use a content filtering proxy by configuring the web browser to a specific proxy. This method is the simplest. Any attempt to access inappropriate content will return a blank page because the proxy will see the full URL and prevent it from making a connection. Another way is to block access to inappropriate content or restrict access to certain content [23].

### ***Gender-based prevention:***

In reality, there is an imbalance of opportunity between men and women in committing crimes from the psychological, social, and physical factors. Generally, it is male-dominated. It is often active and aggressive in men [24, p. 93] Louann Brizendine, M. D explained there is a different sexual pursuit area in the human brain named hypothalamus between men and women. The sexual pursuit of males measures 2.5 times greater than females that allowing males' testosterone hormone to produce ten times higher than females [25].

Another research found a trend of brain activity in the Amygdala which controls emotion and motivation is more active in males after being exposed to pornography visuals for half an hour compared to females [15]. Chiara Sabina suggested gender segregation should be implemented to minimize the impact of cyber pornography as



she found that boys are more likely to be exposed to pornography at an early age [26].

### ***Family-based Prevention:***

Socialization behaviors play a vital role in a family exclusively in the relationship between parents and the children. The internal family control by performing the role of family members and having good family communication is an attempt to construct the character formation of an individual to become a law-abiding society. Morality in the family will influence the character formation of children and the external social power of a society. Thus, a family empowerment policy is needed that prioritizes the quality of the head of the family and good custody to prevent cyber pornography [22, p. 229].

### ***Education-based Prevention:***

It is well known that pornographic content is widespread in schools, social media, the internet, and televisions. This mechanism is a source of information, targeting adolescents and problematic teenagers. Therefore it requires awareness and helps to prevent students from deviant behaviors. Hence, the role of education in society is very important to form the social attitudes of individuals. Improving the religious aspect is also very important to learners. This will revive the spiritual aims and form the good morals of an individual. Practice or understanding in society through education is also can be developed into a belief in social action [22, p. 230].

The need for quality behavioral rehabilitation programs is also needed in today's borderless world, especially to develop the self-esteem of adolescents in sociocultural and educational aspects. This is very important in providing self-supply for them to face the currents of globalization. Yahaya (2008) pointed out that the failure of the institution in charge of rehabilitating troubled adolescents will invite various social symptoms as these adolescents will repeat their mistakes and cannot be a society that benefits the society and the country [27].

## ***4.3 Characteristics of Prophet Muhammad SAW***

Muhammad SAW is recognized as a prophet and the best idol to be followed by people because of his prophethood and perfection of morality. It is well known that the prophetic institution was created by God (Allah). It cannot be obtained through one's efforts, unlike taqwa and piety. The Prophet is a distinguished person chosen by the Almighty God to protect and educate the people.

As stated in many verses throughout the Qur'an, the prophet is a human being. They also live in the same conditions as everyone else. They are also responsible for orders and prohibitions. Yet, other than as human beings, they have some qualities and attributes that are their natural result as prophets. The attributes are siddik, Amanah, tabligh, and fatanah [28, p. 133].

**Siddik:** It means being honest, truthful, and never lie. All the prophets refrained from lying in their lives before prophecy as well, which meant giving correct information to people whether based on reason or not, intentionally or unintentionally. They are always guided by God (Allah) to do the right thing. The Prophet was free from acting contrary to the truth and uttering unnecessary words.

**Amanah:** It refers to trust and responsibility. All prophets are trustworthy and dependable people. They are free from all kinds of disbelief and denial, apparently and covertly, before the prophethood and after. They were the most trustworthy people of their time.

**Tabligh:** It is the act of conveying God's command to the unknown or giving warning to the knowledgeable. The prophet must convey the teachings of Islam.

**Fatanah:** Fatanah refers to the prophets who were clever, intelligent, and vigilant. If the prophets were not clever and intelligent, they would not be able to convince people about religion and convey the truth.

#### **4.4 Shariah Complice Guidelines as a Prevention to Pornographic Activities**

The main factors of pornographic activity in society were peer influence among adolescents and sexual curiosity. Easy access to the internet makes it even worse. It leads to addiction to sex-related activities such as masturbation. Some cases lead to sexual harassment and rape. Research findings from interviews with counselors revealed that pornography addiction will negatively affect mental and physical health. Most of the students involved lose their focus on the lesson (Table 1).

Therefore, Islam has coordinated some very important guidelines for being aware of the risks of pornography. This research produced a set of guidelines to control the use of social media from pornographic elements. This research produces a set of guidelines to control the use of social media from pornographic elements. The following is a list of guidelines to prevent pornographic activities that are compiled and mapped to the prophetic characteristics of the Prophet Muhammad SAW. This table is a guide to avoid pornographic activities by using good prophetic characteristics.

A person who believes in God (Allah) will feel that he is always noticed by God. He believed that God witnessed all his deeds whether outwardly or inwardly. With this, he will be able to control himself from committing immoral acts such as pornographic activities and so on. The believer believes that his every deed will be rewarded in the hereafter. This is what is called taqwa which encourages a person to practice the noble qualities taught by the Prophet such as Siddik, Amanah, Tabligh, and fatonah.

To be a siddik is to be honest, and never try to lie to others. He will make sure to get the right information and prevent himself from getting or sharing any bad news, pornographic visuals that degrade his dignity. Amanah makes a person trustworthy

**Table 1** Shariah compliance guidelines to prevent pornographic activities

No.	Guidelines And Solutions	Prophet's characteristic
i	Know the dangers of pornography. The effects are masturbation, adultery, and addiction that also loses focus in learning	Amanah Fatanah
ii	Close pornography pop-up exposures immediately	Amanah
iii	Use apps that can block (filter) pornographic views	Amanah Fatanah
iv	Do not open pornographic pages intentionally	Amanah
v	'Disable' pornographic websites because he/she knew it would be self-destructive	Fatanah
vi	Prevent pre-activity that can trigger or encourage sexual desire (pornography)	Amanah Fatanah
Vii	Practice positive ethics and noble values when using social media and the internet	Siddik Amanah
Viii	Correct the intent and purpose of using social media as a source of information	Siddik Amanah Tabligh Fatanah
ix	Peer mentoring-mentor your peers in dealing with pornographic addiction in a team	Tabligh Fatanah
x	Avoid surfing the internet alone	Amanah Fatanah
xi	Practice integrity in surfing the internet	Siddik Amanah Fatanah
xii	Identify and limit the use of social media and the internet	Siddik Amanah Fatanah
xiii	Ensure that every action and behavior is true and consistent with the law	Siddik Amanah
xiv	Does not distribute pornographic images and videos	Siddik Amanah Tabligh
xv	Recognize and Realize that every treatment will be checked and accounted for in the hereafter	Siddik Amanah Tabligh Fatanah
xvi	Prohibit contacts and friends from posting pornographic images and videos	Siddik Amanah Tabligh Fatanah
xvii	Be careful and take caution in every action especially those involving the use of social sites	Siddik Amanah Fatanah
xviii	Control yourself so as not to get caught up in pornography	Siddik Amanah Fatanah

(continued)

**Table 1** (continued)

No.	Guidelines And Solutions	Prophet's characteristic
xix	Rotate focus (change focus), change position or walk away if you mistakenly open a porn site	Siddik Amanah Fatanah

and responsible for his actions. He will ensure that all his responsibilities are carried out properly and stay away from immorality acts. The feature of tabligh makes one responsible for the information, knowledge, and whatever news is obtained and shared with others. The nature of Fatanah makes a person smart in making decisions. He is always aware and knows to choose wisely so as not to get himself caught up in trouble and harm.

## 5 Conclusion

The development of the cyber world today is growing very fast. Although it benefits the world community today, this facility should be used with caution because the mistake of using it will bring harm to human beings physically, mentally, and emotionally. Internet facilities and social media applications need to be used ethically by the community especially teenagers who are always exposed to it.

Adolescents were born in the development phase of the digital world. Thus, they need to be educated with religious knowledge and given guidance to distinguish between good and bad things to prevent them from getting caught up in the destructive world of pornography. Therefore, teenagers especially students, need to improve and enhance their self-esteem by reading and understanding the teaching from Al-Quran and Al-Hadith, that Allah SWT forbids viewing and watching pornography. If all human beings abide by the ban, surely this problem will be solved.

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# Education

# Developing Questionnaire to Evaluate Islamic Quality Culture in Tertiary Educational Institutions



Witrie Annisa Buys, Gamal Abdul Nasir Zakaria, and Shamsinar Husain

**Abstract** The importance of quality culture to enhance learning development in tertiary education has been emphasized by previous empirical studies. However, there were limited studies that relate quality culture with the values of faith, specifically Islamic values. To this point, the instruments established and used to assess quality culture were also found lacking with Islamic values influence which is vital for Muslim societies. Therefore, the main objective of this study aims to develop and validate the questionnaire to evaluate the influence of Islamic values upon quality culture dimensions among lecturers in Islamic tertiary educational institutions. The study employed a quantitative approach by distributing self-administered questionnaires to 300 Muslim Academic Staff in 6 established tertiary educational institutions in Indonesia and Brunei Darussalam. 240 completed surveys were analyzed by computing the exploratory factor analysis (EFA) using principal component analysis (PCA) to validate the questionnaires developed in the study. The findings revealed that there were five factors of quality culture constructs that were generated from EFA and labeled as management of the university, organizational learning, continuous improvement, and organizational alignment. While the application of the Islamic values constructs comprised of two factors labeled *Habluminallah* and *Habluminannas* (relationship with Allah and relationship with people).

**Keywords** Tertiary education · Questionnaire development · Islamic values · Quality culture

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## 1 Introduction

The quality management issue in tertiary education has significantly altered over current years, as the immense influence of higher education in contributing to increasing the wealth of the nation [1]. To establish a continuous improvement of higher education, in 2006 the European University Association (EUA) initiated the comprehensive approach in the management of higher education named quality culture [2].

The literature highlighted that quality culture plays a crucial role to improve learning development that emphasizes continuous improvement in higher education [3–5]. Yet, the quality culture that is determined by philosophy and values is diverse between varied beliefs, race, country, and continent. However, only a few references had been made to examine the quality culture that was influenced by religion, specifically the religion of Islam. So far, the instruments developed and employed to measure quality culture are also found lacking with Islamic values influence, which is crucial in certain countries. Therefore, the current study aims to establish and validate the instruments that measure the influence of Islamic values upon quality culture in the context of Brunei and Indonesia's higher educational institutions.

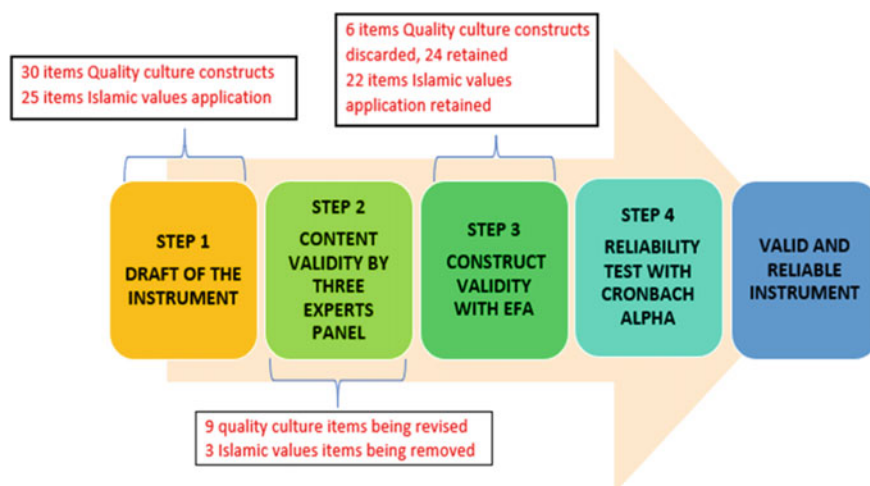
The concept of quality culture from Islamic perspective use a holistic approach that establishes the balance between spiritual and physical aspect [6]. This is in contrast to secular values that are only committed to materialistic or market-driven goals. Another important concept of Islamic perspective in the management is the responsibilities of every Muslim to perform their duty as a servant and caliph/representative of Allah SWT [7]. The Islamic perspective concept on quality culture also highlighted the importance for every Muslim to maintain a good relationship not only with Allah SWT (*Ḥabluminallah*) *Ḥabluminallah* but also with other people (*habluminannas*) [8]. As Allah SWT stated in the surah Ali Imran verse 112 from Qur'an:

They are stricken with humility wherever they may be, except when under a *hablumninallah*/covenant (of protection) from Allah, and *habluminannas*/a covenant from men... (Qur'an Ali Imran verse 112)

This study elaborates and validates the existing quality culture framework developed by Wilson [9] with the Islamic value instruments using the framework of both relationships with Allah SWT (*Ḥabluminallah*) and with other people (*habluminannas*) [8] that were adapted and modified from IQMS (Islamic Quality Management Scale) [10], and the IIUM Religiosity Scale (IIUMReIS) [11].

## 2 Methodology

The current study applied the instrument validation process that comprised of 4 steps described in Fig. 1 below, which commenced from preparing the instrument draft, content validity with three expert panels, construct validity with EFA, and the reliability test using the Cronbach alpha.



**Fig. 1** The quality culture and Islamic values instrument validation process

The validation process in the current study aims to assess the accuracy of an instrument to measure the quality culture and Islamic values among the academic staff in the higher educational institution. Before the content validity procedure was executed, there were fifty-five items in total drafted in the first step consisting of two construct categories which are: 30 quality culture of the university items and 25 Islamic values application items.

The second step which is the content validity in this study involved the judgment of three experts in the field. These 55 questionnaire items draft was then read and discussed by three expert panels including 1 associate professor and 2 senior assistant professors from 2 different higher educational institutions. According to their suggestion, revision of the instruments was made by removing three Islamic value items and another 9 quality culture item statements were paraphrased to make it easier to understand.

The next step of the instrument validation involved collecting and analyzing the data by conducting the survey to the Muslim lecturers from six selected higher learning institutions in Indonesia and Brunei Darussalam, and there were 240 completed questionnaires returned. To evaluate the construct validity of the instrument, this study used the Exploratory Factor Analysis (EFA) to measure the validity score of the instruments [12]. The main objective of Exploratory Factor Analysis is to minimize the original data constructs to some smaller factors so they can be analyzed easily [13]. While the final step of the validation was measuring the reliability of the items using Cronbach's alpha test analysis. Only items with Cronbach alpha with a minimum value of 0.6 were used and considered reliable.

### 3 Results and Discussion

#### 3.1 *EFA (Exploratory Factor Analysis) for Quality Culture Construct*

Quality culture dimension was examined using 30 statements labeled as A1 to A30, as shown in Table 1 below. The question items were modified from Wilson Quality Culture Assessment Instruments [9]. The instrument was chosen because it provides a comprehensive approach to quality sustainability with special reference to institutions of higher education. Wilson's model of quality culture was initially developed in the UK higher education library, while another quality culture model was established under different organizational settings such as industrial companies and other private sectors, thus that they are not suitable for this current study.

