

Azman Kasim · Wan Siti Atikah Wan Omar
Nor Hidayatun Abdul Razak
Nor Lailatul Wahidah Musa
Roslilee Ab. Halim · Siti Rosiah Mohamed *Editors*

Proceedings of the International Conference on Science, Technology and Social Sciences (ICSTSS) 2012

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ISBN 978-981-287-076-6

ISBN 978-981-287-077-3 (eBook)

DOI 10.1007/978-981-287-077-3

Springer Singapore Heidelberg New York Dordrecht London

Library of Congress Control Number: 2014956667

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Preface

The International Conference on Science, Technology and Social Sciences 2012 (ICSTSS 2012) is a bi-annual conference on science, technology and social sciences organized by the Universiti Teknologi MARA (UiTM) Pahang. ICSTSS 2012 covered recent advancements and trends in the various disciplines in Science, Technology and Social Sciences to facilitate knowledge sharing and networking amongst researchers on the new challenges pertaining to these fields. It also provided a platform to disseminate research findings as a catalyst to bring out positive innovations in the development of the region. More than 100 papers were presented by participants from various universities and institutes of higher education during the conference. Of these, 90 papers have been selected to be included in this book ranging from the sciences (pure and applied) to technology (computers and engineering), as well as social sciences (business, education and linguistics). The papers in this book have undergone a careful selection process to ensure that they meet the objectives of the conference. They serve as a significant point of reference to academicians and students who want to pursue further research in their respective fields

Pahang, Malaysia

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Acknowledgement

In the name of Allah, the Most Gracious and Most Merciful. Praise be upon Him for giving us the courage, strength and patience to complete the *Proceedings of the International Conference on Science, Technology and Social Sciences (ICSTSS) 2012*, UiTM Pahang.

First and foremost, the Editors would like to extend their heartfelt thanks to the members of the editorial board for their enthusiasm, hard work, endless support, team-work, etc. throughout the process of editing, reviewing, typesetting, right up to the publication of the book.

Special thanks also go to our ICSTSS 2012 chairman, Associate Prof. Dr. Azhan Hashim, for his encouragement and moral support and also to Associate Prof. Dr. Hj. Rugayah Hashim for her technical support and proper guidance from the first stages of the publication process.

The Editors would also like to thank Universiti Teknologi MARA Pahang for the financial support to ensure the materialization of ICSTSS 2012.

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Part I
Social Sciences

Chapter 1

Using Reader's Theatre to Promote Reading the Judicial Decisions (Court Case) Among Foundation Law Students

Norbaiyah Abd Kadir, Farah Haneem Ahmad Jamal,
Juhaida Ismail, and Roose N. Subki

Introduction

Learning a new concept is not that easy for some students especially when they have no basic knowledge on it. The subject law, for example, is not an easy subject for some law students because there are many legal concepts that they need to learn and understand. The Foundation Law students of UiTM Kuantan campus are students who have just completed their Sijil Pelajaran Malaysia (SPM) examination. They have scored excellent result in this national examination and are given a place to do Foundation Law program. These students do not have any basic knowledge in law, and therefore, some of them find law subjects difficult to comprehend. In the first semester of their Foundation Law program, they will be asked to read and analyze the judicial decisions (court case) and some of them find the court case “dry” and they could not understand the content of the case. When asking the students to read the court case, normally they will be asked to read it on their own first and then it will be discussed in the class. Sometimes their law lecturer would make a review on the case in the class and discuss together with them. It is found that students are not really enthusiastic during the discussion and only a few would participate. We feel that the Reader's Theatre activity to be adopted when reading this court case could help promote these Foundation Law students to read and understand the court case better. Most of the current researches on Reader's Theatre focused more on primary students in schools who had problems in reading [1]. It is suggested by some researchers in this area that more research on Reader's Theatre should be done and tested not only on this group of students but also on older students and adult learners. Therefore, we are trying to test whether the Reader's Theatre could help promote

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the students of Foundation Law of UiTM Kuantan to read and understand the judicial decisions (court case) better.

