

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ



المؤتمر العالمي العاشر للتسويق الإسلامي

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# International Islamic Marketing Association

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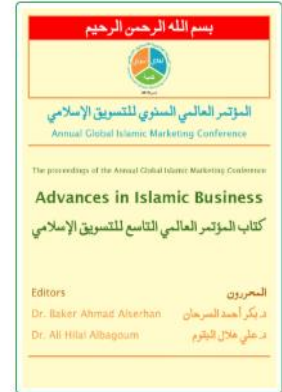
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# 10<sup>th</sup> Global Islamic Marketing Conference Conference Program



Alanya 23-25 April 2019 | 2019 ألانيا 23-25 ابريل

*Lumos Deluxe Resort Hotel Alanya*

2019 اليوم الاول: الثلاثاء 23 ابريل

Day 1: Tuesday 23 April 2019

8:00 التسجيل والترحيب واستلام حقيبة المؤتمر  
09:00 جلسة افتتاح المؤتمر:  
مقدم الجلسة: د. حسن ترزي  
القرآن الكريم  
كلمة رئيس جامعة الانيا علاء الدين  
كلمة رئيس جامعة كرابوك  
كلمة رئيس الهيئة العالمية للتسويق الإسلامي  
كلمة وزير الخارجية التركي مولود جاويش  
الصورة التوثيقية  
09:45 الجلسة الافتتاحية الاولى: آفاق الاقتصاد  
الاسلامي  
رئيس الجلسة: البروفيسور بايرام ظفر  
اردوغان  
البروفيسور ديفيد وير. بريطانيا  
البروفيسور عمر تورلاك. تركيا  
البروفيسور رمزي التونسك. تركيا  
11:20 استراحة قهوة  
11:40 جلسات بحثية  
12:45 استراحة الغداء

08:00 Registration and Refreshments  
09:00 Opening Ceremony and Plenary Session  
1  
Presenter: Hasan Terzi  
Quran Recitation (Student from  
ALKU)  
**Main Speeches:**  
**Rector, ALKU University**  
**Rector, KARABUK University**  
**Dignitary Speech. Mevlüt Çavuşoğlu.**  
**Minister of Foreign Affairs**  
Welcome to GIMAC10. Dr. Baker  
Ahmad Alserhan, President, Islamic  
Marketing Association, UK.  
Group Pictures  
**09:45 Plenary Session 1. Islamic Business  
Frontiers**  
**Chair: Prof. Bayram Zafer Erdoğan**  
**Prof. David Weir. UK**  
Prof. Omer Torlak. (Head of the  
Competition Authority of Turkey)

14:00 جلسات بحثية  
15:20 استراحة قصيرة للانتقال للجلسة التالية  
15:30 جلسات بحثية  
16:45 نهاية جلسات اليوم الأول  
19:00 حفل العشاء

### اليوم الثاني: الأربعاء 24 أبريل 2019

8:30 الترحيب والتسجيل لليوم الثاني  
09:00 جلسات بحثية  
10:15 استراحة قهوة  
10:35 جلسة عامة عربية  
11:40 استراحة قصيرة للانتقال للجلسة التالية  
11:45 جلسات بحثية  
13:00 استراحة الغداء  
14:20 جلسات بحثية  
15:35 استراحة قهوة  
15:50 جلسات بحثية  
17:05 نهاية جلسات اليوم الثاني  
17:15 حفل الختام وتسليم الشهادات والتصوير

[group pictures](#)

Prof. Remzi Altunısık. ( Sakarya  
University)

11:20 Refreshments and Networking  
11:40 Parallel Sessions.  
12:45 Lunch Break  
14:00 Parallel Sessions.  
15:20 Short Break (to go to next session)  
15:30 Parallel Sessions.  
16:45 End of sessions  
19:00 Gala Dinner

### Day 2: Wednesday 24 April 2019

08:30 Welcome and Refreshments  
09:00 Parallel Sessions.  
10:15 Refreshments and Networking  
**10:35 Plenary Session 3 . Social Media**  
Session Chair:  
Prof Ashraf Atia. New York  
Prof Mehmet Bayirli  
11:40 Break (to go to next session)  
11:45 Parallel Sessions  
13:00 Lunch  
14:20 Parallel Sessions  
15:35 Refreshments and Networking  
15:50 Parallel Sessions  
17:05 End of sessions day 2  
17:15 Closing Ceremony: Islamic Marketing  
Awards, attendance certificates, [group pictures](#)

# بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

In the Name of Allah, the Most Beneficent, the Most Merciful

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# Islam, Ethics and the Prohibition of Al-Gush (Deception) In Business: The Ethical Marketing Perspective

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## **Abstract**

Islam considers business to be an acceptable and a dignified activity which should always be done honestly with the fear of Allah. Islam strongly encourages lawful business undertakings but it abhors cheating, dishonesty and economic exploitation in business and other social dealings. The paper examines the issue of business ethics from the Islamic point of view so as to enable readers to appreciate the concept and principles of Islamic business ethics. It is a conceptual paper that is descriptive in nature. The study reviews the theory of marketing ethics with emphasis on Islamic theology and the values of ethical marketing practice with a view to providing a concrete conceptual discourse on business ethics in Islam. The study concludes that the root of all ethical principles and practice in business and other fields of human endeavors can be traced to Islam and its teachings. Therefore, the prohibition of al-gush (deception) in business by Islam clearly discourages swindlers and tricksters from engaging in business activities. To this end, Muslims and non-Muslims alike are expected to conduct their affairs with piety, respect, honesty and faithfulness.

**Key Words:** Islam, Ethics, Business ethics, Deception, Marketing ethics

## **Introduction**

Islam strongly encourages lawful business undertakings because it directly and significantly improves the standard of living of people. However, Islam abhors cheating, dishonesty and economic exploitation in business and other social dealings because it is a religion which regulates, facilitates and directs life in all its ramifications. Islamic laws are as relevant in our commercial and political activities as in our domestic life and social interactions. Thus, a true Islamic society is built based upon honesty, justice, fairness, fraternity and fear of Allah. That is the reason why the Holy Prophet Muhammad (may peace and blessing of Allah be upon him) emphasized these positive qualities in all our business and interpersonal interactions. Muslims are enjoined to show piety and fear of Allah in all their undertakings as transactions that are motivated by lust for money, exploitation and greedy accumulation of wealth are unlawful and detested in Islam.

Therefore, Islam vehemently condemns any act of commercial dishonesty, deceit and racketeering. The Holy Prophet Muhammad (may peace and blessing of Allah be upon him), while reprimanding dishonest traders and businesses, said: "Whosoever deceives us is not one of us". This is a strong warning against cheating and deception, for whoever is not among the people of Prophet Muhammad then he/she is finished in the hereafter. Thus, Muslims are required to acquire adequate knowledge and thorough understanding of the rules of business transactions in Islam as a necessary prerequisite for adopting trade or business as a profession.

It is morally wrong to use manipulative, exploitative, and corrupting methods of persuasion and motivation (Rawat, Bhatia, Hegde, Bhat and Tewari, 2015).

From the above discussion, it is evidently clear that Islamic teaching is the precursor of all ethical concepts and practices in business and societal interactions. In other words, we can trace the genesis of any model and theory of business ethics to the teaching of Islam. To this end, discussion in this paper is geared towards examining the stand of Islam on honesty and the prohibition of al-guish (deception) in business and commerce from the ethical marketing perspective. This is with a view to identifying the significant and pioneering role of Islamic teachings towards the development of business ethics thinking and practice.

### **The Concepts of Ethics and Marketing Ethics**

The word ethics is derived from the Greek word *ethos*— meaning “character” (Weiss, 2014) and is also known as moral philosophy, which is a branch of philosophy that involves systematizing, defending and recommending concepts of right and wrong conduct (Fieser, 2009). Ethics involves understanding the differences between right and wrong thinking and actions, and using principled decision making to choose actions that do not hurt others.

Several scholars have approached ethics from different perspectives. Invariably, ethics can be seen from both individual and organizational contexts. The former sees ethics as all about personal moral values which are key elements to ethical decisions in marketing. Moral characteristics such as honesty, fairness, responsibility, magnanimity and being considerate are assumed to be values that influence personal conduct and complex marketing decisions. While ethics from an organizational perspective deals with establishing organizational values, codes, and training employees in order to provide consistent and shared approaches to making ethical decisions (Ferrell and Ferrell, 2005). However, Kotler (1997) views this subject from a different perspective based on sustainable interests of consumers and society, termed as “societal marketing concept”. This concept holds that marketers should not seek for profit at the expense of the consumer and the society. Rather, they should be socially responsible in their operations.