There were 24 items retained to be used in the study because those items met the minimum factor loading of 0.4 and thus contribute to the factor component. While there were six statements with the factor loading below 0.4 that were being removed after performing the rotated component matrix because those items were not contributed to any factor structure. The factor analysis findings showed that the quality culture constructs subscales was reduced from 8 to 5 factors after the rotation. The original quality culture instrument developed by Wilson was grouped into 8 factors [9]. However, after being adapted with the context of Indonesia and Brunei higher education, the result of EFA showed that the quality culture construct was reduced into 5 factors. There were five items (A1, A2, A3, A4, A5) loaded onto Factor 1 and labelled, "Management of the university". Seven items (A7, A8, A9, A10, A11, A12, A13) loaded onto Factor 2 and labelled, "Organizational Learning". There were three items (A14, A15, A18) loaded onto Factor 3 that was labelled "Continuous Improvement". The six items (A16, A17, A22, A24, A25, A26) that got loaded onto Factor 4 was labelled "Quality Assurance". And there were three items that got loaded onto Factor 5 (A27, A28, A29) that was labelled "Organizational Alignment (OA)".

#### 3.2 *EFA (Exploratory Factor Analysis) for Islamic Values Construct*

Islamic values dimension was evaluated through 22 statements labelled B1 to B22. Questions for Islamic values were adapted and modified from IQMS (Islamic Quality Management Scale) [10] and the IIUM Religiosity Scale (IIUM RelS) [11]. As shown in the following Table 2 below, there are 22 items that examined the Islamic values.

The above 22 statements from the Islamic values construct were all accepted after performing the Rotated Component Matrix because all the items met the minimum factor loading of 0.4 and thus considered has contributed to the factor component.

**Table 1** Question items for quality culture

No.	Items/statements
A1	The university's strategic plan is derived from the feedback of the initial University's strategic plan, and awareness of new developments at other universities
A2	There are team and individual goals that come from the university's strategic plan for academic staff
A3	Progress towards achieving targets or goals is closely monitored and corrective action taken where necessary by the university/faculty
A4	Academic staff performance is measured using a range of balanced performance measures and the Key Performance Indicators (KPI) closely relate to the strategic aims
A5	The academic staff performance measures are regularly evaluated
A6	The University/faculty uses a range of methods to gather feedback from all users (students, academic staff, and researchers)
A7	Feedback on the impact of any changes gathered by taking a 'snapshot' before and after the change
A8	All the feedback is collated, across all methods to give a 'big picture'. It is analyzed over time for trends
A9	Changes are made in response to feedback
A10	In join program with other university, every staff can make decisions related to the university, as long as they get permission to make that decision and consult with people
A11	The university encourages the staffs to take risks (in research & teaching methods) and try out new things
A12	When someone made a mistake, we will fix it and use it as an opportunity for learning
A13	If I go on a course/workshop/training, I use what I have learned in my own work, and share it with the other staffs
A14	Making changes is essential for our university as a way for university development
A15	Our university should make changes in order to improve things we are doing and to implement new products or services
A16	In our university, quality is a continuous process. We are all encouraged to continually improve our work, and to develop ourselves
A17	Quality and performance measures are part of our university's strategic plan
A18	Quality for the whole University is everyone's responsibility
A19	All the staffs' works are based on the vision and values that the rector has set out for the University
A20	The university management team is inspirational, and everything is in place to support us
A21	I trust that the university management is doing the best for the best of our university
A22	There are recognition/reward/progression systems in place to ensure everyone who does a good job is recognized
A23	Training is provided on the skills required for the future
A24	The academic staff are encouraged to continue study (Master and/or PhD)
A25	I know that the University sees the Academic staff as its most valuable asset

(continued)

**Table 1** (continued)

No.	Items/statements
A26	I feel fully supported by the University professionally and personally
A27	The staffs from different teams are linked together in the system. If one part of the system is not working well, then the whole system in our university might break
A28	Job description is written in the manual book or book of practices and policies, and regularly reviewed to ensure that they are up to date
A29	Training involving people from different teams is regularly provided
A30	There are lots of ways of communicating being used, e.g., through the management structure, via meetings, through the newsletter, email, WhatsApp Group, etc.

**Table 2** Question items for Islamic quality values

No	Items/Statements
	<i>ḤablumminAllāh</i>
B1	All of the activities in the campus start with doa recitation (e.g. Al-Fatihah)
B2	There is reminder for staff to perform prayer on time
B3	The university conduct regular Islamic value programs for staff and students
B4	There are some Islamic writings displayed in the campus area to remind everyone to Allāh
	<i>Ḥablumminannās</i>
B5	The staffs are respecting the autonomy and not interfere each other
B6	The staffs are encouraged to improve the welfare of others
B7	The staffs in my university treat each other well
B8	The university implements an equal and justice policy for all
B9	There are protection rights of the staffs
B10	All the classes and meetings start (and finish) on time (as scheduled)
B11	Advertisement of my university complies with actual programs
B12	The university implements a transparent auditing process
B13	The staff use to remind to each other to avoid mistake
B14	The staffs adopt new ways to accomplish certain activities
B15	There are formulates for risk management procedures to ensure university's survival
B16	The university remind the staff to work with <i>itqon</i> /professional
B17	The university staffs accomplish their work on time
B18	My university practices the promoted management system consistently
B19	There are teamwork and cooperation among staffs
B20	The staff are get used to spread Salam among each other
B21	The university remind the staff to appreciate for any suggestion and comments from students and colleagues
B22	There are consultation for decision making with the aim of attaining the best decision

The factor analysis results showed that the Islamic values construct subscales were retained and consist of 2 factors after the rotation.

The EFA revealed that there were four statements (B1, B2, B3, B4) loaded onto Factor 1. It was labeled “*Ḥablumminallah*” or relationship with Allah. While the remaining 17 questionnaire items of the Islamic values constructs were loaded onto Factor 2. This was labeled “*Ḥabluminannas*” or relationship with others.

### 3.3 Reliability Test of the Survey Instrument

After analyzing the instrument validity using EFA, it is important to recalculate the Internal Reliability value for the current instrument using the Alpha Cronbach value [14]. Only the instrument with an Alpha Cronbach value above 0.6 that retained for adoption in the study. The item with a new Alpha Cronbach value less than 0.6 will be disengaged from the instrument. Table 3 below shows the Alpha Cronbach value of all subscales in each construct. The Islamic Values scale showed the highest alpha coefficient for reliability (0.951), while the alpha for quality culture construct was 0.950.

The measurement for reliability was conducted on each subscale as well. The findings of the study revealed that all the subscales are considered reliable to be used in the study. The alphas for quality culture subscales were 0.85 for management of the university, 0.88 for organizational learning, 0.652 for continuous learning, 0.872 and 0.760 for quality assurance and organizational alignment, respectively. Islamic values construct has two subscales with the alphas 0.82 for *Ḥablumminallah*/relationship with Allah and 0.955 for *Ḥabluminannas*/relationship with others.

**Table 3** The alpha cronbach value of the survey instrument

Construct/subscales	Question item	N of items	Cronbach's alpha
<b>A. Quality culture</b>	A1–A30	30	<b>0.950</b>
Management of the university	A1, A2, A3, A4, A5	5	0.850
Organizational Learning	A7, A8, A9, A10, A11, A12, A13	7	0.880
Continuous Improvement	A14, A15, A18	3	0.652
Quality Assurance	A16, A17, A22, A24, A25, A26	6	0.872
Organizational Alignment	A27, A28, A29	3	0.760
<b>B. Islamic Values</b>	B1-B22	22	<b>0.951</b>
<i>Ḥablumminallāh</i> /relationship with Allāh	B1-B4	4	0.820
<i>Ḥablumminannās</i> /relationship with other	B5-B22	18	0.955

## 4 Conclusion

Through the instrument validation process with EFA and the reliability test, it can be concluded that the quality culture and Islamic values constructs are valid and reliable to be used. The quality culture construct consisted of 30 items measuring management of the university (5 items), organizational learning (7 items), continuous improvement (3 items), quality assurance (6 items), and organizational alignment (3 items). While the Islamic values instruments that are valid and reliable consisted of 22 items measuring the relationship with Allah/*Habluminallah* (4 items) and relationship with other/*Habluminannas* (18 items).

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# The Implementation of Online Teaching and Learning (PdP) Methods of Al-Quran and Fardhu Ain (KAFA) Classes: Case Study in Dungun



Murihah Abdullah, Shofiyyah Moidin, Mohd Asmadi Yakob, Amiratul Munirah Yahaya, and Hajarul Bahti Zakaria

**Abstract** The offer of al-Quran and Fardhu Ain (KAFA) class to the community is very significant as the religious education that becomes a foundation in the construction of students with noble personality. However, in facing the Covid-19 pandemic, educational institutions including KAFA classes are undergoing a change phase to continue the implementation of PdP. Therefore, this article aims to learn the teaching and learning methods carried out by KAFA in Dungun during the period of Movement Control Order (MCO). The study used face-to-face interview method of with purposive sampling as its design. The results found several efforts and initiatives undertaken by KAFA in Dungun in carrying out education in the new norms. Despite the changes, KAFA strives to carry out PdP to students as the target group in order to keep religious education relevant to the current situation.

**Keywords** KAFA · Al-Quran and Fardhu Ain (KAFA) class · Virtual learning

## 1 Introduction

Islamic education was a subject of great concern in the 1980s after independence [1]. Efforts to strengthen knowledge to students include the appreciation of belief in Islam, the implementation of worship, as well as providing guidance in shaping personality and responsibility towards the Creator and mankind.

In building the life of students who have a way of life based on religion, knowledge must be delivered according to the appropriate methods and it should facilitate students in understanding the learning syllabus [2]. The offer of al-Quran and Fardhu

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Ain (KAFA) classes to primary school students is seen as significant in realizing the effort to build the foundation as Muslim student.

## 2 Research Background

The KAFA programme outlines some objectives for its establishment, namely:

- (a) Establish a neat, uniform, and integrated system of al-Quran and Fardhu Ain classes.
- (b) Ensure that Muslim children aged 7 to 12 years old can learn and master the recitation of the al-Quran well.
- (c) Ensure that Muslim children can learn and practice the basics of fardhu ain.
- (d) Strengthen the foundation of Islamic religious education for Muslim children in al-Quran and Fardhu Ain education (JAKIM 2006).

The KAFA program is carried out under the supervision of several responsible agencies such as State Islamic Religious Council (MAIN), State Islamic Department (JAIN), State Islamic Foundation (YIN) and the Federal Development Department (JPP). With regard to location, KAFA programs are conducted at several premises of different locations. Among the premises used are State Religious Primary School (SRAN), Islamic Religious Primary School (SRAR), Primary School (SRK), mosque, surau, shop house, etc.

Generally, KAFA students are between the ages of 7 to 12 years old. The students' placement is carried out by placing students in the same age to be in the same class. Meanwhile the number of students in a class must not be any less than 25 students (JAKIM 2006).

## 3 Problem Statement

Since Malaysia was hit by the Covid-19 pandemic and upon the implementation of MCO, the Malaysia education sector has also been affected. Educational institutions in Malaysia are experiencing different PdP patterns by optimizing the maximum use of technology as a new method replacing the existing PdP process. The Covid-19 pandemic has changed many learning patterns that are usually conducted face-to-face [3]. Although this is the case, the implementation of Islamic Education teaching and learning (PdP) in KAFA schools is highly important to be continued and enhanced from time to time [4]. Islamic education should be carried out continuously in building Muslim identity. The option to fulfil these requirements is to run PdP using digital devices online.

However, not all students are able to purchase computers or devices as the basic facility in making online PdP successful [3, 5]. KAFA programme's students come from a variety of intellectual and socioeconomic backgrounds [6]. Students in the B40

category possess limited and unsophisticated mobile devices, making the interaction process to be less effective. This makes it difficult for students to understand the lessons well and cannot carry out the tasks given as desired by the teacher.

The online PdP demands teachers to use teaching aids (BBM) for the continuity of PdP. However, the level of teaching and learning (PdP) among KAFA teachers can still be questioned especially in the skill of using BBM [4]. There are changes of new norms in education that also includes KAFA, which relates to online teaching and learning and teacher delivery methods [7]. Therefore, this article aims to review the PdP of KAFA program that is conducted during the MCO phase in several KAFA schools in Dungun.

## 4 Methodology

This study was conducted in qualitative form. The instrument used is a semi-structured interview method using interview protocol that has been developed. There are as many as 52 premises of KAFA program in Dungun and are divided into several zones, such as KAFA Rantau Abang, KAFA Paka, and KAFA Sura. Each zone is represented by a KAFA supervisor. The face-to-face interviews were conducted with the KAFA supervisors. In this article, the researcher represents the supervisors as Informant A, B, and C.

## 5 Research Findings

Online PdP has become a new norm, thus making teachers and students strive to adapt to the PdP method. Digital devices and internet networks are the main issues in facing online PdP especially in rural areas [8, 9]. A statement from informant B [9]: *“If (it’s) in the cities, there are internet and devices mostly..” “.. So the online (learning) is less encouraging”* [9].

Issues regarding devices and internet networks were not only faced by the students, but also by the teachers including in KAFA Dungun area.: *“During the early time of the MCO, there was a KAFA teacher who had device and internet problems. The teacher is already old..”* [9].

This contributes to: *“If we see students’ involvement in 2020 is indeed lacking..” “..only few of them will be in KAFA class. During online (learning), the response is indeed lacking. Plus, the online class is something new. What’s more, when it’s this season, if you want to buy a new device, the price of the device goes up. Traders take advantage of the difficulties.”* [8].

However, KAFA strives to overcome the issue by choosing the appropriate platform from teachers and students. Statement of Informant A [8]: *“The choice of platform depends on the capabilities of the family. Not every family has a device.*

*Some have to wait for a parent to come back from job, only then can (the student) use the device”.*

There are several platforms that are popular among teachers for online PdP such as: “Google Meet, Whatsapp, and Telegram” [8]. According to informant B [9]: “Whatsapp is more suitable for suburban areas when it involves online.” This is supported by the statement: “We recommended to KAFA teachers to insert the work in Whatsapp group because it is easier” [10].

However, the platform selection is non-fixed and subjected to change. Informant A [8] states that: “Conclusively, different place, different way. (Need to) follow the suitability and capabilities of the family and the area. It’s hard to say which one is the best”.

The selection of Whatsapp application becomes dominant in carrying out online PdP. This is stated by informant C [10]: “.. because we use Whatsapp, so I don’t think it’s a problem in terms of device usage. If there’s a problem, usually parents will help their child”.

PdP using Whatsapp application is implemented in several ways. Interview statement: “Now it’s easy, search for images in Google or videos in YouTube, insert in Whatsapp” [8, 9]. However, “Some can open links that are sent, some can not open (the link). Sometimes there are problems with old devices, can not download videos and so on” [8]. Meanwhile, “If the al-Quran recitation is using voicenote, send using Whatsapp.” [9].