What Is Reader's Theatre? Reader's Theatre could be described as a presentation of a story. Students are asked to read aloud play scripts. According to the book entitled *Literacy for the 21st Century: A Balanced Approach*, students choose roles and rehearse reading scripts in Reader's Theatre. During rehearsals, students would practice reading character's lines in the script and interpret the story without using much action; instead, they use their voices, gestures, and facial expressions. Finally, students give a performance of the script in front of their classmates. To summarize this, below are the steps in the Reader's Theatre:

1. *Select a script.* Here, students or teachers select a particular script from any literary text, read and discuss it.
2. *Rehearse the production.* Teachers could help the students to interpret the characters they are reading.
3. *Stage the production.* What is good about Reader's Theatre it could be performed either on a stage or in a corner or in front of the classroom [2].

In our case, the judicial decisions (court case) are used as the reading scripts. (This will be discussed later in the procedure that we have done in our action research with the Foundation Law students.)

The Significance of Reader's Theatre in Promoting Reading

When using Reader's Theatre as a means to promote reading, it is proven that students when reading aloud could improve their fluency and later it is agreed that Reader's Theatre could develop students' interest in reading [3, 4]. In our case where the court case may be difficult to be read and comprehended alone, adopting Reader's Theatre could help in improving the students' fluency, and when they are fluent, it would be easier for them to read any text accurately and quickly. In addition, they could recognize the words automatically. Then they could focus more on the meaning of the text rather than concentrating on decoding the words in the text [5] and thus could make it easier for them to understand the text better. This could help promote them to read the court case text given to them.

It is undeniable that fluency is very crucial and has a critical role in a student's reading process because it is just like a bridge between word recognition and comprehension [6]. Even though fluency will not guarantee comprehension, comprehension will be difficult without fluency. Therefore, with the help of Reader's Theatre, students will be fluent and this will help them to comprehend a text better. This in turn would promote reading because they will not be intimidated by the difficulty of the text. It is found that when students constantly stop reading when they stumbled on difficult or unknown vocabulary, the meaning will be distorted and this makes the reading process long and tedious [7]. With the help of Reader's Theatre, students could develop more interest and could minimize these problems because

when they become proficient readers, they could use the higher-order thinking skills such as analyzing, interpreting, drawing conclusions, and inferring meaning from the texts [3]. This could make reading a meaningful and shorter process.

Reader's Theatre does not demand a lot of preparations. There are no props, costumes, or actions involved. They need only the scripts of a play and they need to practice reading the scripts dramatically with proper intonation. They do not have to memorize the scripts and this is the beauty of the Reader's Theatre. The emphasis is on the dramatic reading of the scripts, using expressive reading, setting the appropriate tone, and maintaining the audience's interest on the performance [3]. This could also be done with the judicial decisions (court case) because the text can be developed into a play-like script and a group of students can read and perform it in front of their friends and this could help promote reading the court case. Together with the lecturer, they could make reading the court case more meaningful. Even the most reluctant or poor readers could participate in this activity and they could understand the text better. Reader's Theatre is also said to improve students' motivation and attitudes toward reading and this is what we hope for our Foundation Law students when they are asked to read the court case. It is further stated that participation in Reader's Theatre could increase students' motivation in other unrelated school tasks/works [8].

Action Research and Findings

Twenty-five students of group D Foundation Law students were selected as our respondents and were asked to read the judicial decisions (court case) entitled PP v. Kok Wah Kuan before they watch and listen to the Reader's Theatre performance. For this activity the court case text is read like a play-like script. Four students were chosen to participate in the Reader's Theatre performance. This is to reinforce the reading of the text so that they could understand better the court case. To justify the findings of our action research, we distributed questionnaires to all of them after the Reader's Theatre activity. Below are the findings that we have gathered from this action research:

Data Analysis (Cross Tabulation Analysis)

The tables below show the data analysis to justify the findings of the action research based on the questionnaires (Tables 1.1, 1.2, 1.3, 1.4, 1.5, 1.6).

Our data analysis is based on the SPSS cross tabulation analysis. In Table 1.4, when asked the question whether they like the Reader's Theatre activity, 92 % of the students answered positively that they like it. They like it because this is the first time this semester that they are asked to get involved in such activity in a law class because normally activity like this will be done in a language class setting. We

Table 1.1 (Q1): Do you think that the judicial decision (court case) is dry?

