

TRANSACTION INTEREST REVIEWED FROM MU'NAH ON RAHN PRODUCTS AT THE SHARIA PEGADAIAN GORONTALO BRANCH OFFICE INDONESIA

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ABSTRACT

This research aims to determine whether Mu'nah has a positive and significant effect on the interest in transacting on Rahn's Products the Sharia Pegadaian Gorontalo Branch office. The type of this research is quantitative. The data collection technique used a questionnaire. The population in this research are all customers of Sharia Pegadaian Gorontalo Branch office on rahn's products in December 2021, totaling 1,071 customers, while the sample in this research is 91 respondents. The data analysis technique used simple linear regression. The results shows that the Mu'nah variable have a positive but not significant Sharia Pegadaian Gorontalo Branch office. This means that it can be said that needs make people think and act to change someone's unsatisfactory condition, meaning that customers who pawn their goods at that time have a need that requires them to pawn goods in order to change their situation at that time. So it can be assumed that Mu'nah has a positive but not significant effect. So that the increase in the mu'nah variable does not significantly affect the interest in transacting on Rahn's Products at the Sharia Pegadaian Gorontalo Branch office.

Keywords: Mu'nah, Transaction Interest, Rahn Products

INTRODUCTION

The Sharia Pegadaian is a financial sector that operates in three business lines, namely financing, pawning gold, and various other services that are carried out in accordance with sharia principles. Initially, the state of Pegadaian is a company under the scope of the Ministry of Finance (Kasmir, 2007). The existence of Sharia Pegadaian is originally inseparable from the

willingness of the Islamic community to carry out transactions based on sharia principles and government policies in the development of economic practices and financial institutions in accordance with the values and principles of Islamic law in various aspects, including sharia pegadaian. In addition, the growing popularity of Islamic economic business practices has a bright opportunity to be developed (Zainuddin Ali, 2008).

Products that are labeled with sharia are increasingly developing day by day as well as sharia pegadaian. The government-managed finance company whose main task is to provide loans or financing based on sharia pawning is PT. Pegadaian. The provision of loan funds is carried out based on a fast, safe, and economical process so that it will make it easier for the community, especially the people in Gorontalo to carry out loan activities and there will be no new problems for the borrower after making a loan transaction.

With the passage of time sometimes some of the people of Gorontalo have difficulty in obtaining direct funds. So, based on the results of observations of an easy way to overcome the difficulties experienced by the people of Gorontalo, the financing institution (sharia Pegadaian) has its own way of dealing with where needs are met without losing their valuables, namely the community may deposit collateral for goods to the financing institution. At one time the collateral can be redeemed if the borrower has been able to repay the loan, so the pawn business is an activity that guarantees valuables to obtain the required amount of funds.

The pawn products issued by Sharia Pegadaian Gorontalo is very diverse, from pledging movable goods, securities, pawning gold and various other choices. For people who need cash quickly, Sharia Pegadaian Gorontalo Branch office serves these problems by pledging the goods and the process is quite easy and certainly safer for them.

Table 1. The development of all customers in a general way from all products at the Sharia Pegadaian Gorontalo Branch office

| No | Types of products | Year | |
|----|----------------------|--------|--------|
| | | 2020 | 2021 |
| 1. | ahn | 15.584 | 13,687 |
| 2. | ust | 149 | 81 |
| 3. | rum | 116 | 96 |
| 4. | ew Gold Arrum | 102 | 79 |
| 5. | rum Hajj | 267 | 60 |
| 6. | rum Hajj Saving Gold | 30 | - |
| 7. | timate Sharia Gold | 2 | 12 |
| 8. | asan | 210 | 45 |
| 9. | ulia Ultimate Sharia | 1.334 | 432 |

Data Source: Sharia Pegadaian Gorontalo Branch office

From the data above, we can see that Rahn's products have increased the number of customers in 2020, while in 2021 the number of customers has decreased. Because in 2021 Covid-19 is rising so that it has an impact on the number of customers at the Sharia Pegadaian Gorontalo Branch office. The Covid-19 pandemic is quite a challenge for the business performance of the Sharia Pegadaian Gorontalo Branch office to have an impact on the deceleration in financial performance. However, the Sharia Pegadaian Gorontalo Branch office remains grateful in the midst of the economic difficulties at that time, because the Sharia Pegadaian Gorontalo Branch office provide the best financial solutions for many people.