Teachers’ actions are followed by assigning tasks through the Whatsapp application to parents. Next, parents will give feedback to the students through the same application: “In the Whatsapp group, we also make a list of who has and has not submitted the tasks so that the parents who see the list will feel enthusiastic to help the child complete the given school work...”. “In this way we can monitor the effectiveness of the class whether the student responds, the student does not finish work and so on” [8]. In addition, Informant B [9] said that: “If parents respond and send the children’s work, we consider the student to be present for the class. The attendance of our students is taken once a week based on the tasks given”.

However, there are students who are unable to follow online PdP using Whatsapp application. In order to deal with this, teachers take initiatives to give assignments or homework to students in writing. This is mentioned by informants A and B [8, 9]: “Had to photostat work and leave it at the school for parents to take and pass to their children. In order to put the work at the school, (I) need to have the permission of the headmaster.” In another statement: “Photocopy the work and place it at the guard post. If there are students who do not understand or have difficulties, we ask to them to contact the teacher privately to get additional work or a clearer explanation”.

Unlimited assignments are given from teachers to students through sheets, according to informant B [9]: “Some also use activity books that have been purchased to do work. Training books are available, training books that teachers bought from the Foundation”.

Generally, the use of Whatsapp application in PdP involves the parents’ personal numbers and smartphones. Therefore, among the situations that occurred would be: “There are some parents who do not respond. Simply open (read) the Whatsapp

*and leave the task. There are no commitment from some parents. There are also parents complaining about too many schoolworks. We're stuck too, trying to finish the syllabus, but parents tell (us) not to give too much work" [9].*

In the challenges of PdP experienced by the students, they are not hindered to learn and put in their effort. According to informant C [10]: *"Some use their own creativity. Making notes on manilla card and snap a picture, sending it to Whatsapp group"*.

## 6 Discussion and Conclusion

Based on the study findings, there are several issues that can be summed up, namely: (a) devices and internet networks; (b) the selection of appropriate PdP platforms; (c) parents' involvement and cooperation; and (d) the teacher's efforts in providing physical tasks.

The issue of devices and internet networks to students are the common and dominant issues experienced by students and teachers in all educational institutions [11]. Facilities such as digital devices and stable internet network are the basic requirements for the success of PdP; in which during the implementation of physical PdP, the facilities only serve as teaching aids (BBM).

This has had an impact on various purposes such as preparing to search and compile materials digitally; and conduct classes online [3]. Although teachers, parents and students face their own challenges in implementing the online PdP process, they should accept the new norms of learning style to ensure that Islamic education is guaranteed even during the MCO period.

With regard to the selection of a corresponding PdP platform, the use of WhatsApp application can be classified as achieving the minimum PdP goals. Some advantages were identified from the use of WhatsApp such as improving communication between group members, positive learning atmosphere, as well as sharing and using learning materials [12].

The online PdP process requires commitment from parents to monitor their children. However, some parents are unable to fully commit to monitor their child's learning due to time and focus constraints [3]. Meanwhile, the teacher's determination to physically provide the assignment to the students is a very notable effort. KAFA teachers are credibly fulfilling their responsibilities, and trying to find solutions to overcome students' constraints. Although the PdP is not conducted face-to-face, students can still display positive attitude and high motivation in the lessons [13].

In summary, the new approach in PdP has its own challenges in communicating information, especially as it is a new norm that teachers and students need to handle. Various efforts and improvements can be made in stages to improve the situation so that the school is more sustainable in providing learning materials for students. At the same time, the syllabus that has been planned by KAFA is refined in terms of content and virtual delivery to better suit the needs of students.

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# The Roles of Government and Higher Education Providers in Halal Education Development in Malaysia



Nur Hafizah Harun and Muhamad Amir Nur Hakim Haji Abdullah

**Abstract** With the increasing number of Muslim populations worldwide, the demand for halal foods and beverages is also increasing, thus becoming a market driver for the halal industry. Realizing the value of the halal certificate, food manufacturers have started to apply for a halal certificate for their products and food premises to attract Muslim consumers. However, implementing halal practices in the food and beverage industry requires manufacturers to possess halal knowledge on the selection of halal raw materials, processing, halal control points and best practices throughout their production. Therefore, halal education is seen as an important requirement to develop a clear understanding of halal awareness for industrial players as well as the community. Thus, this paper will discuss the history of halal education development in Malaysia. A comprehensive search of the literature was carried out from journal articles, theses proceedings, books and online news which are related to the research area to collect relevant information. From the literatures, it was found that agencies such as JAKIM and HDC have contributed a lot in terms of the development of halal education in their role of providing training modules as a guide when conducting training. Other than that, halal studies in colleges and universities also played a major part in producing halal talents. By uncovering the history of halal education development, this paper will help to express the need for halal education, as demand for the halal workforce is expanding tremendously, thus giving an opportunity for halal-related careers to bloom in the industry.

**Keywords** Halal education · Halal industry · Halal training · HDC · JAKIM

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# 1 Introduction

The term “halal” comes from an Arabic word that means “permitted” or “lawful”. Halal, according to Syariah Law (Islamic Jurisprudence), can be interpreted as something that will not result in the doer being punished or something that is in accordance with Shariah law [1]. Meanwhile, “haram” or “non-halal” means forbidden and banned, and is the polar opposite of halal. Any food or drink that is in the grey area or does not explicitly fall into the halal or non-halal categories is categorised as “Syubhah”, also known as doubtful or controversial [2].

According to the Halal Industry Masterplan 2030, Malaysia has been a pioneer of the halal industry for over 40 years with a recent increase in domestic demand, although an estimated 80% gap exists between demand and production of halal products globally. Within the Asia Pacific, the halal market is expected to grow by 75%, from US\$1.6 trillion in 2018 to US\$2.8 trillion in 2030, while Malaysia is expected to witness a 65% hike from US\$68.4 billion to US\$13.2 billion [3]. The increasing demand for halal products and the expanding halal market has created more job opportunities in the halal industry, thus generating more job pools that require halal talents to work as the halal workforce. Thus, halal talents need to equip themselves with halal education.

Halal education is the knowledge of the religious aspects of Islam especially about halal, haram and tayyib. It encompasses the knowledge and actions that need to be taken to avoid consuming haram and doubtful food products. To increase awareness and develop a clear understanding of halal knowledge, the need for halal education can be met through awareness programs and training for consumers and entrepreneurs of the halal industry [4].

The need for halal education is to fulfil the demands of provisioning awareness and understanding on halal knowledge in ensuring halal products and goods are guaranteed to be halal and that consumers are not easily fooled by sellers that use the fake halal logo. Based on a previous study by [5]. Some halal training institutions that have been established consist of non-governmental bodies, institutions of higher learning education and private training institutions. Each of these institutions has its own vision and mission and structural organisation, and they provide halal training programmes and modules. The main purpose of each organisation’s establishment is to provide education and training to individuals and entrepreneurs of the halal industry who are interested to venture into the halal industry.

In addition, every halal training and education institution that provides programs and courses in the field of halal must have experienced trainers in the halal industry who have over five years working experience as a halal executive. The role of a trainer in halal education is to convey the needs and knowledge of halal awareness among the society and participants in the halal executive course. Other than imparting knowledge related to halal awareness, the trainers will teach and share with the candidates who will become halal executives the guidelines and procedures regarding halal and teach the modules and standards used while conducting the halal executive course.

Therefore, this paper will discuss on the roles of government agencies, specifically the Department of Islamic Development Malaysia (JAKIM) and Halal Development Corporation Berhad (HDC), as well as higher education providers (HEPs) in the development of halal education in Malaysia.

## **2 Methodology**

An extensive search of the literature from various sources such as journals, conference papers, newspapers, books, and magazines from early 2013 to 2021 was carried out to collect relevant information and data as the primary data for this paper. The materials were not only limited to the English language but also cover Malay language materials. Content analysis was done to analyse the obtained information.

## **3 Results and Discussion**

### ***3.1 Role of Government Agencies in Managing Halal Industry***

Several government agencies have participated in the development of halal education in Malaysia such as JAKIM and HDC. Besides that, JAKIM and HDC are also involved in research on halal products through collaboration with institutions of higher learning who are ready to lend their research labs as a place of experimentation to research about halal products [6]. Cooperation between JAKIM and HDC in the halal industry has also shed light on the importance of halal product research for development in the halal industry. According to Dato' Mahmud Abbas, the Chairman of HDC, JAKIM and HDC are two of the leading agencies associated with Halal Certification in Malaysia, where HDC is not trying to take over the role of JAKIM as halal regulators [7]. In particular, the halal certification is under the governance of the Halal Hub Division, which is a special department established by JAKIM. Both agencies play a very important role in the halal industry in Malaysia. JAKIM's jurisdiction is more focused on halal certification and compliance with halal standards, while HDC focuses more on local and global halal industry development and halal product marketing [8].

#### **Department of Islamic Development Malaysia (JAKIM)**

JAKIM is a government agency and official body that has authority over the administration of halal certification matters in Malaysia. The halal product market is expanding globally, especially for halal food products, and this makes Malaysia the leading producer of halal food products. The JAKIM Halal Hub Division plays a very important role in the development of the halal industry and consumption in



Malaysia. The Halal Hub Division is expanded into two (2) main divisions, namely the Malaysian Halal Council Secretariat (MHM) and the Halal Management Division (BPH). The Halal Management Division will manage the halal certification operations including the examination of the product and premises certification application documents, product and premises auditing, halal certificate issuance, overseas slaughterhouse verification, halal monitoring and enforcement, and halal analysis centre [9].

The Halal Management Division is responsible for conducting halal certification in Malaysia with the state Islamic Religious Department. Halal certification began as early as 1965 by the Selangor Islamic Religious Department (JAIS). The halal certification implemented by JAKIM began in 1974 when the Research Centre, Islamic Affairs Division, Prime Minister's Department (JPM) issued a halal certification letter to food and beverage products that met the requirements of Islamic law. The Halal Management Division is also responsible as one of the bodies that regulate halal product certificates in addition to the State Islamic Religious Department (JAIN) which also administers halal certification with their respective logos.

Looking back at the history of halal certification management in 1994, halal certification was given in the form of a certificate with a halal logo issued by Bahagian Hal Ehwal Islam (BAHEIS). In November 2002, the Islamic Food and Consumer Study Division, JAKIM was established on January 16, 2003 as a halal certification body to coordinate, issue and monitor the Halal Certification Certificate and enforce all law enforcement regulations in Malaysia. Since then, the Government has determined that all halal certification activities are fully implemented by JAKIM through the Islamic Food and Consumer Study Division with the use of the new halal logo. On November 1, 2005, this section was renamed as the Halal Hub Division.

Previous studies show that the level of confidence and trust in the halal certification issued by JAKIM is high. Consumers are more confident to buy and use products that have halal recognition from JAKIM [10]. A previous study also showed that the existence of JAKIM's halal certification on a product is one of the factors that influence the consumer's decision to buy or not [11]. In addition, JAKIM has also taken many steps to raise people's knowledge and awareness on issues surrounding the halal status of a product. Among the efforts that have been made include providing a customer-friendly and up-to-date website. JAKIM has also taken an open approach by welcoming inquiries and views from the public, who can also contact JAKIM by telephone, email and social media.

### **Halal Professional Board (HPB)**

The Halal Professional Board (HPB) was established on December 15, 2014, under the JAKIM's Halal Hub Division and was approved by the National Council for Islamic Religious Affairs Malaysia (MKI). The establishment of the HPB is one of the five initiatives undertaken by the MHM under the Department of Innovation and Professional Development. HPB plays a vital role in the halal industry in Malaysia, especially in providing halal training as well as providing modules for halal-related courses.

Until 2021, there are 32 registered halal training provider centres (HTPs) registered under HPB and the establishment of these institutions consist of non-governmental bodies, higher education institutions, and private training institutions [9]. Table 1 shows the list of HTPs registered under HPB.

### **Halal Industry Development Corporation (HDC)**

On September 18, 2006, HDC, otherwise known as the Halal Industry Development Corporation, was established as the leading international halal hub. The establishment of the HDC was the result of the idea of Prime Minister Dato' Seri Abdullah Ahmad Badawi who saw Malaysia as the leading producer of halal food products in the global halal industry. The establishment of HDC aims to develop the halal industry in Malaysia in a comprehensive and orderly manner. One of the functions of HDC is to develop the halal industry to enable the company to market halal products globally. HDC can also promote Malaysian halal products brands and provide services for halal products throughout Malaysia and internationally [11].

In the beginning, HDC was responsible for the management and production of the halal certification. Then, the responsibility is returned to JAKIM so that HDC can focus on international halal hub development efforts. The role of HDC is proven to be effective as it focuses on developing and enabling the halal industry. HDC also plays a role in ensuring the integrity of halal standards, maintaining the best quality, and providing solutions to meet the needs of the sharia and commercial industry. HDC is not involved in law enforcement, rather, the main focus of HDC is on the development of the halal industry only [11].

Datuk Seri Jamil Bidin, the former HDC Chief Executive Officer, said in 2010 that the number of investments in the halal industry has increased significantly and HDC has overseen more than 100 projects in an effort to boost industry development. HDC has also provided a comprehensive range of assistance to Malaysian manufacturers, distributors, retailers, entrepreneurs, researchers, and investors to penetrate the growing global halal market. In addition, the HDC's Halal Park concept aims to facilitate the growth of the Malaysian halal industry in the halal-oriented business community built on shared real estate, by providing infrastructure support services. The Halal Park in Malaysia is now an attractive place for foreign companies, especially multinational companies, to invest in Malaysia [11].

Meanwhile, the establishment of HDC is also aimed at coordinating the development of the Malaysian halal industry in terms of halal integrity, capacity development and halal branding which includes both domestic and overseas marketing and offers halal consulting and training services. There are several halal training programs and modules offered such as basic, intermediate and professional level halal training. The halal training program covers aspects of sharia, halal certification standards and processes, halal market, halal food and consumption, and food safety and quality [5].

