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AN AWARENESS LEVEL FROM CSR ACTIVITIES AMONG SELECTED MARINE COMPANIES

**Ismila Che Ishak¹, Muhammad Zukiman Mat Yaakub², Shaiful Bakri
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Abstract

CSR is identified as a responsibility beyond the requirements of national law regarding questions on human rights, environmental, and social rights (Holmgren, 2010). CSR consist of seven principles such as accountability, transparency, ethical behavior, and respect with stakeholders, the rule of law, the international norms of behavior and human rights (Matthew, 2010). The objectives of this research are to discover on awareness of CSR activities among selected marine companies located in Kemaman, Terengganu, Malaysia. 65 respondents from private companies, government link and others such as in ship building, construction, maintenance and repair, ship marine fabrication and oil and gas industries and others related to marine companies was participated. The summary of the results shows, all of the respondents are aware on the CSR activities conducted at their respective companies, 100% of respondents are aware with CSR activities, In addition, 76.9% are aware on CSR activities which is aligned with national goal development and 95.4% are aware CSR activities is important towards shaping the ethical behavior among employees. Unfortunately, only 15.4% respondents' feedback their companies have participated in CSR activities due to financial constraints and lack of support granted from related communities.

Keywords: *Corporate Social Responsibility, Marine Companies, Awareness*

TAHAP KESEDARAN AKTIVITI CSR DIKALANGAN SYARIKAT MARINE TERPILIH

Abstrak

Tanggungjawab Sosial Korporat (CSR) dikenal pasti sebagai satu rasa tanggungjawab yang melebihi keperluan undang-undang negara mengenai soalan-soalan tentang hak-hak manusia, alam sekitar, dan hak-hak sosial (Sweden Holmgren, 2010). Tanggungjawab Sosial Korporat terdiri daripada tujuh prinsip iaitu akauntabiliti, ketelusan, tingkah-laku beretika dan hubungan dengan pemegang kepentingan, kedaulatan undang-undang, norma-norma antarabangsa tingkah laku dan hak asasi manusia (Matthew, 2010). Objektif kajian ini adalah untuk mengetahui mengenai kesedaran aktiviti CSR di kalangan syarikat-syarikat marin yang dipilih yang terletak di Kemaman, Terengganu, Malaysia. Sebanyak 65 orang responden daripada syarikat-syarikat swasta, pautan kerajaan dan lain-lain seperti pembinaan kapal, pembinaan, penyelenggaraan dan pembaikan, kapal Marin fabrikasi dan minyak dan industri gas dan lain-lain yang berkaitan dengan Syarikat Marin telah menyertai dalam kajian soal selidik ini. Ringkasan keputusan daripada kajian ini menunjukkan bahawa semua responden adalah mengetahui mengenai aktiviti-aktiviti CSR yang dijalankan di syarikat mereka masing-masing, 100% daripada responden adalah peka dengan aktiviti Tanggungjawab Sosial Korporat. Di samping itu, 76.9% adalah mengetahui mengenai aktiviti-aktiviti CSR yang selari dengan matlamat pembangunan negara, dan 95.4% adalah mengetahui aktiviti Tanggungjawab Sosial Korporat adalah penting untuk membentuk gelagat beretika di kalangan pekerja. Walaubagaimanapun, hanya terdapat 15.4% responden menyatakan bahawa yang syarikat-syarikat turut melibatkan diri dalam aktiviti Tanggungjawab Sosial Korporat ini disebabkan oleh kekangan kewangan dan kurangnya sokongan diperolehi daripada komuniti berkaitan.

Kata kunci: *tanggungjawab sosial korporat (CSR), syarikat marin, kewangan*

INTRODUCTION

In today's economic and social environment, issues related to social responsibility is gaining more importance, especially in the business sector such as shipping. CSR is known as a management concept and a process that integrate social and environmental concerns in business operations and a company's interactions with the full range of its stakeholders. While marine companies comprise companies whose activities supply innovative products and services related to the traditional maritime sector. In general, maritime industries include all enterprises engaged in the business of designing, constructing, manufacturing, acquiring, operating, supplying, repairing and/or maintaining vessels, or component parts thereof: of managing and/or operating shipping lines, and customs brokerage services, shipyards, dry docks, marine railways, marine repair shops, shipping and freight forwarding services and similar enterprises. The aim of this research is to analyze the awareness level of CSR activities among selected marine companies. The awareness level of CSR is significantly contributing from various variables such as performance of the top management, commitment from employers and employees. The scope of this research is conducted in Kemaman, Terengganu, Malaysia. This is because, there lot of new development companies contribute to new economies of scale. The marine companies are cheered to apply CSR by fulfilling the guidelines of ISO 26000, the standard providing voluntary guidance of social responsibility. The ISO 26000 constitutes guidelines for all types of organizations in both the public and private sectors, in developed and developing countries, add value to existing social responsibility programs by developing an international regulations on what social responsibility means and the social responsibility issues that organizations need to address, providing guidelines on translating principles into effective action and detailing the best practice that has already evolved and disseminating it worldwide for the good of the international community (ISO & Social Responsibility).

LITERATURE REVIEW

Definitions and Concept of CSR

The European Commission defined CSR as a concept where companies integrate social and environmental concerns in their business actions and in their connection with their stakeholders on a voluntary basis. CSR is also identified as a responsibility beyond the requirements of national law regarding questions of human rights, environmental and social rights (Holmgren, 2010). At present, there is no universal or agreed definition of CSR. However, it is expected that by the end of 2011 the International Organization for Standardization will have applied the ISO 26000 standard for CSR which consist of seven principles, i.e.

accountability, transparency, ethical behavior, respect for stakeholders, respect for the rule of law, respect for international norms of behavior and respect for human rights (Matthews, 2010). According to Holmgren (2010), since the boom of CSR in the early 2000, the concept has continued to embellish. In 2005, 80% of the Fortune 500 companies were declaring CSR on their websites. In 2009, despite the economic recession, many corporations continued to invest in their CSR-related budgets. Bottiglieri Shipping Company managing director, Maria Bottiglieri said: “some companies still think CSR is time-consuming and money-consuming, but they must realize it is a vital tool for recruitment (Matthews 2010). CSR is fretful with environment, safety, labor (employees), customers, investors, community and business ethics (Beckman, 2010).

The contribution of CSR to financial performance

McWilliams and Siegel (2000), stated that a positive, negative and neutral impact of CSR on financial performance. This variation may be because of the empirical analysis. Researchers have demonstrated that a particular flaw in existing studies of the contribution of CSR with the financial performance. It is also identified that the pressure on firms to engage in CSR has increased over the last 3 decades, but not all managers have responded to these pressures. Those who resist typically have invoked the trade-off between CSR behavior and profitability. It is concluded that CSP (corporate social performance) and R & D (research and development) are highly connected, and when R & D intensity is included in the equation, CSR is shown to have a neutral effect on profitability. Tang, Eirikur and Rothenberg (2012), claimed that firm profits are shaped by the ways the firm engage in CSR. Illustration of absorptive capacity theory and related perspectives such as time compression diseconomies, asset mass efficiencies, and path dependence theory, they argued that when a firm engages in CSR slowly and consistently, focuses on related CSR dimensions, and starts with internal dimensions of CSR, CFP will be boosted. With longitudinal data collected from 130 firms from 1995 to 2007 found that firms benefit more when adopted a CSR engagement strategy that is consistent, involves related dimensions of CSR, and begins with aspects of CSR that are more internal to the firm. The pace of the CSR engagement strategy, however, does not moderate the CSR–CFP related.

This research helps fill the gap in CSR research by showing that, regardless of contextual factors, a firm can choose the proper strategy to enhance the financial benefits of the CSR engagement. Basu and Palazzo's (2008), appeal for a focus on the details of CSR rather than on other variables which might interact with CSR to affect financial performance. Henry and Tamayo (2013), also made a similar call for studies to go beyond the ‘what’ to the ‘how’. The connection is tested by using empirical methods. There is an extensive discussion concerning the legitimacy and value of being a socially

responsible business. There are different views of the role of a firm in society and disagreement as to whether wealth maximization should be the sole goal of a corporation. Most people identify certain benefits to a business being socially responsible, but most of these benefits are still hard to count and measure. Their result showed that the sign of the relationship is positive. Different explanations for this result depend on the direction of the causality between CSR and profitability.

There are two arguments that support the view. First is firms which have solid financial performance have more resources available to invest in social performance domains, such as employee relations. Other arguments propose that financial performance also depends on good or socially responsible performance. The two different explanations of this relationship depend on its causality. This research did not explore the direction of the causal connections. Nevertheless, the findings indicate that CSR is positively related to better financial performance and this relationship is statistically significant, supporting, therefore, the view that socially responsible corporate performance can be associated with a series of bottom-line benefits. Ramasamy, Woan Ting and C. Y. Yeung (2007), has conducted on the link between CSR performance and financial performance among large business by comparing monthly average returns of a portfolio of CSR active companies against a portfolio of inactive CSR companies as well as against the market, represented by the Kuala Lumpur Stock Exchange Composite Index (KLSE-CI). It is found out that there is no strong statistical evidence to show that our CSR portfolio outperforms the market; neither does it beat the non-CSR portfolio. It is concluded that the difference between the Sharpe and the Treynor measures are related to the kind of risks measured. The Sharpe index considers the total risks in its risk adjusted computations, while the Treynor index, on the other hand, measures only market risks and hence does not consider company specific risks. Thus, using the Sharpe index, the CSR portfolio utilized is well diversified such that it is able to beat the market returns in all periods under consideration. The Treynor measure seems to be similar to the raw, unadjusted returns since our portfolio comprised of companies from different sectors and different sizes. Treynor measures are similar to the unadjusted measure confirmed that there is no significant difference between the mean returns of the CSR portfolio and the market or even when compared to the non-CSR portfolio. "Using a demand-supply model, they suggest that a firm would allocate that amount of resources that would equate the additional revenue gained from engaging in CSR and the amount of additional costs incurred as a result of it. The additional revenue gained from CSR activities would depend on the extent to which consumers' demand CSR qualities in goods and services.

Measurement and implementation of CSR

Strategy aids as a base for a business firm's conception, while founding its position in the market and its competitiveness. Galbreath (2008), had done a research on how CSR can be effectively constructed into a strategy. B. Lougee and J. Wallace (2008), described that supplements the growing body of research that attempts to improve our economic understanding of CSR. Comparing a sample of socially responsible firms (Dominic 400) to a benchmark sample (S&P 500), they examined the trends in CSR and the relationship between CSR and firm performance over a 15-year period from 1992-2006. The net result is that our measure of net CSR strengths (strengths minus concerns) decreased during this period, even among the Domini 400 samples. Second examined on the relationship between corporate investment in CSR and financial performance over the same 15-year period. Their findings showed that companies with more CSR strengths or fewer CSR weaknesses produced higher ROA—a result that suggests that investments in CSR are consistent with profit and long-term value maximization. Finally, evidences intended to answer the question why companies choose to invest in CSR. Findings suggest that most companies devote resources to CSR initiatives as a means of maximizing long-run value rather than out of a firmer commitment to stakeholders. The findings showed that higher ROA was associated with both more CSR strengths and fewer CSR weaknesses. This relationship was experimental for both the Dominic 400 and the S&P 500 firms. Moreover, this relationship also verified to be consistent among different categories of CSR strengths and concerns.

According to Antonio and Charles (2005), the volatile evolution in the demand for rankings of corporate social responsibility (CSR) has resulted in rise of groups that supply CSR rankings to consumers and investors. Result found that a lot of agencies follow a three step process in evolving a CSR assessment and rating prescribed as follows: *1. Agency compiles available external information about the company. 2. The agency sends out a detailed questionnaire to company and 3. Agency interview key informants internally and externally.* Reports are then structured and commercialized to investors and consumers. A few standards are applied in developing CSR rating. Researchers have revised that agencies practice to entrance corporate performance in six broad areas: *Workplace, Environment, Product safety and impact, International operations and human rights, Indigenous people's rights and Community relations.*

Good and bad of CSR

Differences of opinion about the importance of corporate social responsibility, there is a general consensus among academics and policy makers. T. M. Devinney (2009), claimed that the idea of CSR naturally conflict nature of the corporation. This has weighty suggestions for the understanding of corporate social responsibility, what was viewed as the relevant issues related to it, and how to investigate its roles and effect. Researchers have argued that CSR is good because markets are the most capable way of defining social needs and transporting social solutions. From that outlook, he can highpoint four reasons why a society would want firms to act as tools of policy and be active CSR participants. The first one was individuals vote with their feet and pocketbooks. Based on this logic, corporations with more suitable practices within a society would have more gratified customers, more gratified employees, and more gratified owners and hence would last longer and thrive in more adverse circumstances. Second was corporations owned more knowledge than individuals and governments and so they are more likely to be able to use that information to tailor products and services. Third, corporations have a better thoughtful of trade-offs, technologies, and trends operating within a society and can act on them in a way that is more coherent and realistic than governments can. The last one was being free of the transparency required of governments and many civil society organizations, corporations can more easily engage in social “experimentation” (Brugmann & Prahalad (2007), While, there are five relevance of the bad from the CSR. First, corporations exist to create economic returns, not to resolve societal complications. Next are corporations skew societal standards to their own needs. The third are corporations are not evocative of the society at large, followed by corporations are naturally socially conventional and hence will not experiment unless they can see a clear profit from the endeavor. Lastly, CSR lets governments to renounce some of their social responsibilities, thus making the transfer of those social services provided by companies less answerable and more subject. B.Cheng, I.Ioannou and G.Serafeim (2010), had done an investigation on how CSR lead to better access to finance. Although there has been argued that CSR may execute unnecessary cost to a firm, but the they had provide a few proof that firm with better CSR performance face lower capital constraints. From their observations and result, they claimed that CSR were importantly in ways to create value creation. To obtain financing in capital markets, the firms must have a better CSR performance. Researchers also suggested that managers that are able to create successful CSR strategies can build a lot of benefits for their firms. Another researchers A.Goss and G.S.Roberts (2009), examined the link between CSR and bank loans. Researchers spoke the influence of CSR in a previously unexplored channel of debt markets while exploited the unique role of banks as “quasi-insiders” of the firm and used two different techniques to determine the

maximum penalty for poor CSR performance. Results showed that CSR were the second-order importance in determined loan spreads and also suggested that more work needs to be done in ways to understand how market participants react to CSR or the firms. As a summary, most of the CSR activities have been conducted in many areas. However, CSR in marine industry is rarely being highlighted and discussed, or perhaps has not been conducted respectively or regularly nevertheless has stated as a positive and provides neutral impact of CSR on financial performance and company profitability.

METHODOLOGY

Development of hypothesis

Research objective is a statement that gives information and making the generalization consist a set of principles. Usually it is currently forming a basis for possible experiments to confirm viability. It sometimes can be simply a learning guess or hunch that can be supported by theory. (Calmorin, 1999). It can be known as a wise guessing is formulated and adapted to explain the observation. Furthermore, it can be declarative statement that is tentative in the natural environment. The hypothesis is used to locate the information being needed to resolve the research problems. To meet the research objectives, thus the research hypothesis could be :

H1: The more awareness on CSR level, the more efficient the effectiveness of CSR activities.

Population, Respondent and Sample

Population is known as the larger group which individual are being selected to participate in a research. It is also a collection of data whose properties to be analyzed. The population to be studied and it contains all subjects of interest. The sample of this research is taken from marine companies which are from shipbuilding, construction, maintenance and repair, marine fabrication, oil and gas industries. Total company which involved in this research are 14 companies. The companies are few branch of Petronas, Baker Hughes, Koperasi Petronas and Sapura Kencana. Sampling is the process of selecting a number of individuals in a study and the individual represents the larger group which has been selected. A sample consists of a random selection object or person in the population as possible and it is called sampling, (W.H.Freeman, 2010). Total 80 sets of questionnaires have been distributed to the target sample and the percentage of successful questionnaires received from respondents are 81% (65 sets) from 80 sets.

Design of Questionnaire

A set of questionnaire is made and designed. Then, it was distributed to the target respondents, finding out the information needed and related to objective of the research. The questions are used to make the connection of between effectiveness with the awareness and benefits of CSR at selected marine companies in Kemaman, Terengganu. The rate of return is 81% (65 sets) and the rate of failure is 19% (15 sets). The questionnaires consists five parts and has been divided into five sections which comprises of Section A for Personal General Information about the respondent such as position, age, gender, education and how many year has been working with the company. Meanwhile for Section B is for Company General Information which consists of year of company established, category of company, number of employees, and company scope. Section C is on Independent Variable which is on the awareness of CSR activities. Only the closed format questionnaire is used (Wai Ching Leung, 2001). Closed format question is easy and quick to be filled in. It is also minimize the discrimination against the less literate (in self administrated questionnaire) or less articulate (in interview questionnaire). Other than that, it easy to be coded, recorded, analyze results quantitatively, easy to report the results and it is a natural act where the respondents become increasingly different from other to the questionnaire as it near the end. Sometimes, because of the impatience or fatigue, the respondents may give careless answer.

Theoretical Conceptual Framework

Theoretical conceptual framework shows, the relationship between the independent variable and dependent variable used in the research. The independent variables cover on awareness of CSR activities towards the dependent variable on the contribution of CSR among marine companies.

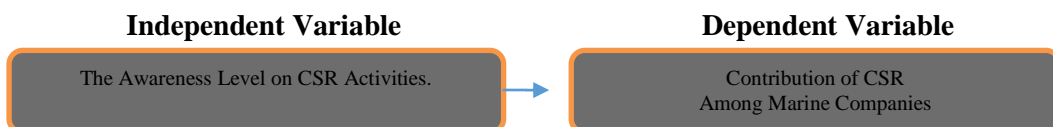


Figure 1: Conceptual Framework

RESULTS AND DISCUSSIONS

The Demographic of Respondents and Company Background

The characteristics of respondents information is taken from current position, age, gender, highest education and years of working. From Table 1 below, it shows that, majority at 38.5% or 25 respondents are from Bachelor, 30.8% or 20 is from Diploma, 10 or 15.4% are from STPM and SPM and 10 or 15.5% for others qualification. The majority current position of respondents is from Front Line Management: Supervisor, Executive and Others at 49 or 75.4%. Meanwhile, the majority scope of company is from oil and gas industries from 35 or 53.8%. However, for the CSR implementation, majority has implemented it less than 2 years with 21 or 32.3% (Table 2). Result on category of company (Table 3) shows that majority respondents are from private companies by 56 or 86.2%, followed by government link at 5 or 7.7% and others owned at 4 or 6.2%.

Table 1: Company's Scope

Scope Of Companies	Frequency	Percent
Shipbuilding's Building, Construction, Maintenance and Repair	10	15.4
Marine Fabrication	5	7.7
Oil and gas industries	35	53.8
Others	15	23.1
Total	65	100.0

Table 2: Implementation of CSR

Duration	Frequency	Percentage
Less than 2 years	21	32.3
3 to 5 years	9	13.8
6 to 8 years	14	21.5
More than 12 years	16	24.6
Total	60	92.3
Missing	5	7.7
Total	65	100

Table 3: Categories of Company

Categories of Company	Frequency	Percentage
Private Company	56	86.2
Government Link Company	4	6.2
Others	5	7.7
Total	65	100

Results from Awareness Level on CSR

There are few questions asked in this questionnaires about CSR awareness. Firstly, is to discover on awareness on CSR activities and secondly is on what is the level of awareness of CSR activities. The results in Table 4 shows that, majority of 65 respondents or 100% are fully aware about who decides, manages and coordinates the company's CSR activities.

Table 4: Awareness of CSR Activities Among Staff

	Frequency	Percentage
Aware	65	100.0

Table 5: Does Staff Aware With Company's CSR Policy?

	Frequency	Percent
Aware	50	76.9
Not Aware	11	16.9
Missing	4	6.2
Total	65	100.0

Table 5 shows, the majority of 50 or 76.9% respondents are aware on company's CSR policy which is aligned with national development goals and only 11 or 16.9% answered not aware.

Table 6: What Level Does Your Company Participate In CSR Initiatives

	Frequency	Percentage
Aware	10	15.4
Not Aware	55	84.6
Total	65	100.0

Table 6 shows, only 10 or 15.4% respondents are aware or know about the level of company participate in CSR initiatives either global, regional or national. Another 55 or 84.6% are not aware about it. It is shows that, majority of respondents did not aware about the level of CSR activities participation from their respective companies.

Table 7: How Important Is The Socially Responsible And Ethical Behavior Towards Its Employees?

Response	Frequency	Percentage
Aware	62	95.4
Not Aware	3	4.6
Total	65	100.0

Table 7 shows that 62 or 95.4% are aware on the importance of CSR activities. Only 3 or 4.6% are not aware on the importance of CSR activities.

Table 8 shows, test of normality results. Kolmogorov-Smirnov is used if the data collected is less than 200. While for Shapiro-Wilk is used if the data is above 200 respondents. The total respondents is at 65, thus it is used Kolmogorov Smirnov test. The normality of the test is known by seeing the significant value or *p*-value. If the significant is above 0.05, the data is normal, while if it is less than 0.05, the data is not normal. The significance shows 0.00, so the data is not normal and it is used non-parametic test in this research.

Table 8: Grouping Variable: What Is Your Current Position?

	Kolmogorov-Smirnov ^a		
	Statistic	df	Sign.
Is the company's CSR policy aligned with national development goals?	.499	61	.000
What level does your company participate in CSR initiatives?	.519	61	.000
How important is the socially responsible and ethical behavior towards its employees?	.540	61	.000

Table 9: Kruskal Wallis Test: Grouping Variable: How Long The Company Has Implemented CSR?

Test Statistics ^{a,b}				
	Who decides, manages and coordinates the company's CSR activities?	Is the company's CSR policy aligned with national development goals?	What level does your company participate in CSR initiatives?	How important is the socially responsible and ethical behavior towards its employees?
Chi-Square	.000	2.002	8.651	3.138
df	3	3	3	3
Asymp. Sig.	1.000	.572	.034	.371
a. Kruskal Wallis Test				
b. Grouping Variable: How long the company has implemented Corporate Social Responsibility (CSR)?				

Hypothesis: H₀: no awareness of CSR, H₁: The awareness of CSR *p-value* ≤ 0.05= reject H₀, accept H₁, *p-value* > 0.05= do not reject H₀. Since *p-value* for all questions in Section D is above 0.05, so the decision doesn't reject the null hypothesis. There are no preferences on the awareness of CSR of marine companies.

Results on Benefits of CSR

The questions are to identify benefits from CSR activities and what are the benefits of CSR activities.

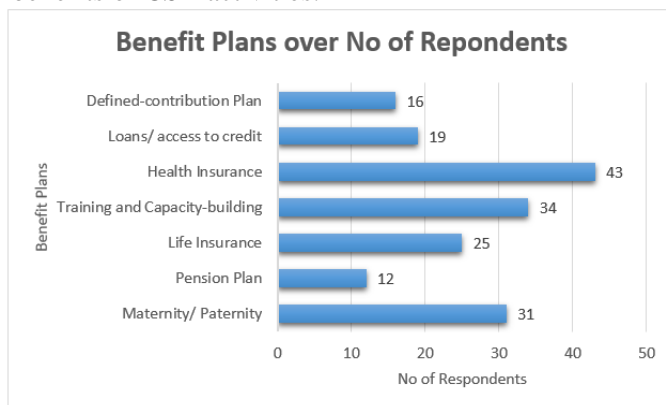


Figure 2: Benefits Plan

Figure 2 shows that, the highest frequency of the benefits plan received by respondent is for health insurance at 43 or 66.2%. While, the lowest benefits is belongs to pension plan by 12 or 18.5%.

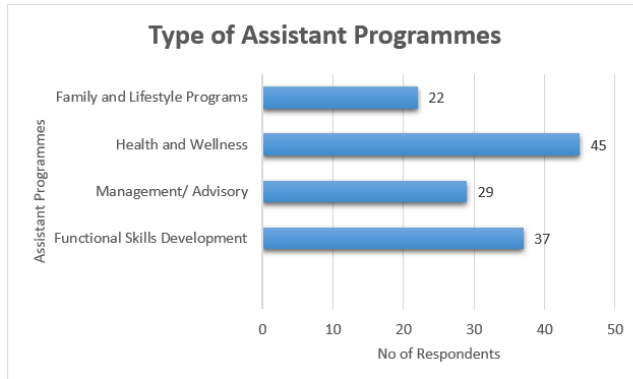


Figure 3: Type of Assistant Programs

Figure 3 shows that, the type of assistant programs provided by companies. The highest is on health and wellness programs by 45 or 69.2%. While, the lowest is on family and lifestyle programs by 22 or 33.8%.

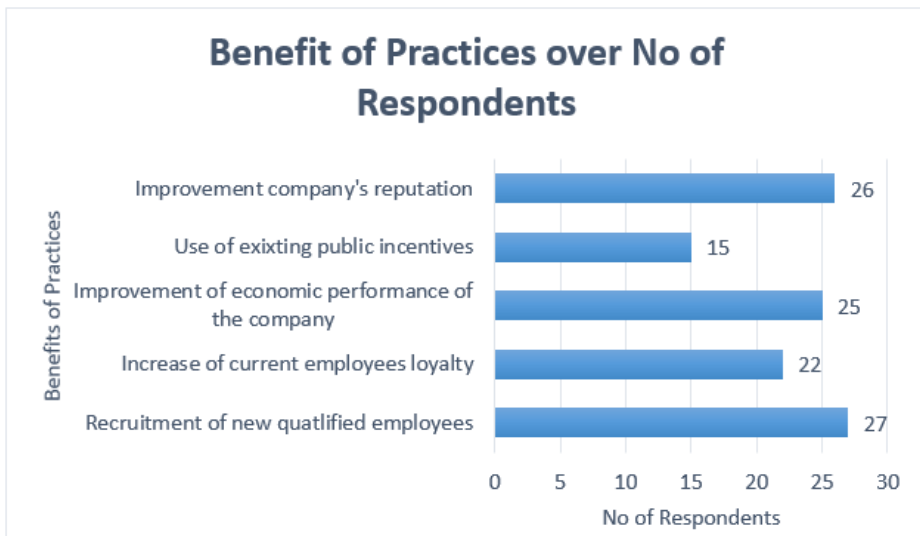


Figure 4: Major Benefits of Implement CSR

Figure 4 shows that, the major benefit for your company regarding socially responsible and ethical behavior towards its employees. All results are quite same but the highest was recruitment of new qualified employees by 27 or 41.5%. The lowest rank was used of existing public incentives by 15 or 23.1%.

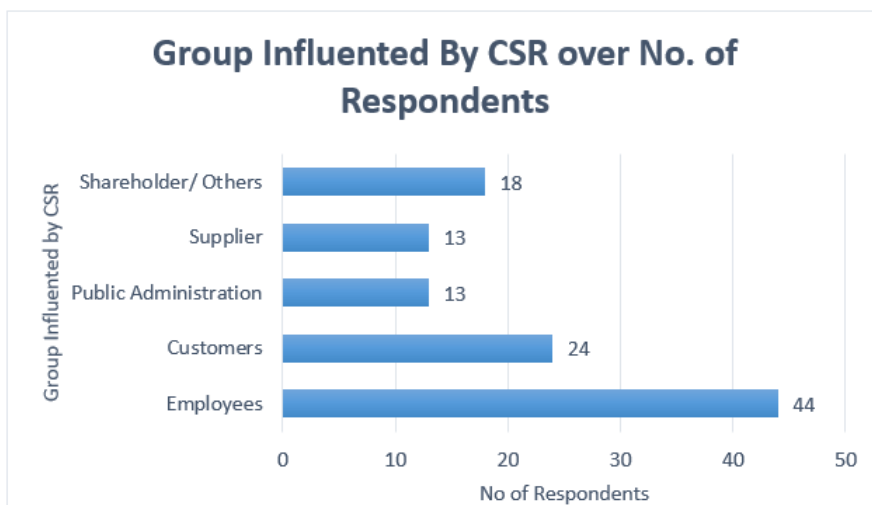


Figure 5: Most Influenced Group

Figure 5 shows that, the most group has been influenced by company's CSR. The highest answered chosen was employees by 44 or 39.3%. The lowest was owned by public administration and shareholders/owners by 13 11.6%.

Awareness:

Question: To determine the level of awareness of CSR activities between marine companies.

It shows that there is no preferences on the awareness of CSR in marine companies at Kemaman. The data is on the respondents and companies categories. There is no enough evidence that can conclude that respondents are totally aware on the implementation of CSR.

Question: To determine either CSR is important or not to employees.

It shows that among front line management respondents with age between 20-29 years, respondents who worked between 5-7 years, companies which had been established 3-5 years and companies which implemented CSR 3-5 years.

Benefits

Firstly, on the benefits plan that received by employees. 43 of total 65 respondent choose health insurance as the main benefits plan that have received. While, the lowest is pension plan by 12 people. Insurance is a mandatory requirement for recruitment of new staff. That's why the highest frequency is belongs to health insurance. Pension plan is the lowest result because a lot of the respondents is new staffs, just a fresh graduate. Respondents do not know their company already develop pension plans for their future. Furthermore, the most selected assistance program is health and witness by 45 people while the lowest is family ad lifestyle program by 22. Family and lifestyle program be the last because most of the respondent is not married yet. Based on my analysis, the major benefit for the company regarding socially responsible and ethical behavior towards its employees is recruitment of new qualified employees. But there is quite same percentage for each answer provided. Use of existing public incentives gets the lowest voted by the respondents. This can conclude as lot of workers do not know about the public incentive by the government. Next on any government support received by companies for its socially and environmentally responsible activities (CSR). Majority said that their company don't receive any support from government. This happen either they don't know about it or their company doesn't receive in real.