The growing of the costumer which reach 136.87% in 2021 proves that Sharia Pegadaian is still present as a friend of the community in the middle of economic difficulties of the Covid-19 Pandemic which has not shown any signs of ending. The Sharia Pegadaian remains consistent in helping the community with products and services as well as CSR programs that are in direct contact with customers in need.

Based on the background described above, the problem that will be raised is whether mu'nah has a positive and insignificant effect on interest in transacting on rahn's products at the Sharia Pegadaian Gorontalo Branch office? The research objectives that are expected from this research are whether mu'nah has a positive and insignificant effect on the interest in transacting on rahn's products at the Sharia Pegadaian Gorontalo Branch office? The research benefits that are expected to provide benefits for researchers themselves and readers. The benefits include: 1). Theoretical Benefits. This research is expected to provide information and knowledge, insight for readers, especially at the Faculty of Economics and Islamic Business State Islamic Institute of Sultan Amai Gorontalo.2) Practical benefit as additional knowledge so that people know about the mu'nah fees on rahn's products at the Sharia Pegadaian Gorontalo Branch Office, so that sharia pawning becomes the main choice for the Muslim Community, especilly around the Gorontalo area and the indonesian people in general for truly islamic transaction.

LITERATURE REVIEW

Definition of Pawn (Rahn)

Pawn comes from Arabic, namely Ar-Rahnu which means Ats-Tsubut-Ad-Dawam which is permanent and continuous (Sayid Sabiq, 2000). Imam Asy-Syaukani said that rahn (pawn) with fathah in the beginning and the letter "ha" is arranged according to the Al-Ihtibas language which means to hold back (Muhammad Asy-Syaukani, 1999) in the form of maf'ul bih as masdar.

Meanwhile, according to the term syara' pawning is "Making property as collateral for debt, and absolute for property that is used as collateral" (Al-Imam Ash-Shan'ani, 1997). From the opinion of the Muslim scholars above, it can be concluded that pawning (rahn) is a debt contract by

making an asset as collateral for the debt, in a narrow sense, pawning can also mean assets that are collateral for the debt.

Legal Basis of Pawn

The legal basis that allows the practice of pawning is the word of Allah swt in Qs Al-Baqarah verse 283:

﴿وَإِنْ كُنْتُمْ عَلَى سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ مَقْبُوضَةً فَإِنْ مِنْ بَعْضِكُمْ بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِيَ مِنْ أَمْنَتِهِ وَلِيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ وَاللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ۚ ۲۸۳﴾

"If you are on a journey (and do mu'amalah not in cash) while you do not find a writer, then let there be collateral held (by the debtor). But if some of you believe in others, then let the one who is trusted fulfill his mandate (debt) and let him fear Allah his Lord; And do not (witnesses) hide your testimony. And whoever hides it, then indeed he is a sinner in his heart; and Allah is Knowing of what you do (Mohammad Taufiq, Qur'an in Ms Word, 2013).

The Principle and Conditions of Rahn

There are four Principles of Rahn, namely the pawner (Raahin), the pawnee (murtahin), collateral (marhuun), and debt (marhuun bihi). While the pillars of rahn are two parties who have a contract, rahn contract, collateral (marhuun), and debt (marhun bihi). According to Hanafiyah, the pillars of rahn are consent and acceptance of raahin and murtahin (Wahbah al-Zuhaili).

The conditions for the validity of a pawn contract are as follows:

- a. The conditions that must be met by two people who have a contract are to understand the contract being carried out, which means that they are mature, reasonable and not crazy.
- b. The condition for collateral goods is that the goods should be present when the contract takes place, but it is also possible to show proof of ownership such as land certificates, vehicles, etc. And the goods can be held/controlled by the murtahin or his representative (Sayid Sabiq). In addition, the pawned goods should be goods that are valuable in the view of Islam, because it is not legal to pawn haram goods such as khamr (liquor) (Abdurrahman Al-Jazairi).
- c. The conditions for sighat (lafadz), the lafadz in the consent agreement should be clear and understandable to the contracting party, Hanafi scholars require that sighat pawning should not be related to any conditions and not be carried out in the future. This is because the pawn contract is similar to the sale and purchase contract (Wahbah Zuhaili).

- d. The conditions for Marhun Bih, marhun bih are rights that are given by the murtahin to rahin when there is a pawn agreement, the Ulama other than Hanafiyah require that marhun bih should be in the form of debt, either debt or goods, and can be paid (returned) and the object belongs to the murtahin (Rahmat Syafe 'i).