By and large, ethics is regarded as the study and philosophy of human conduct which emphasizes on the determination of what is right and/or wrong. For marketers, ethics in a company refers to the rules (standards, principles, policies) governing the conduct of organizational members and the consequences of marketing decisions. Ethics is defined as an inquiry into the nature and grounds of morality; which means moral judgments, standards, and rules of conduct (Tsalikis and Fritsch, 1989). Murphy, Laczniak, Bowie and Klein (2005) define ethical marketing as, practices that emphasize transparent, trustworthy, and responsible personal and organizational marketing policies and actions that exhibit integrity as well as fairness to consumers and other stakeholders.

On its part, marketing ethics can be defined as the area of applied ethics which deals with the moral principles behind the operation and regulation of Marketing (Rajan, 2016). Ethical issues in marketing are borrowed from various fields such as sociology, psychology and religious theology. For this reason, Islam, as a global religion, plays a pivotal role in shaping the ethical business practice for humanity. Marketing ethics examines systematically marketing and marketing morality, related to 4Ps (product, price, place and promotion) issues such as fake products, exploitative pricing, deceptive advertising or bribery, discrimination in distribution and black marketing (Parilti, Demirgüneş and Özsaçmac, 2015). Ethics are embodied in marketing practices in terms of social marketing (Vassilikopoulou, Siomkos and Rouvaki, 2008). Social marketing calls for achieving balance among business profit, consumer needs

and wants and concerns of the society. Kotler and Zaltman (1971) were the first to advocate the embodiment of social and moral dimensions in marketing science. The goal of social marketing is the well-being of society (Vassilikopoulou, et al. 2008). A company that adopts ethical and socially responsible marketing strategy stands to gain the respect and trust of the customers they serve. According to Rajan (2016), there are six marketing ethics where the marketers are supposed to follow namely honesty, responsibility, fairness, respect, transparency and citizenship – that is satisfying all legal, economic, philanthropic and societal responsibilities to all stakeholders.

### **Business Ethics and Values in Islam**

Bashir (2016) opines that a Muslim who is involved in business activity must be aware of two basic tenets in Islam. This includes believing and obeying the commands of Allah, the creator, Who owns and controls all his creations on this earth; and that people's actions are accountable to Allah Who knows and rewards even the smallest good deed on earth. In essence, Muslims are required to conduct their business affairs with the fear of Allah knowing fully sure that they will be accountable for their deeds in the hereafter.

Generally, Islamic laws regarding business and industry are developed for the success and welfare of the society. For this reason, distorting the truth intentionally in order to mislead others contradicts the values of honesty, which requires an attitude of sincerity, straightforwardness, and fairness that leaves no room for cheating, lying, trickery, or deceit (Mufti, 2015). There are many texts from the Quran and the Sunnah conveying the information that cheating, whether the target be Muslims or non-Muslims, is forbidden. The character of a truthful businessman or woman in Islam is more important because he/she is the biggest source of success and welfare of the society. It is reported that the Holy Prophet Muhammad (may peace and blessing of Allah be upon him) said: "A businessman who is truthful and trustworthy, in the Day of Judgment will be in the company of Prophets, Veracious and Martyr (Sahih-ul-Bukhari, 1981). Islam motivates businessmen to not only focus on the worldly benefits but to also keep in mind the reward in the hereafter in carrying out such affairs (Madni, 2013).

Similarly, Islam frowns at any kind of deceptive dealings. The Holy Prophet Muhammad (may peace and blessing of Allah be upon him) said:

"The buyers and sellers are free till they do not separate and if they have acted with honesty, and have explained the defects of commodities, then Allah will bless them with prosperity.

And if both of them tried to deal dishonestly and tried to hide the defects then it is likely that they may get some profit, but the prosperity will vanish from their trade." In another related Hadith the Holy Prophet said "It is not lawful for a Muslim to sell such a commodity that has a defect, except that the defect is shown to the buyer." (Reported by Bukhari).

This clearly shows that deception in trading is strongly prohibited in Islam. Thus any techniques to manipulate and hide facts and information to customers are unethical and can even boomerang to affect the integrity of the person or company.