			Gender		Total
			Male	Female	
Dry case	Yes	Count	2	6	8
		% within Gender	33.3 %	31.6 %	32.0 %
	No	Count	4	13	17
		% within Gender	66.7 %	68.4 %	68.0 %
Total	Count	6	19	25	
	% within Gender	100.0 %	100.0 %	100.0 %	

Dry case * Gender Crosstabulation

Findings: 32 % of the respondents stated that the judicial decision (court case) are dry

Table 1.2 (Q2): Do you enjoy reading the judicial decision (court case) on your own?

			Gender		Total
			Male	Female	
Enjoy reading	Yes	Count	3	14	17
		% within Gender	50.0 %	73.7 %	68.0 %
	No	Count	3	5	8
		% within Gender	50.0 %	26.3 %	32.0 %
Total	Count	6	19	25	
	% within Gender	100.0 %	100.0 %	100.0 %	

Enjoy reading * Gender Crosstabulation

Findings: 68 % of the respondents enjoy reading the judicial decision (court case)

Table 1.3 (Q3): Is the language in the judicial decision (court case) difficult for you to understand?

			Gender		Total
			Male	Female	
Language difficulty	Yes	Count	5	12	17
		% within Gender	83.3 %	63.2 %	68.0 %
	No	Count	1	7	8
		% within Gender	16.7 %	36.8 %	32.0 %
Total	Count	6	19	25	
	% within Gender	100.0 %	100.0 %	100.0 %	

Language difficulty * Gender Crosstabulation

Findings: 68 % of the respondents agree that the language used in the judicial decision (court case) is difficult

Table 1.4 (Q4): Do you like the activity on Reader's Theatre (RT) that we have just conducted?

			Gender		Total
			Male	Female	
Like RT activity	Yes	Count	6	17	23
		% within Gender	100.0 %	89.5 %	92.0 %
	No	Count	0	2	2
		% within Gender	0.0 %	10.5 %	8.0 %
Total	Count	6	19	25	
	% within Gender	100.0 %	100.0 %	100.0 %	

Like RT activity * Gender Crosstabulation

Findings: 92 % of the respondents like the activity on Reader's Theatre

Table 1.5 (Q5): Do you agree that this Reader’s Theatre activity could help you understand better the content of the judicial decision (court case)?

			Gender		Total
			Male	Female	
Understand better with RT	Yes	Count	5	16	21
		% within Gender	83.3 %	84.2 %	84.0 %
	No	Count	1	3	4
		% within Gender	16.7 %	15.8 %	16.0 %
Total	Count		6	19	25
	% within Gender		100.0 %	100.0 %	100.0 %

Understand better with RT * Gender Crosstabulation

Findings: 84 % of the respondents agree that Reader’s Theatre could help them understand better the content of the judicial decision (court case)

Table 1.6 (Q6): If this Reader’s Theatre activity is to be carried out in your law classes, could it help you understand better the content and thus promote and motivate reading the judicial decision (court case) among the Foundation Law students?

			Gender		Total
			Male	Female	
Understand better with RT	Yes	Count	5	16	21
		% within Gender	83.3 %	84.2 %	84.0 %
	No	Count	1	3	4
		% within Gender	16.7 %	15.8 %	16.0 %
Total	Count		6	19	25
	% within Gender		100.0 %	100.0 %	100.0 %

Understand better with RT * Gender Crosstabulation

Findings: 84 % of the respondents agree that Reader’s Theatre could make them understand better the court case and thus this could promote and motivate them more in reading the judicial decision (court case)

observed that they are very enthusiastic and for the first time most students have paid attention to the lesson on court case. The activity has also helped them understand better the content of the court case because they could analyze it as they are listening to it. The lecturer could help them more in trying to make them understand the legal terms used in the case after the activity is done. The data is shown in Table 1.5 where 84 % of the students have answered that through this Reader’s Theatre activity, it could help them understand better the content of the court case. We could see that after the Reader’s Theatre activity was carried out, the lecturer asked questions pertaining to the case and most students could answer them. This justified further that they have understood the content of the case as compared to when they were asked to read the case on their own. Therefore, when they have understood better the content of the court case, this could later promote reading the court case among the students. With this Reader’s Theatre activity, the students will be motivated to read more the court case before coming to class, and when the Reader’s Theatre activity is carried out, it will make them feel more excited to follow the case when it is being “acted out.” Even though it was found out that in Table 1.1 only 32 % of the students admitted that the court case is “dry” and in