Definition of Sharia Pegadaian

In general, the meaning of pawning business is the activity of pledging valuables to certain parties, in order to obtain a certain amount of money and goods that are guaranteed to be redeemed according to the agreement between the customer and the pawning institution (Kasmir).

Islamic Pegadaian or known as rahn, in its operation uses the Fee Based Income (FBI) or mudharabah (profit sharing) method. Because customers in using marhunbih (UP) have different purposes, for example for consumption, paying school fees or additional working capital, the use of the mudharabah method is not yet appropriate. Therefore, pegadaian uses the Fee Based Income (FBI) method (Huda, Heykal).

The Principles of Sharia Pegadaian

Basically Sharia Pegadaian runs on two transaction contracts, namely:

- a. The Rahn contract is meant to hold the property of the borrower, as collateral for the loan he receives, the party he receives, the party withholding obtains a guarantee to take back all or part of his receivables. With this contract, the pawnshop holds the loose goods as collateral for the customer's debt.
- b. Ijarah contract, which is a contract for the transfer of usufructuary rights over goods and or services through payment of rental wages, without being followed by the transfer of ownership of the goods themselves. Through this contract, it is possible for the pawnshop to withdraw the rent for the storage of movable goods belonging to the customer who has entered into the contract (Andri Soemitra).

Understanding Maintenance Costs (Mu'nah)

Mu'nah is a mandatory fee charged to customers as the cost of maintaining goods that have been guaranteed. With the existence of mu'nah, the murtahin as the holder of the trust is responsible for maintaining the collateral, as if he should maintain his own property.

Mu'nah or ujarah (wages) is an inter-bank contract with a customer (pawner/rahin) to rent an item/object for a bank lease, and the bank gets a service fee for the goods it rents, and ends with

the purchase of the leased object by the customer. The customer does not know the details of the deposit fee. Pegadaian only notifies the total cost of care is very important because the cost of care is borne by the customer.

Principle and Conditions of Mu'nah

- a. Wages and workers (mujir and mustajir)
- b. Shighat
- c. Wages
- d. There are the benefits

For mu'nah to be valid, something that is used as a wage or reward must meet the terms and conditions. Mu'nah deposit fees:

1. The fee is calculated starting from the estimated value of gold
2. The calculation of the cost of saving services in tens of days is calculated from the rahn loan until the loan repayment date. One day is counted as ten days.
3. The deposit fee is calculated based on the value of the goods.
4. The customer can pay off the loan before the specified due time
5. The cost of care services is paid when the customer repays the loan (Fitrian Purnama Sastra, 2019).

Definition of Interest

Interest is a condition in which a person has an interest in something and has a desire to know and learn and prove further (Pavlou, 2010). Another opinion regarding interest is a sense of preference and a sense of interest in a thing or activity without anyone telling. So interest is the urge of the individual's psyche to do something or use it without encouragement from other parties. Interest can be influenced by internal and external factors. There are three factors that can influence the interest of each individual including (Pavlou, 2010). 1). Factors that come from within the individual related to the physical and spiritual. 2). Social motive factors, namely the need to get appreciation and the environment the individual is in. 3). emotional factor, is a measure of a person's intensity in paying attention to a particular desire or object. The interest of each individual depends on the factors that influence it, each individual has their own interests. Even though individuals have the same interest in something, it is motivated by certain factors. To measure interest there are several indicators that can be used including (Pavlou, 2010): 1). Sense of wanting to use. 2). Always use. 3). Continue to use in the future (Oktafalia Marisa,

2020). To measure interest there are several indicators that can be used including (Pavlou, 2010): 1). Sense of wanting to use. 2). Always use. 3). Continue to use in the future (Oktafalia Marisa, 2020). To measure interest there are several indicators that can be used including (Pavlou, 2010): 1). Sense of wanting to use. 2). Always use. 3). Continue to use in the future (Oktafalia Marisa, 2020).

Research methods

This research uses quantitative methods, which is based on the philosophy of positivism, which is used to examine certain populations and samples. Data collection using research instruments, statistical data analysis with the aim of answering the established hypothesis. the sample size is 91 respondents. The sampling method to determine the number of samples in this research was carried out using the Slovin formula, namely:

$$n = \frac{N}{1+N(e)^2}$$

Information:

n : Number of samples required

N : Total population

e : Sampling error rate, usually 10%

The type of data collected is primary data and secondary data which is carried out by distributing questionnaires to the customers of Sharia Pegadaian Gorontalo Branch Office.