According to Hairol Ariffein Sahari, the Chief Executive Officer of HDC, the main goal of HDC in 2021 is to focus and strengthen their role as the secretariat of the halal industry council, attract new investment into Halal Parks, expand their presence in key markets and foster more government-to-government (G2G) collaborations through their halal advisory and consultancy services. HDC is also targeting to excel in the

**Table 1** Halal training providers registered under Halal Professional board [10]

College/Company/University	Halal training provider
Universiti Teknologi Malaysia	HOLISTICS Lab Sdn. Bhd.
Kolej UNITI	UNITI Runding Sdn. Bhd
International Fatwa and Halal Centre (IFFAH)	International Fatwa and Halal Centre (IFFAH)
International Islamic University Malaysia	International Institute for Halal Research and Training (INHART)
University of Malaya	University Malaya Halal Research Centre (UMHRC)
Universiti Utara Malaysia	Islamic Business School
Kolej Universiti Agrosains Malaysia	UCAM Halal Centre
Kolej Profesional Baitulmal Kuala Lumpur (KPBKL)	Institut Profesional Baitulmal
University of Kuala Lumpur	Halal Unit, Food Engineering Technology Section
Univerisiti Teknologi MARA	Center for Halal Research, Training & Consultancy (HaRT), Academy of Contemporary Islamic Studies (ACIS); and Malaysia Institute of Transport (MITRANS)
Universiti Kebangsaan Malaysia	UNİPEQ Sdn Bhd
University Malaysia Sabah	Fakulti Sains Makanan Dan Pemakanan
Kolej Universiti Islam Antarabangsa Selangor (KUIS)	Kolej Universiti Islam Antarabangsa Selangor (KUIS)
Cyberjaya University of Medical Sciences Halal science centre (CUCMS)	Halal Science Centre
Universiti Malaysia Pahang	UCT Solutions Sdn Bhd
SİRİM Berhad	SİRİM Berhad
Management and Science University (MSU)	International Centre for Halal Studies (ICHLAS)
Halal Development Corporation Berhad (HDC)	HDC
GAE Resources Sdn Bhd	Halal Academy
Politeknik Metro Kuantan	Politeknik Metro Kuantan
Politeknik Sultan Ahmad Shah (POLISAS)	Politeknik Sultan Ahmad Shah
Politeknik Sultan Idris Shah (PSIS)	Politeknik Sultan Idris Shah
Politeknik Tuanku Syed Sirajuddin	Politeknik Tuanku Syed Sirajuddin
Politeknik Merlimau Melaka	Politeknik Merlimau Melaka
JCP Professional Services Sdn Bhd	JCP Professional Services Sdn Bhd
PIJ Halal Ventures Sdn Bhd	PIJ Halal Ventures Sdn Bhd
Upaya Vista Sdn Bhd	Upaya Vista Sdn Bhd
Kazai Innovative Ideas Solution	Kazai Innovative Ideas Solution

(continued)

**Table 1** (continued)

College/Company/University	Halal training provider
Malacca Industrial Skills Development & Entrepreneurship Centre (MISDEC)	Malacca Industrial Skills Development & Entrepreneurship Centre (MISDEC)
Global Haltech Sdn Bhd (GH)	Global Haltech Sdn Bhd (GH)
Exclusive Continent Sdn Bhd	Exclusive Continent Sdn Bhd
Univeriti Putra Malaysia	Halal Products Research Institute

digitalisation of a halal integrated platform, including a comprehensive data pool of halal products and services offered by industry players with access to global halal players to tap into bigger market [13].

The role of HDC is very significant in halal industry development in Malaysia. As for halal education, HDC has established the Halal Training Institute (HTI) since 2008 and has trained 60,000 personnel worldwide through their programmes. HTI divided their training programmes to five categories, which are awareness, governance, competency, certified and e-learning. All the trainings provided are significant in strengthening the halal management in the halal industry and covers all aspects of the industry, such as fundamentals in halal industry, halal auditing, halal assurance management, halal pharmaceuticals, halal slaughtering, and also trainings to be certified as a halal executive and halal auditor. The trainings offered indeed will help the industry to progress and boost the halal economic growth, as the halal workforce are well prepared with the relevant trainings.

### ***3.2 Development of Halal Education***

#### **Halal Studies Program Standards**

The Malaysian Qualifications Agency (MQA) has published the Halal Studies Program Standards (PS) in December 2020 as a guideline for HEPs on the minimum levels of appropriate practices in developing and providing halal studies programmes at the tertiary level in Malaysia. The document was developed with the collaboration of MQA, HDC and the Ministry of Higher Education (MOHE). The PS's goal is to ensure that students have the necessary knowledge, skills, and competencies at the appropriate levels as recommended by the Malaysian Qualifications Framework (MQF) to seek career opportunities in a variety of halal-related jobs.

Among the possible job designations are supervisors, executives, auditors, managers, and consultants of halal related fields. In addition, graduates may also become academicians, researchers, or entrepreneurs. Graduates can also pursue careers as academics, scholars, or entrepreneurs. In a broader sense, the PS is beneficial to a range of stakeholders, including potential students, employers, experts, regulatory bodies, policymakers, and HEPs, in nurturing a career path in the halal industry [14].

The development of the PS by MQA proved that Malaysia is serious in moulding a good halal studies programme to provide students the necessary knowledge in order for them to comprehend halal-related knowledge and enable them to adopt and develop methodologies and techniques in conducting research to innovatively solve problems related to halal areas.

### Halal Education Providers on Halal Studies

In Malaysia, many HEPs have come to realise that halal studies is becoming popular and is considered an essential field of study due to the expanding halal industry. Therefore, colleges and universities have begun to develop their halal programme to cater to the demanding halal industry so that halal talents can be produced. The following Table 2 shows the HEPs and their respective developed Halal studies for tertiary level.

As seen in Table 2, there are many HEPs that offer halal studies for higher education in Malaysia, from private colleges to public and private universities. Knowledge via educational programs, services, and professional training of all key

**Table 2** Higher education providers (HEPs) and programmes offered in Halal studies for tertiary level [15]

Higher education providers (HEPs)	Programmes offered
Universiti Teknologi Malaysia	Diploma in Halal Industry Management Bachelor in Halal Industry Management
Universiti Putra Malaysia	MSc and Ph.D. (Halal Product Science/Halal Product Research/Halal Products Management/Shariah and Halal laws)
Kolej UNITI	Diploma in Halal Product Production
Universiti Sains Islam Malaysia	Bachelor in Syariah (Halal industry)
Universiti Islam Antarabangsa	Bachelor in Halal Industry Management
Management and science university	Bachelor in Halal Quality Assurance
Kolej FELCRA	Diploma in Halal Management Practices
INTEC education college	Diploma in Scientific Halal Practices
Kolej professional MARA Bandar Melaka	Diploma in Halal Industry
Kolej Teknologi Antarabangsa Cybernatics	Diploma in Halal Industry Management
Politeknik Merlimau	Diploma Perkhidmatan Makanan Amalan Halal
Politeknik Sultan Idris Shah	Diploma Perkhidmatan Makanan Amalan Halal
Kolej SPACE	Diploma in Halal Industry Management
Universiti Islam Antarabangsa Sultan Abdul Halim Mu'adzam Shah	Diploma of Hotel Management and Halal Services
Kolej Islam Antarabangsa Sultan Ismail Petra	Diploma in Halal management
Kolej Universiti Islam Antarabangsa Selangor	Bachelor in Management (Halal industry)
University college of Yayasan Pahang	Bachelor of Islamic Management (Halal Business Services)

persons involved in the food and halal supply chain are created to help the regulatory authorities to understand and implement halal guidelines and issues [16].

## 4 Conclusion

The halal education has seen tremendous development throughout the years since halal certification was first established in Malaysia. The role of government agencies such as JAKIM as well as HDC in providing halal education is remarkable. Halal studies programmes offered by HEPs also play a major role in preparing students to venture into the halal industry and help them become an essential part in the halal industry as a halal workforce. Thus, the demand for the halal industry can be fulfilled and keep on expanding as the Muslim population increases throughout the years. In the future, research on the efficiency of halal training modules provided by the HEPs and the relevance of the halal-related courses offered by HEPs can be done to find any loopholes, thus providing the opportunity for improvement in both halal training modules and halal related courses so that the halal talents will be well-equipped with halal knowledge when they venture into the halal industry.

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# Youth Perceptions of Education as an Important Factor for Grameen Bank in Empowering Rural Women in Bangladesh



Sadia Ahmed and Nor Azizah Che Embi

**Abstract** Many studies have focused on the impact of microfinance on the life of the poor in Bangladesh, particularly women. This study emphasizes education as a means to empower rural women in Bangladesh. The objective is to identify the ability of Grameen Bank in helping women in rural areas improve their economic condition through education, which will lead to female empowerment. The study believes that this will improve their economic conditions. Convenient sampling is used where respondents consist of Bangladeshi youth, specifically finance students, because they have knowledge about microfinance and Grameen Bank. The survey was circulated through Google Forms that were sent across various social media platforms (WhatsApp, Facebook, and Messenger) to the potential respondents. A total of 267 samples were analyzed. The results found that education is statistically significant in empowering rural women in Bangladesh.

**Keywords** Education · Empowering · Grameen bank · Microfinance · Rural women

## 1 Introduction

More than a century later, the world is still struggling to ensure equal social, political, and economic rights for women's rights. In order to achieve sustainable development goals or robust economic growth, it is crucial to close the gender gap and ensure equal economic opportunity for women. To overcome these challenges, women should be empowered. Women make up half of the total global population, but gender discrimination is widespread and in most developing countries, businesses are dominated by men. Bangladesh is one of those countries where women are deprived of their rights. The key for Bangladesh to achieve sustainable development goals by 2030 is to empower women economically. In Bangladesh, women's position and

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power are limited, and in the case of rural women, they are even deprived of their basic needs. Data from the Bangladesh Bureau of Statistics (BBS) 2016 suggests that half of the population of Bangladesh are female. In number, it is 71 million of 144 million inhabitants in total. Around 56 million women are living in rural areas. Although Bangladesh managed to increase women's participation in education, business, politics and social movements, they still face discrimination. [1]

Empowerment strengthens innate ability by acquiring knowledge, power and experience [2]. Empowerment is a process by which people can have the ability to make choices. Women empowerment is very much needed for a country to develop. The need for the empowerment of women in Bangladesh is both crucial and challenging. Grameen Bank, the top microfinance institution in Bangladesh, addressed this matter and took initiatives to empower women. Grameen Bank is popular as a bank for poor people and was the first to have introduced microfinance to the world. Microfinance provides microloans with minimal interest and without collateral in social solidarity loans to the poor. Microfinance develops the economy by providing microloans to low-income households to meet their needs and undertake entrepreneurship activities [3]. Poor and low-income people have lower education and cannot provide the standard collateral required the financial institutions. They are considered a riskier group in the markets and require a higher cost of screening and monitoring.

Microfinance helps people by allowing them credit access and improving their situation through their efforts rather than depending on others [4]. Grameen Bank's microfinance has had a significant impact on the life of the poor in Bangladesh, particularly women. Grameen Bank has sought to empower women. It is now the largest lending institution in Bangladesh, with a cumulative investment of more than one billion US dollars distributed among 2.3 million members, of whom 95% are women. Although Grameen Bank is considered a vehicle for female employment, they have yet to be empowered as expected. Researchers have concluded that poverty is a significant cause that can disempower women.

According to BBS, 25% of the total population lives below the extreme poverty line in Bangladesh, and the majority of these are women. Grameen Bank focused on female empowerment to develop the nation, but unfortunately, its success is questionable. Some women in rural areas do not receive services from Grameen Bank due to its limited number of branches. According to BBS, the number of villages is 68038 of which half (49.3%) are women with 56 million women living in rural areas [1]. The Grameen Bank's total number of branches is 2568, which is not enough to cover the rural population [5]. Another important factor is the issue of uneducated women in rural areas. If access to financing is provided, but uneducated women do not know how to apply and manage the funds, this will reduce the impact of poverty alleviation.

To empower women, Bangladesh must focus on tackling extreme poverty. Poverty prevents female empowerment because women living in extreme poverty are unable to secure their rights and will remain poor generation after generation. Female empowerment is essential for economic development [6]. The microcredit programmes of Grameen Bank have been an effective tool to engage women in

the credit process. By focusing on women, the microcredit programmes help them utilize their loan by involving themselves in different activities to improve their economic conditions and contribute to the national economy. This study investigates the role of Grameen Bank on female empowerment in Bangladesh, especially in rural areas. It addresses the perception of educated youth in Bangladesh on Grameen Bank's achievement in alleviating poverty by empowering rural women in Bangladesh through education. The objective is to ascertain youth perceptions' of education as an important factor for Grameen Bank toward empowering rural women in Bangladesh. The study will enable Grameen Bank to identify better programmes to reach its vision of alleviating poverty and empowering women in rural areas.

## 2 Literature Review

Microfinance has a significant impact on low-income groups and society [3]. The result showed that microfinance develops the economy by providing microloans to low-income groups who cannot easily get services from the market. Some researchers focused on the role of microfinance. They explained that microfinance could alleviate poverty through microcredit [7]. Meanwhile, Barr showed that microfinance is a form of financial development primarily focused on elevating poverty by providing financial services to the poor [8]. As microcredit was first introduced through Grameen Bank, researchers cite Grameen Bank whenever there is a discussion on microfinance. From a case study of Chittagong district in 2007, it was found that Grameen Bank offers microcredit to the poor based on the belief that credit is a basic human right for the poor.

In 2010, Moreno focused on the intention of the Grameen Bank. The findings showed that Grameen Bank operates by targeting the poorest of the poor and focusing on women, providing groups, collateral free lending, and targeting rural banking. He also stated that Grameen Bank's key strategy is to bring women together on a weekly basis to pay their loans and share their experiences, support one another's business, and receive advice from the bank staff about how to utilize the loan to support their family. This process helps female borrowers to be involved in the family decision-making process [9]. Poverty is a major cause which can be a barrier to female empowerment. Grameen Bank seeks to empower women by changing their economic conditions by giving money in their hands. Dr Yunus, the founder of the Grameen Bank, wrote that Grameen Bank's goal was empowering women because women represent around 50% of the world population, and like other developing countries, in Bangladesh, women's involvement in the development sector is not satisfactory [10].

The Grameen Bank's microcredit is a blessing for the poor who do not have any property or asset to offer collateral as required by the formal banking system. Microcredit helps those people by giving loans without collateral [11]. The impact of microfinance is to help the poor, especially women, by reducing poverty by making them a part of the total economy [12, 13]. To empower women, Grameen Bank

introduced many initiatives, one of which is “Grameen Shikkha” to educate women. From the above review of the literature, very few studies have been conducted on female empowerment by Grameen Bank through education. Thus, this study focuses on youth perceptions’ of education as an important factor for Grameen Bank in empowering women in rural Bangladesh.

### 3 Research Methodology

The study used quantitative research and convenient sampling. The respondents are Bangladeshi youth, specifically finance students, because they know about micro-finance and Grameen Bank. The primary data is collected through questionnaires conducted online. The survey was circulated through Google Forms across various social media platforms (WhatsApp, Facebook, and Messenger) to the potential respondents. The respondents were further asked to share the link with their friends and family. The process was conducted for three weeks. This data collection via online platforms enabled faster and better responses from the respondents. The study used quantitative research because it is more reliable and easier to generalize the findings. Quantitative research is less detailed than qualitative data. In this study, several independent variables have possible relationships with female empowerment. The independent variables are women employment, women education, women entrepreneurship and poverty reduction.

Hypothesis H1: Grameen Bank’s initiatives to educate women is positively related to women empowerment. For this study, the objective is education as a factor that leads to rural women empowerment. The hypothesis is tested through different statistical methods such as multiple regressions, ANOVA, etc. The study conducted several analyses such as reliability analysis, exploratory factor analysis, correlation analysis (Pearson) and multiple regression analysis using SPSS version 22.