CONCLUSION

The result have provided interesting findings on two components affecting employees' productivity through this CSR implementation. Even though, this CSR activities caused a lot of financial expenses, manpower, time and facilities, but at the end of the result will assist the company to enhance the good health among employees, added value to the premises and also to practice lean housekeeping. As time use for the file CSR is a responsibility beyond the requirements of national law regarding questions of human rights, environmental and social rights. The integration of social, environmental, and economic improvement through CSR makes workplaces meaningful. The companies that implement CSR as their monthly activities can contribute to positive relation among employees through team work, commitment, housekeeping, leadership. The result of the research indicate that there is a perception gap in CSR awareness and benefits between employer and employees. The good management in marine sectors supposedly aware this CSR activities is compulsory and needed, but employers do not prepare to provide, highlight and to disseminate the practice of CSR. Thus, it is lead to influence the bad habits among employees that could influence the profits of the company

in general. In addition to that, the employees' irony known the important of CSR which could improve their performance and abilities in handling task and responsibilities. Overall from the results states that, the management of the companies are less aware about the implementation of CSR. Therefore, by conducting this research it is hope that marine companies not only in Kemaman, Terengganu, Malaysia are aware on the CSR implementation in order to produce and enhance employees' social responsibility, environmental responsibilities and economic responsibilities. The marine companies are encouraged to apply CSR by fulfilling the guidelines of ISO 26000, the standard providing voluntary guidance on social responsibility. ISO 26000 constitutes guidelines for all types of organizations in both the public and private sectors, in developed and developing countries; add value to existing social responsibility programmes by developing an international consensus on what social responsibility means and the social responsibility issues that organizations need to address, providing guidelines on translating principles into effective action and distilling the best practice that has already evolved and disseminating it worldwide for the good of the international community (ISO & Social Responsibility). The companies may receive external benefits from implementing CSR policies because CSR is linked to more favourable corporate evaluations, increased purchase behaviour, higher customer satisfaction, market value of a firm, all of which is believed to result in increased profitability for the corporation. The examples of the marine companies undertake CSR activities, are social reporting, prompt response to supplier complaints, prioritization of employee's health and safety, monitoring of quality, environmental impact of product and services. It is also recommended that, it should be on achieving increased level of cooperation between the various departments of the business in terms of achieving CSR related aims and objectives. On the other hand, by introducing CSR aspects of the business at the initial stages of the project and integrating it with long-term aims and objectives helps in implementing an effective review system in terms of improving the quality of CSR. In addition, management should motivate the masses to demand that their smaller groups as well as their employer improve CSR programs. This research is also proposes that, the further in-depth research is required to examine the perception and expectations of marine companies in exercising CSR and CSR implementation at Kemaman, Terengganu, Malaysia.

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IBRA': THE WAY FORWARD

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Abstract

In the normal conventional banking system, customer only has to pay the outstanding principal amount and earned interest at the time when early settlement is made. The financier normally waives the unearned interest. Contractually, customer in Islamic financial system has to settle total outstanding selling price in the case of early settlement. On the other hand, Islamic bank normally give rebate to its customer who made early settlement. This practice of rebate is important to maintain the competitiveness of Islamic banking as a mechanism of providing mutual help in terms of charitable matters within a Muslim society, which is highly recommended by syariah principles. Hence, the concept of *ibra'* which resembles with the rebate payment has been introduced accordingly. This concept is actually more suitable for the financier who wants to surrender its right over the debt to customers. Hence, this paper is aimed to explore the fundamental concept of *ibra'* as practiced by the bankers currently within the ambit of Islamic teaching. In addition, it is hoped that; throughout this study, it would lead to the betterment of understanding of this concept holistically.

Keywords: *Ibra'*, Interest, Rebate, Financier, *Syariah*

IBRA': MENGORAK KE HADAPAN

Abstrak

Dalam sistem perbankan konvensional yang biasa, para pelanggan secara dasarnya hanya perlu membayar amaun hutang pokok yang masih tertunggak dan faedah yang diperolehi semasa penyelesaian awal dibuat. Dalam hal ini, pembiaya biasanya akan menyetepikan segala kepentingan yang masih belum diperolehi. Dengan merujuk kepada kontrak yang telah dibuat, para pelanggan yang terlibat dalam sistem kewangan Islam perlu menyelesaikan jumlah harga jualan yang luar biasa (*outstanding*) bagi setiap kes penyelesaian awal. Dalam konteks ini, bank Islam biasanya memberikan rebat kepada pelanggan yang telah membuat penyelesaian awal terhadap pinjaman masing - masing. Amalan pembayaran rebat adalah penting untuk melestarikan daya saing perbankan Islam sebagai salah satu mekanisme ke arah menyediakan bantuan bersama dari segi kebajikan di kalangan umat Islam yang sesungguhnya amat dituntut dalam lunas – lunas syariah. Oleh itu, konsep *ibra'* yang mirip kepada bayaran rebat telah diperkenalkan dengan sewajarnya bagi tujuan tersebut. Konsep ini sebenarnya lebih sesuai untuk digunapakai oleh para pembiaya yang mahu menyerahkan hak masing – masing ke atas hutang kepada pihak pelanggan. Oleh itu, kertas kerja penyelidikan ini bertujuan untuk melihat dengan lebih luas lagi berhubung konsep asas *ibra'* yang diamalkan oleh pihak bank masakini menurut prinsip – prinsip Islam. Sebagai tambahan, adalah diharapkan bahawa; menerusi kajian ini, ia akan membawa kepada kemaslahatan dalam usaha untuk memahami konsep ini secara holistik.

Kata kunci: *Ibra'*, Rebate, Pembiaya, Kemaslahatan

INTRODUCTION

Basically, *ibra'* refers to “giving up of a right”. From another literal perspective, it also can be defined as “elimination, release, acquittal and removal of something”. In a similar vein, *ibra'* also refers to exonerate and dissociate from something. On the other hand, *ibra'* also means surrendering one’s right to claim on debt either partially or fully. Technically, *ibra'* can be interpreted as “any act by a person to withdraw his rights (to collect payment) from a person who has the obligation to repay the amount borrowed from him”. In relation to this dimension which is related to the debt obligation, *ibra'* means to absolve a debtor from a debt or obligation that is established in his liability. In fact, this practice can be elaborated as absolution of one’s financial right (*isqat min al-dayn*) and assigning ownership to the debtor (*tamlik li al-madin*).

In contemporary Islamic banking practice, '*muqasah*' refers to a rebate or discount given by the bank to a customer who chooses to settle his / her debts arising from BBA agreement prematurely, that is, before the expiry of a stipulated repayment period. Interestingly, it is the policy of BIMB to give its customers a *muqasah* even though it is stated to be discretionary. More importantly, as far as Islamic definition is concerned, the word '*muqasah*' does not imply rebate. Accurately, it refers to a "setting off" of the debt between two debtors with an equivalent amount of debt. As such, *muqasah* in modern banking practice should be re-termed as '*ibra*'. Moreover, this kind of benevolent contract is created based on the discretion of the creditor towards the debtor without having any consideration or counter-value as the main foundation of *ibra*' is rooted from the concept of benevolence holistically.

In conjunction with the legal injunctions, Allah has clearly stated in Surah Al-Baqarah verse 280:

"And if the debtor is in difficulty grant him time till it is easy for him to repay. But if ye remit it by way of charity, that is the best for you if ye only knew".

Moreover, the Prophet once was reported to say to the Jews of Bani Nadhir to leave Medina as narrated by al-Tabrani:

"Reduce the debts and expedite its settlements".

From the viewpoint of Islamic legal objective (*maqasid al-syariah*), Imam Al-Ghazali has clearly mentioned whereby:

"Propagate what is beneficial and avoid illegality (haram)".

SOME SELECTED ISSUES

***Ibra*' Clause in Financing Agreement**

Ibra' was practiced in Islamic banking institution based on a financier's discretion to award to their clients who resolve his debt earlier than the predetermined period. Although the practice of giving rebate is solely discretionary on part of an Islamic banking institution, the client can be confused when they make an early settlement, and questioning whether they are eligible to receive *ibra*' or not. In addition, many of the clients are unaware regarding the formula for the *ibra*' computation made by the bank. Instead, with the least knowledge of this matter, clients shift to conventional financing.

In order to prevail over the confusion in the granting and computation of *ibra`* by Islamic banking institution, it was proposed that a clause on promise to provide *ibra`* to customers who settle their debts earlier than the stipulated period be introduced. Consequently, it is important to determine the issue of whether the incorporation of such clause on promise to give *ibra`* to customers in the Islamic financing agreement is permissible by Shariah.

In order to beautify the concept of *ibra`* in Islamic financing, the Syariah Advisory Council in its 24th meeting, has decided that Islamic banking institution may incorporate the clause on undertaking to provide *ibra`* to their clients who make early settlement in the Islamic financing agreement on the basis of public interest (*maslahah*). The clause should be stated under the method of payment.

While including the *ibra`* clause in the financing agreement, the bank is obliged to honor their promise. This approach is a parallel concept of giving discount on price or reducing the debt of the clients who make early settlement based on the concept of *dha` wa ta`ajjal*. The said concept is clearly acceptable in Shariah. The puzzlement on the issue of *gharar* (uncertainty in price) does not arise if the clause on promise to give *ibra`* is stated clearly in the financing agreement.

***Ibra`* in Variable Rate Bai' Bithamin Ajil Product**

Other than the normal *bai` bithaman ajil* financing product, there is another innovative Islamic financing product based on variable rate. The main features of this product are as follows:

- (i) The contract used is deferred payment or *bai` bithaman ajil*. This contract would not change throughout the financing period except for the effective profit rate which may varies depending on the current market rate by modifying the rate of *ibra`* (rebate) on monthly basis;
- (ii) The bank and the customer would execute an asset sale contract based on a selling price. This selling price comprises cost plus and agreed ceiling profit rate. The ceiling profit rate would normally be higher than the current profit rate in the market since the bank needs to provide a buffer to cater for the increases in market rate;
- (iii) The bank will give monthly rebate to the customer to make it equivalent to the market rate if the current profit rate is lower than the agreed ceiling profit rate. In any circumstances, the effective profit rate will not exceed the stipulated ceiling profit rate.

Looking at the characteristics of variable rate *bai` bithaman ajil* product, there are several Shariah issues that need to be determine. These issues include:

- (i) Whether a clause of *ibra`* can be included in the financing agreement document;
- (ii) Whether two forms of *ibra`* can be incorporated in one single agreement: one clause on *ibra`* for early settlement and another clause on *ibra`* for monthly basis to correspond the current profit rate in the market;
- (iii) In the event the effective profit rate is increased with the monthly installment payment to remain unchanged, whether a clause on rescheduling to extend the financing period can be provided for in the agreement without the need to execute a fresh contract.

In its 32nd meeting in February 2003, the Council resolved that granting of *ibra`* in a variable rate *bai` bithaman ajil* product is permissible. In this situation, the bank is the party who offered the *ibra`* (unilaterally promise to give *ibra`*) to the clients and the bank may decide to give *ibra`* in any way it feels suitable. If the bank has promised (binding promise) to give *ibra`* to its customers, the bank bound to fulfill its promise.

According to the mutual agreement in the contract, the financing period for the customer can be extended without the need to execute fresh contract if both parties fulfill all conditions in the agreement. Whereas, the final price charged on the customers must not exceed the original selling price contracted earlier.

In sequence to study the growth of *ibra`* in Islamic finance in Malaysia, there are a few cases that has been brought up to the court which is all are related to *ibra`*. Discussed below is among the precedent cases under the BBA contract related to *ibra`*.

DEVELOPMENT OF IBRA' IN THE PURVIEW OF MALAYSIAN CASES: AN OVERVIEW

In the landmark case of Bank Islam Malaysia Bank Islam Malaysia Berhad v. Adnan bin Omar, the learned judge has laid down the principle that rebate or '*muqassah*' is practiced by the Plaintiff on a discretionary basis. In the event when there was a breach of the agreement, the Plaintiff has right to invoke their/his right to demand for full repayment of the loan and immediate termination of the facility. This case since has become a land mark of an Islamic banking which involve rebate issue.

Later, in the case of *Affin Bank Berhad v. Zulkifli bin Abdullah*, the learned judge has made a reversed judgment from the previous case whereby he has granted the order for sale against the property and order the Plaintiff to reduce the amount of repayment. It would be inconsistent if the customer is required to pay the profit for full tenure, but he has not received the benefit for the full tenure. Although the rebate issue was under the discretionary of the bank, the court has reluctant to leave this issue to the Plaintiff to determine whether to give Defendant rebate or not. The court has taken the initiative to give the award regarding the rebate issue.

The judge mentioned that, even if the tenure is shortened, the profit margin could be recalculated with equal certainty since the profit margin in BBA facility is calculated from a) the agreed profit rate b) tenure the facility is required and c) the amount of the facility. Therefore, the calculation of the profit can be made based on the current agreed profit rate, the shortened tenure of the facility and the amount of the facility used until the date of judgment.

In the similar vein, the learned judge in the case of *Malayan Banking Bhd v. Marilyn Ho Siok Lin* may have approached the issue purely on construction of the contract basis. It was concluded that the real intention of the parties was that the sale price could be recovered only if the purchaser had the full use of the tenure of the facility. The judge further refers the *Affin Case* as an authority for the proposition that it would not be equitable to allow the bank to recover the sale price as defined when the tenure of the facility is terminated prematurely. Further, it is in the public interest that the Islamic banking industry continues to flourish in this country and abroad. The judge further stated that ‘unearned profit’, ‘inconsistent with the borrower’s right to the full tenure if he is required to pay the full bank’s profit and denied the enjoyment of the full tenure’ and ‘...the bank being able to earn a profit twice upon the same sum at the same time’.

On the other hand, in the case of *Bank Muamalat Bhd v. Suhaimi Md Hashim & Anor*, the court held that the order for sale was granted with cost. According to the judge Abdul Wahab Patail J, the amount claimed by the Plaintiff to be its profit for the whole 180 months was inaccurate. This is because the Plaintiff has terminated the contract with the Defendant before the full tenure, which is 180 months. The learned judge further affirmed that the Plaintiff did not intend to grant *ibra*. The court is of the view that the question of *ibra* need not be raised as the Plaintiff, fundamentally, was not entitled to claim profit which is essentially a future profit for the duration which has not lapsed. In this case, the judge asks the Plaintiff to calculate the mechanism of the profit, using the method used in the previous case. Indeed, in Shariah, there is *ibra* principles which can be applied.

Thus, the alternative calculation if the advance is taken into account as RM 69,123.60, is for the account of the repayment which was made RM 7165.34, and to give *ibra'* for the profit which had been taken into account in the sale price for the duration of 134 months have not lapsed. Thus, the profit of RM 173.68 per month for 134 months which had been taken into account, should be deducted as *ibra'* from the sum calculated as the amount due. The result is, the amount due is the same, that is RM 38, 685.74.

In the case of *Malayan Banking Bhd v. Ya'kup bin Oje & Anor*, in delivering the judgment, the learned judge has referred to two High Court's decision in *Affin Bank and Malayan Banking Berhad*, which has restricted the Plaintiff's suing under BBA facility from recovering the full profit that they were entitled to under the agreement. The judge has developed a concept that while judging the Islamic contract relating to commercial transaction, the case must be decided subject to the *Quranic* injunction and / or Islamic worldview. The learned judge has applied the concept of *shariah* and justice and taking into account that the courts must welcome and support Islamic banking as the principles involved. This will ultimately motivate a major attempt within the norms of *Quranic* injunction to eradicate total poverty and bring great success to the nation. In the same note, court must be vigilant to arrest traders or venture capitalists from exploiting Islamic principles at the expense of the consumers. This is a constitutional duty and is not alien to Islamic concept.

It is clear to see that the honorable judge has taken a drastic change by following the Islamic principle and not only depending on what is stated in the secular law. Furthermore, the judge has not diminished the power of the bank in the rebate issue as the discretionary of the bank, he actually let the bank exercise the discretionary power and propose how much the bank will give the rebate to its customer. With this extreme modification, we can be sure that the future of Islamic commercial matter will be more flourish in the future.

SUGGESTED REFORMATION

Although the application of Islamic banking has tremendously boosted in the purview of Malaysian banking system due to the fact that has been said to be more widely developed and practised in Malaysia as compared to the other Muslim countries nowadays, sadly to say that yet this system is still regarded as "inferior". The reason is, the existing civil courts structure and procedures remain to be applied to transactions of Islamic law based, including in the issues of rebate. Thus, for the purpose of avoiding from any further disputes in the future in terms of the overlapping of jurisdictions of both systems, it is recommended warmly for the existence of the law or the amendment of such

existing laws (if so) to provide for Islamic law to take precedence or to prevail over civil law wherever there is a conflict between Islamic law and civil law. This ground can be upheld in the cases involving Islamic transactions or in transactions which apply Islamic law entirely.

In similar vein, in the drafting process of any legislation, as well as subsidiary legislation, precautions should be taken into account pertaining to Islamic principles. This is because, for some subsidiary legislation, for example, the Rules of High Court, there are certain statutory provisions which are not in accordance with the Islamic law. Thus, such appropriate legislation should be formulated in order to remove such hardships to the full implementation of Islamic concept of transactions.

Besides, the court must make use of those who are experts in the field of Islamic banking system fully for the purpose of assisting the counsels and judges to have a better understanding regarding to the application of Islamic law in settling the cases brought. On the other hand, it would enhance the rapid progress of the Islamic law pertaining to the financial and commercial matters.

Next, such efforts like by having a Special Committee like Islamic Bench or Division within the Court to deal with the cases involving Islamic law independently is highly recommended. In addition, the learned judges should be more flexible, creative and make more exceptions in the existing civil laws and procedures in order to facilitate the smooth running of Islamic banking in Malaysia. Furthermore, there should be more continuing research on legal issues on Islamic banking, particularly pertaining to the development of recent issues like *ibra'*, *sukuk* and others.

CONCLUDING REMARKS

In short, there must be a paradigm shift in understanding and appreciating Islamic banking principles and practices on their own merits and not by comparing with *riba*-based lending practices. This can only be achieved by taking immediate measurement to train and educate bankers, lawyers and with respect, judges in Islamic banking principles and practices. Indeed, it is undeniably true that *ibra'* is still regarded to be among the best mechanisms in the Islamic transactions towards the development of the relationship of trust and glorification of brotherhood bond between the parties involved accordingly. Thus, the wisdom of this practice in upholding the principle of fairness and natural justice between the creditor and buyer shall be materialized remarkably; as well as competitively within the ambit of Islamic banking products and services.

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FAKTOR YANG MENDORONG KEJAYAAN USAHAWAN PERUSAHAAN KECIL DAN SEDERHANA (PKS) MARA DI DAERAH MELAKA TENGAH

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Abstrak

Kajian yang dijalankan ini adalah bertujuan untuk mengkaji faktor-faktor yang mendorong kejayaan usahawan Perusahaan Kecil dan Sederhana (PKS) MARA di daerah Melaka Tengah, Negeri Melaka. Faktor-faktor pendorong kejayaan yang dikaji adalah faktor Pengetahuan, Sikap, Motivasi Diri dan Modal. Seramai 103 orang responden yang terdiri daripada usahawan PKS MARA di daerah Melaka Tengah telah menjawab borang soal selidik yang disediakan. Data – data yang diperolehi daripada responden dianalisis menggunakan kaedah korelasi Pearson dan regrasi dengan menggunakan perisian SPSS. Hasil kajian mendapati jenis perniagaan yang banyak dijalankan oleh usahawan PKS MARA di daerah Melaka Tengah adalah sektor makanan dan minuman. Dapatan kajian juga menunjukkan bahawa faktor sikap seseorang usahawan itu merupakan faktor yang paling mendorong kejayaan usahawan dalam menjalankan PKS. Kesimpulannya, sikap usahawan yang sukakan cabaran, berdikari dan sentiasa bersedia dalam menghadapi masalah dalam perniagaan sangat menyumbang terhadap kejayaan PKS di daerah Melaka Tengah, Negeri Melaka.

Kata Kunci: *Pengetahuan, Sikap, Motivasi Diri, Modal, Kejayaan Usahawan*

ENTREPRENEURIAL SUCCESS FACTORS THAT ENCOURAGE SMALL AND MEDIUM ENTERPRISES (SMES) IN THE DISTRICT OF MARA

Abstract

This study aim is to examine the factors that drive the success of MARA Small and Medium Enterprises (SMEs) entrepreneurs in Melaka Tengah, Malacca. The driving success factors studied are Knowledge, Attitude, Self-Motivation and Capital. A total of 103 respondents from MARA SMEs entrepreneurs in the district of Melaka Tengah had answered the questionnaire provided. The data obtained from the respondents were analysed by the method of Pearson correlation and regression using SPSS software. The findings indicate that types of businesses mostly run by MARA SMEs entrepreneurs in Melaka Tengah is food and beverage sector. The findings also showed that the attitude of an entrepreneur is the most important factor driving entrepreneurial success in running SMEs. As a conclusion, the adventurous attitude, independent and always ready to deal with business problems is highly contributed to the success of SMEs entrepreneurs in Melaka Tengah, Malacca.

Keywords: *Knowledge, Attitude, Self-Motivation, Capital, Entrepreneurs Success.*

PENGENALAN

PKS ataupun dikenali sebagai Perusahaan Kecil Sederhana merupakan satu perusahaan yang membantu masyarakat dan negara dalam sektor ekonomi. Antara sektor-sektor yang dikatakan terdapat dalam PKS ini adalah sektor pembuatan, pertanian, pembinaan dan lain-lain industri namun berbentuk sederhana mahupun kecil.

PKS mempunyai pelbagai definisi mengikut peranan, fungsi dan organisasi yang berkaitan. Mesyuarat Majlis Pembangunan PKS Kebangsaan yang ke-14 pada Oktober 2013 (SME Corp. Malaysia, 2014) telah memberikan definisi baharu untuk PKS yang diguna pakai bermula 1 Januari 2014 seperti berikut, bagi sektor pembuatan, jualan tahunan tidak melebihi RM50 juta atau bilangan pekerja sepenuh masa tidak melebihi 200 orang dan manakala bagi sektor perkhidmatan dan lain sektor merujuk kepada jualan tahunan yang tidak melebihi RM20 juta atau bilangan pekerja sepenuh masa tidak melebihi 75 orang.

Kerajaan banyak membantu usahawan dari segi bantuan kewangan dan hal ini sedikit sebanyak mendorong kepada pertumbuhan PKS itu sendiri, kerana usahawan memerlukan sejumlah modal yang agak besar untuk melakukan sesuatu perniagaan. Menurut Yahya (2014), terdapat beberapa agensi yang bertanggungjawab dalam pembangunan usahawan dan bakal-bakal usahawan bumiputera di Malaysia iaitu Tabung Ekonomi Usaha Niaga (TEKUN), Majlis Amanah Rakyat (MARA), UDA Holdings Bhd, Bank Pembangunan, SME Bank, Perbadanan Nasional Berhad (PNS), Bank Rakyat, Jabatan Pembangunan Koperasi (JPK), Maktab Kerjasama Malaysia (MKM) dan Syarikat Pembangunan Ekonomi Negeri (SEDCs).

Mengapa PKS? Dikatakan disini, PKS memberikan implikasi yang tinggi kepada masyarakat mahupun negara, hal ini dibuktikan melalui dapatan data KDNK yang saban tahun meningkat ekoran pertumbuhan PKS di negara ini. Perkembangan tersebut meningkat pada kadar purata tahunan 6.8% berbanding 4.9% bagi keseluruhan ekonomi dalam tempoh 2004-2010 (Majlis Pembangunan PKS Kebangsaan, 2012). Kerajaan berharap PKS akan menjadi penyumbang penting dalam pertumbuhan negara. Disasarkan PKS mencapai sumbangan melebihi 40% daripada KDNK, 62% daripada guna tenaga dan 25% daripada jumlah eksport. (Dato Seri Mohd Najib Tun Haji Abdul Razak, 2012).

Malaysia antara negara yang mengamalkan PKS dan beberapa sektor telah diusahakan dibawah perusahaan ini. Sebagai contoh peruncitan, pembinaan, pertanian dan sebagainya. Negeri Melaka turut menjadi salah sebuah negeri yang melibatkan diri dalam PKS. Antara kawasan ataupun daerah yang mempunyai PKS ini adalah di kawasan Melaka Tengah, Alor Gajah dan Jasin, Menurut Rohaya (2007), daerah Jasin dan Alor Gajah merupakan kawasan perniagaan yang tidak berpusat dan lokasi keusahawanan sepenuhnya berpusat di daerah Melaka Tengah.

Bagi mengimbangi hal ini, Jabatan Pembangunan Bandar dan Desa Negeri Melaka telah merangka strategi untuk menyeimbangkan pembangunan yang berpusat di daerah Alor Gajah dan Jasin agar pembangunan tidak terus tertumpu di daerah Melaka Tengah (Ringkasan Draf Rancangan Struktur Negeri Melaka 2000-2020 t.t: 4).

Fokus yang diutamakan dalam kajian ini adalah usahawan MARA negeri Melaka di daerah Melaka Tengah. Majlis Amanah Rakyat (MARA) merupakan satu agensi yang membantu dalam peningkatan taraf ekonomi dan pendidikan bagi golongan bumiputera. Majlis Amanah Rakyat (MARA), merupakan satu agensi di bawah Kementerian Luar Bandar dan Wilayah yang bertindak untuk

membantu golongan Bumiputera dalam menaiktaraf tahap ekonomi dan pendidikan mereka. Ditubuhkan pada 1 Mac 1966, di bawah undang undang MARA yang menggantikan Undang Undang Lembaga Kemajuan Kampung dan Perusahaan (RIDA). MARA dalam konteks keusahawanan lebih banyak membantu dari segi kewangan (modal), bimbingan nasihat dan latihan keusahawanan. Antara latihan yang diberikan adalah seperti Latihan Pembentukan Usahawan(LPU) yang melatih usahawan bumiputera yang baru memasuki sektor keusahawanan.

Melalui MARA, usahawan bumiputera mempunyai pelbagai kemudahan dan faedah seperti bantuan kewangan dan premis sewaan. Di samping itu data usahawan PKS daripada MARA menunjukkan bahawa Melaka Tengah merupakan satu daerah yang mengamalkan PKS dalam sumber pendapatan mereka. Usahawan PKS di daerah Melaka Tengah mempunyai sebuah pusat yang dinamakan sebagai unit PUSMA dan unit ini menjadi tempat bagi para usahawan menerima sebarang info atau maklumat yang berkaitan dengan sektor keusahawanan. PUSMA merupakan satu pusat kegiatan yang membantu usahawan dari segi bimbingan nasihat dan tunjuk ajar, disamping sebuah pusat untuk mendapatkan info baharu seperti latihan dan kursus keusahawanan, seperti Latihan Pembentukan Usahawan (LPU).

PENYATAAN MASALAH

Walaupun dikatakan usahawan PKS ini memberi sumbangan yang positif kepada negara, tidak kurang juga usahawan PKS yang tidak mencapai sasaran dan ada juga yang berdepan dengan kegagalan. Perkara ini dilihat kesannya pada KDNK, yang hanya menunjukkan nilai sebanyak 32% dan nilai peratus eksport hanya 19% (BNM,2006). Bahkan terdapat 79,310 firma kecil tidak dapat meneruskan perniagaan pada tahun 2002, dan angka ini kian meningkat (Che Rose, Kumar dan Yen, 2006).

Walaupun PKS dilihat mampu mendatangkan impak yang positif, ianya masih belum mampu untuk bersaing di peringkat global (Mohd Nasir,2006). PKS itu sendiri dilihat mempunyai beberapa jenis kekurangan seperti prasarana, operasi, pengurusan dan sebagainya. Meskipun kerajaan berbelanja berbilion ringgit untuk menyokong PKS melalui berbagai insentif, namun kadar kegagalannya masih tinggi (Ahmad, 2007).

Jika dilihat masalah ini dari sudut usahawan PKS itu sendiri, dapat diunjurkan bahawa faktor yang mendorong kepada seseorang usahawan itu gagal dalam meneruskan perniagaan mereka adalah atas faktor kurangnya pengetahuan asasmereka dalam bidang keusahawanan. Terdapat segelintir usahawan yang menceburi bidang ini tanpa ilmu pengetahuan, kemahiran dan latihan yang mencukupi dan menyusun strategi dan menguruskan perniagaan.

Disamping itu juga, berlakunya kegagalan segelintir usahawan PKS dalam meneruskan perniagaan mereka adalah kerana sikap mereka yang kurang berdikari dan tidak mampu mengatasi cabaran dalam bidang keusahawanan ini. Secara umum, golongan usahawan sedia maklum bahawa dalam bidang perniagaan terdapat banyak cabaran dan masalah yang harus diselesaikan terutamanya di awal-awal tempoh mulanya berniaga. Namun, atas sikap usahawan yang tidak mampu menyelesaikan masalah dan tidak sanggup menghadapi risiko membuatkan perniagaan mereka terhenti separuh jalan.

Oleh yang demikian, masalah-masalah yang diperhatikan ini dikaji dalam mencari faktor yang menyumbang kepada usahawan dalam memantapkan perniagaan yang diceburi oleh mereka apabila berhadapan dengan isu-isu yang dinyatakan dan bagaimana faktor ini boleh menangani isu yang berlaku.

OBJEKTIF KAJIAN

Objektif kajian ini adalah untuk:

1. Mengenalpasti jenis PKS utama yang dijalankan di daerah Melaka Tengah.
2. Mengenalpasti faktor-faktor yang mempengaruhi kejayaan usahawan PKS MARA di daerah Melaka Tengah.

KERANGKA KONSEP KAJIAN

Kajian ini memfokuskan kepada faktor-faktor yang mendorong kepada kemantapan PKS. Terdapat empat elemen faktor yang diuji dalam kajian ini, antaranya ialah pengetahuan yang dimiliki, sikap usahawan itu sendiri, motivasi diri untuk berjaya dan modal yang digunakan oleh usahawan.