In addition, the Holy Qur'an has stressed the importance of fairness in business: "And, O my people, give full measure and weight justly, and defraud not men of their things, and act not corruptly in the land making mischief. What remains with Allah is better for you, if you are believers" (Qur'an 11: 85-86). This goes to show that cheating in commercial transactions in terms of weight and measure is unfair and punishable in the hereafter. It is pertinent to note here that the act of putting sand in grains in order to increase the weight, adulteration of products and black marketing are all part of cheating. Thus Islam forbids cheating and deception in all its ramifications whether Muslims or non-Muslims are involved

Moreover, Islam requires that Muslims act in a way that will ensure socio-economic justice at all times (El-Ajou, 2010). Throughout the Holy Qur'an, there are several verses echoing this thinking: "And give full measure when you measure, and weigh with a balance that is straight" (Qur'an, 17:35). Indeed, Islam discourages all sorts of prejudices, oppression and discrimination (El-Ajou, 2010). Prophet Muhammad (may peace and blessing of Allah be upon him) in his last sermon declared that "the best earnings are from a blessed sale and the product of a man's own hands." In fact, while Islam encourages individual initiative, drive, efficiency, and enterprising attitudes along with a right to make profits and own private properties; it condemns greed, unscrupulousness, dishonesty and disregard for the rights and needs of others. An excessive accumulation of wealth should not be the ultimate objective for a Muslim (El-Ajou, 2010).

Therefore, it is evident from the above citations that the ideology of Islam is, in fact, the root and precursor of all business ethics theories and models. Muslims are enjoined to do business and trade with the fear of Allah in mind; be just and fair to their fellow brothers and sisters as they wish to do for themselves. Accordingly, Islam encourages transparent management and relations that aim to promote fairness and respect among trading partners.

### **Theory of Marketing Ethics**

Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large (AMA, 2013). From this definition, it can be inferred that Islamic marketing is all about applying the Islamic doctrines and principles in the institutions, and processes of sensing, serving and satisfying customers, clients, partners, and society at large. Whereas marketing ethics is the systematic study of how moral standards are applied to marketing decisions, behaviors and institutions' (Laczniak and Murphy, 1993). Many scholars view marketing ethics as a subfield within business ethics and business ethics is also considered to be an 'applied' area similar to legal or medical ethics. The theoretical foundation is often viewed as coming primarily from moral philosophy and other disciplines associated with ethics such as law, psychology and theology (Murphy, 2015).

Carroll (1993) opines that ethical and moral issues in business can be discussed from five levels namely; individual, organizational, association, societal and international. In all these levels, however, what is needed is strong moral uprightness. For this reason, meta-ethics, normative ethics and descriptive ethics constitute a key framework for understanding ethical theories (Rawat, et. al., 2015). Meta-ethics considers where one's ethical principles come from. For example, do our parents, family, religious institutions influence and shape our ethical beliefs? In the context of this paper, the answer is that yes, our ethical beliefs are shaped by Islamic doctrine. Normative ethics deals with the formulation of ethical codes of behavior and moral models of evaluative decision making. It prescribes moral principles that define the good, the right, duty, obligation, law, and justice (Dumitru, 2019). The various Qur'anic verses and Hadith stated earlier are examples of normative ethics. Descriptive ethics on the other hand simply involves **describing** how people behave and what sorts of moral standards they claim to follow. Descriptive ethics incorporates research from the fields of anthropology, psychology, sociology and history as part of the process of understanding what people do or have believed about moral norms (Cline, 2018).

Some empirical studies and books produced on marketing ethics contribute to the body of knowledge in this area. Fernando (2009) asserts that corporate practices cannot bypass the fundamental demands of ethical behaviour; that administration and policies of governance have

to be more transparent and publicly accountable, and that businesses must be sensitive to the community and environment within which they are established. Sushma (2005) in her study found that the advertisements of plain pan masala seen on Indian television are a surrogate for the tobacco products bearing the same name. Surrogate advertising is the act of duplicating the brand image of one product extensively to promote another product of the same brand (Rawat et al, 2015). Marketers apply this form of advertising to promote unwholesome products like liquor and cigarettes using other wholesome brands. The main aim here is to deceive the gullible consumers. In a nutshell, advertising ethics calls for, at the very minimum, a respect for the ideals of advertising which are; truth, honesty, decency and legality as well as for advertisements to show respect for cultural values and prepared with a high sense of social responsibility (Nzeribe, 2012).