### 4 Research Analysis and Findings

Table 1 summarized the profiles of the 267 respondents. 70.4% of the sample were male, and 29.6% are female. The 52.1% from the sample were single, 46.1% were married, 1.9% and were divorced. The respondents’ education background is as follows: Bachelor Degree is the highest with 49.8%, followed by Master with 40.1%, Diploma with 4.5% and PhD with 3.4%. The lowest percentage is the category of professionals with 2.2%. The result for youth occupation shows that the majority are still studying with 41.9% followed by the private sector with 35.6%, business owner with 10.9%, housewife with 3.4% and others with 5.6%. The lowest percentage is from the government sector respondents with 2.6%. 88% of the respondents currently live in the city, 7.1% in rural areas and 4.9% in suburban areas.

**Table 1** Demographic

Description	Categories	Frequencies (n = 267)	Percentages %
Gender	Male	188	70.4
	Female	79	29.6
Marital status	Single	139	52.1
	Married	123	46.1
	Divorced	5	1.9
Level of education	Diploma	12	4.5
	Bachelor Degree	133	49.8
	Master	107	40.1
	PhD	9	3.4
	Professional	6	2.2
Occupation	Government sector	7	2.6
	Private sector	95	35.6
	Business owner	29	10.9
	Housewife	9	3.4
	Students	112	41.9
	others	15	5.6
Present address	City	235	88.0
	Suburbs	13	4.9
	Rural area	19	7.1

Source Authors (2021)

The Likert scale of 1–5 was used to measure respondents' perception of education and women empowerment on six statements. The statements are as follows:

- (1) Initiatives that Grameen Bank have taken to educate the rural women is satisfactory.
- (2) Grameen Bank contributes to changing the economic conditions of rural women by educating them.
- (3) Grameen Bank's investment in education for rural women took part in women empowerment.
- (4) By educating the rural women, Grameen Bank is ensuring a better future for them.
- (5) Grameen Bank's education programme for rural women helps them to participate in the economic sector of the country
- (6) Grameen Bank's education programme is helping them to be interested in entrepreneurship.

The reliability test of Cronbach's Alpha was conducted to check the internal consistency of the scales. The results of Cronbach's Alpha on women education with six item's shows the coefficient value of 0.817. This showed that all the Likert scale statements are reliable as the result is greater than the cutting point of 0.7 (0.817 > 0.7).

Table 2 shows the result of Pearson's correlation between the variables. It summarizes the result of the correlation between women education and women empowerment. The result gathered from the testing shows a significance value between the two dimensions where the p-value is not bigger than the significant value ( $p = 0.000$  which  $< 0.05$ ). Furthermore, the correlation coefficient between the two dimensions is  $r = 0.483$ , which is a positive and moderate correlation. Thus p-value of significance level shows that women education and women empowerment are significantly and positively associated.

In this study, the regression analysis is applied to study the effect of women education on women empowerment. The Linear Regression analysis is presented in Table 3. From the table of regression analysis of coefficient, it shows that the coefficient level between women education and women empowerment shows a positive and significant outcome. That means Grameen Bank's initiatives to educate women to empower them shows a positive and significant outcome. The result reflects the beta was 0.358, t-value was 3.713, and the significant p-value was 0.000. Hence, Hypothesis  $H_1$ : Grameen Bank's initiatives to educate women positively related to women empowerment are accepted. In sum,  $H_1$  is supported, and Grameen Bank's initiatives to educate women positively affect women empowerment and empower them.

**Table 2** Correlation between women education and women empowerment

Correlation		Women education	Women empowerment
Women empowerment	Pearson correlation	0.483**	1
	Sig. (2-tailed)	0.000	
	N	267	267

Source Authors (2021)

**Table 3** Regression analysis

Coefficients <sup>a</sup>					
Model	Unstandardised coefficients		Standardised coefficients	t	Sig.
	B	Std. error	Beta		
(Constant)	2.262	0.209		10.831	0.000
<b>Women education</b>	0.338	0.091	0.358	3.713	0.000

Source Authors (2021)

## 5 Conclusion

The result of the study shows that the hypothesis statement was supported. The result shows that women education and women empowerment have a positive relationship with significant outcomes. The study indicates that rural women in Bangladesh barely get the maximum facilities from Grameen Bank to become independent and empowered. Grameen Bank does not have a presence in every village in Bangladesh. This means that a large number of rural Bangladeshi women are not exploiting the opportunities that Grameen Bank offers, especially their education programmes. The rural women in Bangladesh are not empowered as they hardly get the chance to be educated due to various socio-economic issues, gender discrimination, religious issues and many other issues. The finding will assist the microfinance institution, especially Grameen Bank, in developing microfinance programs to eradicate poverty by educating rural women before giving them money. Due to the limited number of branches of Grameen Bank, rural women are not finding access to its services. However, digital education technology can be used to overcome this issue. Therefore, Grameen Bank should create social awareness on the importance of education towards women in rural areas. This will hopefully help women in rural areas overcome obstacles and empower them.

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# Science



# Augmentation of Artificial Intelligence and Maqasid Shariah in Fiqh Robotics for Therapy and Community Activities



Siti Fatahiyah Mahamood, Amily Fikry, and Muhammad Iskandar Hamzah

**Abstract** Fiqh Robotics (FR) is a collection of systematic rulings from Islamic Jurisprudence concerning humanoids used for therapy and community service. Through various technological inventions, artificial intelligence (AI) has taken over society. Humanoids are built with special characters to perform tasks that humans can do. Humanoids are designed with defined abilities to operate tasks that humans can perform. These humanoids are regarded as merciful gifts to humanity, despite elevating moralistic issues concerning virtue and theological argumentation. This FR contributes to a set of modules that address those contentious issues by incorporating the latest technologies that are compatible with Islamic Law.

**Keywords** Healthcare · Intelligent humanoids · Islamic law · Theological

## 1 Introduction

Humanoid in rehab treatment has been used in various rehabilitation treatment, namely brain injuries and Autism Spectrum Disorder (ASD). In regard to brain injuries, Traumatic Brain Injury (TBI) is caused by external force that causes damage to the brain. Rehabilitation robots can provide innovative responses to restore sensory-motor function to patients with neurological impairments that occur due to brain-related injuries [1]. These therapeutic robots may enhance clinicians' cost-effectiveness and productivity in facilitating their recovery.

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Studies had been done by Kovac and Jousan [2] and Torta et al. [3] showing that companion humanoids were needed. On the other hand, in Malaysia, we have few food premises that use robots to serve the customers. We cannot deny that the ways of life have been changing with these technologies. As Muslims, we need to cater for this issue seriously. Islam teaches us to accept benefits and avoid destruction.

## **2 Defining Humanoid and Its Usage**

### ***2.1 Defining Robot and Humanoid***

Humanoids are generally machines that are invented to artificially substitute and replicate human actions. Their purpose is mostly dedicated for tasks in hostile environments and manufacturing settings where humans' physical and defensive capabilities are practically limited. Although these robots are not necessarily made to resemble humans in appearance, development in robotics tend to be inspired by nature. The complex but amusing character of biological systems inspires scientists to further advance bio-inspired robotics that can closely replicate or mimic the psychomotor activities of human or living things. For instance, fly-by-sight micro-robots can be invented by mimicking the ability of honeybees piloting themselves in situations such as take-off, level flight, and landing [4].

In medical treatment, robots are not something new, since they have been used for surgery, rehabilitation, imitation of human's cognition, pharmaceutical automation, patient companionship, and facility disinfection. Although there are many types of robots, only few are practical for widespread use involving patients. Their practical application is concentrated on two main medical fields namely surgery [5] and rehabilitative assistance to the disabled and elderly persons (Dario et al. 1994). Based on this assumption, this paper is focused on the use of robotics in the area of medical rehabilitation.

A vast body of scientific evidence has linked the benefit of robots to quality of life from the perspective of medical needs from people with different physical and cognitive abilities [6–8]. Despite robots were acknowledged for their contributions in providing healthcare assistance to those with special needs, ethical issues have been raised concerning the use of robots. For instance, Sharkey and Sharkey [9] cautioned that uncontrolled and widespread deployment of robot care and companionship for the elderly could lead to a dystopian environment where human-based social interactions are becoming less valued. Hence, it is vital for these ethical concerns to be mitigated through proper consultations, establishment of effective guidelines, and provision of patients' autonomy for certain caring tasks [9].

## ***2.2 The Use of Humanoid in Rehabilitation***

A large number of neuro-rehabilitation robotic applications has been focused on the provision of assistive therapy systems to stroke patients [5]. In the meantime, lower limb motor functions can be regained through robot-assisted gait training systems [10]. On the other hand, patient with ASD is being treated as social mediator that is able to facilitate and promote social communication [11]. Children with ASD prefer to interact with robotic as compared to human being due to reason that these robots are being treated as toys or friends to them, that they feel free to play or communicate with [12].

## ***2.3 The Use of Humanoid as Social Companion***

Besides being used as assistive treatment for patients with ASD, robotic is also being used as social companion (social robots) for elderly patient. The growth of aging population segment requires the need for more services that specifically focus on healthcare for the elderly people. Due to that, the existence of social robots is just in time to fulfil the shortages of elderly care staff. Looking towards the ability of humanoid robot to act as social companion in physically assisting the elderly to walk, albeit several technical flaws such as robot's maximum speed, motion constraints or pressure sensitivity, as mentioned by Garcia et al. [13].

The ability of social robots to assist elderly has been highlighted further by D'onofrio et al. [14] whereby D'onofrio highlighted the feasibility of social robots especially in assisting elderly in the means of communication, emotional detection and safety. In terms of communication, social robots are able to avoid isolation by having a more natural voice intonation to conduct simple conversation, hear user instruction, remember contents of past conversation and explain them to the caregiver later on. In terms of emotional detection, social robots are able to adopt sensor to read elderly moods and behaviour. As for safety, social robots are able to provide support in dangerous situation, for example by providing updated feedback of the elderly to the caregiver and remotely alert the clinician when the dangerous situation happens to the elderly such as a fall.

Focussing on one of the important aspects of how humanoid robotic can assist the elderly, that is in communication, Sarabia et al. [15] further highlighted that social robots are able to motivate elderly patients to communicate thus avoiding social isolation among elderly which may increase risk. The existence of humanoid robotic as a companion for elderly to make jokes, play music, dance and exercised will significantly improve patient's health performance, especially for those elderly patients who suffers dementia. Wu and Bartram [16] added that the elderly tend to response more to questions asked by the robots as compared to other types of communication, such as eye gaze. In regard to safety, social robots are able to provide security in terms of smart living and home automatization.

**3 Fiqh Robotic for Humanoids Used for Therapy and Social Activities**

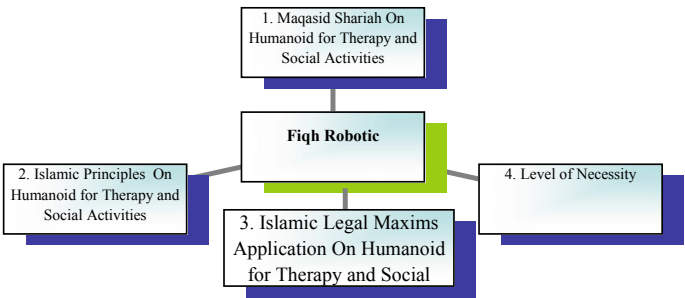
Fiqh Robotic for humanoids used for intervention of individuals with cognitive impairment and social activities is based on the table below. The model below is designed based on four main topics in terms of: Maqasid Shariah, Islamic Principles on humanoid for therapy and social activities, Islamic Legal Maxims Application and the Level of Necessity (Fig. 1).

**3.1 Maqasid Shariah on Humanoid for Therapy and Social Activities**

Maqasid Shariah refers to the objectives of Shariah to protect the welfare to mankind. There are five elements consist of the preservation of religion, life, progeny, intellect and wealth. Treating individuals with cognitive impairment by using humanoids can be done as the preservation of both progeny and intellect is related to the healthcare as well. Therefore, treating a patient through medication and therapy is accepted in Shariah and its Objectives [1].

**3.2 Islamic Principles on Humanoid for Therapy and Social Activities**

In order to preserve the five basic intents, it should be done in following the Islamic Principles. The statement of “The Ends Justify The Means” is not been practised in Muslim Community. In Islamic perspective, we should use the correct way to achieve the correct objectives or achievements by adhering to the Islamic Principles. In the



**Fig. 1** Fiqh Robotic for humanoids used for intervention of individuals with cognitive impairment and social activities

medical and health care aspect, there are seven major principles to be followed: In line with the teachings of Islam; The treatment should be based on the Islamic Legal Maxims; Focus on the prevention and cure (al-wiqayah); Avoid doing destructions (sad al-zarai'); Believe in the power of Allah to cure every illness; Using unlimited method of treatment which in line with Islamic Principles; Following the Islamic Legal Maxims on Healthcare.

### **3.3 *Level of Necessity***

The levels of Maslahah which explains on the category of how to take care the five basic intents of Objectives of Shariah, consists of (1) Urgency (ad-dharuriyyat): guaranteeing their 'vital needs, (2) Necessity (al-hajiyat): catering for their requirements, (3) Additional Facilities or luxuries (at-tahsiniyyat): allowing for 'betterment', enhancement or improvement (tahsiiniyaat) in the quality of life.

## **4 Methodology**

The early stage of this study focuses on library search, case studies and document reviews that relate to humanoids for therapy and community services. Details focal points leading to the Islamic concept of using the humanoids at large. The final stage is the implementation of Design and Development Research (DDR) where discussions with the State Fatwa Council had been done and the international fatwa has been referred.

## **5 Result and Discussion**

Using humanoids for the intervention of individuals with cognitive impairment and social activities, one should examined thoroughly the four main elements which consist of Maqasid Shariah, Islamic Principles on humanoid for therapy and social activities, Islamic Legal Maxims Application and the Level of Necessity. Wisdom behind using the humanoids for therapy is to heal the individual with cognitive impairment in order to protect and preserve the five basic intents. While using the humanoid for social activities is allowed if it does not endanger the person and does not take control over his or her mind from the ultimate power of God to heal or to give better life, not the humanoids.

On the other hand, the Islamic Principles on using humanoid for therapy and the guided rules of Islamic Legal Maxims need to be applied on using humanoid for therapy and social activities, we should follow the guidelines and rules in order to use the humanoid either for therapy or for social activities. As pointed out, the hierarchy

of needs from an Islamic perspective can be discussed in terms of different levels of *maslahah*. Welfare can be enhanced by promoting the three Levels of *Maslahah* that consist of urgency (*ad-dharuriyyat*), necessity (*al-hajiyat*) and additional facilities or luxuries (*at-tahsiniyyat*). Therefore, the use of humanoid for therapy and social activities should be examined to those three levels to find the level of the *maslahah*.

By using the above guidelines and discussions, establishment of a ruling with a supporting argument against another argument in the presence of acceptable excuse: (what is allowed to be done or not to be done) due to the acceptable excuse with the presence of the reasons in order to making it or leaving it.