Faktor yang dikaji dikatakan mendorong kepada sesebuah PKS itu menjadi mantap dan berjaya. Justeru itu, mengenai faktor pengetahuan yang dimiliki oleh usahawan yang dikaji oleh Azmi et al. (2012), pengkaji berpendapat bahawa kejayaan sesebuah PKS itu bermula

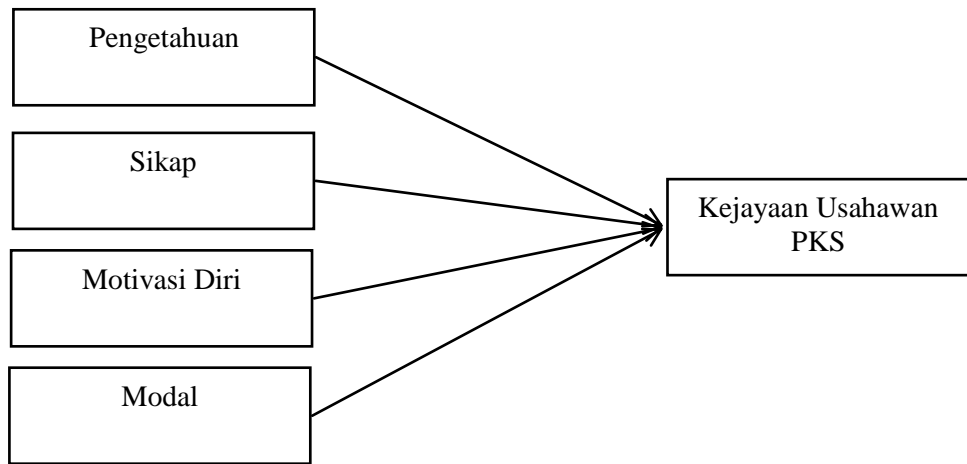
dengan ilmu pengetahuan, iaitu pembelajaran ataupun kemahiran yang dimiliki secara formal ataupun tidak formal. Pengetahuan serta kemahiran yang dinyatakan adalah seperti kemahiran merancang, kemahiran mengurus organisasi serta pengalaman lampau berkenaan perniagaan yang diceburi.

Sikap yang ada pada usahawan itu juga memainkan peranan yang penting di dalam kejayaan sesebuah PKS. Sikap yang positif akan menjamin kepada gerak kerja yang mantap serta mendorong kepada kepercayaan individu lain semasa berurusan. Menurut Buerah binti Tunggak & Hussin bin Salamon, (2014), berpendapat bahawa faktor sikap usahawan itu sendiri sedikit sebanyak akan mendorong kepada kejayaan PKS. Sikap tersebut berkaitan dengan lokus dalaman ataupun ciri ciri personaliti yang ada dalam usahawan itu sendiri. Lokus dalaman yang dikatakan membawa maksud, usahawan sendiri mengawal segala tindak tanduk yang dilakukan oleh mereka, bukan atas faktor mendorong yang lain.

Motivasi diri amat diperlukan bagi setiap individu dan juga bagi usahawan kerana motivasi diri yang tinggi akan meningkatkan semangat dalam diri usahawan untuk terus memajukan perniagaan yang dijalankan. Bagi faktor ketiga, Banham (2010) memetik pandangan Miller dan Toulouse, (1986) menyatakan bahawa motivasi usahawan merupakan penentu utama untuk melibatkan dengan amalan pengurusan strategik dalam PKS. Hal ini lebih kepada amalan dan tingkahlaku usahawan tersebut dalam pengurusan di dalam PKS.

Faktor yang keempat menerangkan berkenaan modal yang digunakan dalam PKS tersebut mendorong kepada kemantapan sesebuah PKS seperti yang dikaji dan dinyatakan oleh Mohd Nor Hidayad Hambali (2011). Faktor ini menyentuh berkenaan kewangan serta bantuan kerajaan yang disalurkan kepada mereka. Disamping bantuan oleh kerajaan, Mohd Nor Hidayad Hambali (2011) juga menyentuh berkenaan agensi lain yang terlibat seperti Majlis Amanah Rakyat (MARA).

Oleh itu, berdasarkan rujukan sumber dan kajian lepas yang diperolehi, pengkaji telah memilih kerangka konsep kajian yang telah digabungkan daripada beberapa pengkaji lepas sebagai rujukan utama kajian ini.



Rajah 1: Kerangka Konsep Kajian

Sumber : Abdull Suki bin Hamat (2015), Banham (2010), Azmi Abdul Manat, Nik Hairi Omar, Lee Kuan Yee (2012), Buerah binti Tunggak & Hussin bin Salamon (2014) dan Mohd Nor Hidayad Hambali (2011)

HIPOTESIS KAJIAN

Hipotesis 1: Pengetahuan

H₀ : Pengetahuan bukan faktor yang mendorong kepada kejayaan usahawan PKS.

H₁: Pengetahuan merupakan faktor yang mendorong kepada kejayaan usahawan PKS.

Hipotesis 2: Sikap

H₀: Sikap bukan faktor yang mendorong kepada kejayaan usahawan PKS.

H₁: Sikap merupakan faktor yang mendorong kepada kejayaan usahawan PKS.

Hipotesis 3: Motivasi diri

H₀: Motivasi diri bukan faktor yang mendorong kepada kejayaan usahawan PKS.

H₁: Motivasi diri merupakan faktor yang mendorong kepada kejayaan usahawan PKS.

Hipotesis 4: Modal

H₀: Modal bukan faktor yang mendorong kepada kejayaan usahawan PKS

H₁: Modal merupakan faktor yang mendorong kepada kejayaan usahawan PKS.

METODOLOGI KAJIAN

Reka bentuk kajian adalah kuantitatif dan data kajian dikumpulkan dengan borang soal selidik. Instrumen kajian ini adalah borang soal selidik yang menggunakan skala Likert dengan skala 5, iaitu:

1. Sangat tidak setuju
2. Tidak setuju
3. Agak setuju
4. Setuju
5. Sangat setuju

Data akan dianalisis dengan kaedah Korelasi Pearson dan Regresi dengan menggunakan perisian SPSS.

KAJIAN RINTIS

Satu kajian rintis dilakukan sebelum kajian sebenar dilakukan. Kajian rintis bertujuan untuk menguji tahap kebolehpercayaan dan kesahan sesebuah soal selidik yang akan dijalankan pada kajian sebenar. Responden akan diambil secara rawak bagi kajian rintis.

Jadual 1.1: Statistik Kebolehpercayaan

<i>Cronbach's Alpha</i>	<i>Cronbach Alpha</i> berdasarkan itemstandard	Bilangan Item
0.628	0.644	18

Melalui kajian rintis yang dijalankan, keputusan diambil dan diuji menggunakan ketekalan dalaman Cronbach Alpha (α) yang bernilai antara 0.6 hingga 0.7. Menurut Kaplan dan Saccuzzo (2001), nilai α pada 0.6 hingga 0.7 adalah pada tahap sederhana dan soal selidik ini sesuai untuk digunakan dalam kajian.

PERSAMPELAN

Pengkaji memilih daerah Melaka Tengah di Melaka sebagai kawasan kajian dan menentukan jumlah populasi usahawan yang menjalankan PKS di kawasan tersebut. Populasi kajian terdiri daripada 144 orang usahawan MARA negeri Melaka, dipilih melalui dapatan data MARA negeri Melaka yang merangkumi pelbagai sektor perusahaan yang dijalankan. 144 orang usahawan ini menjalankan perusahaan di daerah Melaka Tengah, Melaka.

Dalam kajian ini, responden dipilih secara persampelan bertujuan dan penentuan saiz sampel adalah berdasarkan jadual Krejcie dan Morgan (1970). Merujuk kepada jadual itu, bagi populasi yang terdiri daripada 144 orang usahawan, jumlah yang boleh dijadikan sampel adalah seramai 103 orang.

DAPATAN KAJIAN

Hasil daripada analisis yang dijalankan menunjukkan bahawa jenis perniagaan yang banyak dijalankan oleh usahawan PKS MARA di daerah Melaka Tengah adalah perniagaan Makanan dan Minuman iaitu seramai 39 orang atau 37.9 peratus. Seterusnya adalah usahawan yang menjalankan perniagaan kedai buku iaitu sebanyak 27.2 peratus, perniagaan kain dan pakaian iaitu seramai 15 orang dan perniagaan produk kecantikan seramai 11 orang. Antara jenis perniagaan lain yang dijalankan adalah seperti kedai runcit, ubatan tradisional dan perhiasan bunga.

Jadual 1.2 Taburan Responden mengikut Jenis Perniagaan

Jenis Perniagaan	Bilangan responden	Peratusan (%)
Makanan dan Minuman	39	37.9
Kain dan Pakaian	15	14.6
Kedai Runcit	6	5.8
Kecantikan	11	10.7
Kedai Buku	28	27.2
Ubatan Tradisional	2	1.9
Perhiasan dan Bunga	2	1.9
Jumlah	103	100

KORELASI

Korelasi Pearson digunakan untuk menguji hubungan antara faktor Pengetahuan, Sikap, Motivasi Diri dan Modal dengan kejayaan usahawan PKS. Dalam jadual 1.3 di atas pengkaji dapat menyatakan bahawa terdapat 2 faktor yang mempunyai hubungan dengan kejayaan usahawan PKS di daerah Melaka Tengah iaitu faktor Pengetahuan dan Sikap. Faktor Sikap dan Pengetahuan mempunyai hubungan yang sederhana dengan kejayaan usahawan PKS.

Jadual 1.3 : Korelasi

		Pengetahuan	Sikap	Motivasi	Modal	Kejayaan
Pengetahuan	Pearson Correlation	1				
Sikap	Pearson Correlation	0.506**	1			
Motivasi	Pearson Correlation	0.205*	-0.061	1		
Modal	Pearson Correlation	0.034	-0.151	0.324**	1	
Kejayaan	Pearson Correlation	0.287**	0.451**	0.104	-0.118	1

** . Korelasi signifikan pada tahap 0.01 (2-tailed).

REGRASI

Seterusnya, kaedah Regrasi digunakan untuk menentukan kesan di antara pembolehubah tidak bersandar dengan pembolehubah bersandar. Keputusan analisis Regrasi kajian ini dinyatakan dalam Jadual 1.4 dan 1.5.

Jadual 1.4 : Anova

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.758	4	.190	7.387	.000 ^a
	Residual	2.515	98	.026		
	Total	3.273	102			

Jadual 1.5 : Koefisien

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
1 (Constant)	3.195	.450		7.107	.000
Pengetahuan	.025	.060	.045	.420	.675
Sikap	.260	.065	.422	3.988	.000
Motivasi	.116	.073	.155	1.604	.112
Modal	-.056	.050	-.106	-1.121	.265

Berdasarkan Jadual 1.5, dapat dilihat bahawa faktor yang memberikan kesan atau pengaruh yang signifikan terhadap kejayaan usahawan PKS MARA di daerah Melaka Tengah adalah faktor Sikap.

KESIMPULAN

Hasil kajian melalui analisis Korelasi dan Regrasi yang telah dibuat menunjukkan bahawa faktor Sikap dan Pengetahuan mempunyai hubungan dengan kejayaan usahawan PKS dan faktor yang mempunyai kesan yang signifikan terhadap kejayaan usahawan PKS adalah faktor Sikap.

Kesimpulan yang dapat dibuat daripada dapatan kajian ini, usahawan yang ingin berjaya perlulah mencari ilmu pengetahuan dan juga kemahiran terlebih dahulu sebelum memulakan apa jua cabang perniagaan. Pengetahuan mengenai cara menguruskan syarikat, memilih lokasi yang strategik untuk memulakan perniagaan mahupun kemahiran lain mampu diperolehi melalui pengalaman bekerja atau latihan keusahawanan yang banyak dianjurkan oleh pelbagai organisasi termasuk MARA.

Selain daripada itu, seorang usahawan juga perlu mempunyai minat, sikap yang berdikari dan tidak mudah mengalah apabila menghadapi sebarang cabaran dalam dunia perniagaan. Usahawan perlu bijak dalam merancang bagi menyelesaikan setiap masalah yang dihadapi. Oleh hal yang demikian, diharap usahawan Bumiputera lebih mahir dan fokus dalam mengembangkan perniagaan sedia ada dan boleh bersaing hingga ke peringkat antarabangsa.

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DEVELOPING THE ISLAMIC BUSINESS ETHICS: AN ANALYSIS OF SURAH AL-JUMU'AH

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Abstract

The religiously driven business ethics play a significant role in shaping business conduct and priorities. The practice of Islamic rulings in business activities requires a change from the conventional framework to the Islamic framework system. This paper is conceptual and qualitative in nature. It relies on original sources of Islam and treatises written by Muslim scholars and experts. Previous studies found that there are connections between ethics and achievement of the business. In Islam, business ethics were clarified in Al-Qur'an and Al-Hadis as an impression of Islamic believes (iman). This study portrays the fundamental development of Islamic business morals taken from Surah Al-Jumu'ah verse 9-11. This study concluded that every activity conducted by individuals or organizations is tied to the super-ordinate goals and must be conducted in accordance to the Islamic ethical standards as prescribed in the Qur'an and Hadis.

Keywords: *Business ethics, Islamic business ethics, Akhlāq, Islamic Rulings, Islamic economic*

MEWUJUDKAN ETIKA PERNIAGAAN ISLAM: SATU ANALISIS SURAH AL-JUMU'AH

Abstrak

Etika perniagaan berasaskan keagamaan memainkan peranan yang penting dalam membentuk keutamaan dan perlakuan dalam perniagaan. Pengamalan peraturan Islam dalam aktiviti perniagaan memerlukan perubahan daripada kerangka konvensional kepada sistem kerangka Islam. Kertas kerja ini adalah berbentuk konsep dan kualitatif. Ia merujuk kepada sumber utama agama Islam dan beberapa treati yang ditulis oleh pakar dan ahli bijak pandai Islam. Kajian lepas mendapati bahawa terdapat hubungan antara etika dan pencapaian dalam perniagaan. Menurut Islam, etika perniagaan yang dijelaskan melalui sumber Al Quran dan Hadith adalah satu gambaran kepada kepercayaan (iman). Kajian ini memberi tumpuan kepada asas pembangunan moral perniagaan Islam yang diambil daripada Surah Al Jumu'ah ayat 9-11. Kajian ini juga menyimpulkan bahawa setiap aktiviti yang dilaksanakan oleh individu mahupun organisasi mestilah menurut Etika piawai Islam sepertimana yang dinyatakan di dalam Al Quran dan hadith.

INTRODUCTION

This paper aims to investigate the Islamic rulings in business as indicated in verses 9-11 from Surah al-Jumu'ah and developing the parameters that should be followed by all Muslimpreneurs in conducting their businesses. The Islamic Business looks at moral tenets, qualities and standards inside of a business connection, an assortment of good or ethic issues that can happen in a business setting; and any obligation that is substantial to persons occupied with various businesses (Mohd Faizal, Muhammad Ridhwan, Kalsom, & Suhaida, 2014). Islam is a holistic religion. Islam gives codes, qualities, standards and ethics for each of the segments of life. Business ethics and a set of accepted rules has turned into the most critical dialog subject among business groups and researchers. Business contracts and dealings has developed ethics and good implicit rules. The Islamic ethic codes are all that much accommodating when contrasted with different codes and morals (Al-Hasan, Faridahwati, & Kamil, 2012). They are useful for all times and outright. Ethic and good deeds in Islam are a piece of the general Islamic teaching and observing them will not only lead to a happy state of affairs in this world but also holds the promise of manifold returns in the Hereafter (Shahrul Nizam, Siti Sarah, Muhammad Safizal, & Abdullah, 2016).

Islamic ethic and good deeds hence make an awareness of other's expectations and responsibility in the brains of the adherents, be they purchasers or dealers. Prophet SAW said:

"I have been sent for the purpose of perfecting good morals" (Ahmad Ibn Hanbal, Musnad Imam Ahmad, # 8595)

Islam strongly emphasizes Muslims to follow the codes of ethics in all parts of life. Islam has likewise recognizing ethics of business that should be followed by Muslimpreneurs (Mohd Faizal, Muhammad Ridhwan, & Kalsom, 2013). There is additionally an extremely compelling and mainstream Islamic business framework saw by substantial number of individuals all around the globe. There are bunches of European business researchers and related individuals who do not put stock in any sort of ethics in business. But, Islamic teachings gave diverse moral implicit rules for the improvement of the general public (Zebiri, 2008). Islamic teachings and business ethics are quick to acquire cash through Halal (legally) ways.

There are bunches of Qur'anic Verses about the acquiring by means of genuine routes as takes after:

"Do not devour one another's property wrongfully, nor throw it before the judges in order to devour a portion of other's property sinfully and knowingly" (Al-Quran, Al-Baqarah, 2: 188)

"Do not devour another's property wrongfully – unless it is by trade based on mutual consent" (Al-Quran, Al-Nisā'4:29)

Islam has clearly defined what is legitimate and illegitimate. Islam likewise says some sort of popular organizations of the time as illegitimate since those organizations influence the general public negatively, as business of liquor or opiates. Muhammad Adli (2011) concludes that Muslimpreneurs should take after the Islamic educating and not anything which would be destructive for the general public even it is suitable for their business. There is another essential code of Islamic business morals which is honesty. Islam denies individuals from concealing the genuine realities and truth in managing individuals or in business.

Nowadays, it is an extremely basic practice that individuals and a major organization lie in other to offer their items or administrations.

Be that as it may, Islamic morals are all that much against this practice. Prophet SAW said:

“The truthful merchant is with prophets, veracious souls, martyrs and pious people on the Day of Resurrection” (Al-Tirmidhi, Jami’ Tirmidhi, # 1130)

Islam also prohibits businesses which deal in usury or interest which is called Riba in Islamic business ethics. There are lots of other business ethics described by Islamic scholars and business related persons.

METHODOLOGY

Muslim researchers have embraced different exploration philosophies in the investigation of Quran. A few researchers have gathered just portrayals and platitudes without going into phonetics while others have added surprising stories to the portrayal. A gathering of exegetics have thought about the part of thinking. They have uncovered insider facts of Rhetoric etymological nuances wonderful nature of the Holy Quran. Some of them have taken enthusiasm for branches of Islamic statute. These are still other people who have subjected elucidation to their own statements of faith and liberal thinkers (Namadi, 2004).

This study adopts al-Qur’an and al-Sunnah as preceeding all others wellsprings of information. Al-Qur'an and al-Sunnah give the directing standards for setting out the mission of learning in comprehension social wonders and to take care of social issues. This study uses content analysis methodology which was characterized as a precise and/or dependable procedure for compacting numerous expressions of content into less substance classes taking into account unequivocal tenets of coding.

Surah al-Juma‘ah verses 9-11 provide an illustration of a to some degree nitty gritty depiction and examination of Islamic rulings in business ethics that should become the most and prioritized among every single Muslim. The depictions of these decisions are scattered all through the Qur’an in various parts together with the investigation of their practices and accept.

THE MEANING OF SURAH AL-JUMU‘AH VERSE 9-11

Allah said:

“Believers! When the call for the prayer is sounded on Friday, hasten to the remembrance of God and leave aside your trading. This is best for you, if you but knew it [9] Then, when the prayer ends, disperse in the land and seek God’s bounty and remember God a lot so that you may prosper [10] Yet no sooner do the people see some trading or merriment, they flock eagerly to it, leaving you standing all alone. Tell them: “That which God has in store is far better than any merriment or any trade. And God is the most magnanimous provider [11]”

DISCOURSE ANALYSIS OF THE VERSES 9-11

According to al-Mawdudi (1967), this Surah was sent down in two distinct periods. That is the reason their subjects and also their gatherings of people are distinctive. The principal area was sent down during an era when all Jewish endeavors to impede the message of Islam amid the past six years had fizzled. The second area that was sent down numerous years after the fact was added to this Surah in light of the fact that in it Allah has offered Friday on the Muslims as against the Sabbath of the Jews, and Allah needed to caution the Muslims not to regard their Friday as the Jews had treated their Sabbath.

This area was sent down on an event when an exchange train touched base in Madinah comfortable time of the Friday congregational administration and listening to its clamor and drum the gathering of people, aside from 12 men, left the Prophet’s Mosque and hurried out to the band, in spite of the fact that the Prophet SAW around then was conveying the Sermon (Abdul-Rahman, 2009). Immediately it was ordered that after the call is sounded for the Friday Prayer all exchange and business and different occupations get to be illegal. The adherents ought to then suspend each sort of exchange and rush to the recognition of Allah (Shahabuddin, Amran, & Mohd Edil, 2012).

Be that as it may, when the Prayer is over, they have the privilege to scatter in the area to continue their ordinary occupations. This segment could be made a free Surah in perspective of the instructions that it contains about the congregational administration on Friday, and could likewise be incorporated into some other Surah, be that as it may, rather, it has been incorporated here especially in the verses in which the Jews have been cautioned of the reasons for their abhorrent end (Abdul-Rahman, 2009). Its astuteness as we would like to think is the same as we have clarified previously.

Surah Al-Jumu'ah verses 9-11 describes the obligation of Friday prayers for Muslims and the ethics of doing business. According to the Qur'anic perspective, individual responsibility is very important in a business transaction. Each individual is responsible for all the transactions which they have done. No one has a certain privilege or immunity regardless of what they have done. Al-Mawdudi (1967) argued that the individual is the most important not a community or state. In the Qur'anic perspective, responsibility is a preventive tool that against the occurrence of treasonous actions. Everyone will be accountable, both in the world and in the hereafter. In verses 9-11 of Surah Al-Jumu'ah, Allah almighty also explains about the need for ethics in business.

RESULTS AND DISCUSSION

Business Ethics is the branch of morals that looks at moral standards and standards inside of a business connection and the different good or moral issues that can emerge in a business setting. In this way, it covers any uncommon obligations or commitments that apply to persons occupied with trade. From verses 9-11 of Surah Al-Jumu'ah, few basic principles of Islamic Business Ethics will be discussed as follows:

Worship of Allah

Verses 9 specifically call man to leave off business and any activity when the call for Friday prayer is proclaimed. It arranges that a man equalization between the prerequisites of his body and soul. Mahbulul Islam (2012) and Shuriye (2014) argued that, at the point when a Muslim is caught up with doing the prerequisites of his every day life, it orders him to recollect the necessities of his spirit through prayer.

Seek for knowledge

People will realize the advantages of something only if they have the information about it (Johnstone, 2015). Symbolically, the last part of verse 9 urged a Muslim to be a knowledgeable person. The revelation of Surah al-'Alaq is considered as the declaration of struggle against illiteracy. It is an initiation on the encouragement of seeking knowledge for the whole people (Bahroni, 2016), which can be meant as a fundamental principle of Islamic education.

Tawakkal

Tawakkal is often interpreted as a resignation, does not mean leaving work and effort, which means to obtain sustenance (Rafia, 2015). Moreover, when a Muslim is occupied with looking for his employment, Allah reminds him not to negligence his material needs and sustenance (Mohseni-Cheraghlou, 2015).

In verse 10, Allah has guaranteed sustenance in one's life, but will not be obtained unless the work or try to, among others (See also Quran, 65: 2-3 and 14: 11).

Business as a part of worship

Islam additionally considers productivity as imperative in business. In the verse 10 of Al-Jumu'ah, one is told to look for material pick up once the supplication to God is done (Sadeq, 1977). Business enterprise in Islam is exceedingly respected, and powerfully contended that Islam gives the motivators as well as the favourable structure for financial and business enterprise improvement (Machmud & Sidharta, 2016). Along these lines, Islam considers any monetary movement that is not against its teachings as an integral part of one's worship.

Always remembering Allah (Dhikrullah)

At the end of verse 10, Allah asked his believers to always remember him. This shows that Islam calls for a high work ethics to fulfil one's desire (Aldulaimi, 2016), not merely by praying. Business is amanah (reliance) which no other creation can acknowledge inspired by a paranoid fear of not having the capacity to release it legitimately. The idea of trust covers all meanings of love including one's working life (Shukri & Musa, 2012). In one's work, one must possess a feeling of accountability for his work, because all these deeds will be reckoned in front of Allah in the Hereafter.

Working is Shari'ah (Islam) Obligation

The order to seek the bounty of Allah in verse 10 means work and seeks for sustenance is very important (Ali, 2016). This order means working such as in business is obligatory for each Muslim. This also stated in Quran, 67: 15, 16: 97, 28: 77, 78: 10-11, and 73: 20.

Pleasure of Allah as a priority

In nature, people love entertainment, business benefits and wealth. Verse 11 has describes this character clearly. But, the important thing to get is the pleasure of Allah. Allah as absolute owner of everything, will gives the best things compared to entertainment and business benefits and wealth (Cevik, 2016).

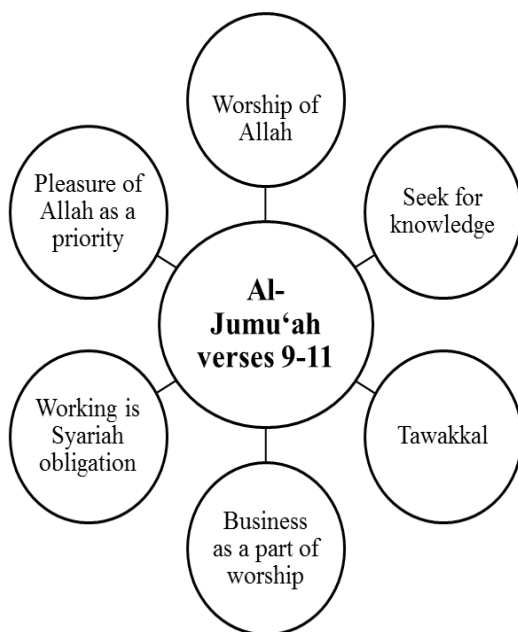


Figure 1: Basic Formation of Islamic Business Ethics from Surah Al-Jumu'a

CONCLUSION

In most instances, the temptation is too great to indulge oneself in malpractices, breach of trust, embezzlement, and mismanagement of funds. When business is synthesized with ethics, it will definitely bring about change. Therefore, it is incumbent for businessman to know the Islamic rules of business before indulging oneself in it. But, the most important factor that could forms and improves the ethical standards of businessman is Tawh d of Allah.

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ISLAMIC FINANCIAL REPORTING: EVIDENCE FROM MALAYSIA

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Abstract

The purpose of this study is to examine whether Islamic financial institutions (IFIs) in Malaysia are presenting their financial statements according to AAOIFI requirements. Annual financial statements of seventeen Islamic financial institutions are selected and examined. The results of examination show that IFIs presentation of statement of financial position is 70.3% conform, statement of profit or loss is 45.6% conform, statement of changes in equity is 95% conform and statement of cash flow is 100% conform with the format suggested by AAOIFI requirements. However, statement of sources and uses of charity fund and statement for restricted investment are only disclosed in notes to the financial statement. The results added to existing literature in the area of Islamic financial reporting.

Keywords: Islamic financial reporting; IFI, AAOIFI, MFRS, Malaysia

PELAPORAN KEWANGAN ISLAM: BUKTI DARI MALAYSIA

Abstrak

Kajian ini bertujuan untuk membuat pemeriksaan sama ada institusi-institusi kewangan Islam (IFI) di Malaysia mempersembahkan penyata kewangan mereka mengikut kehendak format AAOIFI. Untuk tujuan tersebut, sebanyak 17 institusi kewangan Islam telah dipilih sebagai sampel dan penyata kewangan mereka telah diperiksa. Hasil pemeriksaan mendapati bahawa IFI telah mematuhi 70.3% kehendak format AAOIFI dalam pembentangan penyata kedudukan kewangan, 45.6% dalam pembentangan penyata untung atau rugi, 95% dalam pembentangan penyata perubahan dalam ekuiti dan 100% dalam pembentangan penyata aliran tunai. Walau bagaimanapun, penyata sumber dan penggunaan dana kebajikan dan penyata pelaburan terhad hanya dihebahkan di dalam nota-nota bagi penyata kewangan. Hasil penyelidikan ini telah menambah hasil kajian yang sedia ada dalam bidang pelaporan kewangan Islam.

Katakunci: Pelaporan kewangan Islam, IFI, AAOIFI, MFRS, Malaysia

INTRODUCTION

AAOIFI refers to the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI.Com, 2016; Ullah, 2013). According to AAOIFI.com (2016), AAOIFI accounting standards have been made part of mandatory regulatory requirement in a number of countries including Bahrain, Jordan, Oman, Qatar, Sudan, and Syria. AAOIFI accounting standards have also been adopted by Islamic Development Bank Group (IDB).

In addition, AAOIFI accounting standards have also been used as basis of national accounting standards in Indonesia and Pakistan. In other countries including Brunei, Dubai International Financial Centre, Egypt, France, Kuwait, Lebanon, Malaysia, Saudi Arabia, South Africa, United Arab Emirates and United Kingdom as well as in Africa and Central Asia, AAOIFI accounting standards have been used voluntarily as basis of internal guidelines by leading Islamic financial institutions.

Global Banking and Finance (2013) provided the list of IFI in Malaysia as at of 5 April 2013 follows: (1) Bank Islam Malaysia Berhad; (2) Alliance Islamic Bank; (3) Alkhair International Islamic Bank; (4) Dubai Islamic Bank; (5) Affin Islamic Bank Berhad; (6) Al-Rajhi Banking & Investment Corporation; (7)

Kuwait Finance House; (8) CIMB Islamic Bank; (9) Public Islamic Bank; (10) RHB Islamic Bank; (11) Bank Muamalat Malaysia Berhad; (12) Standard Chartered Saadiq Berhad; (13) AmIslamic Bank; (14) HSBC Amanah; (15) Hong Leong Islamic Bank. However (16) Maybank Islamic and; (17) Citybank Islamic are not listed in that website.

The purpose of this study is to examine whether Islamic financial institutions (IFIs) in Malaysia present their financial statements according to AAOIFI requirements. The detail objective of the study are:

- To examine whether there is a statement about compliance or conformity to AAOIFI by IFIs.
- To examine the extent of compliance of AAOIFI in presentation of Statement of Financial Position (SOFP)
- To examine the extent of compliance of AAOIFI in presentation of Statement of Profit or Loss (SOPL)
- To examine the extent of compliance of AAOIFI in presentation of Statement of Changes in Equity (SOCIE)
- To examine the extent of compliance of AAOIFI in presentation of Statement of Cash Flow (SOCF)

REVIEW OF LITERATURE

Brief history of Islamic financial institution (IFI) in Malaysia:

According to Kadri (2015), Malaysian Government allows both conventional and Islamic financial system to be practiced side by side and they are licenced under two difference licences issued by Bank Negara Malaysia. Conventional financial system existed prior to independence whereas Islamic banking system only started in 1983 after the Government introduced Islamic Banking Act 1983. In the same year, the first Islamic banking, Bank Islam Malaysia Berhad was incorporated to provide alternative banking system that conceptually follow the teaching of Islam.