In the same vein, Santos and Laczniak (2010), have postulated a detailed normative model for ethically marketing to economically challenged consumer segments which they called 'the Integrative Justice Model (IJM) for Marketing to the Poor'. The ethical imperatives of the IJM stemmed from moral philosophy theories, corporate social responsibility frameworks, and religious doctrine. The fundamental elements of the IJM approach include authentic engagement with poor consumers, representation of their interests, co-creation of service and value, investment in future consumption, and long-term profit orientation (Santos and Laczniak 2009).

Consequently, marketing ethics discourse in general seeks to address the principles and standards that define acceptable conduct in the market place. And certainly in Islam, what is good or bad has been clearly stated as halal (allowed) or haram (prohibited). Thus a careful look at the Islamic principles pertaining to business transactions will reveal the fact that the Holy Prophet (may peace and blessing of Allah be upon him) based business dealings strictly on truth and justice. Islamic teachings have strongly disapproved all transactions which involve any kind of injustice or hardship to the buyer or the seller. Islam, which condemns every kind of injustice and exploitation in human relations, requires its followers to conduct business with true spirit of justice tempered with human kindness.

### **Ethical Issues in Marketing and Business**

Critics of marketing often point to false or misleading advertisements, extravagant pressure on consumers, and pricing tactics that deviate from morality and honesty limits (Nantel and Weeks, 1996). Malliaris (2001) summarized the basic points of criticism against marketing as polluting the natural environment, deceiving consumers into buying products that they might not really need and using personal selling to compel the consumer to make buying decisions under pressure. (Vassilikopoulou, Siomkosand Rouvaki, 2008)

In addition, Attas (1999) argues that an advertisement will be deemed misleading or deceptive only if it is reasonable to expect that persons exposed to it, or those targeted by it, would come to hold false beliefs as a result of exposure to it. It might be thought that the consumer misled by an advertisement will be tempted to buy the advertised product and in that way either getting less than he thought he would or paying more than he should. Apart from deceptive advertising, use of nudity, sex appeal and bait advertising are all considered unethical in contemporary business especially in Muslim countries. This is because Islam does not tolerate any act of indiscipline as it is clearly mentioned in the Holy Qur'an "Give just measures and cause no loss. And weigh with scales true and upright and withhold not things justly due to men" (Quran, 26:181). Thus, honesty is the key to all business practices in Islamic business ethics. It has been narrated that one day a Bedouin Arab asked the Messenger of Allah, may peace and blessing

of Allah be upon him, when would the dooms day take place? The Prophet answered: “When honesty is lost, then wait for the doomsday”(Bari and Abbas, 2011).

It should be noted that because of unethical advertising practices, many countries have enacted laws and establish agencies to regulate the advertising practice. In Nigeria, the Advertising Practitioners Council of Nigeria (APCON) was established by the Advertising Practitioners Registration Act Cap A7 of 2004 to promote responsible and ethical advertising practice. The Council insists on pre-exposure clearance of all advertisements which helps APCON to check all forms of abuses such as misleading statements, spurious testimonials, visual and verbal exaggerations, misleading offers, suggestion or pictures offensive to public decency (APCON, 2018).

In the same vein, Uusitalo and Oksanen (2004) argued that fairness with pricing is an important consideration among the consumers in ethical purchasing. Other ethical issues connected to pricing consist of misleading price reduction, price fixing, predatory pricing and price discrimination. Some of the methods related to pricing include deceptive pricing and wrongful use of the word; “frees”(Parilti, 2015). For example, the usual meaning of "free" means that it is devoid of any cost or obligation. But, marketers often use the word for something which is merely included in the overall price such as the "buy one, get one free" tactic. Another example in Nigeria is the estimated billing system of the electricity distribution companies, (Discos). This make it possible for Discos to charge consumers exorbitant power bills that they did not even consume. This is a rip-off by these companies which is illegal and unethical.