## 6 Conclusion

The above discussions reveal the important of Fiqh Robotics and examine the systematic rulings to be followed in order to control the use of humanoids for benefitting the good impact of the technologies and avoiding the harm to the societies and the world at large. The use of humanoids should not replace human totally but can only be accepted as human-like and the creation of humanoids should not resemble the human completely in life-form. The person who controls the humanoids should adhere to the code of ethics and Fiqh Robotics elements. With this Fiqh Robotics, we want to ensure that every person has the chance to live in peace and healthy environment and to avoid the social destruction and crime which can subsequently lead to the collapse of civilization.

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# Food Waste Management in Malaysia: A Brief Introduction



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**Abstract** Food from many parts of the world is being wasted. It is now regarded internationally as a major concern. It is expected that one-third of the foodstuffs produced for human use globally each year was lost annually around 1.3 billion tonnes according to research by the United Nations Food and Agriculture Organization (FAO). Food waste has to be seen as a quick-resolving concern. In Halal Certification, food waste should be regarded to be used as Shariah compliance is required for Halal certified food companies and food service establishments, and food waste should be seen as shariah conformity. Many food waste studies have now been done in order to avoid and raise awareness of the existing problem of food waste and the reasons why further waste prevention is necessary. In the meanwhile, the act of waste must be stopped according to Islam to prevent it from being the bad person's associates.

**Keywords** Food waste · *Shariah* · *Halal* · Food · Awareness

## 1 Introduction

Food waste can be defined as edible food which can be detailed as food materials, end products food, food additive and any food that are consumable for humans that being produced but left uneaten or unconsumed. Food waste can also be described as discharged of organic waste that come from variety of sources such as from food processing plants, domestic or commercial kitchen, cafeterias and restaurants [1]. Food waste does not only come from industries, where any food that being consumed by humans either in houses or restaurant that are left uneaten for many causes is also considered as food waste. The loss of food does not focus only on industry, it needs

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to be seen throughout the supply chain which is from farm to fork until the final household consumptions [1].

Food from diverse locations across the world is wasted every day. It is now regarded internationally as a major concern. It is estimated that one-third of the food products produced worldwide are produced annually for human consumption and around 1.3 billion tonnes are lost or wasted from this volume, according to a UN Food and Agriculture Organization (FAO) assessment [2]. There are different studies on food waste that were calculated all across the world and is seen as a serious problem for example, in the United States, food waste and losses have totaled to 188 kg per individual per year, which on the aggregate worth of \$165.6 billion. Food waste has been reported at between 280 and 300 kg per year across European countries, particularly in North America. While around 33% of food waste is predicted in Southeast Asia [1]. Food waste is becoming worrisome because of the increase every day in the quantity of food waste.

Food waste is usually seen in Malaysia as being comparable to municipal solid waste, in particular in which municipal solid trash is handled for food waste. Korea and Japan are separating food waste from solid waste generated trash due to the deterioration of food waste, limited places for waste disposal, transportation issues of food waste to disposal facilities [3] and many other issues arising as the amount of food waste also increases. The figure projected at 7.34 million tonnes created in Malaysia during 2005 was worrying since the municipal solid trash would rise to 10.9 million tonnes by 2020 and the food waste composition was 60% of municipal solid waste by the end of the year [3]. So, by 2020, Malaysia as a developed country still have problems in managing food waste as it keeps increasing. This paper discussed on the trends, current practice and key challenges mainly in Malaysia.

## 2 The Concept of Food Waste from Islamic Perspective

Food waste should be regarded as a readily resolved concern. Since Halal's problem has grown internationally, it may help raise awareness of food waste. Food waste in Halal should be considered since *Shariah* compliance is a requirement for Halal-certified food and food companies. Food waste should also be considered to become *Shariah* compliance as it is similar to the concept of "*bazir*". It is stated in Al-Quran that anyone who do *bazir* is considered as brothers of the evil ones. This shows that *bazir* needs to be taken care of properly. In this case, food waste which is considered as *bazir* need to be handled properly and should be considered taking point in *Shariah* compliance standard in Malaysia.

Verily spendthrifts are companions of the Evil Ones; And the Evil One is to his Lord (Himself)  
Ungrateful.

(Al-Isra': 27)

It is stated in Al-Quran that anyone who do *bazir* is considered as companion of the evil ones. According to *Tafsir Ibnu Katsir* for this verse, it is stated that, according

to *Ibnu Mas'ud* and *Ibnu 'Abbas*, *tabzir* is an act of using wealth for things that is not its right [4]. Nowadays, wealth is needed for every possible activity everywhere, this includes foods. Therefore, purchasing foods that end up being wasted also means using wealth for things that is not its right. It is stated in *Tafsir Al-Tabari* by *Mujahid ibn Jabr* in translating this verse, if a person uses his wealth for its right, it is not *mubazir* (the person who do the act of *bazir*) [5]. Meanwhile, if a person uses a bushel of foods for not its right, that is *mubazir* (the person who do the act of *bazir*). Therefore, food can also be considered as wealth in which if it is used for unjust purpose it can be considered as *bazir*. In addition, according to *Qatadah bin Di'amah* in both *Tafsir Ibnu Katsir* and *Tafsir Ath-Thabari* in translating this verse, he stated that, *tabzir* is an act of using wealth for immoral things to Allah and on the wrong path (not on its right) and for the act of damaging things. Therefore, Muslim should prevent the act of wasting food to prevent the act of *bazir* which is stated in the verse that the one who do the act of *bazir* is the companions to the evil ones [4, 5].

This shows that *bazir* need to be taken care properly. In this case, food waste which is considered as *bazir* needs to be handled properly and should be considered taking point in *Shariah* compliance and later included in Halal standard in Malaysia.

### 3 An Overview of Food Waste in Malaysia

Food waste management should be implemented throughout supply chain to ensure food waste can be reduced and recycled. As the population of human increases, the amount of food for human consumption also needs to increase. In contrast, people who were able to have access to food are wasting it every day as stated in FMT news, Malaysians generate 16,687.5 tonnes of food waste on daily basis, which is enough to feed 12 million people three times a day. In South Africa, it was estimated that a third of all food in South Africa is never consumed and simply ends up in landfill [6].

Malaysia is a country that has been developed and has bright future in its development. The government works hard every year to ensure Malaysia becomes a developed country where Malaysians can live contently. In terms of solid waste, Malaysia has high awareness where Malaysians urge each other to recycle any solid waste that can be recycled. Meanwhile, for food waste, Malaysia has lack of awareness in the problem that is arising constantly every year. As a key reason of major concern in waste areas such as foul odour, toxic leachate, greenhouse gas emissions, and vermin infestation, the huge quantity of food waste produced has to be handled carefully [7].

Based on a news in The Star entitled “Malaysians throwing away food at alarming rate”, it reported that the crucial threshold for food waste in this nation is as the Solid Trash Management and Public Cleansing Corporation (SWCorp) statistics reveals that 55% of solid waste disposed of at waste disposal comprises food [8]. In the meantime, according to October 2020 malaymail.com, 44.5% of 16,667.5 tonnes’ food wasted daily for the domestic sector by SWCorp is classified as edible by Malaysia, which is approximately 24% or 4005 tonnes, with the quantity enough

to supply three foodstuffs up to 2,970,000 people per meal. Moreover, the food wastes produced daily in Kuala Lumpur was an average of 2.1 tonnes, during the month of March 2020 which is declared as MCO. As food waste is defined as edible disposed of by consumers and after harvest losses on farmlands, there are some initiatives implored to be carried forward in collaboration with the United Nations' Food and Agriculture Organization (FAO) by the Government, such as the "MySafe-Food" project which started in 2016 at the Malaysian Agricultural Research and Development Institute (MARDI). MARDI shows this news that owing to mismanagement and lack of correct standards, 20 to 50% of fruits and vegetables are normally wasted. According to news from FMT entitled "Focus on Reducing Food Waste", the focus on 30 January 2019 on food waste is said to be recoverable and may be utilised as a resource [9]. The Solid Waste Corporation claimed that, according to the Malaysians, 16,687.5 tonnes of food waste are generated every day, sufficient three times a day to feed 12 million. Also during festival activities, food waste is said to be up 15–20%. SWCorp and waste management Alam Flora Sdn Bhd also have a collaborative initiative to compost the food waste into fertilisers utilising their unique recycling facilities in Precinct 5, Putrajaya. This implies that the question was considered problematic and it is important to study in detail how food waste is to be reduced. It is also reported that SWCorp recorded 615,000 tonnes of food waste during Ramadan in 2018. Yayasan Food Bank Malaysia has also worked with various non-governmental organisations and supermarkets to collect and transmit excess over-sold food to needy individuals who live in People's Housing Project (PPR) flats, also the homeless communities.

The topic must be explored in relation to the major challenge of food waste: finding strategies to recycle and prevent food waste from reaching sites. FMT news reports that around half of trash is an organic waste with the remaining half being plastic (14%), paper (15%), glass (3%), metals (4%), wood (4%), textile (3%), rubber (1%) and miscellaneous materials (7%). As Malaysia is working to make the environment greener, we must also be able to further our efforts to attain zero waste. The mindset of the individual is the most essential component in this situation. Every food waste programme will become nothing without correct attitudes and practises. People must modify their behaviours to arrange themselves more and contribute to reducing food waste [10].

In Malaysia, there are numerous advances to enhance food safety quality and quantity. However, more than one-third of today's foodstuffs are lost and discarded, reducing the odds of food safety [1]. According to this study, there are several ways in solving the issue of food waste which is changing consumer's behaviour and improvement in industrial procedures [1]. Everyone should be involved in the effort to improve the issue of food waste which involve individual along the food supply chain, policy makers, food producers and suppliers and most importantly food consumers. This study also highlighted the drawbacks that happen in Malaysia which is poor public participation, lack of efficient indicators to monitor performance, and uncertainty regarding policy participation. This study urges people especially Malaysians to help in improving food waste management. Government also needs

to focus on improving and solving this issue by having more research, development and innovation for food waste management.

#### **4 Food Waste Handling in Malaysia and Comparison with Other Asian Countries**

Food waste in Malaysia is increasing in these recent years which has brought several environmental issues. There are studies that have compared Malaysia food waste management with other Asian countries which have evolved faster than Malaysia. This study urges Malaysia as Malaysia have many institutions that can do research in food waste and authorities to increase the focus on developing food waste reduction and recycling programs [11]. As food wastes amount are increasing every year, this study also focuses on a point that food waste can be a source for recycling. Recycling and reduction of food waste is crucial in Malaysia as consumer's behaviour is still a major issue in improving food security. Malaysia should look for a preliminary model from other Asian countries to improve current knowledge of food waste management, policies and regulations in order to find a successful food waste management systems [11]. There are several ways used by other Asian countries to reduce the amount of Food waste such as composting which have been used widely in India and Thailand [12], such as the Anaerobic Digestion which is being used by Thailand, China, Vietnam and Philippines and Animal Feeding that are widely used in South Korea and Taiwan [11]. In addition, some Asian countries have already started their food waste management strategies such as "National Development Plan-Green Industry-Resource Recycling and Reuse Program" in 2003 to 2008 which encourage participation from industries and private sectors in reducing food waste [11]. Meanwhile, in Thailand, they develop a food waste management policy called National 3R strategy in 2011 which targets on the reduction amount of food waste from 30% in 2016 to 62% in 2021 and 90% in 2026 [11]. In Japan, they enforce a regulation for food waste management called "Food Recycling Law" with the aim of reducing food waste by 1% to 2% every year [11]. This shows that other Asian countries have developed some solutions to improve the current issue of food waste [13].

As other countries have shown their commitment and dedication towards reducing food waste, Malaysia also needs to start the effort to reduce food waste. The main reason to reduce the food waste was not to have a fight or competition in comparing with other countries but the fact that Malaysia's amount of food waste has been in alarming state which later, a lot more landfills full of food waste can be seen which can result in air pollution.

## **5 The Reality of Food Waste Management in Malaysia**

Most of the issues in food waste are passed to consumers as most of food waste are understood to happen in household even if the problems happen in supply chain [2]. In reality, food waste also can happen in food industries, farms, restaurants and many other places. Most of the places in Europe focus on food waste in household as they made several policies for household food waste. Malaysia should focus on a systematic way using technologies to dispose food waste and implement it properly around the globe.

To reduce food waste, one must understand the root of the problems and decide it after knowing the reason for the food being wasted. Therefore, it is crucial for every person in this country especially personnel in the supply chain to understand and know the main reason for food to be wasted and resolve the issue properly.

## **6 Food Waste Management in Malaysia—Current Situation and Future Management Options**

Food waste is a major issue that happens globally. Food waste is the cause of many major problems worldwide especially issues on landfills. Landfills have negative views around the world as it has foul odour, toxic leachate, emission of greenhouse gases and vermin infestation [3]. This study has compared Malaysia with other countries especially Korea and Japan as Korea and Japan separate food waste with municipal solid waste. Malaysia still combines solid waste with food waste resulting in focus on recycling solid waste rather than food waste. This study also discussed ways to improve food waste issue which mostly focuses on government to give awareness towards consumers.

Therefore, the aim of this paper is to discuss the potential options of food waste management systems suitable for implementation in Malaysia as other countries have found several options to reduce food waste.

## **7 Food Loss and Waste: Facts and Futures**

This study focuses on global issue for food waste but mainly on South Africa. South Africa is said to pioneer the trend with quite high level of food waste [6]. This paper also defined food waste in detail with specific numbers that being estimated every year. The huge amount of numbers of food waste in South Africa can be seen as absurd when it is stated that 44% of fruits and vegetables is wasted in South Africa and most of it are wasted before it reaches the supermarket shelves [6]. This study has given ideas on various ways especially for consumers to act to prevent and reduce food waste. Malaysia should have the awareness to prevent such situations to happen

in the future. The lack of knowledge and awareness in reducing food waste can be considered as in an alarming state and Malaysian should know the importance of reducing food waste for the future [14].

The future that comes starting from today needs to be taken care properly to ensure the future will not face the same issues. This study also emphasized on the difference between “best before” and “due date” as stated in labelling. It is also important for public to know the differences in which “best before” is defined as the product is best before certain date and not necessarily turns bad compared to “due date” in which the due for the food to turn bad is on certain date as stated in the labelling.

## 8 Conclusion

Food waste management is an issue where every individuals related to food supply chain need to cooperate and improve the current food waste issue. This will also improve the food security as the population of human is on the rise and in contrast, the amount of food supply is limited. The situation is getting worst when the food that can be produced and later consumed are wasted. Undoubtedly, this issue has been discussed all over the globe and many projects with the collaboration of many institutions have been made. However, the issues or problems cannot be solved if the issue of attitudes is not first covered. Government and institutions need to find a way in increasing the awareness of food waste management to public to ensure the effort to reduce the food waste is effective. Moreover, with the awareness about food waste management, the environmental issue such as landfills can be tackled properly. In addition, for Muslims specifically, this issue should be considered as important and related to *Shariah* compliance as stated in the Al-Qur'an. With the increasing number of Muslim worldwide, if the awareness towards reducing food waste and food waste management are applied in daily live, the amount of damage made from food waste can be reduced.