The system has developed, evidenced by the introduction of Islamic banking windows by conventional banks in Malaysia in 1990s. Later on in 2000s, the conventional banks either transformed their Islamic banking windows into subsidiary or transformed themselves into Islamic banks.

In terms of operations and reporting, all financial institutions in Malaysia are subject to legal provisions stated in Banking and Financial Institution Act, Companies Act 1965 and accounting standards issued by Malaysian Accounting Standards Board i.e MFRS. A part from that, Islamic banks and financial institutions are also subject to legal provisions enforced by Islamic Banking Act 1983 and Islamic Financial Services Act 2013.

Last but not least, Islamic banking and financial institution are required to form a Syariah Advisory Board to give advice and oversee the adherence to Islamic principle in Islamic banking and financial institution operations.

Accounting standards for IFI in Malaysia

The Malaysian Financial Reporting Act 1997 was enacted in 1997 to establish the Financial Reporting Foundation (MAREF) and Malaysian Accounting Standards Board (MASB). The Act empowers MASB to determine and issue financial reporting standards for public companies including financial institutions for the preparation and presentation of financial statements to be submitted to the respective authority such as Securities Commission of Malaysia, Companies Commission of Malaysia and Bank Negara Malaysia.

MASB requires 'an entity other than an private entity' to apply Malaysian Financial Reporting Standards (MFRS) for annual periods beginning on or after 1 January 2012, with the exception of entities that are permitted in the alternative to apply an earlier framework. Compliance with MFRS constitutes compliance with IFRS because Malaysia has converged with IFRS. Bank Negara Malaysia (BNM) circular, *Financial Reporting for Islamic Banking Institutions* issued on 5 February 2016, require a licensed person to comply with MFRS. As stated in paragraph 8.1 of the circular:

...a licensed person shall ensure that financial statements are prepared in accordance with the MFRS... and shall disclose a statement to that effect in the financial statements.

Islamic Banking Act 1983 only requires IFI to prepare and submit the copies of audited balance sheet (SOFP) and profit and loss account (SOPL) to Central Bank. However, Section 72 of the Islamic Financial Services Act 2013 states that financial statements has the same meaning as set out in the approved accounting standards issued or approved by the Malaysian Accounting standards Board under the Financial Reporting Act 1997 that include SOFP, SOPL, SOCIE, SOCF and notes to financial statement.

AAOIFI conformity all over the world:

There is a need for setting up a common standard for the accounting function in Islamic banks. And AAOIFI had taken charge to come out with standards for accounting as well as auditing of IFI. The standards set out by AAOIFI have been adopted by many countries while the others are using as guidelines in measurement and recognition of transaction and events as well as for preparation and presentation of financial statements.

As mentioned earlier in the introduction section, AAOIFI accounting standards have been made part of mandatory regulatory requirement in many countries such as Bahrain and Jordan and in other countries including Brunei and Malaysia, AAOIFI accounting standards have been used voluntarily as basis of internal guidelines.

Sarea and Hanefah (2013) found that Bahrain IFIs are 100% conform to accounting standards issued by AAOIFI. Ullah (2013) found that seven Islamic banks in Bangladesh are 44.68% comply with AAOIFI whereas Sakib (2015) found that six banks financial statements in Bangladesh are on average 53.79% conform to the AAOIFI standards. Shatnawi and Al-bataineh (2013) found that Jordan Islamic banks are committed with the disclosure requirement of AAOIFI. Asian Oceanian Standard Setters Group (2015) studied the adoption of AAOIFI accounting standards by IFIs in 31 countries all over the world and found 46% of IFIs asserted compliance with IFRS, 34% comply with local GAAPs, 18% comply with AAOIFI and 2% do not specify the compliance with any standards.

Current study examines whether Islamic financial institutions (IFIs) in Malaysia present their financial statements according to AAOIFI requirements.

RESEARCH METHODOLOGY

Sample:

The sample are selected from Islamic financial institutions established in Malaysia. This is following previous studies by Sarea and Hanefah (2013), Ullah (2013), Sakib (2015), Shatnawi and Al-bataineh (2013), Asian Oceanian Standard Setters Group (2015) and Kadri (2015) that select IFI of respective countries under study. The sample comprise of 17 IFIs.

Based on the objective of the study, the data are collected from the audited financial statement or annual reports of Malaysian IFIs. They are retrieved from the respective IFIs websites. The study uses the format of consolidated financial statement of AAOIFI as the basic document to make comparison. The IFI financial statements are then compared with the format of consolidated financial statement suggested by AAOIFI for IFIs. One conformity was allocated with one \checkmark . At the end the number of \checkmark for each IFI is translated into a meaningful percentage for conformity of AAOIFI Statement of Financial Position, Statement of Profit or Loss and other statements.

Table 1: LIST OF IFIs

#	Name	Annual Report
1	Bank Islam Malaysia Berhad	2015
2	Affin Islamic Bank Berhad	2015
3	Bank Muamalat Malaysia Berhad	2014
4	Cimb Islamic Bank Berhad	2015
5	Maybank Islamic Berhad	2015
6	RHB Islamic Bank Berhad	2015
7	AmIslamic Bank Berhad	2015
8	Public Islamic Bank	2014
9	Hong Leong Islamic Bank Berhad	2015
10	HSBC Amanah Berhad	2015
11	Citybank Islamic	2014
12	Standard Chartered Saadiq Berhad	2015
13	Alliance Islamic Bank Berhad	2015
15	Alkhair International Islamic Bank Berhad	2015
15	OCBC Islamic Bank Berhad	2014
16	Al Rajhi Banking & Investment Corporation	2015
17	Kuwait Finance House	2015

RESULTS

Results of the study are analysed based on the objectives of the study.

General statement of compliance with AAOIFI and MFRS:

First, the study examines whether there is a statement about compliance or conformity to AAOIFI by IFIs. Based on the examination of the 17 IFIs annual reports, there is no statement made by the management or stated in the notes to the financial statement about the compliance of AAOIFI standards by the respective IFIs. In contrast, all IFIs mention about the compliance with the Malaysian Financial Reporting Standards (MFRS) issued by MASB.

Table 2: ANALYSIS OF COMPLIANCE WITH AAOIFI AND MFRS

#	Name	AAOIFI	MFRS
1	Bank Islam Malaysia Berhad	X	√
2	Affin Islamic Bank Berhad	X	√
3	Bank Muamalat Malaysia Berhad	X	√
4	Cimb Islamic Bank Berhad	X	√
5	Maybank Islamic Berhad	X	√
6	RHB Islamic Bank Berhad	X	√
7	AmIslamic Bank Berhad	X	√
8	Public Islamic Bank	X	√
9	Hong Leong Islamic Bank Berhad	X	√
10	HSBC Amanah Berhad	X	√
11	Citybank Islamic	X	√
12	Standard Chartered Saadiq Berhad	X	√
13	Alliance Islamic Bank Berhad	X	√
15	Alkhair International Islamic Bank Berhad	X	√
15	OCBC Islamic Bank Berhad	X	√
16	Al Rajhi Banking & Investment Corporation	X	√
17	Kuwait Finance House	X	√

However, two of the IFIs (Citibank and Hong Leong) disclose the information that their Shariah Committee members are either expert or actively involve in activities conducted by AAOIFI.

Statement of Financial Position:

Second, the study examines the extent of compliance of AAOIFI in presentation of Statement of Financial Position. The examination of Statement of Financial Position of the IFIs found that on average the IFIs are 70.3% comply with the format of presentation of SOFP as suggested by AAOIFI. The lowest is Citibank with 35% and the highest is Bank Islam and Al-Rajhi with 75% compliance with SOFP format of AAOIFI respectively. Citibank Islamic is an Islamic operations of Citibank. It has not been incorporated as a full fledge bank yet.

Most of the IFIs reported assets, liabilities and equity as suggested by MFRS. However, other items such as Legal reserve, Risk reserve, Fair value reserves, Foreign currency translation reserve and Other reserves are not familiar and not required to be disclosed as items in the SOFP by MFRS. The reason for non compliance is different disclosure requirement between AAOIFI and MFRS. At the same time, there are many items required to be disclosed under MFRS format but not in AAOIFI format. They are Deferred tax, Derivatives financial liabilities, Bills and acceptance payables, Sukuk Murabahah, Zakat and tax

payable. And that leads to only 70.3% compliance with AAOIFI presentation format.

Statement of Profit or Loss:

Third objective is to examine the extent of compliance of AAOIFI in presentation of Statement of Profit or Loss. On average, the compliance with AAOIFI format of SOPL by IFIs is at 45.6% level. The highest is Bank Islam at 77.8% and the lowest is Citibank Islamic at 27.8%. An average of 45.6% conformity is low. This is due to different requirement by AAOIFI and MFRS in terms of items that should be reported in SOPL.

The first two items in the AAOIFI format and MFRS format of SOPL are already different. While AAOIFI requires the disclosure of net income from financing and investing activities, MFRS requires the disclosure of income derived from investment of depositors' fund and shareholders fund.

Table 3: ANALYSIS OF COMPLIANCE WITH AAOIFI

#	Name	SOFP	SOPL	SOCIE	SOCP
1	Bank Islam Malaysia Berhad	75	77.8	95	100
2	Affin Islamic Bank Berhad	70	55.6	95	100
3	Bank Muamalat Malaysia Berhad	70	38.9	95	100
4	Cimb Islamic Bank Berhad	70	55.6	95	100
5	Maybank Islamic Berhad	65	33.3	95	100
6	RHB Islamic Bank Berhad	70	44.4	95	100
7	AmIslamic Bank Berhad	70	44.4	95	100
8	Public Islamic Bank	70	50	95	100
9	Hong Leong Islamic Bank Berhad	65	44.4	95	100
10	HSBC Amanah Berhad	65	44.4	95	100
11	Citybank Islamic	35	27.8	95	100
12	Standard Chartered Saadiq Berhad	60	38.9	95	100
13	Alliance Islamic Bank Berhad	70	38.9	95	100
15	Alkhair International Islamic Bank Berhad	60	33.3	95	100
15	OCBC Islamic Bank Berhad	65	50	95	100
16	Al Rajhi Banking & Investment Corporation	75	38.9	95	100
17	Kuwait Finance House	70	66.7	95	100
	Average (%)	70.3	45.6	95	100

Fees and commission revenue and expenses need to be disclosed under AAOIFI but included in other operating income under MFRS and explained in notes to financial statements. There are many more items required to be disclosed under AAOIFI but only notes are disclosed under MFRS such as staff costs,

depreciation and amortisation, finance expense and other expenses. In addition, Direct expense, Income attributed to depositors, Income attributed to investment holders and Zakat that are always appear in MFRS's SOFP format are not required to be disclosed in AAOIFI's SOPL format.

Statement of Changes in Equity and Statement of Cash Flow:

The analysis of the fourth and fifth objectives: to examine the extent of compliance of AAOIFI in presentation of Statement of Changes in Equity and; to examine the extent of compliance of AAOIFI in presentation of Statement of Cash Flow can be combined. The examination of SOCIE results in 95% compliance of AAOIFI requirements as MFRS format is not significantly different from AAOIFI format. As for SOCF, the IFIs conform 100% to the format of AAOIFI as there is no difference between SOCF of MFRS and AAOIFI.

Statement of Restricted Investment and Statement of Sources and Uses of Charity Funds:

Lastly, there are two other statements that are required by AAOIFI to be disclosed as part of financial statement. They are statement of changes in restricted investment (SOCRI) and statement of sources and uses of charity fund (SSUCF).

Under MFRS, these two statements are not part of financial statement. However, they are disclosed as notes to the financial statement. The examination of 17 IFIs financial statements reveal only three banks disclose the movement of restricted investment account in notes to financial statement. They are Bank Islam Malaysia Berhad, CIMB Islamic Bank Berhad and RHB Islamic Bank Berhad. According to Bank Islam Malaysia Berhad Managing Director's Report 2015:

“One of the key milestones achieved for the industry was the launch of Al-Ansar on 2 April 2015, the first Restricted Investment Account (RIA), which was introduced with a strategic collaboration with Lembaga Tabung Haji (LTH). This is the first RIA that was structured off balance sheet in compliance with the Malaysian Financial Reporting Standards 10 (MFRS 10). For Al-Ansar, LTH specifies the mandate with regards to the purpose, asset class, economic sector and period of investment. As of 31 December 2015, we have disbursed 42% of the total fund or RM84 million which is in line with the target set. The investment is subject to the credit risk of the underlying financing asset, which is borne by the fund provider.”

Table 4: ANALYSIS OF COMPLIANCE WITH MFRS

#	Name	NOTE SOCRI	NOTE SSUCF
1	Bank Islam Malaysia Berhad	√	√
2	Affin Islamic Bank Berhad	X	√
3	Bank Muamalat Malaysia Berhad	X	X
4	Cimb Islamic Bank Berhad	√	√
5	Maybank Islamic Berhad	X	√
6	RHB Islamic Bank Berhad	√	X
7	AmIslamic Bank Berhad	X	X
8	Public Islamic Bank	X	√
9	Hong Leong Islamic Bank Berhad	X	X
10	HSBC Amanah Berhad	X	√
11	Citybank Islamic	X	X
12	Standard Chartered Saadiq Berhad	X	X
13	Alliance Islamic Bank Berhad	X	X
15	Alkhair International Islamic Bank Berhad	X	X
15	OCBC Islamic Bank Berhad	X	√
16	Al Rajhi Banking & Investment Corporation	X	X
17	Kuwait Finance House	X	√
	Total IFI	3	8

Special notes to the account that represents statement of sources and uses of charity fund are found in 8 out of 17 annual reports of Malaysian IFIs. They are Bank Islam, CIMB Islamic, AFFIN Islamic, HSBC Amanah, KFH, Maybank Islamic, OCBC Islamic and Public Islamic.

CONCLUSIONS AND RECOMMENDATIONS

Current study examines the conformity of Malaysian IFIs with regards to AAOIFI disclosure requirements. The overall results are SOFP 70.3% compliance, SOPL 45.6% compliance, SOCIE 95% compliance, SOCF 100% compliance. It can be concluded Malaysian IFIs are complying the requirements of AAOIFI even though they are only using AAOIFI standards as one of guidelines in preparation and presentation of their financial statements.

There are two recommendations to see the harmonisation between AAOIFI financial statements and MFRS financial statements. First, Malaysian Accounting Standards Board can consider to amend the disclosure requirement of (1) changes in restricted investment and (2) sources and uses of charity fund, from notes to the financial statement to a financial statement status like SOFP and SOPL. Alternatively, Malaysian Accounting Standards Board allows the

IFIs to voluntarily disclose changes in restricted investment and sources and uses of charity funds as financial statements.

Second, Malaysian representative in AAOIFI could suggest the inclusion of items currently disclosed in MFRS format but not required by AAOIFI format to be included in AAOIFI format.

Last but not least, future study should look at a more detailed requirements of AAOIFI and MFRS to find way for harmonisation of AAOIFI and MFRS in future.

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ISLAMIC ENTREPRENEURSHIP AMONG THE SMALL MEDIUM ENTREPRENEUR: STUDY IN JOHOR BAHRU

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Abstract

The purpose of this research is to identify the Islamic entrepreneurship strategy among the small medium entrepreneur in Johor Bahru, Johor Darul Ta'zim. This research was done by observation and interviewing the Muslim small medium entrepreneurs in Johor Bahru. The research finding will shows the level of entrepreneurship among them. In overall, this research will also shows that the Muslim entrepreneurs in Johor Bahru should own and practice the the real characteristic of Islamic entrepreneurship.

Keywords: Islamic entrepreneurship characteristic, Small medium entrepreneur

KEUSAHAWANAN ISLAM DI KALANGAN PENIAGA KECIL: KAJIAN DI JOHOR BAHRU

Abstrak

Kajian ini bertujuan untuk mengenal pasti strategi keusahawanan Islam di kalangan peniaga kecil di Johor Bahru, Johor Darul Ta'zim. Kajian ini telah dilaksanakan secara observasi dan temubual ke atas peniaga kecil beragama Islam di Johor Bahru. Hasil kajian ini nanti akan menunjukkan bahawa tahap keusahawanan Islam di kalangan peniaga kecil di Johor Bahru. Secara keseluruhannya, kajian ini juga nanti akan menunjukkan bahawa usahawan muslim di Johor Bahru perlu memiliki dan mengamalkan ciri-ciri keusahawanan Islam yang sebenar

Katakunci: Ciri-ciri keusahawanan Islam, peniaga kecil.

PENDAHULUAN

Keusahawanan Islam merupakan kaedah mencari rezeki yang bersandarkan hukum syarak kerana Rasulullah S.A.W dalam sabdanya menyatakan bahawa;

“Sembilan dari sepuluh pintu rezeki ada pada perniagaan”

Selain itu, Allah S.W.T telah memerintahkan manusia untuk berusaha mencari rezeki yang halal. Sebagaimana menurut firmanNya dalam al-Quran;

“Apabila telah ditunaikan solat, maka bertebaranlah kamu di muka bumi; dan carilah kurnia Allah dan ingatlah Allah banyak-banyak supaya kamu beruntung”.

(Surah:al-Jumuah, 62:10)

Ayat di atas menerangkan bahawa setelah kita mengerjakan solat, kita diminta untuk mencari kurnia Allah S.W.T. iaitu dengan berusaha untuk mencari rezeki yang halal. Rasulullah pernah bersabda bahawa sebaik-baik mata pencarian adalah menjadi seorang pedagang;

“Bahawa Rasulullah ditanya mengenai apakah pekerjaan yang paling baik. Rasulullah menjawab “kerja seseorang dengan tangannya sendiri dan perniagaan yang diberkat”

Johor merupakan sebuah negeri di Malaysia merupakan salah sebuah negeri yang berkembang pesat di selatan Malaysia.

Johor Bahru terletak di selatan Semenanjung Malaysia merupakan bandaraya selatan di Malaysia. Johor Bahru yang mempunyai 497,067 penduduk di pusat bandar (Majlis Bandaraya Johor Bahru mempunyai penduduk 497,067 tahun 2010) merupakan bandaraya kedua terbesar selepas Kuala Lumpur (Dewan Bandaraya Kuala Lumpur) yang mempunyai 1,588,750 orang penduduk. Bandaraya Johor Bahru terletak di dalam wilayah Iskandar Malaysia dengan mempunyai penduduk melebihi daripada 2.4 juta orang merupakan zon metropolitan ketiga terbesar di Malaysia selepas Zon Metropolitan Lembah Klang dan Zon Metropolitan Georgetown.

Sebagai salah satu daripada dua pusat bandaraya yang utama di Semenanjung Malaysia (selain daripada Kuala Lumpur dan Pulau Pinang), Johor Bahru adalah pusat perindustrian, logistik dan perdagangan yang penting. Industri-industri utamanya termasuk kilang-kilang elektronik, kilang-kilang membina kapal, dan juga kilang-kilang penapis bahan sumber semulajadi dan bahan kimia daripada petroleum.

Kehadiran syarikat milik Singapura serta rakyat Singapura adalah ketara. Pusat beli-belah yang banyak di Johor Bahru memenuhi keperluan pelancong Singapura yang melawat bandar raya ini untuk membeli-belah atau berhibur, mengambil kesempatan terhadap mata wang Singapura yang lebih kukuh. Hasilnya, pemandangan aktiviti beli-belah di Johor Bahru adalah sangat pesat bagi sebuah bandar raya yang mempunyai saiz sedemikian. Daerah beli-belah utama terletak di pusat bandar raya, manakala sebilangan pusat beli-belah besar terletak di pinggir bandar raya.

Kawasan perindustrian berat pula terletak di Pasir Gudang dan Tanjung Langsat, yang terletak di kawasan metropolitan timur. Ia mengandungi kelompok kilang penapis, kilang memproses kimia, dan kilang membina kapal. Manakala kawasan perindustrian ringan dan sederhana terletak di Tebrau, Tampoi, Senai, Skudai dan Kulai, iaitu di daerah metropolitan utara dan barat laut.

Johor Bahru menikmati hubungan ekonomi yang rapat dengan Singapura. Ramai penduduk di Johor Bahru bekerja di Singapura berikutan kadar gaji yang lebih tinggi daripada di Malaysia bagi kerja yang sama, sebahagiannya disebabkan nilai Dolar Singapura yang lebih kukuh iaitu tiga kali ganda.

Atas sebab yang sama, ramai warga Singapura melawat Johor Bahru untuk membeli-belah, berhibur dan makan, atau tinggal di sana.

Ramai warga Singapura yang memiliki hartanah, perniagaan serta kilang di Johor Bahru. Dianggarkan seramai 300,000 warga Malaysia bekerja di republik itu dan seramai 150,000 orang menaiki kenderaan berulang-alik untuk bekerja di Singapura.

Di bawah pelan induk Wilayah Pembangunan Iskandar, Johor Bahru dijangka akan berkembang menjadi sebuah kawasan metropolitan besar dengan bilangan penduduk melebihi 3 juta orang menjelang tahun 2025, yang kedua terbesar di Malaysia selepas Lembah Klang. Pertumbuhan penduduk dijangka akan melimpah sehingga ke daerah berjiranan iaitu Pontian, Kulai dan Kota Tinggi, menghasilkan satu kawasan perbandaran yang boleh jadi lebih besar daripada anggaran pelan induk tersebut, berkemungkinan lebih ganda lima kali saiz Singapura.

JOHOR BAHRU MERUPAKAN IBU NEGERI JOHOR.

Di sekitar kawasan metropolitan Johor Bahru, terdapat banyak pusat membeli belah utama seperti Johor Bahru City Square, KOMTAR Johor Bahru City Centre, Landmark Mall, Plaza Pelangi, The ZON Duty Free, KSL City, Danga City Mall, Holiday Plaza, Pelangi Leisure Mall, Plaza Sentosa, Jaya Jusco dan lain-lain lagi tetapi penyelidik telah memilih untuk membuat kajian di Pasar Tani Larkin, Bazar Karat dan Pasar Awam Larkin sebagai pusat kajian kerana terdapat ramai peniaga kecil Muslim yang menjalankan aktiviti keusahawanan.

Pasar Tani Larkin

Pasar Tani Larkin ini dahulunya diadakan di perkarangan tempat letak kereta Stadium Tan Sri Hasan Yunus, Larkin, Johor Bahru. Pasar Tani ini beroperasi pada setiap hari Sabtu bermula dari jam 7.00 pagi hingga jam 12.00 tengah hari. Pasar Tani dibawah kelolaan Kementerian Pertanian dan Industri Asas Tani melalui agensinya iaitu Lembaga Pemasaran Pertanian Persekutuan (FAMA) ini bertujuan untuk mewujudkan ruang pasaran tersendiri bagi petani atau pengeluar memasarkan hasil keluaran mereka sendiri terus kepada pengguna.

Pasar Tani sebagai 'Medan Pertemuan Pengeluar Pengguna' telah menjadi institusi pemasaran yang utama di negara ini. Konsep Pasar Tani yang bercirikan mudah alih dan bersuasana karnival dengan identiti tersendiri telah dilancarkan pada 31 Januari 1985 di Johor Bahru. Pasar-pasar Tani yang telah diwujudkan adalah terdiri daripada Pasar Tani Mega, Pasar Tani Desaraya, Pasar Tani Borong, Pasar Tani Kekal dan juga Pasar Tani Bunga.

Penubuhan Pasar Tani ini diharapkan dapat melahirkan lebih ramai petani bersikap lebih responsif serta mempercepatkan proses pembangunan sosioekonomi masyarakat tani iaitu selaras dengan Dasar Pertanian Negara (DPN).

Namun sejajar dengan perkembangan semasa dan projek naik taraf Stadium Tan Sri Hasan Yunos, Larkin, Johor Bahru oleh pihak berkuasa maka lokasi asal Pasar Tani Larkin telah ditukarkan ke Jalan Datin Halimah dan kini dikenali sebagai Pasar Tani Datin Halimah, Larkin, Johor Bahru.

Bazar Karat

Bazar Karat Johor Bahru yang terletak di sekitar Jalan Segget bermula kira-kira lapan tahun lalu dengan hanya 20 orang peniaga dan kini telah meningkat sehingga 450 orang peniaga. Bazar Karat ini yang diiktiraf antara pusat tarikan pelancong di bandaraya johor Bahru sejak akhir-akhir ini kerana keunikannya disamping kepelbagaian barangan yang diniagakan kebanyakannya oleh peniaga kecil muslim.

Kegiatan perniagaan di Bazar Karat ini sentiasa dipantau oleh pihak penguatkuasa Majlis Bandaraya Johor Bahru (MBJB) bagi memastikan keselamatan dan keselesaan pengunjung dan peniaga.

Lokasi Bazar Karat ini semakin meluas dan meliputi beberapa kawasan lain disekitar bandaraya antaranya Jalan Dhoby, Jalan Trus dan Jalan Dato' Onn.

Pasar Awam Larkin

Pasar Awam Larkin mempunyai hampir 800 orang peniaga dan mendapat tarikan pengunjung warga Singapura yang paling ramai berbanding dengan rakyat tempatan iaitu 60 peratus.

Pasar Awam Larkin terkenal sebagai tempat jualan barang-barang keperluan harian bagi masyarakat tempatan seperti ikan, ayam, daging, sayur-sayuran di aras bawah manakala di aras satu menempatkan jualan pakaian, peralatan ketukangan, pengurup wang, ubat-ubatan dan sebagainya. Aras tiga pula menempatkan medan selera bagi pengunjung yang ingin menikmati pelbagai juadah.

Pasar Awam Larkin juga menyediakan kemudahan asas yang selesa seperti pengangkutan awam, tandas awam dan masjid untuk pengunjung kerana bangunan Pasar Awam Larkin terletak bersebelahan dengan Kompleks

Pengangkutan Awam Larkin yang menempatkan hentian bas dan teksi paling utama di daerah Johor Bahru.

METODOLOGI

Metodologi kajian ini terdiri daripada observasi dan temubual. Manakala skop kajiannya adalah perniagaan kecil.

Menurut Kamus Dewan, istilah perniagaan bermakna perihal berniaga atau perdagangan. Perniagaan pula berasal dari kata “niaga” yang beerti jual beli. Sedangkan menurut Kamus Bahasa Malaysia Edisi Pelajar, istilah niaga adalah berniaga atau berjual beli. Maksud istilah perniagaan dari dua kamus tersebut adalah sama, iaitu perihal berniaga atau berdagang.

Maksud kecil, menurut Kamus Dewan memiliki banyak erti dan diantaranya adalah bermakna tidak banyak (jumlahnya dan lain-lain lagi) atau tidak melibatkan ramai ramai orang. Dalam hal ini, maksud kecil adalah tidak banyak jumlah pendapatan yang dicapai atau tidak melibatkan banyak pekerja. Justeru, definisi perniagaan kecil adalah perihal perdagangan atau berniaga yang memiliki jumlah pendapatan kecil dan tidak melibatkan ramai pekerja (terkadang tidak sama sekali).

Keusahawanan Islam di Johor Bahru

Dalam penyelidikan penyelidik di Johor Bahru terutama di Pasar Tani Larkin, Bazar Karat dan Pasar Awam Larkin, penyelidik telah melihat dan menemui beberapa orang peniaga kecil Muslim yang telah mempraktikkan cara keusahawanan Islam.

Namun begitu, masih ramai lagi para usahawan yang tidak mempraktikkan keusahawanan Islam tersebut. Beberapa cara yang telah dipraktikkan oleh para usahawan, iaitu:

1. Menjadi usahawan yang jujur dan amanah

Penyelidik mendapati di Pasar Tani Larkin, Bazar Karat dan Pasar Awam Larkin mendapati para peniaga kecil muslim yang ditemubual menjalankan perniagaan mereka secara jujur dan amanah. Mereka menjalankan perniagaan seperti menjual makanan yang halal, menjual pakaian yang menutup aurat seperti jubah, baju kurung, baju melayu, tudung, telekung dan lain-lain lagi.

Namun begitu, penyelidik mendapati terdapat ramai peniaga muslim yang menjual produk-produk tiruan seperti jersi pasukan bola sepak, kasut sukan, dan

lain-lain lagi yang sedikit sebanyak menjejaskan sifat kejujuran dan amanah dikalangan peniaga kecil muslim.

2. Menjalinkan kemesraan dengan pelanggan

Penyelidik mendapati di Pasar Tani Larkin, Bazar Karat dan Pasar Awam Larkin mendapati mereka sentiasa menjalinkan hubungan yang baik dengan pelanggan dengan mengamalkan budi bahasa yang baik, sopan santun, ramah dan murah dengan senyuman.

3. Menjadikan bidang keusahawanan sebagai satu ibadah bukan sebagai punca rezeki semata-mata.

Penyelidik mendapati di Pasar Tani Larkin, Bazar Karat dan Pasar Awam Larkin mendapati terdapat beberapa orang peniaga kecil yang menjalankan perniagaan bukan semata-mata untuk mencari keuntungan tetapi sebagai satu ibadah. Mereka sentiasa mengamalkan pemberian sedekah dan mengeluarkan zakat hasil daripada keuntungan perniagaan yang mereka perolehi untuk mendapat keberkatan dari Allah SWT.