RESULTS AND DISCUSSION

Research result

a. Simple Linear Regression Results

The regression model that only has one independent variable as contained in this research is a simple linear regression model (Erwan Agus Purwanto, 2011). Therefore, the analysis used in this research is a simple regression analysis to determine whether there is a significant effect of mu'nah on interest in transacting on rahn's products at the the Sharia Pegadaian Gorontalo Branch office

Researchers use the SPSS program to get targeted results by using the following formula:

Table 2. Coefficients

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|--------------|-----------------------------|------------|---------------------------|-------|------|-------------------------|-------|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | 16,696 | 2.188 | | 7,632 | .000 | | |
| Total_X | .065 | .098 | .071 | .663 | .509 | 1,000 | 1,000 |

a. Dependent Variable: Total_Y

$$Y = a + bX$$

$$Y = 16.696 + 0.065X$$

Y : Independent variable (bound) (transaction interest)

X : Independent variable (mu'nah)

a : Score *intercept* (constant)

b : Coefficient of regression direction

e : Error

From these equations it can be concluded that:

- a. The constant value (a) = 16,696 means that without mu'nah (X), the interest in transacting on rahn products at the the Sharia Pegadaian Gorontalo Branch office (Y) will increase of 16.696. This is because there are other factors other than the mu'nah factor that affect the interest in transacting on rahn products at the the Sharia Pegadaian Gorontalo Branch office
- b. The regression coefficient value of mu'nah variable (X) is 0.065, which means that if mu'nah on rahn products at the the Sharia Pegadaian Gorontalo Branch office increases, it will cause an increase in interest in transacting on rahn products by 0.065, and other variables are considered constant.

b. Validity test

Validity test is used to determine whether a questionnaire is valid or not. A questionnaire can reveal something that is measured by the questionnaire. So validation wants to measure whether there are questions in the wrong questionnaire that can actually measure what it wants to measure.

To find out the score of each question intent is valid or not, the following statistical criteria are applied:

- a. If $r_{count} > r_{table}$ and is positive, then the variable is valid.
- b. If $r_{count} < r_{table}$, then the variable is not valid.

If $r_{count} > r_{table}$, but is negative, then H_0 will be rejected and H_a accepted.

Table 3. Mu'nah Validity Test Results

| Question item number | Pearson Correlation | Sig. 2 (Tailed) | Information |
|----------------------|---------------------|-----------------|-------------|
| M_1 | 0.517** | 0.000 | Valid |
| M_2 | 0.544* | 0.000 | Valid |
| M_3 | 0.648** | 0.000 | Valid |
| M_4 | 0.527** | 0.000 | Valid |
| M_5 | 0.472** | 0.000 | Valid |

Source: Data Processing Results, 2022

Table 4.5 shows the results of the validity test of Mu'nah having valid criteria for all statement items, namely with a significant value less than 0.05. And the question item M_1 - M_5 shows a significant number of $0.000 < 0.001$ ($\alpha = 1\%$) which means it is declared valid.

Table 4.6 shows the results of the validity test of Interest in Transactions.

Table 4. Transaction Interest Validity Test Results (Y)

| Question item number | Pearson Correlation | Sig. 2 (Tailed) | Information |
|----------------------|---------------------|-----------------|-------------|
| MB_1 | 0.594** | 0.000 | Valid |
| MB_2 | 0.606** | 0.000 | Valid |
| MB_3 | 0.724** | 0.000 | Valid |
| MB_4 | 0.551** | 0.000 | Valid |

Table 4.6 shows the results of the validity test of Interest in Transactions that have valid criteria for all statement items, namely with a significant value less than 0.05. And the question item MB_1 - MB_4 shows a significant number of $0.000 < 0.001$ ($\alpha = 1\%$) which means it is declared valid.

C. R . Test Results²

Used to determine the percentage of the dependent variable (Y) caused by the independent variable (X). The R² test is expressed in percentages whose values range from $0 < R^2 < 1$. The criteria are as follows:

- a. If the value of R² is close to 0 it shows a smaller effect.
- b. If the value of R² is close to 1, it shows a greater influence

Table 5. Table R². Test Results

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|------|----------|-------------------|----------------------------|---------------|
| 1 | 0.71 | .005 | .006 | 1.24517 | 2,066 |

a. Predictors: (Constant), Total_X

b. Dependent Variable: Total_Y

The magnitude of the influence of the mu'nah variable on the interest in transacting on rahn products is shown by the double determination value (r²) or r squares. The results of the analysis of the coefficient of determination (r²) = 0.005 This can be interpreted that the effect of mu'nah in the the Sharia Pegadaian Gorontalo Branch office is 0.05% while the remaining 99.95% is explained by other variables not examined in this research.