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# Physiology of Integumentary System: Integration from Islamic Perspective



**Radiah Abdul Ghani, Habibah Hassan, Athirah Nur Ahmad Roslee, and Ahmad Irfan Ikmal Hisham**

**Abstract** Human body is one of the most complex creatures which has been mentioned in many divine and modern sources. The skin, or integumentary system is the set of organs forming the outermost layer of human's body. The scientific research has been progresses tremendously in this area however, there is insufficiency review and description from Islamic perspective. Thus, this paper aims to synthesise available literature on integumentary sciences and relate with Islamic perspective. The roles of integumentary system in fingerprints identification, variation of skin colour, regeneration and replacement of skin in hell fire are explained from the Islamic perspective based on relevant Qur'anic verses and/or the hadith. It is hoped that by viewing and relating Islamic perspective and scientific knowledge it will become a single source of *hidayah*, the source of truth for this world and the hereafter.

**Keywords** Integumentary · Skin · Physiology · Islamic perspective

## 1 Introduction

The Islamic view of the human self, its purpose, and functions has a significant impact on Muslim self-awareness and Islamic culture. Physiology is the study of how living organisms and their parts maintain equilibrium. It is the study of how the human body works [1]. One of the system, skin or integumentary system is to protect the body from contagion, prevents dehydration, controls and maintains temperature of the body. It excretes waste by controlling the process of sweat. Pain, pressure and sensation are detected by the sensory receptor in the skin. The skin also acts as body's primary defense against microbes, bacteria and viruses [2]. This special organ, which

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has enormous elasticity and not affected by external factors, can relay the information through nerve cells and to the human central processor, a brain. In fact, it consists of a linked of nerves and blood vessels that is constantly being renewed. This network is bestowed by Allah for every humankind and even the smallest part is significant. This creation is undesignable and cannot be mimic with current technology.

“It is Allah Who has made for you the earth as a resting place, and the sky as a canopy, and has given you shape- and made your shapes beautiful,- and has provided for you Sustenance, of things pure and good;- such is Allah your Lord. So Glory to Allah, the Lord of the Worlds!” (Surah Ghafir: 64) [3].

A ‘worldview, is more than a perspective on the physical world and social role in it. The Islamic worldview or views are not founded on philosophical speculation derived primarily from observation of sense experience, that is, what can be seen with the naked eye, nor are they limited to the world of sensible experience, that is, the realm of created things. The Islamic worldview covers both the world and hereafter. The world aspect must be related in profound and in separate way to the hereafter aspect as the hereafter is the final destination. The reality before the mind’s eye, indicating the aim of human existence, is referred to as a “worldview” in Islam [4].

However, there is insufficiency of review and description of human structure and functions from Islamic views in the world today. Although there is a significant amount of knowledge from an Islamic perspective with relation to human anatomy and physiology, there is a dearth of accurate and critical analysis [5]. Therefore, this study is conducted to fill in this research gap. Moreover, there is no compilation of Islamic view on the human system even there are some descriptions of human anatomy and physiology from Islamic perspective.

## 2 Methodology

The Holy Quran consists of 114 chapters, is the main source of this study. The chapters and verses were chosen in relations to this scope of study. Hadith, is a compilation of narrations regarding the words and actions of the Prophet Muhammad which is authentic was selected in relevance with the selected scope of physiology. The claims of scientific knowledge in selected scope of physiology were studies using scientific journals and books listed in various databases. The literature search was using specific terms and represent selected aspect of the integumentary system to find the updates which is relevant with the Quranic verse or Hadith.

## 3 Discussion

### 3.1 Fingerprints: The Unique Identity

At the fourth month, the embryo develops fingerprints. It remains constant, definite, and distinct throughout a person's life. Fingerprints are a record of the curvatures created by the fusing of the epidermis and dermis. These curves vary from person to person, and they never match or correspond across all persons [6]. Fingerprints have become the most reliable technique of identifying individuals. In 1858, the English scientist William Herschel showed out that fingerprints differ depending on who they belong to, making them unique characteristic proof for each individual. Allah says in the Holy Quran;

"I do call to witness the Resurrection Day; And I do call to witness the self-reproaching spirit: [Eschew Evil]. Does man think that We cannot assemble his bones? Nay, We are able to put together in perfect order the very tips of his fingers. (Surah Al-Qiyamah: 1–4) (Yusuf Ali).

Physicians have undertaken numerous anatomical research. They were conducted on a large number of people of various ages and nationalities, and they were presented with a scientific fact to which they bowed their heads and testified that no one has ever been able to make all fingerprints that look alike and disintegrate all over the universe, not even between two people [7]. This is only one aspect of Allah's capacity to restore humans with identifiable pieces after utter destruction on Doomsday. It is clear from this that the verse refers to the regeneration of all fingertips, not just one. All of the fingers on your hand are referred to as fingertips. After being spread throughout the universe on Resurrection Day, it is a demonstration of Allah's great ability to shape them again.

Soon will We show them our signs in the furthest horizons, and in their own souls, until it becomes manifest to them that this is the Truth. (Surah Fussilat: 53)

From the above verse, it shows one of Allah's signs that will become the most authentic testimony in this world and the Hereafter is fingertips. The shape of such lines on a very small space no more than few square centimeters on the fingerprint is also a proof of Allah's greatness. It contains the secret of His creation, and without any confusion it can validate the entity of the person. It is an amazing scientific miracle in which the power of Allah the Almighty is evident.

While it is stated in the Quran that it is easy for Allah to bring man back to life after death, peoples' fingerprints are particularly emphasized;

Nay, We are able to put together in perfect order the very tips of his fingers.

(Surah Al-Qiyamah: 4) (Yusuf Ali).

The focus on fingerprints has a special significance. This is due to the fact that each person's fingerprint has a unique form and detail. Every person has their own set of fingerprints. Interestingly, even identical twins with the same genetic materials have different fingerprints. Fingerprints take on their final shape before birth and stay that way for the rest of one's life, unless a permanent scar occurs. As a result,

fingerprints are widely acknowledged as a vital form of identification that is unique to its individual and it is a science that has been used to determine identity.

What's crucial to note is that this fingerprint trait was just identified in the late 1800s. Before that, fingerprints were just ordinary curves with no special significance or meaning. However, Allah points to the fingertips in the Qur'an, which did not capture anyone's notice at the time, and emphasises their significance. Various police organisations have proven the validity of the fingerprint technique to establish identity during the previous 25 years, and it is a legally approved approach.

Fingerprints are the most effective identity verification method available today.

The use of fingerprints to verify identity has been utilised in judicial proceedings for over a century and is widely accepted around the world.

### ***3.2 Skin Colour, Another Miracle of Human Creation***

Abu Musa al-ash'ari relates that the Prophet Muhammad (PBUH) said;

Allah created Adam from a handful taken from all over the Earth. Therefore, the descendants of Adam came forth corresponding to the Earth. Some are red, some are white, and some are black, and some are intermediate between those. Some are easygoing, some are difficult, some are bad, and some are good [8].

Melanin, a pigment, determines the colour of human skin. Pheomelanin, eumelanin, and neuromelanin are examples of distinct forms of melanin. It is found beneath the surface of our skin. Melanin is a pigment that protects the skin from the sun's ultraviolet (UV) radiation. By producing chemical changes in our cell tissue, ultraviolet light can cause skin cancer. Melanin neutralises toxic compounds called free radicals that develop in the skin after being damaged by UV light. The most crucial function is in the skin protection from various length of damaging UV rays. The strength of protection is enhanced with the increasing amount of melanin that person has.

The amount of melanin in a man's skin determines whether his complexion is light or dark. People with light or fair skin have a small amount of melanin, but those with darker complexion have a lot more. Another pigment called carotene, a yellow pigment, determines the skin tone of persons with yellow skin. Eumelanin is found in the hair, skin, and black regions around the nipples, in addition to melanin. It imparts black and brown colour to the hair, skin, and eyes, and is particularly common among black people. When eumelanin is present in modest amounts, hair can turn blonde. Hair and skin contain pheomelanin as well. Pink and red colours are produced by this form of melanin, which is the predominant pigment present in red-haired people. This kind of melanin does not protect against UV-induced cancer as well as eumelanin. Neuromelanin is a type of melanin found in several parts of the brain, and its absence can result in a variety of neurological problems [9].

Natural selection, according to Edmonson (2005), filters out specific parental qualities in future generations, resulting in offspring with slightly different characteristics and decreased genetic variety. As a result, lighter skin people had a lower probability of living to reproductive age and passing on their genetic predisposition for light skin colour to their offspring than those with darker complexion. Dark-skinned parents produce dark-skinned children. People with darker skin grew more prevalent in Africa over time. This lets subsequent generations to adapt to changes in their environment by carrying only the genes required for survival of the fittest. This keeps the human race from going extinct [10].

In Islam, there is no difference in numerous colour of human which represents the race or ethnicity. The hadith makes no mention of how or when those various colours first originated in the human community. Regardless of how colour differences between human populations developed, the faith is matters.

And among His Signs is the creation of the heavens and the earth, and the variations in your languages and your colors: verily in that are Signs for those who know. (Surah Al-Rum: 22) [3]

### ***3.3 The Regeneration/Replacement of Skin in Hell Fire***

The skin is made up of multiple layers of tissue; epidermis, dermis and connective tissue and accessory structures. The layer of the skins can be removed and replace with a new layer of skin cells via cell proliferation process. This cell cycle proliferation is a continuous process with the temporary halted according to the need identified by the brain and homeostatis regulation inside the human [11].

After considering the preceding scientific explanation, it is easy to conclude that having skin is required to experience pain or any other sensations. Many of the aforementioned functions of the skin are deduced from the Quran's appropriate passage in a comparative examination. The phrase "Liyazuuquu," which means "in order to make them taste," implies that skin is required in order to feel the pain. The unbelievers' skin is burnt in hellfire and will be renewed with a new layer of skin and the burning process is repeated for them to experience again the pain [12].

Those who reject our Signs, We shall soon cast into the Fire: as often as their skins are roasted through, We shall change them for fresh skins, that they may taste the penalty: for Allah is Exalted in Power, Wise. (Surah An-Nisa': 56) [3]

This scenario about the pain sensation is explained by scientific knowledge in skin physiology. The quranic verses revealed the existing of the pain receptors and the concept of cell proliferation and renewal process. The concept of first, second and third degree of burn is also implies the degree of pain sensitivity of skin. If the skin is completely achieved the third degree of burning, the pain receptors are found to be depleted and therefore no sensation can be experienced.

## 4 Conclusion

This compilation aimed to documented the islamic revelation and integumentary system in primary sources in Islam. The difference in skin colour, the unique identity based on fingerprints and the pain receptors and the renewal process of skin layers are integrated with islamic teachings. The scientific study on skin colour and melanin composition reflects the quranic verses on different colours among human. The capabilities of skin to regenerate also being highlighted in Holy Quran and give insight towards tissue engineering as its application. This integration of physiology and islamic view is hoped to enlightened us to further explore the integration in other aspects for the betterment in this world and hereafter.

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# The Variation of E Field Pattern and H-Field Radiation Pattern of Log Periodic Dipole Antenna at Universiti Teknologi MARA



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and Tengku Nur Ain Tengku Affendi

**Abstract** A log-periodic dipole antenna (LPDA) is a very important tool for radio observations of the sun. As mentioned in Surah Ash-Shams, “By the Sun and its brightness”, sunlight is not just an essential prerequisite for life but also can be used in many modern applications. In this study, LPDA was constructed as part of the e-CALLISTO system at Universiti Teknologi MARA. The antenna has 17 elements and operates over a wide frequency range. In addition, each spacing of the elements corresponds to a specific frequency to detect the solar burst. A distance of 4361 mm is possible when the element size ranges from 161 to 1875 mm. Due to interference and site conditions, not all elements are active at the same frequency. The antenna is located near the Center of Astrophysics and Applied Radiation laboratory in the Faculty of Applied Sciences. Starting at 500 MHz, the E and H fields are varied by 100 MHz. In addition to its thermal environment, the LPDA’s gain pattern influences its temperature. The solar burst here is observed with a meter-wavelength antenna. With the use of LPDAs, solar bursts can be measured with high spectral resolution. LPDA was simulated using EZNEC software under free-space conditions. Based on the results, we explored simulations of LPDA antennas at 500 MHz and 1000 MHz, respectively. Refraction and weather are also important factors in determining how the H-field and E field vary. In order to track the position of the Sun, it has been suggested to use a motor to rotate the antenna vertically.

**Keywords** Sun • Log periodic dipole antenna radio region • Antenna • Temperature • Radar cross section

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## 1 Introduction

In Al-Quran, the words of Sun had been mentioned 33 times in the Quran in 32 verses. One of the verses is: [He is] the cleaver of daybreak and has made the night for rest and the sun and moon for calculation. That is the determination of the Exalted in Might, the Knowing (6:96). Solar energy is not only vital for life but can also be utilized in many modern applications.

A large number of radio observations of the Sun have been carried out using this antenna. Feeder systems stimulate the individual elements using a distributive approach. The antenna is very good at receiving solar bursts caused by the Sun's activities. However, gains and sites play a role in antenna sensitivity. Our main parameter based on the elements we used is the noise temperature of the antenna. Aluminum rods are normally used because they are very practical for outdoor purposes. In addition to being low-cost, it has a practical design. The main parameters to consider are (i) gain, (ii) polarization, (iii) radiation pattern, (iv) directivity, and (v) bandwidth. Using all of these parameters, we are able to produce a successful antenna in diffuse or receive signals. Due to electric efficiency and directivity, the gain of the antenna represents the performance of the instrument. Invariably, the front-to-back ratio decreases as the operating frequency or both deviate from the design frequency of the array. It determines the ratio of maximum radiation intensity (power per unit surface) emitted by an antenna to the intensity emitted by an isotropic antenna emitting the same total power.

The antenna's bandwidth is calculated as a percentage, but a different method is used for narrowband and wideband ranges. These dipoles form a phase relationship called the "active region." Depending on the strength of the antenna or the signal source, the radiation pattern, also known as the far field pattern, is determined. This property defines the geometrical orientation of the oscillations, and it is applied to transverse waves.

Using the digital computer, Carrel evaluated the LPDA's radiation pattern, input impedance, etc. using the first antenna, built by Isabell in 1961 [1]. The antenna operated over a frequency range of 2:1. These types of antennas can be used as the basis for several high-gain arrays. The entire system is not operated on a single frequency because this is a wideband antenna. With typical directivity, a well-designed LPDA can provide a 1.3-to-1 SWR over a 1.8-to-1 frequency range of 10 dB. In the case of RG58/U 50- $\Omega$ , these SWR values are standard.

The LPDA can transfer or receive electromagnetic waves in principle [2]. In addition to monitoring solar activity constantly 24 h a day, 7 days a week, as part of ISWI's project (International Space Weather Initiative), this antenna also participates in international space weather studies using the latest technology [3]. For this study, we will build an antenna that can detect data and monitor the type of solar burst (I-V) [4]. With this LPDA you will be able to use the widespread CALLISTO spectrometer in multiple places throughout the world [5]. Research on space weather and solar activity has already been enhanced by the CALLISTO system [6]. An antenna schematic reveals how to construct a good antenna for the most effective performance.