OBSERVASI

Sejak tanggal 1 April 2016, penyelidik telah mengadakan observasi ke beberapa pusat perniagaan peniaga kecil muslim di sekitar Johor Bahru dan kunjungan pertama penyelidik ialah ke Pasar Tani Larkin yang kini terletak di Jalan Datin Halimah, Larkin, Johor Bahru. Penyelidik mendapati Pasar Tani Larkin merupakan salah satu tumpuan utama pelancong Singapura selain penduduk tempatan untuk mendapatkan bahan-bahan mentah yang halal, murah dan segar seperti sayur-sayuran, ikan, ayam, dan daging jika dibandingkan dengan beberapa pasaraya di Johor Bahru. Walaupun dengan banjiriran warga Singapura yang mempunyai kuasa membeli yang tinggi ianya tidak menghalang peniaga kecil Muslim untuk mempraktikan keusahawanan Islam dengan menjual barangan dengan harga yang berpatutan. Hal seperti ini telah dipraktikan oleh Rasulullah S.A.W dalam perniagaan baginda dimana baginda tidak mengambil keuntungan secara berlebihan.

Seterusnya, penyelidik telah berkunjung ke Bazar Karat yang semakin menjadi tarikan warga tempatan malah pelancong dari luar negara. Penyelidik mendapati walaupun terdapat persaingan yang hebat dikalangan peniaga kecil namun mereka sentiasa mengamalkan sikap sabar dan toleransi dalam berurusan sesama mereka dan juga mengunjung yang sentiasa bertali arus.

Cuma penyelidik berasa amat kecewa dengan kebanjiran barangan tiruan seperti pakaian berjenama, kasut sukan serta cakera video filem dan lagu diniagakan secara berleluasa. Ini amat bertentangan dengan kehendak keusahawanan Islam yang menafikan hakcipta pengeluar asal dan pemilik barangan tersebut.

Seterusnya penyelidik telah berkunjung ke Pasar Awam Larkin yang menempatkan hampir 800 orang peniaga yang majoritinya peniaga kecil muslim. Majoriti pengunjung yang berkunjung ke situ iaitu 60 peratus adalah warga Singapura dan memborong bahan-bahan mentah seperti makanan laut, sayur-sayuran, buah-buahan, pakaian serta barangan kelengkapan rumah.

Penyelidik mendapati harga barangan yang dijual agak berpatutan walaupun sedikit tinggi kerana permintaan dan kuasa membeli yang tinggi dari warga Singapura.

TEMUBUAL

Dalam melakukan penyelidikan, penyelidik telah melakukan temubual dengan beberapa responden dari kalangan peniaga kecil muslim diantaranya ialah Haji Khalid seorang pengurup wang, Encik Sufian seorang pemilik kedai alat ketukangan, Puan Liza seorang pemilik butik dan Encik Shafie seorang peniaga ayam daging. Dalam temubual tersebut, penyelidik telah mendapat maklumat berkaitan keusahawanan Islam.

Dalam temubual tersebut, penyelidik telah memperolehi beberapa maklumat perihal keusahawanan yang telah mereka lalui bermula dari segi modal, pekerja, pembekal, persekitaran perniagaan dan pelanggan.

Secara umum, sesebuah perniagaan akan mengalamai pelbagai cabaran dan pasang surut. Hal ini disebabkan oleh beberapa faktor seperti perbelanjaan melebihi pendapatan. Ini disebabkan oleh para pelanggan yang berhutang enggan menjelaskan hutang mengikut tempoh yang ditetapkan malah ada dikalangan mereka yang enggan membayar langsung hutang mereka.

Penyelidik juga telah mendapatkan pandangan mereka dalam menangani perihal hutang. Haji Khalid seorang pengurup wang, Encik Sufian seorang pemilik kedai alat ketukangan, Puan Liza seorang pemilik butik dan Encik Shafie seorang peniaga ayam daging, mereka menganggap masalah ini sebagai satu situasi yang sukar bagi mereka untuk ditangani dan mereka hanya bertawakkal kepada Allah S.W.T.

Mereka tidak menggunakan kekerasan atau paksaan dalam menagih hutang dan menggunakan cara yang berhemah untuk menagih hutang daripada pelanggan.

Selain berdoa kepada Allah S.W.T dalam usaha mendapatkan keuntungan dalam perniagaan.

Hal ini sama dengan apa yang difirmankan oleh Allah S.W.T dalam al-Quran;

“Dan jika dalam kesukaran, maka berilah tangguh sampai dia berkelapangan. Dan menyedekahkan itu, lebih baik bagimu, jika kamu mengetahui.”

(al-Baqarah, 2:280)

Ini adalah keistimewaan bagi seseorang usahawan Muslim yang tidak dimiliki oleh usahawan bukan Muslim iaitu memberikan kelonggaran masa untuk pelanggan membayar hutang adalah satu sifat yang terpuji.

Dalam menjalankan perniagaan, Haji Khalid seorang pengurup wang, Encik Sufian seorang pemilik kedai alat ketukangan, Puan Liza seorang pemilik butik dan Encik Shafie seorang peniaga ayam daging memiliki prinsip yang berbeza dengan kebanyakan usahawan yang lainnya. Mereka berpendapat bahawa “Walaupun kami tidak mendapat keuntungan yang banyak tetapi menjadi keutamaan bagi kami ialah kepuasan dan kesenangan pelanggan”. Berdasarkan kenyataan daripada mereka kepada penyelidik telah menggambarkan bahawa prinsip yang dipegang oleh mereka merupakan salah satu cara keusahawanan Islam bagi mengekalkan kesetiaan untuk tempoh jangka panjang bagi pelanggan mereka.

PENUTUP

Menurut kaedah observasi dan temubual, penyelidik dapat menggambarkan bahawa keusahawanan Islam dikalangan peniaga kecil di Johor Bahru ini sudah mula menunjukkan kemajuan kerana telah terdapat segelintir usahawan yang telah mula mempraktikannya.

Keusahawanan Islam yang merupakan perniagaan yang bersandarkan kepada al-Quran dan Hadis ini sewajarnya harus dipraktikkan oleh semua usahawan Muslim yang inginkan keuntungan di dunia dan di akhirat. Bagi memastikan perkara ini dapat dilaksanakan dengan jayanya, usahawan Muslim hendaklah menjalankan perniagaannya seperti ditentukan oleh hukum syarak.

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ASSESSMENT OF QUALITY SERVICE FOR ZAKAT RECEIPT AMONG ASNAF MUALAF IN ZAKAT INSTITUTION.

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Abstract

Arising "Street Dakwah" activities by NGO such Hidayah Foundation Center, Multiracial Reverted Malaysia (MRM), ISLAMICARE, and other government agencies shows a positive increment in numbers of new Muslims. New converters as Muslim also known as "new reverted" which means Back to the Human Fitrah. As a new Muslims they are eligible for zakat donations under the criteria of "asnaf muaalaf" group. This aid will helps them in improving their economic need. However there some difficulties faced my new Muslim when requesting the zakat donation, which is the duration of application process length is more than 30-days. In that sense they feels unsatisfied with the service provided and thought that Zakat is the last option available for financial aid. Zakat institution also faced a difficulties in understand the perception of their customer become a reason for disappointment converts and resulting frustrating with their services to get help. Accordingly, this study is to evaluate the quality of services provided by Zakat Institution (IPZ) focusing to 'asnaf muaalaf'. This study has been done in the Multi-IPZ Like treasury, MAIS, MAIP and also NGOs. This study examines the quality of services by using SERVQUAL technique. This technique emphasis on five major elements, namely reliability services, security, physical evidence, empathy and responsiveness. This study aims to assess the gap between expectation and perception (E-P) on the services provided to 'asnaf muaalaf'. In addition this study is also to want to peel the issues and challenges laced by muaalaf to improve services to the group in the distribution of zakat.

Keywords: Quality, Service, Muallaf (convert), SERVQUAL

PENILAIAN KUALITI PERKHIDMATAN BAGI PENERIMA BANTUAN SKIM ZAKAT ASNAF MUALAF DI INSTITUSI PEMBERI ZAKAT.

Abstrak

Perkembangan aktiviti “street dakwah” yang giat oleh NGO seperti Hidayah Foundation Centre, Multiracial Reverted Malaysia (MRM), ISLAMICARE, dan badan kerajaan yang lain telah memberi perkembangan positif dalam pengislaman saudara baru. Golongan saudara baru juga dikenali sebagai “new reveted” iaitu kembali kepada fitrah manusia. Dan sebagai golongan saudara baru mereka layak untuk mendapat bantuan zakat melalui asnaf mualaf. Pemberian zakat kepada asnaf mualaf merupakan satu bantuan kewangan yang dilihat signifikan dalam membantu mereka dari segi keperluan ekonomi. Namun begitu tempoh proses permohonan zakat yang di katakan amat panjang iaitu melebihi tempoh 30 hari piawai dikatakan menjadi punca ramai pemohon bantuan menjadikan zakat ini sebagai pilihan terakhir untuk mereka keluar dari masalah. Isu institusi pengendali zakat yang kurang memahami persepsi pelanggan juga menjadi sebab kekecewaan mualaf dalam mendapatkan bantuan zakat. Sehubungan itu, kajian ini akan menilai dari sudut kualiti perkhidmatan yang di berikan oleh Institusi Pemberi Zakat (IPZ) khusus kepada asnaf mualaf. Kajian ini telah dilakukan di beberapa IPZ seperti Baitulmal, MAIS, MAIP dan juga NGO berkaitan. Untuk kajian kualiti perkhidmatan, teknik SERVQUAL digunakan untuk melihat dari lima elemen utama perkhidmatan iaitu kebolehpercayaan, jaminan, bukti fizikal, empati dan responsif. Kajian ini bertujuan untuk menilai jurang antara harapan dan persepsi (E-P) pengguna terhadap perkhidmatan yang diberikan kepada saudara baru ini. Kajian ini juga akan melibatkan teknik Analisa Kepentingan-Prestasi. Selain itu juga kajian ini ingin mengupas isu dan cabaran lain yang dihadapi oleh mualaf dalam memperbaiki perkhidmatan pengagihan zakat kepada golongan ini.

Kata kunci: Kualiti, Perkhidmatan, Mualaf, SERVQUAL

PENGENALAN

Berzakat adalah satu instrument penting dalam menjana ekonomi serta dapat menyucikan harta dan jiwa. Ini merupakan intipati syariat zakat kepada umat Islam selain merapatkan jurang pendapatan antara golongan kaya dan miskin serta menyusun semula masyarakat (Muda 2014). Berzakat wajib bagi setiap individu yang beragama Islam apabila memenuhi syaratnya. Setiap muslim

yang memiliki harta kekayaan perlu menyedari rezeki dianugerahkan Allah sebahagiannya milik orang lain yang perlu dizakatkan.

Firman Allah yang bermaksud: “*Ambillah zakat dari sebahagian harta mereka dengan berzakat itu kamu membersihkan dan menyucikan mereka dan doakanlah untuk mereka, sesungguhnya doamu itu menjadi ketenteraman bagi mereka. Dan ingatlah Allah Maha Mendengar lagi Maha Mengetahui.*” (Surah at-Taubah ayat 103).

Malaysia merupakan sebuah negara yang mempunyai kesedaran berzakat cukup tinggi di kalangan umat Islamnya malah kutipan di pusat pungutan zakat negeri semakin meningkat setiap tahun. Sememangnya proses pengagihan wang zakat sedikit sebanyak berupaya mengurangkan bebanan hidup yang ditanggung asnaf-asnaf yang disebutkan di atas (Anwar 1996; Rahman, & Ahmad, 2010). Walaupun agihan itu tidak menjadikan mereka khususnya fakir miskin berubah menjadi kaya raya, tetapi ianya berkesan untuk melepaskan mereka dari golongan asnaf zakat itu sendiri. Namun begitu banyak cabaran yang di hadapi oleh pihak pengendali wang zakat terutama dalam kualiti perkhidmatan permohonan wang zakat.

Isu kualiti proses permohonan zakat banyak diperkatakan oleh masyarakat begitu juga dengan organisasi yang melibatkan urusan zakat. Perkara yang selalu diketengahkan atau diperkatakan sama ada daripada orang ramai atau institusi zakat berkaitan dengan tempoh masa memproses sesuatu permohonan tersebut sehinggalah asnaf menerima bantuan zakat adalah amat kritikal. Malah kebanyakan fokus yang menjadi tema perbincangan dikalangan masyarakat banyak berkaitan dengan kerenah birokrasi, sementara dari aspek keperluan penelitian terhadap sesuatu proses agihan tidak banyak di ambil kira. Mungkin sikap ini melibatkan tanggapan masyarakat setiap pemberian yang dilakukan dibuat secara segera, ikhlas, dan tanggungjawab agihan terletak semata-mata kepada organisasi yang mengendalikan urusan permohonan zakat tersebut sudah memadai untuk ianya dilaksanakan. Sedangkan didalam agama Islam sendiri pemohon dan pengendali wang zakat itu mempunyai tanggung jawab masing-masing untuk memastikan kelancaran agihan wang zakat. Sangkaan buruk terhadap mana-mana pihak terhadap sesuatu isu akan mengakibatkan balasan tidak baik [dosa] kepada individu yang mengendalikan mahu pun mereka yang memohon urusan tersebut.

PERNYATAAN MASALAH

Secara idealnya di dalam kajian ini perhatian di beri kepada agihan dana zakat yang ditujukan secara khusus kepada asnaf muallaf adalah bertujuan untuk membantu dan memudah cara serta mencari jalan keluar bagi mereka memohon bantuan zakat agar zakat ini benar-benar dapat dilihat sebagai satu medium yang memudahkan mereka menyelesaikan masalah kesempitan hidup yang dihadapi

oleh asnaf dari kumpulan khususnya muallaf diawal penglibatannya di dalam agama Islam. Malah dalam satu-satu ketika zakat dilihat berfungsi untuk melindungi asnaf muallaf daripada garis hidup kemiskinan akibat dari risiko memeluk agama kerana tekanan dari kumpulan agama asal mereka. Persoalannya mengapa masih terdapat dikalangan penerima dana zakat khususnya asnaf muallaf tidak terlepas daripada belenggu masalah terpinggir oleh kumpulan agama asal, dan ada dikalangan mereka telah menerima dana zakat mencatat jangka masa permohonan yang amat panjang.

Muallaf merupakan antara satu kumpulan yang patut diberi perhatian khusus terutamanya dari segi kebajikan rohani dan jasmani. Hal ini untuk membantu mereka terus kukuh dan tabah menjalani kehidupan penghijrahan kepada agama Islam yang pastinya banyak dugaan yang harus ditempuhi. Istilah Muallaf ditujukan kepada masyarakat atau individu yang hatinya cenderung dan tertarik dengan agama Islam. Menurut Dusuki (1980), Muallaf adalah mereka yang baru memeluk agama Islam dan imannya belum begitu teguh maka mereka berhak menerima sebahagian tertentu daripada harta zakat. Begitu juga yang disebut oleh Ahmad Redzuwan dan Nur Kareelawati (2005) yang memberi takrifan bahawa Muallaf adalah kalangan manusia yang baru memeluk agama Islam dan berhak mendapatkan zakat dan pemberian tersebut adalah bertujuan untuk melunakkan hati dan menguatkan keislaman mereka. Bantuan zakat ini juga umpama sambutan masyarakat Islam itu sendiri kepada saudara baru ini. Sebagai Muslim yang memahami dan mengamalkan corak hidup agama Islam, seharusnya layanan yang baik perlu diberikan kepada mereka yang baharu dan sanggup berhijrah ke agama Islam ini.

Walau bagaimanapun, terdapat begitu banyak isu dan persoalan yang menjadi permasalahan melibatkan golongan muallaf. Hal ini adalah disebabkan pengislaman seseorang muallaf itu adalah berdasarkan beberapa faktor dan mereka pasti mempunyai dilema krisis masing-masing. Antara masalah yang bakal dihadapi mereka adalah kekuatan diri sendiri dalam mengharungi kehidupan agama baru dan juga konflik bersama keluarga yang kemungkinan tidak menyokong dan merasakan individu ini membelot agama nenek moyang mereka sehingga sanggup menghalau mereka dari keluarga. Oleh yang demikian, sokongan dari masyarakat Islam itu sendiri diperlukan untuk mengurangkan permasalahan dan beban mereka.

Berdasarkan kajian Azman dan Siti Martiah (2014), didapati bahawa skim-skim bantuan mempunyai perbezaan yang ketara di setiap negeri. Terdapat Majlis Agama Islam Negeri yang menyenaraikan skim bantuan zakat kepada muallaf secara terperinci dan sebahagiannya hanya menyenaraikan skim bantuan ini secara umum. Aspek dakwah amat penting dalam memastikan mereka
sentiasa

diberi ilmu dan kemahiran dalam Islam. Walau bagaimanapun, bentuk bantuan ini tidak berikan secara langsung kepada muallaf tetapi diperuntukkan bagi membiayai kos-kos yang diperlukan bagi mengendalikan kelas-kelas agama, ceramah-ceramah, kursus-kursus dakwah dan bantuan kewangan kepada badan-badan bukan kerajaan (NGO) yang menjalankan dakwah kepada muallaf dan orang bukan Islam. Namun terdapat juga negeri yang memberi elaun kepada muallaf yang menghadiri kelas agama khas seperti negeri Selangor. Aspek pemantapan aqidah dan kefahaman agama memainkan peranan yang amat penting bagi memastikan para muallaf mendapat bimbingan yang sempurna dan tidak mudah untuk kembali kepada agama asal mereka. Fokus yang utama harus diberikan kepada pembinaan aqidah muallaf lebih daripada bantuan-bantuan yang bersifat material.

Persoalan mengapa perkara ini berlaku, apakah zakat tidak dapat difungsikan mengikut kehendak atau tujuan zakat itu diwajibkan seperti untuk mengurangkan risiko kesusahan golongan asnaf muallaf daripada kesempitan hidup di awal tempoh pengislaman mereka? Atau apakah ada pendekatan yang difikirkan sesuai untuk dijadikan asas kepada peningkatan kualiti perkhidmatan proses permohonan skim zakat bagi golongan asnaf muallaf ini terkeluar daripada masalah sebenar yang mereka hadapi.

OBJEKTIF

1. Pengukuran kualiti perkhidmatan pemohonan zakat bagi asnaf muallaf menggunakan instrument SERVQUAL di tiga negeri melibatkan lima dimensi utama; nyata, kebolehpercayaan, responsif, jaminan dan empati.
2. Mengenalpasti serta merapatkan jurang kualiti perkhidmatan permohonan zakat berbanding persepsi pemohon melalui kelima-lima dimensi utama instrument SERVQUAL (nyata, kebolehpercayaan, responsif, jaminan dan empati) serta meminimalkan masalah dalam pengagihan dana zakat bagi golongan asnaf muallaf.

KEPENTINGAN KAJIAN

Kajian ini merupakan lanjutan kepada kajian-kajian yang dilakukan oleh kumpulan penyelidik dalam bidang zakat yang lepas berhubung dengan keberkesanan agihan dana zakat di Malaysia. Berdasarkan kepada kajian tersebut tidak ada satu cadangan yang konkrit untuk dikemukakan kepada pihak berwajib dan yang boleh digunapakai untuk menggantikan sistem atau corak agihan yang dilakukan pada masa ini terutama dalam menghadapi golongan asnaf muallaf. Kajian ini penting dilakukan bagi mencadangkan satu bentuk modul yang memberi tumpuan kepada kelima-lima dimensi utama instrument

SERVQUAL (nyata, kebolehpercayaan, responsif, jaminan dan empati) yang boleh diuji keberkesannya dalam agihan dana zakat kepada asnaf muallaf. Sekurang-kurangnya ia dapat mengurangkan masalah kemiskinan asnaf muallaf pada awal keislaman mereka. Kepentingan kajian ini akan merujuk kepada institusi zakat, negeri-negeri yang dibuat penyelidikan dan kepada penyelidik akan memberi tambahan maklumat berhubungkait persepsi dengan kualiti perkhidmatan proses permohonan zakat dengan melihat semula institusi zakat sama ada dari aspek prosedur dan kegiatan atau program yang telah dilakukan oleh institusi zakat dalam menyelesaikan masalah asnaf muallaf di negeri berkenaan.

SKOP PROJEK/BATASAN KERJA

Kajian ini akan melibatkan tiga buah negeri iaitu Selangor, Wilayah Persekutuan Kuala Lumpur dan N.Sembilan. Pemilihan tiga buah negeri ini sahaja dalam kajian ini adalah disebabkan ketiga-tiga buah negeri ini terletak di zon tengah Malaysia, dan mempunyai sistem pengurusan zakat yang berbeza tetapi mempunyai persekitaran yang hampir serupa. Fokus dalam kajian ini hanya melibatkan asnaf muallaf mutlak sahaja, sementara asnaf yang disebut dalam al-Qur'an yang lain tidak akan diambil kira dalam kajian ini. Aspek asnaf dalam kajian ini akan difokus kepada asnaf muallaf sahaja, kerana diantara matlamat asas kajian adalah untuk memperbaiki pandangan serta memberi kefahaman sebenar kepada saudara baru terhadap sistem ekonomi Islam.

KAEDAH PENYELIDIKAN

Kajian ini adalah kajian kuantitatif dengan menggunakan pendekatan kajian *hermenutik* iaitu satu kajian yang dilakukan menggabungkan maklumat yang diperolehi sama ada secara menggunakan data primer atau data sekunder. Kemudian dilakukan satu penilaian dengan membuat interpretasi atau mencari titik pertemuan disebalik sesuatu maksud melalui data yang diperolehi dalam kajian.

Dalam mencari titik pertemuan berhubungkait dengan dengan kajian, data yang akan digunakan dalam kajian ini adalah data primer. Data primer yang akan digunakan diperolehi melalui soal selidik pengukuran kualiti perkhidmatan menggunakan instrument SERVQUAL (Service Quality), Parasuraman, Zeithaml, dan Berry (1985). SERVQUAL merupakan instrumen utama yang stabil dan kerap digunakan bagi mengukur kualiti perkhidmatan berbagai bidang. SERVQUAL digunakan sebagai instrumen diagnostik untuk mengetahui pencapaian kualiti perkhidmatan yang berasaskan model konseptual kualiti perkhidmatan yang diperkenalkan oleh Parasuraman et al. (1985). Konsep ini telah dibangunkan dan diperbaurui oleh Parasuraman, Zeithaml dan Berry pada tahun 1988 untuk mengukur kualiti perkhidmatan.

Menurut Parasuraman, Zeithaml, dan Berry (1988), kualiti perkhidmatan adalah “kemampuan sesebuah organisasi untuk memenuhi atau mengatasi harapan pelanggan di mana harapan pelanggan dikatakan sebagai keinginan dan kehendak pelanggan”. Instrumen SERVQUAL mempunyai 45 item (soalan) yang dibahagi kepada 3 bahagian. Bahagian pertama mempunyai 22 soalan untuk menilai harapan pelanggan terhadap perkhidmatan. Seterusnya ia diikuti oleh bahagian kedua yang terdiri daripada 22 soalan yang sama, tetapi untuk menilai persepsi terhadap perkhidmatan yang diterima. Bahagian ketiga terdiri daripada satu soalan yang menilai keseluruhan kualiti perkhidmatan. Kualiti perkhidmatan adalah perbezaan antara persepsi perkhidmatan yang diterima dan harapan pengguna terhadap perkhidmatan tersebut. Lima dimensi yang utama di dalam SERVQUAL telah dikenalpasti sebagai kriteria asas bagi kualiti perkhidmatan adalah seperti berikut:

1. Nyata (Tangibles): Kemudahan fizikal, keadaan peralatan dan penampilan personel atau bukti fizikal iaitu kemampuan suatu organisasi dalam menunjukkan persekitaran perkhidmatannya pada pihak pelanggan. Penampilan dan kemampuan dan prasarana fisik perusahaan dan keadaan lingkungan sekitarnya adalah bukti nyata dari pelayanan yang diberikan oleh pemberi jasa. Ini meliputi fasilitas fisik (Gedung, Gudang, dan lainnya), teknologi (peralatan dan perlengkapan yang dipergunakan), serta penampilan pegawainya. Secara singkat dapat diartikan sebagai penampilan fasilitas fisik, peralatan, personil, dan materi komunikasi.
2. Kebolehpercayaan (Reliability): Keupayaan untuk melaksanakan servis dengan betul dan tepat serta boleh dipercayai mewakili kemampuan sesebuah organisasi untuk memberikan layanan perkhidmatan menepati atau melebihi yang dijanjikan secara tepat dan dipercayai. Dimensi ini harus memenuhi harapan pelanggan dari aspek menepati waktu, perkhidmatan yang bebas kesalahan, secara umumnya dapat diistilahkan sebagai kemampuan untuk memberikan layanan yang dijanjikan secara tepat, tepat waktu, dan boleh dipercayai.
3. Responsif (Responsiveness): Kesiediaan untuk bertindak membantu pelanggan dan melakukan servis dengan kadar segera, atau tanggapan atau kemahuan untuk membantu dan memberikan layanan yang cepat (responsive) dan tepat kepada pelanggan, dengan penyampaian informasi yang jelas. Dimensi ini tidak membenarkan pelanggan menunggu tanpa alasan yang jelas menyebabkan persepsi yang negatif dalam kualiti perkhidmatan.

Dimensi ini secara umumnya dapat dikatakan sebagai kemahuan untuk membantu pelanggan dengan memberikan layanan yang betul, cepat dan tepat.

4. Jaminan (Assurance): Pengetahuan dan kesopanan pekerja dan kemampuannya untuk menanam kepercayaan dan keyakinan pada pelanggan. Ini dilihat sebagai jaminan dan kepastian iaitu pengetahuan, kesopanan santunan, dan kemampuan para pegawai sesebuah organisasi untuk membina rasa percaya pelanggan kepada perkhidmatan sesebuah organisasi. Komponen dimensi ini terdiri daripada: komunikasi (Communication), kredibiliti (Credibility), keselamatan (Security), kompetensi (Competence), dan sopan santun (Courtesy). Secara singkat umumnya dapat ditakrifkan sebagai pengetahuan dan keramahtamahan para pekerja sesebuah organisasi dan kemampuan pekerja untuk membina kepercayaan pelanggan terhadap organisasi.
5. Empati (Empathy): Keprihatinan, perhatian secara individu yang diberikan oleh pembekal servis kepada pelanggannya. Dimensi ini memberikan perhatian yang ikhlas dan bersifat individual atau peribadi yang diberikan kepada pelanggan dengan sedaya upaya cuba memahami keperluan dan keinginan pelanggan dimana suatu organisasi diharapkan dapat memahami tentang kewujudan sesebuah organisasi itu dan kepentingan serta peranannya terhadap pelanggan.

SERVQUAL mengukur kualiti servis setiap dimensi melalui formula berikut dan menggunakan skala Likert 5 mata dimana 5 mewakili sangat setuju dan 1 mewakili sangat tidak setuju.

HIPOTESIS

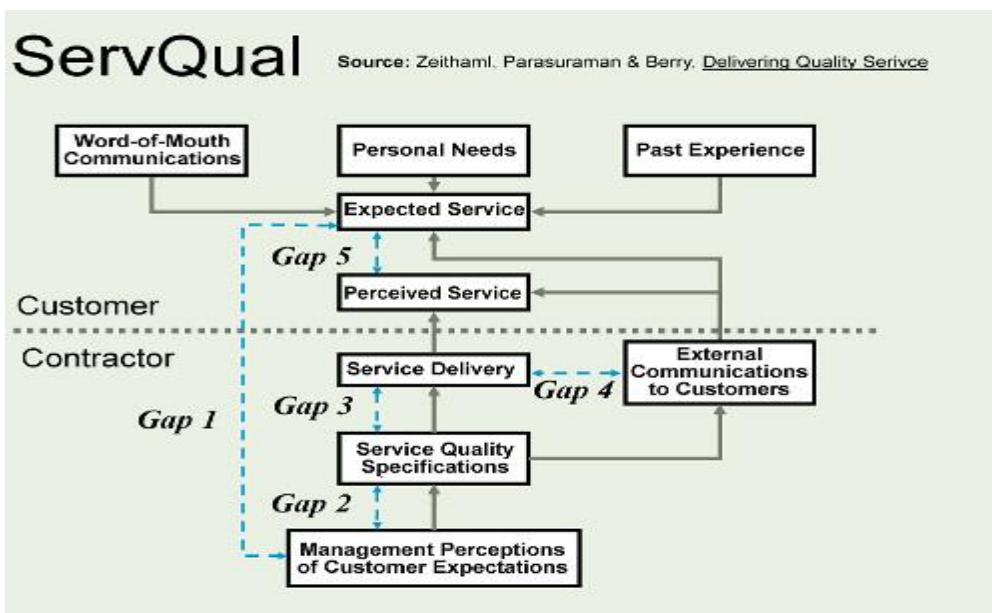
Untuk memudahkan kajian ini, dan agar dapatan yang diperolehi bersesuaian dengan kehendak kajian malah ianya tidak lari daripada maksud penyelidikan ini dilakukan, penyelidik membuat satu andaian awal iaitu agihan dana zakat yang dilakukan oleh institusi zakat masa kini untuk asnaf muallaf, belum sampai atau menepati tahap terbaik proses permohonan zakat dan masih jauh mencapai maksud untuk merealisasikan tujuan zakat sebenarnya, iaitu untuk mengurangkan tekanan ke atas asnaf muallaf di awal keislamannya . Faktor ini berlaku adalah disebabkan kaedah yang digunakan, aktiviti yang dianjurkan oleh institusi zakat pada hari ini belum menepati tahap terbaik menyokong proses permohonan wang zakat di kalangan asnaf muallaf.

KERANGKA KERJA

Kajian ini akan lebih mudah dilakukan sekiranya ia mempunyai rangka kerja dalam menentukan pencapaian objektif kajian. Penyelidik membuat satu bentuk teori rangka kerja berdasarkan kepada dimensi soal selidik pengukuran kualiti perkhidmatan menggunakan instrument SERVQUAL (Service Quality), Parasuraman et al. (1985). SERVQUAL merupakan instrumen utama yang stabil dan kerap digunakan bagi mengukur kualiti perkhidmatan berbagai bidang. SERVQUAL digunakan sebagai instrumen diagnostik untuk mengetahui pencapaian kualiti perkhidmatan yang berasaskan model konseptual kualiti perkhidmatan yang diperkenalkan oleh Parasuraman et al. (1985). Konsep ini telah dibangunkan dan diperbaharui oleh Parasuraman, Zeithaml dan Berry pada tahun 1988 untuk mengukur kualiti perkhidmatan. Menurut Parasuraman, Zeithaml, dan Berry (1991) kebolehpercayaan (Reliability) adalah dimensi yang paling kritikal dalam kualiti perkhidmatan, dan diikuti oleh jaminan (Assurance) pada aras kedua, seterusnya nyata (tangibles), responsif (responsiveness) dan yang terakhir empati (empathy). Dalam pembentukan proses agihan zakat, elemen yang boleh dilihat sebagai penting dan menjadi penyumbang kepada penyelesaian masalah kualiti proses permohonan zakat bagi golongan asnaf muallaf boleh dilihat berdasarkan kepada enakmen agihan zakat, dasar agihan, prosedur agihan, dan program agihan dana zakat.