Table 1.2 68 % said they enjoy reading the court case by themselves, this does not mean that they do not like the Reader's Theatre activity. The Reader's Theatre activity is not only about enjoying the acting part of it but it is more about wanting them to read it together and understand better the content of the court case. We also hope we could help them be able to apply these legal concepts in the court case when they sit for their final examination and when they become lawyers in the near future. In Table 1.3, with 68 % of the students feel that the language in the court case text is difficult to understand proves that they need this Reader's Theatre activity to help them be more fluent and this in turn could help them read the text accurately and recognize the difficult words automatically. Earlier in the literature review, we have discovered that it is undeniable that fluency is very crucial and has a critical role in a student's reading process because it is just like a bridge between word recognition and comprehension [6]. Even though fluency will not guarantee comprehension, comprehension will be difficult without fluency. Therefore, with the help of Reader's Theatre, students will be fluent and this will help them to comprehend a text better. This in turn would promote reading because they will not be intimidated by the difficulty of the text. It is found that when students constantly stop reading when they stumbled on difficult or unknown vocabulary, the meaning will be distorted and this makes the reading process long and tedious [7]. With the help of Reader's Theatre, students could develop more interest and could minimize these problems because when they become proficient readers, they could use the higher-order thinking skills such as analyzing, interpreting, drawing conclusions, and inferring meaning from the texts [3]. This could make reading a meaningful and shorter process.

Here, the lecturer could help them with the meaning of the difficult words and also help them to pronounce the words correctly. Therefore, this will help them be fluent readers. When this happens, they could understand the meaning better. Lastly, when asked the question in Table 1.6 whether this Reader's Theatre could promote and motivate them to read the judicial decisions (court case), 84 % of the students agreed because when they could understand the case better through this activity, then they would want to read it! To "promote reading" here means that we want the students to read the case/cases without feeling burdened and we could see that with this activity being carried out, they would want to read it before coming to class because they said they want to be involved in the Reader's Theatre activity where they could play out the roles in the court case. We also asked them to give comments (independent answers) and 68 % of the students gave positive comments on the Reader's Theatre activity. To quote one of the comments, "I enjoy it very much. I like the way they conduct the RT and it is like hearing the case for real. I felt like I am in a court."

Conclusion

To conclude, even though Reader's Theatre is usually carried out in a language lesson especially when teaching reading, this action research that we have conducted has proven that it could also be carried out in a law class where the students are asked

to read and analyze the judicial decisions (court case). The court case text is just like a play-like script and the students can perform the Reader's Theatre activity based on the characters in the text. Another important factor we have observed is that the lecturer could reinforce the teaching and learning of the legal concepts after the Reader's Theatre activity. He or she could not only help the students on the correct pronunciation of the words but also explain further on the case discussed and elaborate more on the abbreviations used in the text. The teaching and learning process of the judicial decisions (court case) is more meaningful here with the help of the Reader's Theatre activity. Most importantly, students enjoy the lesson more as compared to not having the Reader's Theatre activity. In addition, this could definitely promote reading the judicial decisions (court case) among the Foundation Law students of UiTM Kuantan.

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Chapter 2

The Use of Ar-Rahnu by Islamic Bank Customers in Malaysia

Wei-Loon Koe and Nor Zalindah Abdul Rahman

Introduction

The history of pawnbroking services in Malaysia can be dated back to the fifteenth century, during the glorious time of the Sultanate of Malacca [1]. Later, the Hakka clan of Chinese community has controlled most of the conventional pawnbroking services in the country, even until the early 1990s [2]. However, due to the rapid growth and development of Islamic financial business, the pawnbroking has become popular among the public in the form of either conventional or Islamic pawnbroking services. Without any doubt, the establishment of Ar-Rahnu acts as another option for people to borrow money on a short-term basis, especially among the Muslims. As mentioned by Amin and Chong [3], Islamic pawnbroking services serve as an alternative to get financial assistance conveniently for consumers who have difficulties in getting the loan approvals from banks. Indeed, it is a much better and safer choice for getting short-term financial aids than from illegal moneylenders or loan sharks or better known as *Ah Long*.