There are 17 elements in the rod, which are formed from two (2) rods of aluminum, and gain about 7.01 dB [7]. We selected this LPDA antenna because of its high gain factor. As Yagi antennas cover only the UHF band, they are not suitable for monitoring the sun. Based on the main active region of the frequency, an array of dipoles with specific lengths and dimensions will be fabricated. On average, the gain between each element will range between 70 and 90%. Due to its low impedance and capable of changing frequencies without affecting electrical operation, the LPDA is designed around this feature. The impedance may be changed by adjusting the antenna length. When designing an antenna, it should take into consideration a frequency scaling. Using the test specifications and assumed values for the scale factor and spacing factor, we will design log-periodic dipoles within the subtended angle of 3.43 degrees [8].

Due to the LPDA's sensitivity, it is evident that this antenna is the most suitable for this study since it can detect signals of the Sun [9]. A high-performance LPDA antenna focusing on 45 MHz and 1000 MHz is designed. The properties of aluminum rods as noncorrosive and lightweight led us to choose them [10].

Plastic is used to insulate antennas. A boom will hold several elements representing different frequencies. This method is able to detect low-frequency solar bursts caused by solar flares and coronal mass ejections (CMEs). In order to increase the pure signal, the receiver must be sensitive to a wide range of frequencies and angular distributions of the incident radio pulse. An antenna's length must be calculated accurately to make it portable and practical for observing solar activities. The signal from the sun is directly transmitted from this antenna via RG58 coaxial cable to the CALLISTO spectrometer.

High forward gain, a good front-to-back ratio, low VSWR, and boom length equivalent to a full-sized three-element Yagi are all characteristics of a very good LPDA. By switching or alternating element contacts, the phase shift of each element is 180°. Increase the gain by 3 to 5 dB by tilting the elements toward the apex. In this study, we seek to understand the signal coverage due to a radiation pattern.

## 2 Analysis of E Field Pattern and H-Field Pattern

We will focus on linearly polarized waveguides of the antenna for this section. There seems to be an electric field on the LPDA, which makes the antenna linear-polarized. This direction of maximum radiation is a vector parameter. The circuit power is split into a few sections by the electric circuits and is known as a junction. Low-frequency circuit elements can normally be combined in series or parallel. In microwave circuits, the TEE junction is a waveguide with three independent ports. A polarization is determined by the E-plane (vertical plane), which is 180 degrees out of phase with the H-plane. The maximum direction of the magnetic vector is regulated by this plane. A right angle is created between the E-plane and the H-plane. An H-plane is usually aligned with a vertical or elevation plane.



### 3 Result and Discussion

In this study, we considered an LPDA array with 17 elements of varying sizes and spacing, as shown in Fig. 1. As the design constant ( $\tau$ ) and relative spacing constant ( $\sigma$ ) change, so does the number of elements in the active region. Our analysis focused on LPDAs that operate between 45 and 1000 MHz.

Spectrometers facilitate the process of detecting and measuring incoming radio waves by converting high-frequency electromagnetic signals into a convenient form. Instruments with high spectral resolution and large bandwidths can measure dynamic solar bursts. CALLISTO software and RAPP JAVA Viewer will be used in the data collection, which will also involve a spectrometer and a computer connected to the Internet. A GPS clock controls the sampling time of the spectrometer, while a tracking controller controls the direction of the antenna. These design parameters are specific to this active region. The LPDA is presented in Table 1 along with its elements, lengths, and boundaries.

Transmission Line Matrix Model (TLM) is used to analyze azimuth and elevation plane radiation patterns. This model is analogous to a network of transmission lines. As long elements do not have an alternate phase, a pattern to the right of the active region produces interference. A preliminary result presented in Fig. 2 shows the E field pattern, H field pattern, vertical azimuth pattern, and horizontal azimuth pattern for 500 MHz and 600 MHz.

The electric field pattern in Fig. 3 can be seen at 90–270 degree angles. Compared with the E-plane, the H-plane provides better coverage at 600 MHz. Radio frequency

**Fig. 1** Setup of the antenna at faculty of applied, universiti Teknologi MARA



**Table 1** Number of elements and specification of the LPDA

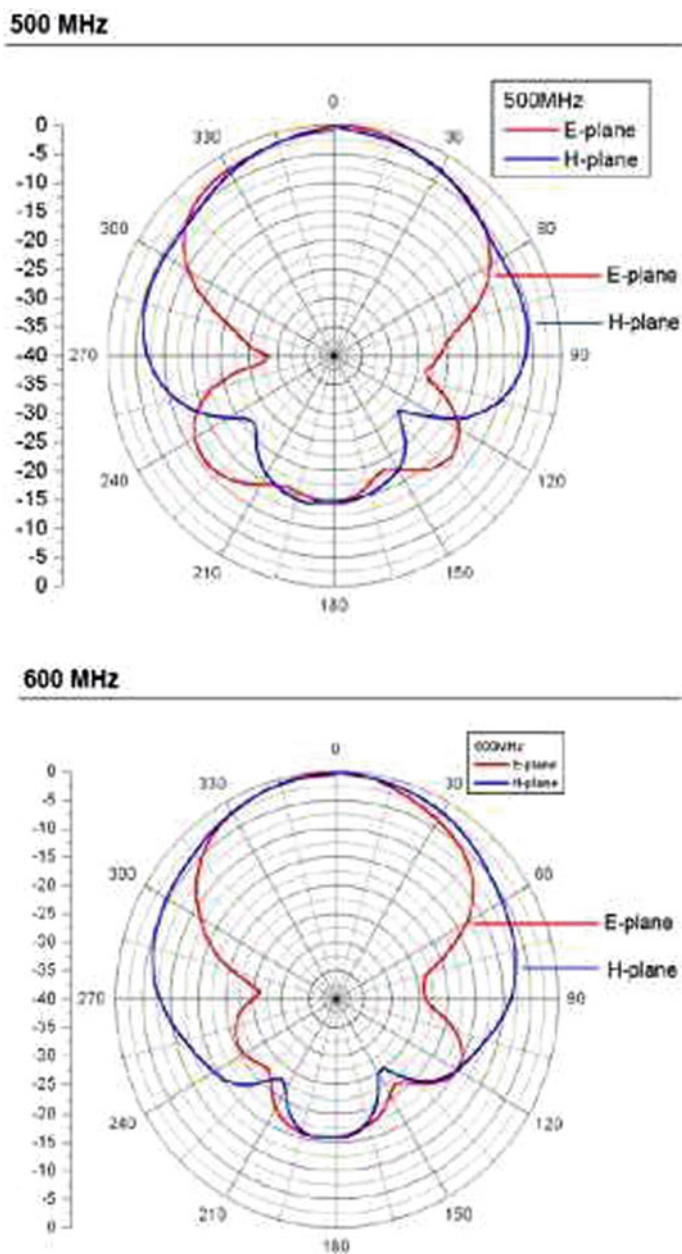
Number of elements	Length (mm)	Distance (mm)
1	1875	0
2	1467	1043
3	1148	1859
4	898	2498
5	702	2997
6	549	3388
7	430	3694
8	430	3694
9	336	3933
10	263	4120
11	161	4361
12	126	4471
13	99	4541
14	77	4595
15	60	4638
16	47	4672
17	37	4698

field decay must be inversely proportional to antenna radial distance. A signal is smaller when it covers 90–270 degrees.

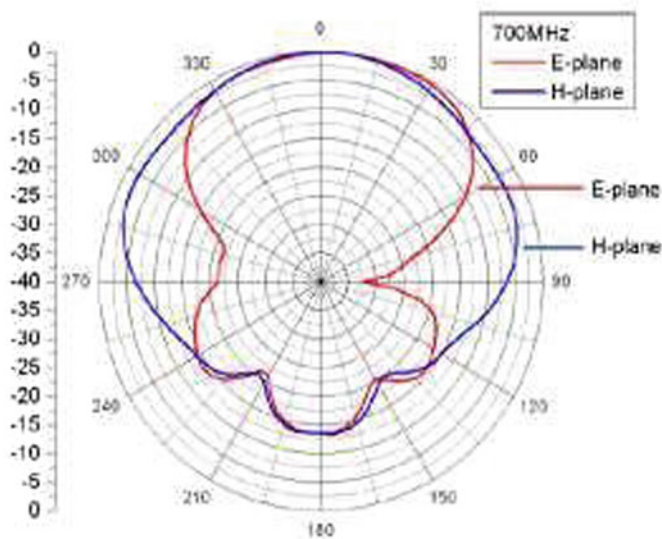
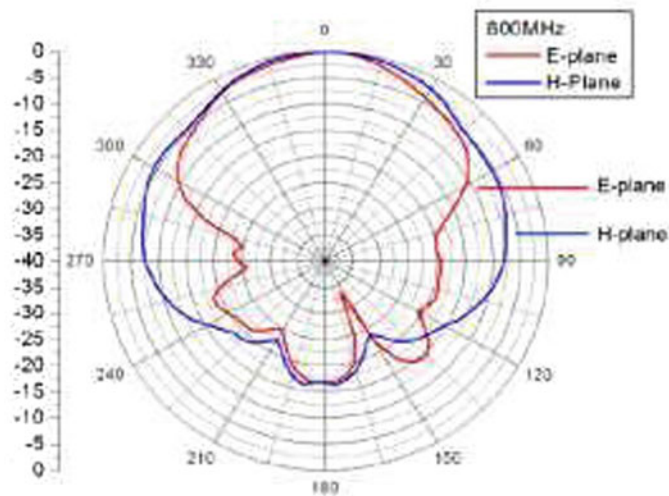
EZNEC software was used to simulate LPDA, and it was considered free space. Simulations include radiation patterns (electric and magnetic), VSWR, input impedance, gain, and front-to-back ratio. Antennas simulated for 500 MHz and 1000 MHz are shown in Fig. 4. For linearly polarized antennas, an electric field vector and the maximum radiation direction reside in this plane. A radio wave's polarization and orientation are determined by the electromagnetic field or E-plane. A vertically polarized antenna has the same E-plane as the vertical plane.

A linearly polarized antenna on the other hand has a plane that contains the magnetic flux vector (and the direction of maximum radiation). Parallel to the "E" plane is the magnetizing field or "H" plane. An antenna polarized vertically usually has an H-plane and a horizontal/azimuth plane. The horizontally polarized antenna often coincides with a vertical/elevation plane.

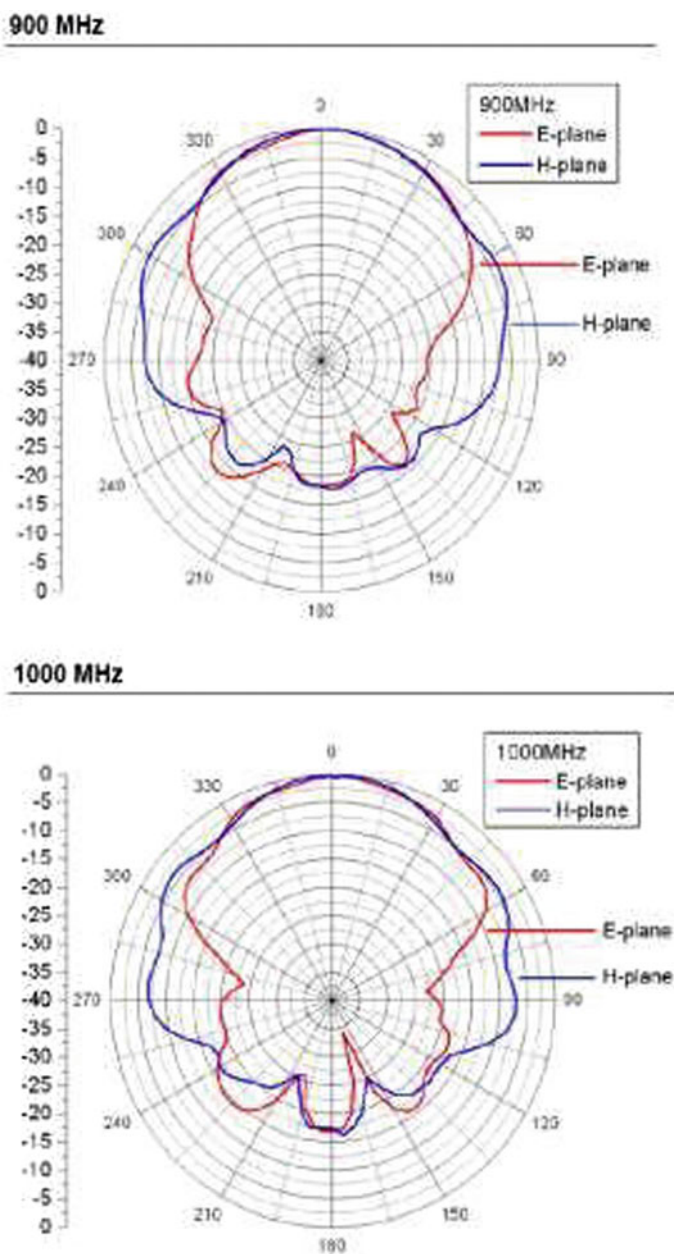
MATLAB was used to simulate the LPDA antenna's performance. For the program, the major inputs are Tau ( $\tau$ ), Sigma ( $\sigma$ ), the characteristic impedance of the feeder element, dipole lengths, and dipole spacing, all of which are predetermined beforehand. Using the dipole bases to analyze currents, the program can obtain the E-plane and H-plane patterns of the antenna.



**Fig. 2** Patterns of vertical azimuth, horizontal azimuth, and E field at 500 MHz and 600 MHz

**700 MHz****800 MHz**

**Fig. 3** Patterns of vertical azimuth, horizontal azimuth, and E field at 700 MHz and 800 MHz



**Fig. 4** Patterns of vertical azimuth, horizontal azimuth, and E field at 900 MHz and 1000 MHz

## 4 Conclusion and Suggestion

Electromagnetic waves propagate sunlight, which is electromagnetic energy. As mentioned in Surah Yunus; “It is He who made the Sun a shining light and the Moon a derived light and determined for its phases—that you may know the number of years and account [of time]. Allah has not created this except in truth. He details the signs for a people who know” (10:5). Antennas with a meter wavelength have been extensively studied for a variety of directional scattering applications. This system is currently being used to observe the Sun via radio. The influence of refraction and weather on the variation of H-field and E-field patterns also needs to be considered. There is a suggestion that an antenna could be rotated vertically by a motor to follow the Sun’s position. Our next project will focus on the temperature of the antenna. Based on this parameter, we can determine how much noise an antenna produces given a particular environment. The temperature in this case is different from the actual temperature. Furthermore, an antenna has no intrinsic “antenna temperature”; rather it depends on the gain pattern and surrounding thermal environment. By analyzing the surrounding environment, we can fully define antenna temperature.

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