PENGUKURAN KUALITI SERVIS MENGGUNAKAN INSTRUMENT SERVQUAL (SERVICE QUALITY)

Pengukuran kualiti perkhidmatan berpandukan instrument SERVQUAL. SERVQUAL merupakan instrumen utama yang amat stabil dan kerap digunakan bagi mengukur kualiti perkhidmatan berbagai bidang. SERVQUAL digunakan sebagai instrumen kajian untuk mengetahui pencapaian kualiti perkhidmatan yang berasaskan model konseptual kualiti perkhidmatan yang diperkenalkan oleh Parasuraman et al. (1985). Ia telah dibangunkan dikembangkan oleh Parasuraman, Zeithaml dan Berry pada tahun 1988 untuk mengukur kualiti perkhidmatan. Menurut Parasuraman et al. (1988), kualiti perkhidmatan adalah “kemampuan organisasi untuk memenuhi atau mengatasi harapan pelanggan di mana harapan pelanggan ditakrifkan sebagai keinginan dan kehendak pelanggan”.



Rajah 1: SERVQUAL

Instrumen SERVQUAL mempunyai 45 item yang terbahagi kepada 3 bahagian. Bahagian pertama mempunyai 22 soalan untuk menilai harapan pelanggan terhadap perkhidmatan. Seterusnya ia diikuti oleh bahagian kedua yang terdiri daripada 22 soalan yang sama, tetapi untuk menilai persepsi terhadap perkhidmatan yang diterima. Bahagian ketiga terdiri daripada satu soalan yang menilai keseluruhan kualiti perkhidmatan. Kualiti perkhidmatan adalah perbezaan antara persepsi perkhidmatan yang diterima dan harapan pengguna terhadap perkhidmatan tersebut. Lima dimensi yang utama di dalam SERVQUAL telah dikenalpasti sebagai kriteria asas bagi kualiti perkhidmatan adalah seperti berikut:

KAJIAN LITERATURE PENGGUNAAN SERVQUAL (SERVICE QUALITY) DALAM MENILLAI KUALITI PERKHIDMATAN.

Memandangkan sistem proses permohonan zakat juga mempunyai ciri-ciri perkhidmatan, instrumen SERVQUAL kajian ini telah mengadaptasikannya ke dalam konteks kualiti proses permohonan. Banyak kajian yang telah dilakukan oleh penyelidik-penyelidik terdahulu untuk menyesuaikan instrumen tersebut kepada persekitaran sistem pengumpulan maklumat seperti di dalam proses permohonan zakat (Pitt, Leyland; Watson, Richard, Kavan, dan Bruce, 1995; Kettinger & Lee, 1994; Remenyi et al., 2010). Kettinger dan Lee (1994) pada

mulanya menyesuaikan penggunaan kerangka SERVQUAL dalam mengukur Kepuasan Maklumat Pengguna. Di dalam kajian ini dimensi nyata digugurkan setelah analisis pengesahan peringkat kedua dilakukan terhadap kerangka SERVQUAL. Manakala dimensi kebolehpercayaan dan empati dimasukkan sebagai pelengkap kepada ukuran Kepuasan Maklumat Pengguna. Pitt et al. (1995) pula membincangkan SERVQUAL dari sudut tiga konteks sistem perolehan maklumat yang berbeza: institusi kewangan, firma runding dan perkhidmatan maklumat.

PERBINCANGAN DAN CADANGAN JANGKAAN KAJIAN.

Daripada kajian literatur sebelumnya dapatlah disimpulkan bahawa terdapat banyak masalah di dalam penggunaan SERVQUAL bagi mengukur kualiti perkhidmatan dan ianya diambil kira dalam kajian ini. Antaranya adalah penggunaan skor berbeza yang mendatangkan masalah dari segi konsep dan pengoperasian SERVQUAL. Masalah memberi kesan kepada kebolehpercayaan, kesahan penumpuan dan prediktif serta kedimensionan instrumen itu sendiri. Kajian akan datang hendaklah menimbangkan kelemahan-kelemahan yang terdapat pada SERVQUAL.

Analisis dan dapatan kajian ini dibincangkan mengikut objektif kajian iaitu:-

- i. Pengukuran kualiti perkhidmatan pemohonan zakat bagi asnaf muallaf menggunakan instrument SERVQUAL di tiga negeri melibatkan lima dimensi utama; nyata, kebolehpercayaan, responsif, jaminan dan empati.
- ii. Mengenalpasti serta merapatkan jurang kualiti perkhidmatan permohonan zakat berbanding persepsi pemohon melalui kelima-lima dimensi utama instrument SERVQUAL (nyata, kebolehpercayaan, responsif, jaminan dan empati) serta meminimalkan masalah dalam pengalihan dana zakat bagi golongan asnaf muallaf.

Perkhidmatan pelanggan merupakan keutamaan perbincangan di dalam kajian ini kerana ia merupakan satu elemen yang penting dalam urus tadbir organisasi yang baik. Begitu juga dalam meladani golongan saudara baru ini, mereka juga merupakan pelanggan yang menerima perkhidmatan dari institusi zakat. Oleh itu, pengurusan perkhidmatan pelanggan yang baik dapat menjadi satu aras piawaian untuk menilai prestasi sesebuah organisasi atau jabatan dalam keadaan baik atau tidak. Kualiti pengurusan pelanggan dinilai dari sudut bagaimana pengurusan sumber dan juga penekanan kepada pelanggan diberikan tumpuan. Pengurusan kualiti menjadi revolusi dalam amalan pengurusan yang baik, telah diangkat sebagai teori dan pengurusan praktikal dalam sektor industri

pembuatan pada awal abad yang lalu dan kemudian barulah bidang kualiti perkhidmatan diberikan penekanan (Lagrosen 2003).

Melihat kepada perkembangan kepentingan kepada menawarkan perkhidmatan pelanggan yang berkualiti, banyak organisasi menilai kedudukan syarikat berdasarkan prestasi berdasarkan penilaian oleh pelanggannya. Berdasarkan (Hill 1995) menyatakan kualiti dan perkhidmatan sesebuah perkhidmatan bukan sahaja dilihat berdasarkan prestasi pembekal perkhidmatan tersebut, malahan juga berdasarkan prestasi yang ditunjukkan oleh pelanggan-pelanggannya. Kepuasan pengguna merupakan satu elemen penting dalam menentukan mutu produk dan perkhidmatan yang disediakan oleh sesebuah organisasi. Penekanan terhadap kepuasan pengguna amat penting bagi mendapatkan kepercayaan pengguna terhadap produk dan perkhidmatan yang disediakan (Johnson & Fornell 1991).

Isu yang menjadi fokus perbincangan kajian ini adalah berkenaan dengan kualiti perkhidmatan proses permohonan ke atas asnaf muallaf yang dikatakan lemah dan terabai atau terlepas pandang oleh institusi-institusi zakat. Meskipun terdapat pembahagian dalam jumlah yang tinggi ditunjukkan dalam laporan tahunan, masih terdapat isu yang disuarakan oleh muallaf tentang ketidakpuasan hati layanan dan perkhidmatan proses permohonan di institusi zakat terhadap sebarang permohonan mereka. Dalam hal ini, institusi zakat secara tidak langsung membawa gambaran ajaran Islam itu sendiri yang sebenarnya merupakan sebuah agama yang sejahtera, istimewa dan penuh dengan kasih sayang. Terdapat kemungkinan bahawa individu muallaf ini mempunyai persepsi terhadap agama Islam sebelum mereka masuk ke dalam agama Islam yang menjadikan mereka tertarik untuk melakukan penghijrahan. Mereka mungkin mempunyai gambaran bahawa kehidupan mereka tetap akan terjamin baik meskipun mendapat tentangan daripada keluarga sehingga diusir dari rumah dengan adanya pihak yang boleh secara terbuka dan rela hati membantu mereka dalam hal kebajikan dari segi ilmu, ekonomi dan keselamatan. Justeru, adalah amat mendukacitakan sekiranya kualiti perkhidmatan dari pihak institusi zakat tersebut tidak cekap dan efisien terhadap golongan saudara baru ini.

DIMENSI DALAM SERVQUAL

Bahagian seterusnya adalah dapatan daripada kajian yang dikira berdasarkan skor min yang diperolehi daripada setiap item dalam setiap dimensi. Pengiraan untuk mendapatkan jurang antara harapan dan penerimaan ialah:

$$\text{Jurang (GAP)} = \text{Penerimaan (P)} - \text{Harapan (E)}$$

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Di dalam kajian ini adalah agak sukar untuk mengukur harapan perkhidmatan yang patut diberikan kepada asnaf mualaf. Oleh yang demikian, dalam kajian ini diletakkan nilai skala yang paling tinggi iaitu skala 5 untuk harapan. Ini adalah lebih mudah untuk responden menjawab soal selidik dari sudut penerimaan perkhidmatan yang diterima sahaja. Skala 5 akan menjadi nilai harapan bagi semua penilaian dimensi SERVQUAL dalam kajian ini.

ID item	Item	Harapan	Min Penerimaan	Jurang (P-E)
P1	BPPZ mempunyai peralatan yang terkini.	5	3.333	-1.667
P2	Kemudahan fizikal BPPZ menarik dan teratur.	5	3.200	-1.80
P3	Kakitangan BPPZ berketerampilan kemas.	5	3.767	-1.233
P4	Ciri kemudahan-kemudahan fizikal BPPZ perlu seiring dengan jenis perkhidmatan yang ditawarkan.	5	3.533	-1.467

Jadual 1: Jurang Dimensi Bukti Fizikal

Dalam dimensi Bukti Fizikal, jurang yang ketara ialah Item P2, hal ini menunjukkan pandangan responden mualaf ialah institusi zakat yang terlibat harus meningkatkan tahap kepuasan berdasarkan melalui kemudahan fizikal yang harus lebih menarik dan teratur.

ID item	Item	Harapan	Min Penerimaan	Jurang (P-E)
P5	Apabila BPPZ berjanji untuk melaksanakan sesuatu dalam tempoh tertentu, ia dilaksanakan.	5	3.067	-1.933
P6	Apabila pelanggan mempunyai permasalahan, BPPZ bersimpati dan meyakinkan.	5	2.900	-2.10
P7	BPPZ boleh dipercayai.	5	3.200	-1.80
P8	BPPZ menawarkan perkhidmatan tepat pada masanya sepertimana yang telah dijanjikan.	5	2.800	-2.20

P9	BPPZ mengemaskini rekod dengan tepat.	5	3.367	-1.633
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Jadual 2: Jurang Dimensi Kebolehpercayaan

Dimensi seterusnya adalah dimensi Kebolehpercayaan yang mempunyai lima item. Item yang mempunyai jurang yang agak ketara ialah P8 iaitu item yang berkaitan dengan tawaran perkhidmatan yang tepat pada masanya sepertimana yang telah dijanjikan. Ini adalah perkara penting yang perlu dilihat oleh institusi pemberi zakat secara serius. Mungkin penjelasan tentang proses kerja perlu diberikan kepada golongan asnaf muallaf yang membuat permohonan ketika mengisi permohonan bantuan.

ID item	Item	Harapan	Min Penerimaan	Jurang (P-E)
P10	BPPZ tidak memberitahu pelanggan sebenarnya, bila perkhidmatan akan dilaksanakan.	5	3.133	-1.867
P11	Adalah tidak realistik bagi para pelanggan untuk menjangka perkhidmatan yang cekap dari kakitangan BPPZ.	5	2.767	-2.233
P12	Kakitangan BPPZ tidak sentiasa ingin membantu para pelanggan.	5	2.400	-2.60
P13	Kakitangan BPPZ amat sibuk untuk respon terhadap permintaan para pelanggan dengan kadar segera.	5	2.800	-2.20

Jadual 3: Jurang Dimensi Responsif

Dimensi responsif mempunyai empat item dan dimensi ini merangkumi item yang berbentuk negatif. Maka, item P12 mempunyai jurang yang agak tinggi di mana pada persepsi muallaf pegawai dan kakitangan institusi zakat tersebut tidak sentiasa ingin membantu para pelanggan. Item yang mempunyai min yang paling tinggi merupakan item yang perlu ditambah baik dari sudut pemahaman muallaf tentang prosedur permohonan dan juga memperbaiki kaedah dalam proses permohonan bantuan zakat.

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ID item	Item	Harapan	Min Penerimaan	Jurang (P-E)
P14	Anda mempercayai pekerja BPPZ.	5	3.567	-1.433
P15	Anda merasa selamat semasa berurusan dengan kakitangan BPPZ.	5	3.433	-1.567
P16	Kakitangan BPPZ sopan.	5	3.333	-1.667
P17	Kakitangan BPPZ mendapat sokongan yang mencukupi dari BPPZ untuk melaksanakan tugas mereka dengan baik.	5	3.367	-1.633

Jadual 4: Jurang Dimensi Jaminan

Jurang yang agak ketara bagi dimensi jaminan ialah pada item 16, yang menyatakan tentang kesopanan kakitangan institusi zakat. Hal ini adalah mungkin kerana sikap kakitangan institusi zakat yang kurang mendapat latihan untuk bersikap profesional ketika berhadapan dengan asnaf mualaf. Menurut Sadeq (1995), kelemahan ini disebabkan pentadbiran zakat diuruskan oleh mereka yang berlatarbelakangkan pendidikan syariah tetapi kurang profesional.

ID item	Item	Harapan	Min Penerimaan	Jurang (P-E)
P18	BPPZ memberikan perhatian kepada para pelanggan secara individu.	5	3.133	-1.867
P19	Kakitangan BPPZ tidak memberikan perhatian kepada para pelanggan secara individu.	5	2.633	-2.367
P20	Kakitangan BPPZ tidak tahu keperluan anda.	5	2.733	-2.267
P21	BPPZ tidak berminat terhadap kehendak para pelanggan di hati mereka.	5	2.767	-2.233
P22	BPPZ tidak beroperasi mengikut masa yang bersesuaian dengan para pelanggan.	5	2.833	-2.167

Jadual 5: Jurang Dimensi Empati

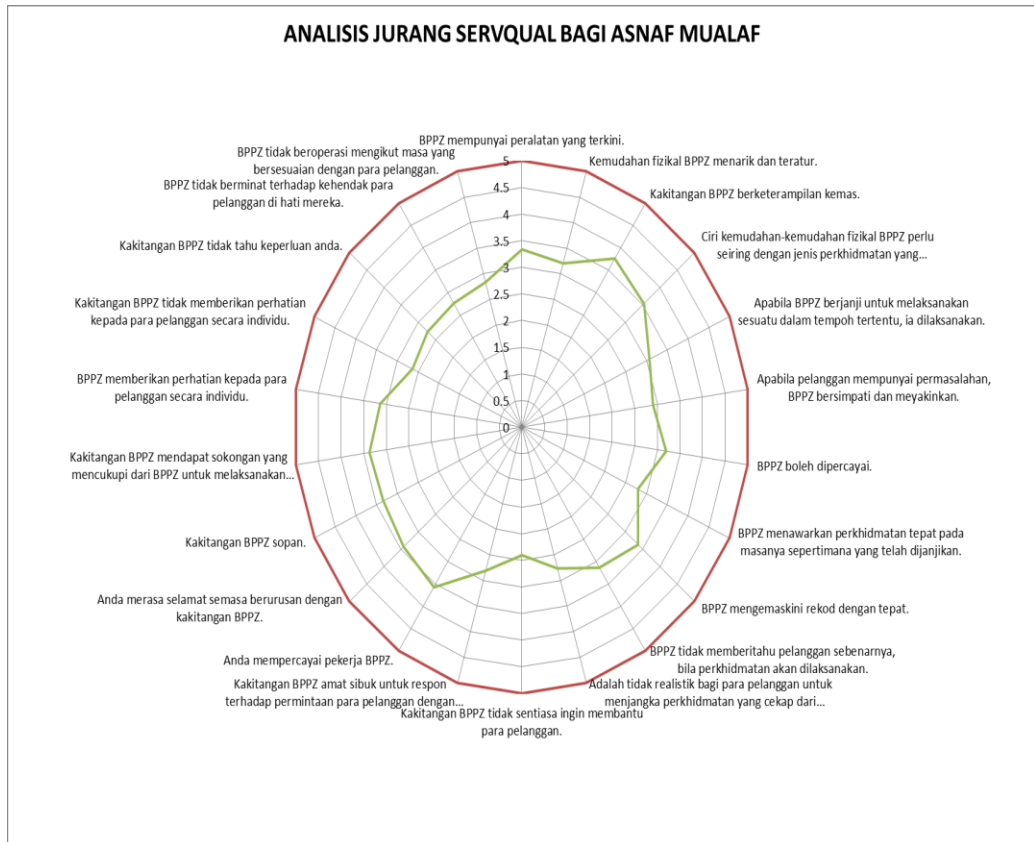
Terakhir adalah dimensi Empati. Dimensi ini mempunyai satu item yang positif dan selebihnya adalah item yang mempunyai ayat negatif. Item 19 memberikan penilaian jurang yang paling tinggi yang mana persepsi muafak merasakan kakitangan institusi zakat tidak memberikan perhatian kepada para pelanggan secara individu.

Rajah 2 di bawah menunjukkan keseluruhan jurang seperti yang dinilai melalui kiraan perbezaan harapan dan nilai min penerimaan bagi setiap item dalam dimensi SERVQUAL.

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Rajah 2: Analisi Jurang SERVQUAL bagi Kualiti Perkhidmatan Asnaf Mualaf



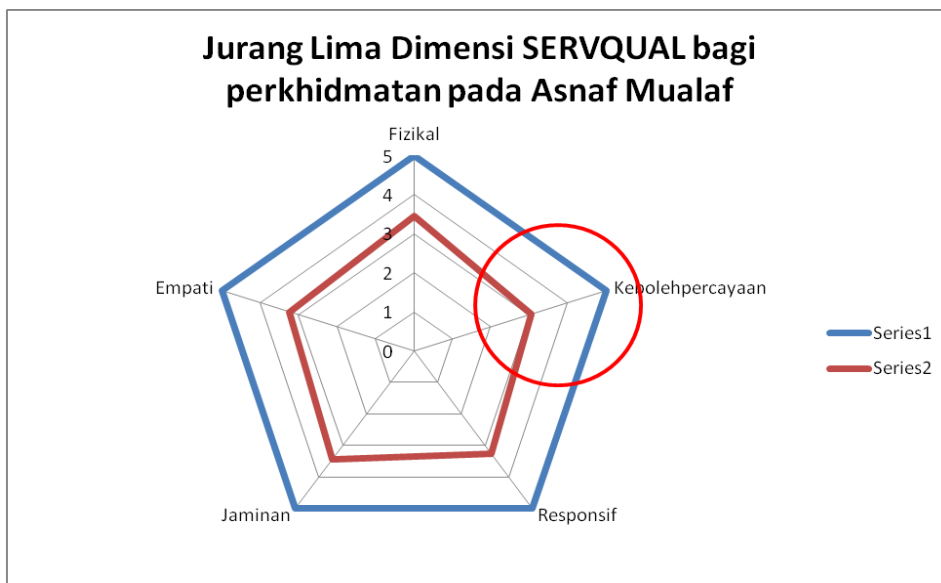
JURANG ANTARA PERSEPSI INSTITUSI ZAKAT DAN PENERIMAAN MUALLAF

Berdasarkan data yang telah dianalisis, kajian mendapati terdapat jurang antara persepsi institusi zakat yang memberikan perkhidmatan dengan penerimaan muallaf yang menerima perkhidmatan tersebut. Secara perbandingan mengikut lima dimensi yang dikaji memberi hasil yang berbeza. Kajian skor min bagi harapan dan penerimaan seperti dalam jadual di bawah:

DIMENSI	Harapan	Min Purata Penerimaan	Jurang (P-E)	Kedudukan
Fizikal	5	3.458	-1.542	5
Kebolehpercayaan	5	3.067	-1.933	1
Responsif	5	3.242	-1.758	3
Jaminan	5	3.425	-1.575	4
Empati	5	3.233	-1.767	2

Jadual 6: Jurang Lima Dimensi SERVQUAL

Rajah 3: Jurang Lima Dimensi SERVQUAL



Berdasarkan rajah 3 di atas, hasil kajian ini telah memperlihatkan jurang setiap dimensi SERVQUAL bagi lima dimensi yang dikaji. Didapati bahawa, dimensi kebolehpercayaan mencapai nilai jurang yang agak tinggi iaitu -1.933 berbanding dimensi kualiti yang lain.

Diikuti dengan dimensi empati dengan sisihan nilai -1.767. Ini menunjukkan bahawa dua dimensi ini perlu diberi penekanan dari sudut pbaikan persepsi oleh mualaf. Selain itu, dimensi yang lain juga perlu pbaikan dan penilaian semula supaya kualiti perkhidmatan dan layanan yang diberikan boleh mngurangkan jurang antara persepsi dan juga harapan mualaf.

Walaupun begitu, pelanggan atau mualaf mempunyai persepsi dari sudut pandang mereka sendiri terutamanya institusi zakat merupakan institusi yang harus bersifat islamik dan mengamalkan nilai-nilai Islam, maka persepsi terhadap institusi zakat untuk memberi perkhidmatan yang berkualiti serta memenuhi dimensi SERVQUAL ini adalah tinggi.

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**IMPAK KUALITI PERKHIDMATAN DAN FASILITI
TERHADAP KEBERKESANAN PENGENDALIAN
PENGAJARAN DAN PEMBELAJARAN DI KOLEJ UNIVERSITI
ISLAM MELAKA**

Roslinawati Ibrahim

Pensyarah Fakulti Inovasi Perniagaan dan Perakaunan, KUIM

Abstrak

Kajian ini dijalankan bagi mengkaji impak kualiti perkhidmatan dan fasiliti terhadap keberkesanan pengendalian pengajaran dan pembelajaran Di Kolej Universiti Islam Melaka (KUIM). Dalam kajian ini, penyelidik memfokus kepada kualiti perkhidmatan kepada pelanggan (pelajar) dan kualiti perkhidmatan fasiliti. Penemuan kajian penting agar para pembaca dapat mengetahui dimensi kedua-dua pembolehubah tidak bersandar yang paling mempengaruhi pelanggan (pelajar) terhadap keberkesanan pengajaran dan pembelajaran. Selain itu, kajian turut berperanan untuk mengenalpasti hubungan kualiti perkhidmatan pelajar yang merangkumi staf sokongan dalam fakulti, bilik kuliah dan makmal, serta fakulti dengan keberkesanan pengendalian pengajaran dan pembelajaran. Kajian ini turut berperanan untuk mengenalpasti hubungan kualiti perkhidmatan fasiliti yang merangkumi asrama, sistem pengangkutan lalulintas, kemudahan sokongan dan lain-lain kemudahan di KUIM. Kajian ini menggunakan kaedah kuantitatif. Sampel terdiri daripada 357 orang responden yang merupakan pelajar KUIM. Hasil kajian mendapati terdapat hubungan yang signifikan antara kualiti perkhidmatan pelajar dan kualiti perkhidmatan fasiliti terhadap keberkesanan pengajaran dan pembelajaran di KUIM. Hasil lanjutan turut menunjukkan terdapat pembolehubah yang paling dominan iaitu kualiti perkhidmatan kepada pelajar kerana elemen tersebut merupakan pembolehubah yang paling dominan dengan nilai signifikan 0.00 berbanding pembolehubah yang lain. Kajian juga mendapati keberkesanan pengajaran dan pembelajaran ini dipengaruhi oleh elemen yang paling dominan sekali iaitu fasiliti asrama atau kolej kediaman dengan signifikan 0.001.

Keywords: Impak Kualiti, Perkhidmatan, fasiliti

THE IMPACT OF SERVICES QUALITY AND FACILITIES ON THE EFFECTIVENESS OF HANDLING THE TEACHING AND LEARNING PROCESS AT KOLEJ UNIVERSITI ISLAM MELAKA

Abstract

This research is done to see the services and facilities quality impact to the effectiveness of the teaching and learning effectiveness in Kolej Universiti Islam Melaka. This research focuses on the quality of the customer's service and facilities' services. These findings are significant as the reader knows the dimension of the both independent variables that affects the customer in the effectiveness in teaching and learning. This research has a role to identify the relationship between quality on student's services that includes supporting staff in the faculty, lecture room and lab with the effectiveness of handling teaching and learning. This research also acts to identify the relationship of the facilities' services that include hostel, traffic and transport system, supporting facilities and other facilities in KUIM. This research is a quantitative research. Sampling for this research includes 357 respondents among students in KUIM. The result shows that there are a significant relationship between quality of the student's services and facilities' services and their effect towards teaching and learning in KUIM. A further result also shows that there is dominant variable which is the quality of services to the students as the element has the significant value of 0.00 compared to other variables. This research shows that the effectiveness of teaching and learning is highly affected by the most dominant element which is the facilities provided in the hostel or residential college with the significant value of 0.001.

Keywords: Quality, Facility, services

PENDAHULUAN

Institusi pengajian tinggi perlu lebih berdaya saing sejajar dengan dasar kerajaan untuk menjadikan negara kita sebagai pusat kecemerlangan pendidikan serantau yang bertaraf dunia. (Sidin, 2006) juga menekankan bahawa kunci kepada perkembangan pendidikan tinggi di Malaysia hari ini ialah melalui peningkatan kualiti pengajaran dan pembelajaran. Dari perspektif kualiti, pelajar merupakan antara pelanggan utama bagi sesebuah institusi pengajian tinggi yang perlu diberi perhatian, dengan kehendak tersendiri yang perlu dipenuhi.

Mereka mengharapkan pengalaman yang menyeronokkan serta proses pengajaran dan pembelajaran yang berkualiti.

Oleh yang demikian, pelajar berhak untuk memperolehi pendidikan yang berkualiti, malah adalah menjadi kewajipan fakulti atau pusat pengajian menjamin kualiti perkhidmatan kepada pelanggan dan memberikan perkhidmatan fasiliti yang terbaik kepada pelanggan. Namun begitu, tidak banyak usaha yang dilakukan untuk mengkaji hubungan antara kualiti pengajaran dan pembelajaran ini (Guolla, 2009). Justeru itu dirasakan perlunya satu kajian dijalankan untuk meninjau impak kualiti perkhidmatan terhadap keberkesanan pengajaran dan pembelajaran. Organisasi pendidikan seperti Institusi Pengajian Tinggi merupakan salah satu cabang daripada sektor perkhidmatan yang memberikan perkhidmatan berasaskan pendidikan dengan meningkatnya penggunaan perkhidmatan pendidikan, isu-isu seperti keberkesanan pengajaran dan pembelajaran, kualiti perkhidmatan dan kualiti perkhidmatan fasiliti sering menjadi satu topik yang penting bagi pihak pengurusan. Institusi menawarkan perkhidmatan pendidikan kepada pelanggan iaitu pelajar dengan menggunakan pengetahuan yang tersedia dalam diri pekerja tersebut dan inilah yang dikatakan produk teras yang diberikan kepada pelanggan. Justeru itu, kajian ini mengukur tahap keberkesanan pengajaran dan pembelajaran di Kolej Universiti Islam Melaka (KUIM) dan mengenalpasti hubungan di antara kualiti perkhidmatan dan fasiliti dengan keberkesanan pengajaran dan pembelajaran di Kolej Universiti Islam Melaka (KUIM). Populasi penyelidik adalah pelajar yang mendapatkan perkhidmatan di Kolej Universiti Islam Melaka. Sampel bagi kajian ini adalah seramai 357 orang.

LATAR BELAKANG KAJIAN

Beberapa kajian menunjukkan bahawa wujudnya hubungan antara kualiti perkhidmatan kepada pelanggan dan kualiti perkhidmatan fasiliti dengan keberkesanan pengajaran dan pembelajaran (Ramsden, 1991 Rowley, 1996, Stringer & Irwing, 1998). Tambahan pula, pembelajaran juga amat berhubungkait dengan keselesaan dan layanan daripada Institusi. Pembelajaran juga menggambarkan sejauh mana pelajar merasakan pengalaman pengajaran bermakna kepada mereka. Sementara pengajaran pula dikatakan sebagai berkesan sekiranya terdapat peningkatan prestasi pelajar secara konsisten dengan matlamat pengajaran selepas sesuatu tempoh pengajaran (Stringer dan Irwing, 1998).

Tiga model akan diutarakan di mana membincangkan mengenai kajian ini, iaitu Model Kualiti Perkhidmatan bagi mengaitkan kualiti dan persepsi, model jurang kualiti perkhidmatan (Parasuraman et al., 1985) dan model pengurusan pengetahuan yang menunjukkan elemen yang menentukan tahap pengurusan pengetahuan dalam pengendalian pembelajaran dan pengajaran

terhadap pelajar. Ketiga-tiga model ini sangat penting di dalam kajian ini di mana ianya adalah untuk menambah pengetahuan dan mengembangkan pengetahuan yang sedia ada berdasarkan penyelidikan yang dilakukan. Kajian dengan model yang digunakan juga dapat menyelidik mengenalpasti masalah atau isu yang timbul disamping dapat memperbaiki kelemahan-kelemahan yang wujud dalam sesuatu masalah.