Conventional pawnbroking which operates based on the concept of interest may not be religiously acceptable for the Muslims. Furthermore, it could also be regarded as a *haram* practice. It is well understood that *riba* and *gharar* are prohibited in Islam. Thus, Ar-Rahnu which adheres strictly to Islamic laws has been welcomed by the Muslims in the country as a Halal choice of borrowing cash money quickly and easily. In addition, Ar-Rahnu is not only suitable for the Muslims; it also appears to be a good system which provides benefits to all of society regardless of religion and ethnicity [4]. As Malaysia consists of people from different religions, races, and beliefs, Ar-Rahnu definitely has the potential to grow further.

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Although Ar-Rahnu has been established long time ago and it is a system suitable for all people, there are scant studies related to it. Throughout the years, studies have been conducted to investigate the consumers' perceptions on Ar-Rahnu (e.g., Sam et al. [5], Appannan and Doris [6], and Othman et al. [7]). Although researchers such as Amin et al. [8] and Amin and Chong [3] have attempted to study the factors influencing the intention and acceptance of Ar-Rahnu, there are still many rooms for further research and improvement. Due to the above limitations, this study is carried out to examine the intention to use Ar-Rahnu among Islamic bank customers.

Literature Review

The Islamic-based pawnbroking system, or also called Ar-Rahnu, can be defined as "a method of providing short-term financing to a person by pawning her jewelry to banks or pawnshops as a security" [3]: p. 8181]. According to Bhatt and Sinnakkannu [9], the system is operated based upon the Syariah principles of (1) *Qardhul Hasan* or benevolent loan, (2) *Wadiyah Yad-Amanah* or trustworthiness, (3) *Al-Ujrah* or safekeeping, and (4) *Wadiyah Yad Dhamanah* or safekeeping with guarantee. In short, Ar-Rahnu can be regarded as an Islamic pawnbroking system operated based on *aqad* (contract) and trust between the lender and borrower, in which no interest is imposed, but involves certain *upah* (fees). One major specialty of Ar-Rahnu is that it only allows gold as the collateral because of its advantages such as high resell value, easy to determine the price, and easy to keep safely [10].

Ar-Rahnu is a good and *Halal* option for getting short-term loan easily, quickly, and safely. Indeed, Adnan [11] has explained several significant weaknesses found in conventional pawnbroking system; among them are decrease in quality of jewels after the pawning period, higher interest rate, low collateral value, illegible pawn ticket, and no return of surplus after the goods have been auctioned off, just to name a few. Thus, it is believed that Ar-Rahnu can be regarded as a better choice than conventional pawnbroking. Bhatt and Sinnakkannu [9] have identified the following advantages of Ar-Rahnu: (1) based on Syariah principles which are an interest-free form of loan; (2) easy to apply, fast approval, and guaranteed safety of the jewelry; (3) lower fee than conventional pawnbroking; (4) fixed storage fee; (5) long financing term; (6) no penalties; and (7) surplus auction receipts returned to the customer.

According to Ajzen [12], intention affects the ways a person behaves and it can be regarded as a good prediction for behaviors. In other words, people engage in a particular behavior due to their intention. This study adapted the theory of reasoned action (TRA) by Fishbein and Ajzen [13]. Apart from the two original variables, attitude and social influence, three additional variables were included; they are religious obligation, attractive price, and trust. The three variables are added to increase the predictability of the model.

“Attitude” is a factor that has been suggested by Fishbein and Ajzen [13] in their theory of reasoned action (TRA). Attitude has been found to be an influential factor in predicting people’s intention in various areas. Specifically, Amin and Chong [3] identified that attitude has significantly influenced customers to use Islamic pawnbroking. Other studies have also found that attitude significantly influenced customers’ intentions on choosing other Islamic banking products and services, such as Qardhul Hassan financing [14], diminishing partnership home financing [15], and Islamic personal financing [16]. Therefore, the following hypothesis is suggested:

H1: There is a correlation between attitude and intention to use Ar-Rahnu.