C. t test results

After analyzing the correlation coefficient, then the correlation coefficient significance test was carried out using the t test. The t test was carried out to compare the t count with the t table in $\alpha = 0.05$, based on the (two-tailed test) and the degrees of freedom (n-k-1) where k is the number of independent variables and n is the number of samples studied with the following criteria.

Ha = if $\beta \neq 0$ (There is a significant effect of the mu'nah variable on interest in transactions)

Ho = if $\beta = 0$ (There is no significant effect of the mu'nah variable on interest in transactions).

If t count \leq table: Ho is accepted or Ha is rejected

If $t \text{ count} \leq \text{table}$: H_0 is rejected or H_a is accepted

From the results of the regression coefficient analysis obtained a positive and insignificant effect of the mu'nah variable on the interest in transacting on rahn's products at the Sharia Pegadaian Gorontalo Branch office.

Discussion

The results of this research indicate that the mu'nah variable has a positive and insignificant effect on the interest in transacting on rahn's products at the Sharia Pegadaian Gorontalo Branch office. This is evidenced by the results of the t-test variable obtained by the t-count value of 0.663 while the magnitude of the t-table value is 1.986 ($0.663 < 1.986$), the significance is greater than 0.05 ($0.509 > 0.05$) and the coefficient value is 0.065 which has a positive direction but not significant.

Based on the customers interview at Sharia Pegadaian Gorontalo Branch office that where they said that even though they pawned goods to Sharia Pegadaian Gorontalo Branch office uses a mu'nah fee or what we know as a rental fee, Sharia Pegadaian Gorontalo Branch office customers continue to pawn their belongings without taking into account the mu'nah tariff fees and fees that will be extended to them, because when they pawn their possessions of course they were in a condition that needed money at that time, which meant that they were in a very desperate situation.

The other variables not examined that affect the interest in transactions are, Gold Price and Estimated Value of Collateral, and Ijarah Income (Mu'nah).

The determination of Mu'nah on Rahn Emas Financing at the Sharia Pegadaian Gorontalo Branch office is in accordance with the provisions contained in the DSN-MUI Fatwa No. 25/DSN-MUI/III/2022 concerning rahn, the mechanism for determining mu'nah in practice is not based on the results of the customer's loan amount, while what distinguishes mu'nah rates is the discount given by the Sharia Pegadaian to customers who apply for loans below the maximum estimated value. This is similar to the research conducted by Ahmad Rifan Abdul Rosid with the title Determination of Mu'nah in Financing Rahn Emas at Sharia Pegadaian (Case Study at Sharia Pegadaian Cinere Branch office) in 2020.

Mu'nah has a positive but not significant effect on customer decisions to transact at sharia pegadaian as the results obtained in this research is in line with several previous studies, including Fitriani Purnama Sastra (2019), Ririn Indah Purnamasari (2020) and Fadiah Karimah (2017). However, research conducted by Dini Dinanti Amalia (2020) shows that mu'nah does not affect customers in transactions.

CLOSING

Conclusion

The results of this research indicate that the mu'nah variable has a positive and insignificant effect on the interest in transacting on rahn's products at the Sharia Pegadaian Gorontalo Branch office. This shows that needs make people think and act to change someone's unsatisfactory condition, meaning that customers who pawn their goods at that time have needs that require them to pawn goods to meet urgent needs.

Suggestion

In line with the research conclusions, the researchers can provide the following suggestions:

1. This research is expected to be able to contribute to various parties as input that provides benefits for future progress, such as customer satisfaction in pawning goods at Sharia Pegadaian Gorontalo Branch office, so that their interest continues to grow to use the products at Sharia Pegadaian Gorontalo Branch office.
2. For the community, it is hoped that it can be used as consideration for making decisions to use the right products at Pegadaian by not practicing things that are contrary to Islamic law.
3. Future researchers are expected to use this research as a reference to conduct a research on the effect of mu'nah on interest in transacting on rahn's products at the Sharia Pegadaian Gorontalo Branch office.

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