Model Pengurusan Pengetahuan

Keberkesanan pengendalian pembelajaran dan pengajaran (P&P) dalam pengurusan pengetahuan merupakan sumber strategik yang diperolehi oleh sesebuah institusi pengajian tinggi dalam memaksimum kelebihan persaingan untuk mencapai objektif sesebuah gedung pengajian yang cemerlang (Drucker, 1993). Berdasarkan (Wiig, 1996), pengetahuan merupakan pemahaman yang mendalam dan praktikal dalam mengetahui bagaimana sesesuatu ilmu itu secara menyeluruh. Kejayaan pengurusan akan membantu organisasi untuk meningkatkan nilai tambah institusi dari segi produk dan perkhidmatan.

Berdasarkan (Kramer et al., 2010) menyatakan keperluan dalam perkongsian pembelajaran dan pengajaran yang selesai juga akan memberi impak kepada tahap keberkesanan pengurusan pembelajaran dan pengajaran sehari pelajar di institusi pengajian tinggi. Antara faktor yang dapat senaraikan adalah dari segi keselesaan dan suasana pembelajaran, komunikasi pensyarah dan pelajar, penyampaian pensyarah terhadap sesuatu ilmu itu kepada pelajar dan sokongan pensyarah terhadap aktiviti pelajar. Berdasarkan kerangka pengurusan pengetahuan iaitu teori dari (Mamta & Jayathi 2011) dicadangkan bahawasanya kajian ini dapat disenaraikan kepada dua faktor penyumbang kepada tahap keberkesanan pengendalian pengajaran dan pembelajaran di institusi pengajian tinggi.

Perkembangan dalam bidang pengurusan bermula dengan kepentingan maklumat (information) di dalam sesebuah organisasi dan fokus mereka adalah kepada pembelajaran organisasi (organizational learning) yang berterusan. Antara definisi-definisi Pengurusan Pengetahuan yang kerap kali digunapakai dalam perbincangan, persidangan dan rujukan ilmiah ialah: "...Ianya merupakan satu disiplin yang mempromosikan pendekatan bagaimana mengenalpasti, mengurus dan berkongsi harta maklumat dalam sesebuah organisasi. Harta maklumat organisasi berbentuk pangkalan data, dokumen, polisi dan peraturan organisasi serta pakar-pakar dan pekerja-pekerja yang berpengetahuan dan berpengalaman."(Gartner Group Inc., 1996)

Pengurusan pengetahuan ialah segala kegiatan yang berstruktur untuk penambahbaikan sesebuah organisasi melalui perkongsian maklumat serta penggunaan maklumat yang betul. Penentu kejayaan organisasi dalam menguruskan maklumat mesti berasaskan kepada modal intelek yang merangkumi persaingan modal insan, modal berstruktur dan modal perhubungan. (McShane & Glinow, 2006).

Menurut (Barclay, 1997) perkembangan pengurusan pengetahuan giat di bincangkan oleh para akademia di Harvard Business School, Amerika Syarikat. Pada era 1970an terdapat ramai penyelidik yang menumpukan perhatian di dalam perkembangan pemindahan dan inovasi teknologi maklumat yang mencetuskan penyelidikan terperinci mengenai kefahaman pengetahuan (*knowledge*). Perkembangan ini berlarutan sehingga pertengahan 1980an di mana ahli-ahli pengurusan mengiktiraf kepentingan pengetahuan, penggunaannya serta persaingan yang wujud di kalangan profesional mengenai kaitan pengetahuan dengan pembangunan sesebuah organisasi. Malahan segala bentuk pembangunan individu atau organisasi adalah berasaskan kepada pengetahuan yang dibangunkan dalam sesuatu hasil pembangunan dan penyelidikan. Seterusnya pada era 1980an telah mewujudkan beberapa konsep baru iaitu seperti Perolehan Maklumat (*Knowledge Acquisition*), Pengetahuan Kejuruteraan (*Knowledge Engineering*) serta pengetahuan yang berasaskan system (*Knowledge Base Systems*).

DATA ANALISIS

Analisis ini telah dibahagikan kepada dua bahagian dan ini adalah berkait dengan objektif kajian yang telah dibentuk sebelum ini. Bahagian pertama akan melihat kepada analisis diskriptif seperti frekuensi, purata min dan sisihan piawai berhubung profil demografi. Bahagian kedua pula adalah pemberian nilai 'min skor' dan 'ranking' bagi penilaian kualiti perkhidmatan dan kemudahan di KUIM bagi keseluruhan responden dan berdasarkan fakulti selain daripada itu penyelidik juga akan menggunakan analisis korelasi Pearson (Pearson Correlation), dan regresi liner (Linear Regression).

Berdasarkan analisis kualiti perkhidmatan dan fasiliti terhadap keberkesanan pengajaran dan pembelajaran di atas, didapati pelajar Akademi Pengajian Islam adalah merupakan responden tertinggi dengan peratusan 42.3% dan responden perempuan merupakan responden terbanyak di dalam kajian ini dengan peratusan 71%. Majoriti responden adalah berumur 18 hingga 22 tahun dengan jumlah peratusan sebanyak 86% manakala responden berdasarkan tahap pendidikan seramai 70.3% adalah di peringkat diploma. Kajian ini juga menunjukkan responden yang berada pada tahun pengajian yang ke tiga memiliki peratusan tertinggi iaitu sebanyak 47% manakala jika dilihat dari aspek tempat tinggal responden yang tertinggi peratusan adalah yang tinggal di asrama dengan peratusan 72%.

DAPATAN KAJIAN

Pencapaian Objektif Pertama

Objektif pertama tercapai melalui analisa tahap yang dibuat untuk melihat keberkesanan pengendalian pengajaran dan pembelajaran dan hasilnya terdapat di Jadual 3.1 di bawah.

Jadual 3.1: Keberkesanan Pengajaran dan Pembelajaran

Elemen	Skor Purata	Rank*
Keberkesanan Pengendalian Pengajaran dan Pembelajaran	3.80	3
Subjek dan Sistem Pelajaran	3.68	4
Pensyarah	3.83	2
Pelajar	4.13	1

Penyelidik mencadangkan agar pihak Kolej Universiti Islam Melaka mengekalkan keberkesanan pengajaran dan pembelajaran yang ada. Pihak Kolej Universiti Islam Melaka perlu memberikan penekanan atau tumpuan yang lebih kepada elemen pelajar kerana elemen pelajar merupakan skor purata yang paling tinggi jika dibandingkan dengan elemen yang lain. Elemen subjek dan sistem pembelajaran perlu diberi penekanan dan dipertingkatkan lagi kerana elemen ini mendapat tahap atau “rank” yang paling rendah berbanding dengan elemen-elemen yang lain.

Pencapaian Objektif Kedua

Secara umumnya, objektif yang kedua iaitu mengenalpasti hubungan di antara kualiti perkhidmatan dan fasiliti dengan keberkesanan pengajaran dan pembelajaran di Kolej Universiti Islam Melaka dapat dicapai berdasarkan dapatan kajian yang diperolehi. Pada keseluruhannya, semua pembolehubah atau elemen mempunyai hubungan yang sangat signifikan iaitu di aras 0.01. Penyelidik menyarankan agar pihak Kolej Universiti Islam Melaka memberikan tumpuan kepada kesemua elemen bagi meningkatkan keberkesanan pengajaran dan pembelajaran. Jadual 3.2, menunjukkan kesemua elemen dan juga hipotesis yang diterima di dalam kajian penyelidik.

**Jadual 3.2: Kajian Korelasi Setiap Elemen Berdasarkan Hipotesis
Penyelidik**

Hipotesis	Diterima	Ditolak
<p>H₀: Tidak terdapat hubungan antara Kualiti Perkhidmatan Kepada Pelanggan dengan Keberkesanan Pengendalian Pengajaran dan Pembelajaran.</p> <p>H₁: Terdapat hubungan antara Kualiti Perkhidmatan Kepada Pelanggan Dengan Keberkesanan Pengendalian Pengajaran dan Pembelajaran.</p>	H ₁	H ₀
<p>H₀: Tidak terdapat hubungan antara Kualiti Perkhidmatan Fasiliti Kepada Pelanggan dengan Keberkesanan Pengendalian Pengajaran dan Pembelajaran.</p> <p>H₂: Terdapat hubungan antara Kualiti Perkhidmatan Fasiliti Kepada Pelanggan Dengan Keberkesanan Pengendalian Pengajaran dan Pembelajaran.</p>	H ₂	H ₀
<p>H₀: Tidak terdapat hubungan di antara Staf Sokongan Dalam Fakulti dengan Keberkesanan Pengajaran dan Pembelajaran.</p> <p>H₃: Terdapat hubungan di antara Staf Sokongan Dalam Fakulti dengan Keberkesanan Pengajaran dan Pembelajaran.</p>	H ₃	H ₀
<p>H₀: Tidak terdapat hubungan di antara Bilik Kuliah Dan Makmal dengan Keberkesanan Pengajaran dan Pembelajaran.</p> <p>H₄: Terdapat hubungan di antara Bilik Kuliah Dan Makmal dengan Keberkesanan Pengajaran dan Pembelajaran.</p>	H ₄	H ₀
<p>H₀: Tidak terdapat hubungan di antara Fakulti dengan Keberkesanan Pengajaran dan Pembelajaran.</p> <p>H₅: Terdapat hubungan di antara Fakulti dengan Keberkesanan Pengajaran dan Pembelajaran.</p>	H ₅	H ₀

H ₀ : Tidak terdapat hubungan di antara Asrama atau Kolej Kediaman dengan Keberkesanan Pengajaran dan Pembelajaran. H ₆ : Terdapat hubungan di antara Asrama atau Kolej Kediaman dengan Keberkesanan Pengajaran dan Pembelajaran.	H ₆	H ₀
H ₀ : Tidak terdapat hubungan di antara Sistem Pengangkutan Lalulintas dengan Keberkesanan Pengajaran dan Pembelajaran. H ₇ : Terdapat hubungan di antara Sistem Pengangkutan Lalulintas dengan Keberkesanan Pengajaran dan Pembelajaran.	H ₇	H ₀
H ₀ : Tidak terdapat hubungan di antara Kemudahan Sokongan di KUIM dengan Keberkesanan Pengajaran dan Pembelajaran. H ₈ : Terdapat hubungan di antara Kemudahan Sokongan di KUIM dengan Keberkesanan Pengajaran dan Pembelajaran.	H ₈	H ₀
H ₀ : Tidak terdapat hubungan di antara Lain-lain Kemudahan di KUIM dengan Keberkesanan Pengajaran dan Pembelajaran. H ₉ : Terdapat hubungan di antara Lain-lain Kemudahan di KUIM dengan Keberkesanan Pengajaran dan Pembelajaran.	H ₉	H ₀

Pencapaian Objektif Ketiga

Objektif ke tiga penyelidik adalah untuk melihat pembolehubah yang paling dominan antara kualiti perkhidmatan kepada pelajar dengan kualiti perkhidmatan fasiliti terhadap keberkesanan pengajaran dan pembelajaran di Kolej Universiti Islam Melaka. Berdasarkan Jadual 5.3, boleh dicadangkan kepada pihak Kolej Universiti Islam Melaka agar mengekalkan kualiti perkhidmatan kepada pelajar kerana elemen tersebut merupakan pembolehubah yang paling dominan dengan nilai signifikan 0.00 berbanding pembolehubah yang lain.

Jadual 5.3: Regresi Linear Antara Pembolehubah

Elemen	Unstandardized Coefficients		Standardized Coefficients	Nilai t	Signifikan
	B	Std. Error	Beta		
(Constant)	2.843	.116		24.429	.000
Kualiti Perkhidmatan Kepada Pelajar	.207	.044	.291	4.741	.000
Kualiti Perkhidmatan Fasiliti	.123	.046	.166	2.704	.007

a. Pembolehubah bersandar: Keberkesanan Pengajaran dan Pembelajaran

Pencapaian Objektif Keempat

Objektif keempat merupakan alternatif atau langkah-langkah yang mungkin perlu diambil oleh pihak Kolej Universiti Islam Melaka untuk meningkatkan keberkesanan pengajaran dan pembelajaran. Di antara alternatif dan langkah-langkah yang boleh diambil oleh pihak Kolej Universiti Islam Melaka ialah:

a) Subjek dan Sistem Pengajaran dan Pembelajaran

Jadual 5.4: Skor Purata Bagi Keberkesanan Pengajaran dan Pembelajaran

Merujuk Jadual 5.4 di atas, penyelidik dapat menghasilkan alternatif dengan menyarankan agar pihak Kolej Universiti Islam Melaka mengekalkan skor purata yang tertinggi iaitu kehadiran pelajar direkodkan dengan kaedah tandatangan (3.98) dan pihak Kolej Universiti Islam Melaka perlu mempertingkatkan lagi sistem penasihat (mentor/mentee) akademik kerana kaedah ini mendapat purata skor yang terendah sekali (3.34).

Jadual 5.4: Skor Purata bagi Keberkesanan Pengajaran dan Pembelajaran

Soalan	Skor Purata	Rank
Jadual waktu adalah sistematik dan sesuai	3.42	12
Penyediaan kelas tutorial adalah relevan.	3.68	6
Kehadiran pelajar direkodkan dengan kaedah tandatangan.	3.98	1
Penyelarasan yang baik dalam penggunaan bahasa dalam kuliah dan peperiksaan.	3.97	2
Pakej subjek yang ditawarkan memenuhi kehendak pasaran.	3.79	5
Perlu menggalakkan penggunaan bahasa Inggeris yang lebih meluas di dalam pengajaran.	3.54	8
Subjek yang ditawarkan adalah 'flexible' (terdapat pilihan) terutama dalam subjek elektif.	3.65	7
Tempoh pengajian sedia ada tidak membebankan pelajar.	3.51	10
Pakej subjek yang ditawarkan tidak membebankan pelajar.	3.50	11
Latihan industri perlu diadakan untuk setiap kursus.	3.96	3
Kaedah pembelajaran e-learning adalah perlu.	3.52	9
Pengajaran yang dilaksanakan mengikut silibus.	3.82	4
Sistem penasihat (Mentor/Mentee) akademik adalah berkesan	3.34	13

b) Pensyarah

Jadual 5.5: Skor Purata Bagi Pensyarah

Soalan	Skor Purata	Rank
Komunikasi dua hala yang baik dengan pelajar.	3.92	4
Pensyarah sentiasa menepati masa.	3.48	11
Pensyarah berpengalaman dan mempunyai kemahiran yang berkaitan.	4.00	1
Penyampaian pensyarah adalah baik dan berkesan.	3.94	2
Mempunyai suara yang jelas dan terang	3.94	2
Pensyarah bersedia untuk ditemui.	3.84	7
Perhatian pensyarah terhadap semua pelajar adalah adil dan sama rata.	3.61	10
Pensyarah menggunakan alat bantu mengajar dengan baik.	3.66	9
Menggalakkan pelajar berfikir menyelesaikan masalah.	3.80	8
Pensyarah sentiasa memberi motivasi dan membimbing pelajar.	3.90	5
Tiada unsur kepentingan peribadi pensyarah terhadap pelajar.	3.88	6

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Merujuk Jadual 5.5 di atas, penyelidik dapat menghasilkan pandangan dengan mencadangkan agar pihak Kolej Universiti Islam Melaka mengekalkan skor purata yang tertinggi iaitu pensyarah yang berpengalaman dan mempunyai kemahiran yang berkaitan dengan skor purata 4.00 dan pihak Kolej Universiti Islam Melaka perlu mempertingkatkan dan perlu memperbaiki lagi elemen pensyarah sentiasa menepati masa kerana kaedah ini mendapat purata skor yang terendah sekali iaitu 3.48 daripada responden

c) Pelajar

Jadual 5.6: Skor Purata Bagi Pelajar

Soalan	Skor Purata	Rank
Wujud hubungan baik antara pelajar.	4.10	1
Pelajar mempunyai komitmen dalam pelajaran	3.90	2

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Daripada Jadual 5.6 dapat dilihat bahawa skor purata yang mendapat rank tertinggi daripada responden ialah wujud hubungan baik antara pelajar dengan purata skor 4.10 ini membuktikan bahawa hubungan yang baik ini perlu dikekalkan dan dimantapkan lagi. Pelajar mempunyai komitmen dalam pelajaran mendapat skor kedua iaitu 3.90 dan pihak Kolej Universiti Islam Melaka perlu mempertingkatkan lagi bagi mendapatkan kesan yang lebih positif dan signifikan terhadap keberkesanan pengajaran dan pembelajaran.

- d) Staf Sokongan Dalam Fakulti

Jadual 5.7: Skor Purata Staf Sokongan Dalam Fakulti

Soalan	Skor Purata	Rank
Staf sokongan mempunyai sikap yang peramah dan mesra.	3.15	2
Staf sokongan bersedia memberi kerjasama kepada pelajar.	3.34	1
Staf sokongan yang cekap	3.05	4
Maklumat Fakulti mudah diperolehi dari staf sokongan.	3.12	3

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Daripada Jadual 5.7, skor purata yang mendapat rank tertinggi daripada responden ialah staf sokongan bersedia memberi kerjasama kepada pelajar dengan purata skor 3.34 ini membuktikan bahawa hubungan yang baik ini perlu dikekalkan dan dimantapkan lagi. Skor terendah bagi staf sokongan dalam fakulti adalah staf sokongan yang cekap dengan purata skor 3.05, ini menunjukkan bahawa Kolej Universiti Islam Melaka perlu meningkatkan pencapaian staf sokongan agar mampu memberi kesan yang positif terhadap pengajaran dan pembelajaran.

e) Bilik Kuliah dan Makmal

Jadual 5.8: Skor Purata Bilik Kuliah dan Makmal

Soalan	Skor Purata	Rank
Bilik kuliah yang kondusif (selesa).	3.15	1
Peralatan bilik kuliah adalah lengkap dan berteknologi.	2.70	4
Peralatan di makmal adalah mencukupi.	2.79	3
Bilangan bilik / dewan kuliah mencukupi.	2.66	5
Peralatan di makmal adalah bersesuaian dengan keperluan / teknologi masa kini.	2.82	2

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Berdasarkan daripada jadual 5.8 di atas, penyelidik mencadangkan agar Kolej Universiti Islam Melaka perlu melihat skor purata bagi bilik kuliah dan makmal yang paling tinggi adalah bilik kuliah yang kondusif dengan skor 3.15, elemen ini perlu dikekalkan, manakala skor purata terendah yang perlu diberikan penekanan yang lebih adalah bilangan bilik atau dewan kuliah kerana responden memberikan skor purata yang sangat rendah 2.66.

f) Fakulti

Jadual 5.9: Skor Purata Bilik Kuliah dan Makmal

Soalan	Skor Purata	Rank
Fakulti sentiasa berada dalam keadaan teratur dan kemas.	3.06	3
Kaunter Fakulti adalah mesra pelanggan.	3.25	2
Kualiti pengurusan fakulti menepati piawaian.	3.28	1
Kemudahan awam di Fakulti adalah memuaskan (surau, tandas, telefon awam dan sebagainya).	2.90	5
Fakulti menyediakan tempat mengulangkaji pelajaran dan berehat yang baik.	2.93	4
Makmal komputer Fakulti menyediakan perkhidmatan internet yang baik.	2.46	6

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Daripada Jadual 5.9 dapat dilihat bahawa skor purata yang mendapat rank tertinggi daripada responden ialah kualiti pengurusan fakulti menepati piawaian dengan mendapat purata skor 4.10 ini membuktikan elemen ini perlu dikekalkan dan dimantapkan lagi. Pihak Kolej Universiti Islam Melaka perlu mempertingkatkan lagi bagi skor purata yang paling rendah iaitu makmal komputer Fakulti menyediakan perkhidmatan internet yang baik dengan skor purata 2.46 bagi mendapatkan kesan yang lebih positif pihak berkenaan perlulah meningkatkan lagi mutu dan capaian kelajuan internet yang memuaskan bagi member kesan yang positif terhadap keberkesanan pengajaran dan pembelajaran.

- g) Asrama / Kolej Kediaman

Jadual 5.10: Skor Purata Asrama / Kolej Kediaman

Soalan	Skor Purata	Rank
Keselamatan di kolej adalah terjamin.	3.26	1
Kelengkapan di kolej adalah lengkap dan mencukupi.	2.86	4
Perkhidmatan sokongan (pejabat, telefon, surau dan sebagainya) di kolej adalah sesuai dan mencukupi.	2.92	3
Kemudahan asas (air, elektrik) di kolej disediakan dengan baik.	3.03	2

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Bagi Jadual 5.10, iaitu skor purata bagi asrama atau kolej kediaman di mana skor purata yang tertinggi adalah keselamatan di kolej adalah terjamin dengan nilai 3.26 manakala skor purata yang mendapat kedudukan terendah iaitu kelengkapan kolej adalah lengkap dan mencukupi dengan hanya mendapat nilai purata yang rendah 2.86. Pihak Kolej Universiti Islam Melaka perlu meningkatkan lagi kelengkapan kolej agar mencukupi bagi memberikan keberkesanan yang signifikan terhadap pengajaran dan pembelajaran.

h) Sistem Pengangkutan Lalulintas

Jadual 5.11: Skor Purata Sistem Pengangkutan Lalulintas

Soalan	Skor Purata	Rank
Sistem jalan di KUIM adalah bersistematik.	2.95	1
Perkhidmatan pengangkutan bas adalah mencukupi.	2.39	3
Sistem operasi pengangkutan bas menepati masa.	2.33	4
Kemudahan tempat meletak kenderaan adalah mencukupi.	2.66	2

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Jadual 5.11 menunjukkan bahawa skor purata sistem pengangkutan lalulintas yang mendapat purata skor yang tertinggi adalah elemen sistem jalan di Kolej Universiti Islam Melaka adalah bersistematik. Elemen ini perlulah dikekalkan dan dipertingkatkan lagi.

Skor purata yang terendah ialah sistem operasi bas yang menepati masa iaitu dengan nilai 2.33 sahaja. Pihak Kolej Universiti Islam Melaka perlu meningkatkan lagi sistem operasi pengangkutan bas dan memastikan pengangkutan ini menepati masa bagi memberikan kesan yang lebih signifikan terhadap pengajaran dan pembelajaran.

i) Kemudahan Sokongan di Kolej Universiti Islam Melaka

Jadual 5.12: Skor Purata Kemudahan Sokongan di Kolej Universiti Islam Melaka

Soalan	Skor Purata	Rank
Prasarana sukan mencukupi dan lengkap untuk semua pelajar.	2.69	7
Bilangan kafeteria di KUIM adalah mencukupi.	3.02	2
Kafeteria di KUIM sentiasa dalam keadaan bersih dan ceria.	2.84	4
Makanan/menu di kafeteria memenuhi citarasa semua pelajar.	2.78	5
Harga barangan/makanan di kafeteria adalah berpatutan.	2.68	8
Perkhidmatan di Klinik Kesihatan KUIM menepati piawaian.	3.04	1

Perkhidmatan kaunseling di KUIM sangat membantu pelajar.	2.97	3
Perkhidmatan mesin pengeluaran wang (ATM) adalah mencukupi.	2.69	6

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Jadual 5.12 di atas menjelaskan bahawa skor purata bagi kemudahan sokongan di Kolej Universiti Islam Melaka yang mendapat skor tertinggi adalah perkhidmatan di klinik kesihatan yang menepati piawai dengan skor nilai 3.04. Skor purata nilai yang terendah bagi kemudahan sokongan di Kolej Universiti Islam Melaka adalah harga barangan atau makanandi kafeteria adalah berpatutan dengan skor purata bernilai 2.68. Pihak Kolej Universiti Islam Melaka perlulah mengambil tindakan dengan memantau harga atau jenis pemakanan di kafeteria bagi memastikan elemen ini tidak memberikan kesan yang negatif terhadap keberkesanan pengajaran dan pembelajaran.

- j) Kemudahan-kemudahan lain di Kolej Universiti Islam Melaka

Jadual 5.13: Skor Purata Kemudahan-kemudahan lain di Kolej Universiti Islam Melaka

Soalan	Skor Purata	Rank
Kemudahan yang disediakan di KUIM diselenggara dengan cukup dan berkesan.	2.78	3
Kemudahan kawasan rekreasi di KUIM mencukupi dan lengkap.	2.58	7
Makmal komputer mencukupi.	2.85	2
Makmal komputer berteknologi terkini.	2.73	5
Bahan rujukan bagi setiap program adalah mencukupi.	2.52	8
Bahan on-line (jurnal, buku) mudah diakses.	2.45	10
Bahan rujukan adalah terkini dan memenuhi keperluan semasa.	2.51	9
Kad matrik pelajar mempunyai pelbagai fungsi.	2.70	6
Pelajar mudah berurusan dengan pihak Hal Ehwal Mahasiswa (HEM).	2.86	1
Peraturan di KUIM adalah menepati dengan suasana pembelajaran di IPT.	2.77	4

Petunjuk: Skor Purata

- 1) Sangat Tidak Setuju 2) Tidak setuju 3) Agak setuju 4) Setuju 5) Sangat setuju

Jadual 5.13 di atas menunjukkan skor purata bagi kemudahan-kemudahan lain di Kolej Universiti Islam Melaka. Skor purata tertinggi adalah pelajar mudah berurusan dengan pihak Hal Ehwal Mahasiswa (HEM) dengan skor tertinggi iaitu 2.86 manakala skor purata bagi elemen yang terendah adalah bahan on-line seperti jurnal dan buku mudah diakses dengan mendapat nilai skor purata sebanyak 2.45. Pihak Kolej Universiti Islam Melaka perlu memberikan penekanan yang lebih terhadap elemen ini bagi memberikan kesan yang positif terhadap pengajaran dan pembelajaran yang positif.

KESIMPULAN

Kesimpulannya, pelajar menerima dengan pandangan yang berbeza-beza terhadap kualiti perkhidmatan kepada pelajar dan perkhidmatan fasiliti kualiti pendidikan tinggi di Kolej Universiti Islam Melaka. Ianya sangat kompleks dan pelajar yang mengikuti pengajian di Kolej Universiti Islam Melaka mempunyai penilaian yang berbeza-beza bergantung kepada situasi dan persekitaran yang mereka telah dan sedang lalui seperti perbezaan fakulti, jantina, tahap pendidikan dan tempat tinggal. Secara amnya, kajian ini menggunakan nilai skor purata bagi menentukan sejauh mana tahap keberkesanan pengendalian pengajaran dan pembelajaran dalam menggunakan perkhidmatan dan kemudahan fasiliti di Kolej Universiti Islam Melaka. Disamping itu, daripada analisis yang telah dibuat, dilihat pelajar KUIM memilih elemen perkhidmatan fasiliti asrama yang memberikan kesan yang sangat positif terhadap keberkesanan pengajaran dan pembelajaran mereka. Kemungkinan besar elemen ini menjadi pilihan responden kerana mereka sangat memerlukan keselesaan dan ketenangan di asrama setelah tamat waktu perkuliahan Keseluruhannya, hasil daripada komen responden, penyelidik mendapati pelajar memberi maklum balas bahawa terdapat banyak kemudahan dan perkhidmatan yang tidak diselenggarakan dengan baik.

Disamping itu, pelajar mendapati fakulti lebih menumpukan aspek berkaitan pembelajaran yang mana faktor kemudahan dan perkhidmatan sokongan yang boleh mempengaruhi tumpuan pelajar terhadap pembelajaran kurang diberikan perhatian. Responden juga banyak memberi pandangan yang negatif terhadap pencapaian internet di Kolej Universiti Islam Melaka yang sangat lemah.

Secara keseluruhannya tahap kualiti pendidikan tinggi di Kolej Universiti Islam Melaka masih berada pada tahap yang sederhana dengan min keseluruhan 3.27

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*Impak Kualiti Perkhidmatan Dan Fasiliti Terhadap Keberkesanan Pengendalian
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**INTENTION TOWARDS SUSTAINABLE
ENTREPRENEURSHIP: COMPARISONS AMONG MICRO,
SMALL AND MEDIUM ENTERPRISES (MSMES)**

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Abstract

Current businesses are expected to be sustainable-centered. However, not many businesses have successfully transformed themselves into sustainable businesses. It is important to understand individual's intention towards sustainable entrepreneurship because intention is a crucial predictor of entrepreneurial behavior. Nevertheless, not many studies have embarked on business owner-managers' intention towards sustainable entrepreneurship. Thus, this study was conducted to discuss the differences on intention towards sustainable entrepreneurship and its antecedents among the micro, small and medium enterprises (MSMEs). Based on the data collected from 404 owner-managers of MSMEs, significant differences were found in sustainability attitude and social norm among the MSMEs. However, MSMEs did not show any differences in ratings of self-efficacy and intention towards sustainable entrepreneurship. This study enriched the entrepreneurship literature through providing insights on MSMEs owner-managers' intention towards sustainable entrepreneurship and stressed that different policies, practices and strategies should be drafted to cater the different needs from MSMEs.

Keywords: Entrepreneurship, intention, micro small and medium enterprises (MSMEs), sustainability

KECENDERUNGAN TERHADAP KELESTARIAN KEUSAHAWANAN : PERBANDINGAN ANTARA PERUSAHAAN MIKRO, KECIL DAN SEDERHANA (PMKS)

Abstrak

Perniagaan zaman kini dijangka untuk memberatkan kelestarian. Namun, tidak banyak perniagaan yang telah berjaya mengubah diri ke perniagaan lestari. Memahami kecenderungan individu ke arah keusahawanan lestari adalah penting kerana kecenderungan adalah peramal yang penting bagi tingkah laku keusahawanan. Walau bagaimanapun, tidak banyak kajian yang telah mengkaji kecenderungan terhadap keusahawanan lestari di kalangan pengurus-pemilik perniagaan. Jadi, kajian ini dijalankan untuk membincangkan perbezaan kecenderungan terhadap keusahawanan lestari dan juga penyebabnya di kalangan perniagaan mikro, kecil dan sederhana (PMKS). Berdasarkan data yang diperolehi daripada 404 pemilik-pengurus PMKS, sikap kelestarian dan norma sosial telah mencatatkan perbezaan yang ketara di kalangan PMKS. Namun, PMKS tidak menunjukkan apa-apa perbezaan untuk efikasi sendiri dan kecenderungan terhadap keusahawanan lestari. Kajian ini telah memperkayakan literatur dalam bidang keusahawanan dengan membincangkan penemuan tentang kecenderungan terhadap keusahawanan lestari di kalangan pemilik-pengurus PMKS dan menegaskan bahawa polisi, amalan dan strategi yang berbeza perlu digubal untuk memenuhi keperluan yang berbeza dari PMKS.