“Subjective norm” is an original factor in theory of reasoned action [13]. It is frequently referred to social influence. Amin and Chong [3] found that social influence has significantly influenced the customers’ intentions to use Ar-Rahnu. In addition, researchers such as Taib et al. [15] and Amin et al. [16] had unanimously concluded that subjective norm played an important role in influencing customers’ intentions to take up Islamic financing packages. Hence, the following hypothesis is proposed:

H2: There is a correlation between social influence and intention to use Ar-Rahnu.

People use Islamic pawnbroking when they have high adherence to Shariah [3]. Many studies have shown the religious obligation is significant in affecting customers’ intentions. For instance, Haque et al. [17, 18] showed that religiosity influenced the young Muslim customers’ purchasing behaviors. In addition, Amin et al. [16] determined that religious obligation has significantly influenced customers to use Islamic personal financing. Okumus [19] also found that the primary reason for customers to use Islamic bank products was religion. As such, the following hypothesis is developed:

H3: There is a correlation between religious obligation and intention to use Ar-Rahnu.

As charges from Islamic pawnbroking are lower than conventional pawnshop [20], it should not be neglected in this study. Amin et al. [16] found that price has influenced customers’ intentions to use Islamic personal financing. Similar findings were also obtained in Amin et al. [14], in which price has influenced the bank customers’ acceptance of Qardhul Hassan financing. In addition, according to Appannan and Doris [6], cheap cost of loan was the most important factor that caused the public to pursue Islamic pawnbroking. Thus, the following hypothesis is suggested:

H4: There is a correlation between attractive price and intention to use Ar-Rahnu.

Trust in the company can be defined as “customer believes in the value and trustworthiness of the services that are offered by the organization” [21]. Trust exists when the seller and the buyer have faith in their transaction partners [22]. Jarvenpaa et al. [23] indicated that trust has increased customer intention to purchase a product from a company. Thus, the following hypothesis is proposed:

H5: There is a correlation between trust and intention to use Ar-Rahnu.

Table 2.1 Results of reliability test

Variables	Cronbach's alpha
Attitude	0.92
Social influence	0.86
Religious obligation	0.88
Attractive price	0.94
Trust	0.84
Intention to use	0.86

Research Methodology

The respondents of this study were the customers of Islamic banks. Following the previous studies performed by Amin et al. [8], this study also employed convenience sampling in choosing the respondents. A total of 450 questionnaires were distributed; however, only 377 questionnaires were returned and deemed usable. Thus, the response rate was about 84 %.

The instrument developed for this study was a self-administered questionnaire. The questionnaire was adapted from previous studies such as Amin et al. [16], Jarvenpaa et al. [23], Metwally [24], Metawa and Almossawi [25], and Taib et al. [15]. It consisted of three sections. The first section gathered the demographic information. The second section gathered the information on factors influencing customers' intentions to use Ar-Rahnu. Meanwhile, the third section was designed to determine the intentions to use Ar-Rahnu.

Reliability test is important to determine the internal stability and consistency of the data collected [26]. The value of Cronbach's alpha (α) is used to indicate the reliability level. The closer the α value is to one, the higher the internal consistency reliability [26]. The results are summarized in the Table 2.1. It can be seen that all the variables used in the questionnaire recorded an α value greater than 0.80, indicating that the questionnaire had internal consistency. As such, the reliability test supported the appropriateness of the instrument used in the study.

As for data analysis, all data collected were analyzed using Statistical Package for Social Science (SPSS). Various analyses such as reliability of the data, descriptive analysis, and correlation were performed. The results of the analyses are presented in the following section.

Data Analysis and Findings

Respondents' Background

Table 2.2 depicts that 194 of the respondents were male (51.5 %), while 183 of the respondents were female (48.5). Furthermore, majority of the respondents were working adults between the age of 21 years old and 50 years old (75.9 %). In terms of race, 80.1 % of respondents were Malay ($F=302$), followed by Indians 10.6 % ($F=40$),