Kata kunci: Keusahawanan, kecenderungan, perusahaan mikro kecil dan sederhana (PMKS), kelestarian

INTRODUCTION

Entrepreneurial practices have caused many problems to the environment. For instance, environmental degradation was a consequence of market failure (Cohen & Winn, 2007). Environmental problems such as pollutions, deforestation and overused of non-renewal resources are closely associated to business activities. Knowing that environmental problems can leave a disastrous effect to the lives of human beings, entrepreneurs are urged to play a more active role in rectifying the situation. Thus, sustainable entrepreneurship was introduced as a possible strategy to overcome environmental issues (Dean & McMullen, 2007).

Sustainable entrepreneurship brings a paradigm shift in businesses (Nowduri, 2012) by shifting them from profit-centered to sustainable-centered (Smith & Sharicz, 2011). It is a type of voluntary sustainable practice which requires

business owner-managers' extensive interaction. Thus, at the very first stage of developing sustainable entrepreneurship, studying the business practitioners' intention to embark on sustainable entrepreneurship is important. However, many of the entrepreneurship literature have overlooked the psychological aspects such as intention and motivation (Shepherd & Patzelt, 2011).

Although many efforts have been exerted to encourage sustainable practices in businesses, small- and medium-size businesses are not showing great passion about it (Boxer, 2005). In Malaysia, small and medium enterprises view sustainable practices as something new (Moorthy et al., 2012) and they have low engagement on sustainable practices (Omar & Samuel, 2012). It is a fact that Malaysian government has established various blueprints, plans and policies for micro, small and medium enterprises (MSMEs) to embark on sustainability management. However, most of those policies and regulations view MSMEs as one whole group and adopt a one-strategy-fits-all system. Thus, the practice requires a re-examination because businesses of different sizes possess different amount of resources, expertise and ways of doing things. However, studies that investigate sustainability practices of MSMEs are scant.

As a result, this study was geared towards identifying the differences in intention towards sustainable entrepreneurship and also its antecedents, by comparing MSMEs.

LITERATURE REVIEW

SUSTAINABLE ENTREPRENEURSHIP AND INTENTION

Sustainable entrepreneurship is considered as a new field of study which requires further investigations (Shepherd & Patzelt, 2011; Moorthy et al., 2012). It is a new concept that links business activities to sustainable development (Schaltegger & Wagner, 2008). At present, a universally accepted definition of sustainable entrepreneurship is still lacking. Thus, Majid and Koe (2013) have attempted to extend the description of sustainable entrepreneurship based on the concept of triple-bottom-line (TBL). Their model illustrates that sustainable entrepreneurship covers the preservation of economic, social, environmental and cultural aspects in an equal manner through continuous entrepreneurial commitments. Sustainable entrepreneurship can be deemed as a strategy to rectify sustainability issues through entrepreneurial activities. However, active participation from business practitioners is still slow (Moorthy et al., 2012).

Since sustainable entrepreneurship requires interactions from human beings, becoming a sustainable entrepreneur is definitely an intentional and planned behavior. It does not happen in vacuum because people are triggered by various stimulants before they decide to embark on entrepreneurship; one of such

stimulants is behavioral intention (Krueger et al., 2000; Hisrich et al., 2013). Theory of planned behavior (TPB) developed by Ajzen (1991) is one of the most widely used models in studying behavioral intention. The theory is important in understanding, predicting and changing human behavior (Ajzen, 2011). Ajzen (1991) defined intention as “predictor of actual behavior, the degree of how hard people are willing to try, of how much of an effort people are willing to exert in a behavior” (p. 181). The theory further delineates that intention can be predicted by attitude towards behavior, subjective norm and perceived behavioral control; and there is a causal relationship between intention and actual behavior.

PREDICTORS OF INTENTION TOWARDS SUSTAINABLE ENTREPRENEURSHIP

According to Ajzen (1991), attitude can be explained as “the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question” (p. 188). Researchers such as Paço *et al.* (2011) and Moriano *et al.* (2012) have unanimously confirmed that attitude positively influenced a person’s entrepreneurial intention. Similarly, Tonglet et al. (2004) also proved that attitude was a main predictor of pro-environment intention.

Meanwhile, Ajzen (1991) referred subjective norm as “perceived social pressure to perform or not to perform a particular behavior” (p. 188). It is basically the social influence or social norm that affects a person’s decision to perform a particular behavior. Vermeir and Verbeke (2008) found that an individual’s sustainable behavioral intention was influenced by opinions of family members, friends, colleagues or business partners. Similarly, Meek *et al.* (2010) explained that social norms were crucial in influencing the environmental entrepreneurial actions of people. Furthermore, Yaacob (2010) identified that entrepreneur’s closed family members, such as spouse, have significantly influenced the entrepreneur’s decision in engaging in green businesses.

Perceived behavioral control was a concept originated from the Bandura’s concept of self-efficacy (Ajzen, 2002). Thus, some researchers equated it to self-efficacy. Chen *et al.* (1998) argued that self-efficacy was a better predictor for understanding intention. In addition, Armitage and Conner (2001) also found that self-efficacy was strongly correlated to intention.

From the above discussions, it shows that human behavior is a complex process which involves various determinants. Therefore, it is important to understand people’s intention and its antecedents to further understand why people behave in certain manners (Krueger et al., 2000). Unfortunately, behavioral intention is an “abandoned topic without being fully explored” in entrepreneurship literature

(Casrud & Brännback, 2011), especially studies that examined people’s intention towards sustainability management.

SUSTAINABLE ENTREPRENEURSHIP AND MSMEs

In Malaysia, MSMEs have significantly contributed to the country’s gross domestic product (GDP) and also workforce employment. Malaysian government has established an agency, known as SME Corporation Malaysia (abbreviated as SME Corp. Malaysia) to formulate policies, draw up strategies and implement development programs for MSMEs. In 2013, due to the country’s rapid economic development, SME Corp. Malaysia has revised the definitions of MSME (Table 1).

Table 1: Definitions of Micro, Small and Medium Enterprise (MSME)

Size	Manufacturing	Services and other sectors
Micro	Sales turnover of less than RM300000 OR Employees of less than 5	Sales turnover of less than RM300000 OR Employees of less than 5
Small	Sales turnover from RM300000 to less than RM15 million OR Employees from 5 to less than 75	Sales turnover from RM300,000 to less than RM3 million OR Employees from 5 to less than 30
Medium	Sales turnover from RM15 million to not exceeding RM50 million OR Employees from 75 to 200	Sales turnover from RM3 million to not exceeding RM20 million OR Employees from 30 to 75

Source: SME Corp. Malaysia

It is a fact businesses are now getting aware of environmental management and development (Rasi *et al.*, 2010). However, their actual embarkation on sustainability management is still less embracing than large organizations (Schaper, 2002). This could be caused by the reasons that MSMEs found that

sustainability initiatives were costly and difficult to implement (Omar & Samuel, 2011) and they also lacked of large-scale technology and necessary

resources for sustainability management (Nowduri, 2012). As such, as the initial stage in developing sustainable entrepreneurship among MSMEs is to understand their owner-manager's cognitive process, such as their intention towards sustainable entrepreneurship. Fini *et al.* (2012) supported that studying owner-managers' intention is crucial to identify the factors that lead them to be entrepreneurial.

To date, there are scant empirical studies exploring the differences between the likelihood of firms with different sizes and years of operations to engage in sustainability practices (Hall *et al.*, 2010). One significant study was done by Hockerts and Wüstenhagen (2010) who conducted a case study on the engagement of "Emerging Davids" (new and small firms) and "Greening Goliaths" (old and large firms) in sustainable entrepreneurship. The study revealed that it was the Davids who took the initiatives to engage in sustainable entrepreneurship, and then Goliaths mimicked the Davids' initiatives. The results showed that differences existed in the process of sustainable entrepreneurship engagement between new and small firms, and old and large firms. As such, the size of firms could be regarded as a factor for firms to engage in sustainable entrepreneurship. Based on the above discussion, the following hypotheses were suggested:

H1: There is a difference in sustainability attitude among MSMEs.

H2: There is a difference in social norm among MSMEs.

H3: There is a difference in self-efficacy among MSMEs.

H4: There is a difference in intention towards sustainable entrepreneurship among MSMEs.

METHODOLOGY

This study used quantitative method; in which it collected, used and produced numerical data (Punch, 2003; Awang, 2010). It employed quantitative method because its variables could be measured, numerical data could be obtained and hypotheses could be tested (Awang, 2010). Since this study attempted to study people's intention, data collection was performed by using cross-sectional method, in which the data was collected only once, at one point of time.

The population frame of this study was obtained from the list of MSMEs available on the website of SME Corp. Malaysia. The MSMEs were

from all sectors, including manufacturing and service. In sample selection, this study employed a probability sampling method because there was a known population size (Awang, 2010). The key respondents of this study were the owner-managers or key decision makers of MSMEs. According to Krejcie and Morgan (1970), the sample size needed for this study was at least 380 cases. In total, 1600 questionnaire were sent out and 411 responses were returned after two reminders. Eventually, only 404 responses were deemed usable. As such, the response rate was about 25%.

This study employed a questionnaire survey method to collect the desired data. As such, a self-administered questionnaire was developed. In order to ensure the reliability and validity of instrument, all items were adapted from previous studies such as Braun (2010), Kennedy *et al.* (2003), Nasurdin *et al.* (2009), Moriano *et al.* (2012), McGee *et al.* (2009) and Liñán and Chen (2009). Minor modifications were performed on the items so that they fitted into the context of this study. All items were measured by using 10-point Likert-type rating scale, ranging from “1” strongly disagree to “10” strongly agree.

The factor analysis performed showed that the items were successfully loaded into their respective factor. In addition, items in the questionnaire were tested for reliability by using Cronbach’s alpha coefficient (α). The results indicated that all variables were considered as preferable with $\alpha > 0.80$ (Pallant, 2011).

FINDINGS AND DISCUSSIONS

RESPONDENTS’ BACKGROUND

The owner-managers of MSMEs in this study consisted of 320 (79.21%) males and 84 (20.79%) females. In terms of classification of MSMEs sector, the dominating sector was servicing (F=255; 63.12%), followed by manufacturing (F=123; 30.45%), construction (F=15; 3.71%), agriculture (F=7; 1.73%) and others, such as quarry and mining (F=4; 1.00%). Mass majority of the MSMEs were registered as sole proprietorship (F=298; 73.76%), followed by partnership (F=32; 7.92%) and corporations (F=74; 18.32%). This study categorized the size of firm according to the firm’s number of full time employees. More than half of them fell into micro category with less than five employees (F=232; 57.43%); meanwhile 105 respondents were deemed as small with five to 74 employees (25.99%) and 67 businesses were considered as medium which hired between 75 and 200 employees (16.58%).

COMPARISONS OF INTENTION TOWARDS SUSTAINABLE ENTREPRENEURSHIP

In order to determine the differences in intention towards sustainable entrepreneurship among micro-enterprises (less than 5 employees), small-

enterprises (5-74 employees) and medium-enterprises (75-200 employees), one-way ANOVA test was performed. Table 2 depicts the results of one-way ANOVA test.

The mean scores recorded ranged from 6.23 (S.D. = 1.90) to 7.71 (S.D. = 1.35). The Levene's test for homogeneity of variance showed insignificant values (>0.05) for all variables, indicated that homogeneity of variance assumption was not violated (Dugard *et al.*, 2010; Pallant, 2011). The results further indicated that significant differences were found among the micro, small and medium enterprises in the mean scores of sustainability attitude (F = 2.95; p-value = 0.03) and social norm (F = 3.28; p-value = 0.02). However, it was regretted that the significance value of self-efficacy and intention towards sustainable entrepreneurship was above 0.05; thus, no significant difference were found.

Table 2: One-way ANOVA Test

Dependent variables	Mean (Std. Dev.)			Levene (Sig.)	F	Sig.
	Micro	Small	Medium			
Sustainability attitude	6.80 (1.22)	7.29 (1.18)	6.43 (1.49)	0.74 (0.48)	2.95	0.03*
Social norm	7.60 (1.35)	7.39 (1.43)	7.02 (1.84)	1.69 (0.28)	3.28	0.02*
Self-efficacy	7.10 (1.30)	7.13 (1.25)	7.25 (1.36)	0.15 (0.86)	0.35	0.70
Intention towards sustainable entrepreneurship	7.15 (1.77)	7.01 (1.69)	7.04 (1.83)	0.81 (0.45)	0.16	0.86

Since statistical significant differences were found in sustainability attitude and social norm, it was necessary to determine the effect size or strength of association by using eta squared (η^2) (Pallant, 2011). For differences of mean scores in sustainable attitude and social norm, the η^2 obtained was 0.02 (17.547 / 750.802) and 0.03 (23.624 / 884.633) respectively. The results showed that the actual differences in mean scores for the above two variables among the groups

were rather small (Cohen, 1988). In addition, a post-hoc analysis, i.e.: Tukey's Honestly Significant Difference (HSD) test was carried out.

For sustainability attitude, significant difference was found between the mean score of Small (M = 7.29; S.D. = 1.18) and Medium (M = 6.43; S.D. = 1.49). Meanwhile, for social norm, mean score for Micro (M = 7.60; S.D. = 1.35) was significantly different from Medium (M = 7.02; S.D. = 1.84). Based on the above results, hypotheses H1 and H2 were supported while H3 and H4 were not supported.

DISCUSSIONS

Based on the analysis results from the previous section, significant differences were found in sustainability attitude and social norm among the enterprises of different sizes. Indeed, size was a determining aspect of pro-active environmental management among firms (López-Gamero *et al.*, 2010). Previous studies have found that large-listed firms (ERMM, 2002; Buniamin *et al.*, 2011) and big-size manufacturing firms (Omar & Samuel, 2011) were more keen to sustainable practices than the small ones. As larger firms have more financial resources and internal abilities, i.e.: knowledge and expertise, they are more able to implement pro-environmental initiatives (Branzei & Vertinsky, 2002). This could be a possible reason why medium-size enterprises had a more positive sustainability attitude than small-size enterprises.

Since the process of engaging in sustainable entrepreneurship differs between firms of various sizes (Hockerts & Wüstenhagen, 2010), influences from other parties may play an influential role. Societal pressures for sustainability came from various sources, such as trade associations, competitors and media (Branzei & Vertinsky, 2002). It is obvious that firms of different sizes experience different level of pressures because of their nature of characteristics. Thus, this study found that medium-size firms and micro-size firms reacted differently in terms of social norm.

However, it was found that micro, medium and small enterprises did not show any differences in ratings of self-efficacy and intention towards sustainable entrepreneurship. This could be due to all firms participated in this study were collectively categorized as "small and medium enterprises" although they could be further grouped into "micro", "small" and "medium". Due to this reason, they received the same amount of assistance and same level of attention from government and various agencies such as SME Corp Malaysia, Perbadanan Usahawan Nasional Berhad (PUNB), SME bank etc. They also possessed the same or almost the same amount of resources, such as funds, knowledge and expertise.

CONCLUSION

This study was performed with the aim to identify the differences in intention towards sustainable entrepreneurship and also its antecedents (i.e.: sustainability attitude, social norm and self-efficacy) among micro, medium and small enterprises. Based on the analysis performed, it could be concluded that businesses of different sizes exhibited differences in regard to their favorable evaluation on sustainable entrepreneurship and pressures from social factors. However, firms of all sizes did not show any differences in their sense of competence and intention towards sustainable entrepreneurship.

This study contributed to both literature and practice. In terms of literature, it enriched the entrepreneurship literature through providing insights on MSMEs owner-managers' intention towards sustainable entrepreneurship. Practically, this study stressed that businesses of different sizes did react differently to sustainable entrepreneurship. Thus, different policies, practices and strategies should be drafted to cater the different needs of from MSMEs.

This study had several limitations also. For instance, it only employed Ajzen's (1991) TPB model. Future researchers are suggested to develop an integrated model to enhance the current model. Future studies are also urged to examine the MSMEs of different sectors and years of operations.

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LIQUIDITY AND CLAIM IN TAKAFUL INDUSTRY

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Abstract

Takaful products have captured a significant market portion of the insurance industry in Malaysia. The increasing trend in the take-ups since its inception in mid 1980s brings along challenges similar to that of its conventional products which, among others, is the stability of its reserves to meet claim obligations and the needs to generate auxiliary incomes. As the reserves are used to discharge the claims, the stability of the reserves is thus associated with the level of claim paid. Using a dataset for a period between 2012 to 2015, a panel data analysis was conducted to explore an association between takaful operators' liquidity (i.e., reserves) and its claim payout. The study however, does not uncover a significant association between liquidity and claim of 41 observations. Nevertheless, a closer inspection of the results points to a potential negative correlation between these variables. Therefore, future research using a dataset spanning across a longer period is encouraged.

Keywords: Takaful, insurance, liquidity, panel data.

KECAIRAN DAN TUNTUTAN DALAM INDUSTRI TAKAFUL

Abstrak

Produk takaful telah menawan sebahagian pasaran industri insurans yang ketara di Malaysia. Trend penggunaannya yang semakin meningkat sejak ditubuhkan pada pertengahan 1980-an membawa bersama cabaran yang sama dengan produk konvensional yang, antara lain, adalah kestabilan rizab bagi memenuhi kewajipan tuntutan dan keperluan untuk menjana pendapatan tambahan. Sebagai rizab yang digunakan untuk menunaikan tuntutan, kestabilan rizab itu dikaitkan dengan tahap tuntutan dibayar. Menggunakan set data bagi tempoh antara 2012 hingga 2015, analisis data panel telah dijalankan untuk meneroka kaitan antara kecairan pengendali takaful (iaitu, rizab) dan pembayaran tuntutan. Kajian ini bagaimanapun, tidak mendedahkan hubungan yang signifikan antara kecairan dan tuntutan 41 pemerhatian. Walaubagaimanapun, hasil pembolehubah pemeriksaan mempunyai hubungan yang negative antara pembolehubah yang lain. Oleh itu, kajian akan datang menggunakan set data meliputi seluruh tempoh yang lebih lama adalah digalakkan.

Kata kunci: Takaful, insurans, kecairan, data panel.

INTRODUCTION

Liquidity is a major concern in organisations. Lins, Servaes, and Tufano (2010), who studied chief financial officers of 29 countries find that companies set aside cash reserves for non-operational activities at a rate of two percent of the total assets. They also discover that line of credit is an important source of liquidity that many of the sampled companies chose to use when they have a comfortable cash reserve level. This is further reaffirmed by Denis (2011) that liquidity that comes in a form of line of credit allows more flexibility for the companies. As these prior studies indicate, low liquidity thus, can impede the company growth as well as routine transactions.

In insurance industry, liquidity funnels a new height of importance. This is because the compensations paid to the customers come (directly) from the cash reserves in which premiums are pooled together. The takaful industry is no exception in this situation. While the takaful operators need to sustain its operation through investments using some portions of the contributions, they are also obliged to compensate the contributors in the event of mishaps. Thus, striking a balance between the amount of investments and the cash reserves needed to pay out compensations is critical. Given the payout amount is

associated with the cash reserve, this exploratory study seeks to illuminate an association between the claim payout and liquidity of the takaful operators in Malaysia. This investigation sets a foundation for future research to embark on in order to understand how these two elements interact, leading to tangible actions by the operators to improve their cash reserves and the contributors to decide on their selection of operators.

TAKAFUL INDUSTRY IN MALAYSIA

Takaful is a type of Islamic insurance, where members contribute money into a cash pool, and compensations are paid to the contributors based on agreed contractual terms. Similar to a conventional insurance in some aspects, takafulis a method to spread risks. However, what differentiates takaful and the conventional risk-sharing methods is the former is governed by *syaria* principles that set out responsibilities of members to cooperate and protect each other. By far, takaful constitutes an important part of Islamic economic system and presents a huge potential in the insurance industry.

Takaful is perceived as cooperative or mutual insurance, where members contribute a certain sum of money to a common pool. The takaful system is based on the principles of mutual co-operation and responsibility between participants in a group (Yazid, Arifin, Hussin, & Daud, 2012). The principle of *ta'wun* (mutual co-operation) and *tabarru'* (donation) imply the risk is shared collectively by the members of the group with an objective to control uncertainties (Yazid et al., 2012).

With an advent of takaful in Malaysia in 1982, the popularity of this alternative insurance is widespread. Many conventional insurance providers see the potential of this market hence offer takaful products alongside the conventional insurance. This clearly demonstrated by Maybank with its Etika Takaful, HSBC Amanah Takaful, MAA Takaful, and AIA insurance. To date, there are 15 takaful operators registered as members of Malaysian Takaful Association which helps to streamline market practices among the takaful operators in the country.

CLAIM PAYOUT AND LIQUIDITY

Similar to its conventional insurance providers, takaful operator performance is partly affected by liquidity. This is evidence in many studies such as by Arshad, Gondal, and Hussain (2016), and Almajali, Alamro, and Al-Soub (2012). Limited liquid assets can impede investments (see Campello, Giambona, Graham, & Harvey, 2011; Mamatzakis & Bermpei, 2014), leading to high short-

term borrowings, dilution of strategic assets, and even possible operator defaults (see Massey et al., n.d.).

The takaful operators source their cash from the contributors (i.e., customers) upon which portions of this pool of cash are used to sustain the operation, and generate auxiliary redistributable incomes. The other portions of the contribution are held as reserves to discharge claim obligations for the members. On this regards, the cash pool, hence the liquidity, is directly connected with the contribution, and associated with the amount of claims paid by the operators. This is illustrated in the work of Faust, Schmeiser, and Zemp (2012) who find that the claim payout is strongly dependent upon operators' initial reserve level and managerial discretion. Therefore, the current study put up a proposition that:

The amount of claim payout is negatively associated with liquidity of the takaful operators.

As an exploratory stage however, this study does not emulate a connotation that the claim is affected by the liquidity or vice versa, nor does it imply the former causes the rise or fall in the latter. As claims are governed by the takaful contractual terms and overseen by the reserve bank as well as influenced by the takaful association, accentuating on a causal effect with only one explanatory (i.e., claim or liquidity) variable is hardly adequate. As such, the proposition suffices the primary aim of this research to explore possible correlation between claims and liquidity.

METHODOLOGY

There are 15 companies offering takaful products which are members of Malaysian Takaful Association. 11 companies were selected for this study owing to online availability of their financial statements. The financial data was extracted from the financial statements of these 11 entities for financial periods ending in 2012 to 2015. This results in a panel data with 41 observations (excluding three missing data). The study focuses on family takaful rather than general takaful or a combination of these two products. This is because family takaful makes up substantial proportions of the samples' business operations.

Two types of ratios used in this study were calculated from the reported values in the financial statements. These were *claim* which was expressed as the amount of net claims paid over net contributions, and *liquidity* which was computed from the reported cash and cash equivalence over the total assets.

Cash and cash equivalence amount was used as this is the critical liquid asset in such a way that it affects or is affected by claim payments. R-Statistics version 3.2.2 with PLM package version 1.5-12 (Croissant et al., 2015) was used to analyse the data. Both fixed effect and random effect models were applied to the dataset. Hausman test was later run to check which model best fits the dataset.

RESULTS AND DISCUSSIONS

Over the period of observation, the amount of claim paid by the takaful operators stands at 60% of the total contribution, (*mean* = 59.67, σ = 20.76, *n* = 41), while liquidity hovers at about 5%, (*mean* = 5.00, σ = 4.42, *n* = 41). Clustering the sample into the year of observation shows a relatively stable trend of claim payout ratio, and liquidity. These are summarised in

TABLE 1 and TABLE 2.

TABLE 1: DESCRIPTIVE STATISTICS OF CLAIM AND LIQUIDITY RATIOS.

	<i>N</i>	Minimum	Maximum	Mean	Std. Deviation
claim	41	5.5951	98.5703	59.6728	20.7557
liquidity	41	.2612	21.4944	4.9988	4.4236
Valid (listwise)	<i>N</i> 41				

TABLE 2: DESCRIPTIVE STATISTICS OF THE SAMPLES BASED ON YEAR.

	2012	2013	2014	2015
claim				
<i>Mean</i>	56.70	57.53	63.41	61.77
<i>Std. Deviation</i>	26.83	22.39	17.22	15.91
<i>n</i>	11	11	10	9
liquidity				
<i>Mean</i>	5.16	5.57	4.20	4.98
<i>Std. Deviation</i>	4.77	5.74	3.63	3.49
<i>n</i>	11	11	10	9

Plotting the annual ratios into a chart indicates an initial support for the proposition that claim and liquidity is inversely associated. Claim remains relatively unchanged in 2012 and 2013 so does liquidity which also shows a similar trend. However, a six percentage point increase in 2014 pushes liquidity to below five percent. The gap between claim and liquidity closes again when claim falls slightly in 2015. This trend is illustrated in FIGURE 2.

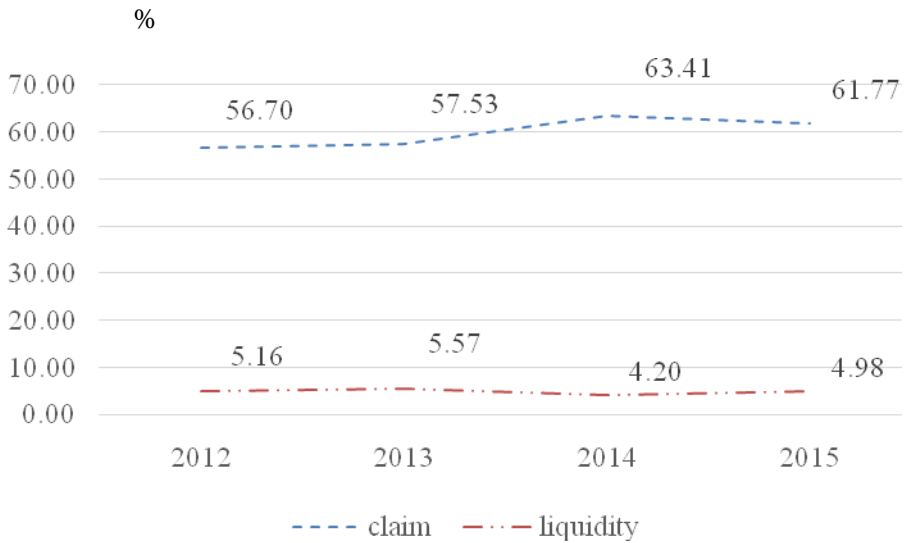


FIGURE 2: TREND OF CLAIM AND LIQUIDITY RATIOS.

Although the trend shown in FIGURE 2 suggests that claim and liquidity is negatively associated, it does not imply that the trend is statistically significant. Therefore, panel data analysis was applied to the dataset to investigate whether this proposition holds, hence laying a foundation for future research to investigate further on causes, as well as signalling the customers and the management of takaful operators to take appropriate actions on the liquidity risk susceptibility resulting from or affecting claim payout.

TABLE 3 displays the results of three statistical tests on the dataset. In contrast to the trend shown in FIGURE 2, the result shows claim has no significant association with liquidity in both fixed and random effect models (fixed effect: $\beta = -.07$, $p = .12$, $R^2 = .08$; random effect: $\beta = -.04$, $p = .23$, $R^2 = .03$). Hausman test indicates a non-significant difference between the two models ($\chi^2 = 1.2207$, $p = .27$), suggesting the result of fixed effect model is suitable for this dataset.

TABLE 3: FIXED EFFECT, RANDOM EFFECT AND HAUSMAN TEST RESULTS.

Model	β	Std. error	<i>t</i> -value	<i>p</i>	<i>R</i> ²	adj. <i>R</i> ²	<i>F</i> -statistic	<i>d.f</i>
Fixed effect	-0.0687	.0427	-1.6076	.1188	.0818	.0579	2.5845	29
Random effect	-0.0438	.0363	-1.2064	.2349	.0304	.0289	1.20778	39
Hausman test	$\chi^2 =$ 1.2207			.2692				1

Unbalanced panel: $n = 11, T = 2-4, N = 41, x$ var. = claim, y var. = liquidity.

The non-significant beta estimate challenges conventional wisdom that the claims paid to the takaful customers affect or can be affected by the liquidity of the takaful operators. This is simply because the payment is made out of the operators' cash reserves. Having more than half of the contributions paid out as claims, the cash reserves should be negatively affected. Likewise, as the cash reserves are also used for other business obligations, the claim shall be negatively affected, through a stringent evaluation and disbursement of claims. However, this is not the case in the current study. One possible explanation is the operators have sufficient cash reserves which are pooled from resources other than the contributions. These include sustainable investments in profitable sectors. This is consistent with a study by Abdou, Ali, and Lister (2014), and Ismail (2013) which imply takaful operators are prudent, indicated by less than 10% investment in equity portfolio, yet effective in their investment decisions. That effectiveness translates into good returns on investment hence the cash reserves as indicated by significant positive effects of equity returns on operator performance.

Another possible explanation is the operators are bound by the takaful contract upon which both contributors (i.e., the customers) and the operators agree. Thus, regardless of the liquidity level, claims are obligations of a high 'priority' the operators have to observe.

CONCLUSION

This exploratory study looks into the association between claim payout and liquidity of takaful operators. Given that claim takes up more than half of the total contributions, and is paid out from the operators' cash pools, an increase in claim payout shall affect the operators' liquidity, particularly their most liquid assets – cash and cash equivalence. Similarly, it can also be argued that liquidity can affect the claim payout since the claim is partly subject to availability of cash reserves as suggested by Faust et al. (2012). However, the current study does not find statistical significant association between claim payout and liquidity, although apparently the trend emerges from the data appears to suggest so.

In spite of the statistical test does not support the proposition, the negative coefficient points to a potential inverse association of claim and liquidity. This should evoke future study in this area using a larger sample size over a longer period of observation.

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