Another issue is the manipulation of measurement units by traders. This is a common practice despite the fact that it is totally forbidden in Islam. It comes in many forms such as buying with full measure and selling with reduced measure, placing a label on domestically-made products to make it seem that it is imported (Mufti, 2015), filling half a basket of tomato with grasses below and half of it with tomato on top, soaking fresh meat in water to make it fatter an heavier, etc. This is why the Almighty Allah strongly condemned those who manipulate measure in these verses: Woe to those who give less [than due]; Who, when they take a measure from people, take in full; But if they give by measure or by weight to them, they cause loss; Do they not think that they will be resurrected; For a tremendous Day; The Day when mankind will stand before the Lord of the worlds? (Qur’an 83:1-6).

To this end, Islam does not allow any unethical business dealings that harm the social norms of the society. In Islam, business men/women should know that everyone is accountable to Allah for his/her actions, thus individuals are not all that free to their will, rather, they are bound to do everything including business according to the dictates of Sharia’h (Rice,1999). Islam also forbids exaggerating product features because it is considered as bluff and cheating. The core of Islamic business ethics is honesty not merely profit maximization. It is mentioned in the holy Quran that “Wealth and sons are attractiveness of the life of this world; but the things that endure are good deeds, and they are the best in the sight of Allah, as rewards, and best as the foundation for hopes.” (Quran, 18:46). In a nutshell, Islam requires its followers to do the right things and shun any wrong doing. Quran says, “You are the best people, evolved for mankind, enjoying what is right, forbidding what is wrong, and believing in Allah” (Quran 3:116)

### **Conclusion**

The root of all ethical principles and practice in business and other fields of human endeavours can be traced to Islamic teachings. Islam considers business to be an acceptable and a dignified activity which should be done with the fear of Allah always. However, in so doing, one has to



steer clear of all the various forms of deceit and deception inherent in today's business dealings. It should be noted that cheating or deception can be found in different human activities. It is common in examinations, business transactions, politics (election rigging), sports (duping) and even between spouses and loved ones. Therefore, the prohibition of al-gush (deception) in business transactions by Islam discourages swindlers, double crossers, tricksters, or traitors from engaging in business activities. To this end, Muslims and non-Muslims are expected to conduct their affairs with piety, respect, reciprocity, love and faithfulness.

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## Halal Awareness - The Role of Stakeholders and NGOs

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  - Halal Chemicals Standard MS2594: 2015
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- ❑ Former General Manager, Group Halal & Government Relations, Chemical Company of Malaysia Berhad (CCM)

**In The Name of Allah (s.w.t.)**

**– The Most Gracious, The Most Merciful**

**"O My Lord, increase me in knowledge."**

Surah Taha (Chapter 20), verse:114 (excerpted)<sup>1</sup>

## ABSTRACT

Halal promotes safety, effective, quality and hygienic values in addition to being permissible for consumption, yet the demand for, and the provision of, Halal products, what more Halal certified products, are still found wanting. Is there a lack of understanding and appreciation of how Halal can benefit each and every stakeholder within its ecosystem/value chain?

In order to understand this matter, let's explore how important it is for the effect of Halal be made known to all stakeholders within the industry. It is also pertinent for these stakeholders to be cognisant and appreciate how each of them, together with NGOs, have and do a significant role play in their respective capacity within the Halal eco-system which will bring about tremendous benefits to the Ummah and be the leading contributor to the Islamic economy.

**Keywords:** Halal awareness, Halal industry, Stakeholders, NGOs

### Halal Awareness

It can safely be stated that all Muslims are aware of Halal and Allah's (s.w.t.) decree on it. However, how much of the knowledge of Halal in its truest sense has been grasped or attained which sensitizes the demand to strongly drive the growth of the supply of Halal certified products?

Halal upholds the values of safe, effective, quality and hygienic, in addition to the more well-known aspect of being permissible for consumption. In spite of this, the demand for, and the provision of, Halal products, what more Halal certified products, are still found wanting. Is there a lack of understanding and appreciation of how Halal and a trustworthy certification process can benefit each and every stakeholder within its ecosystem/value chain?

To fully understand this matter, it should, therefore, be worthwhile to explore how important it is for the effect of Halal and its certification process be made known to all stakeholders within the industry.

Anas ibn Malik (r.a.) reported that Prophet Muhammad (s.a.w.) had said:

**“Seeking knowledge is an obligation upon every Muslim.”<sup>2</sup>**

(Source: Sunan Ibn Mājah 224)

So, firstly, what does the term “stakeholder” mean and what role does it play in thriving the Halal industry?

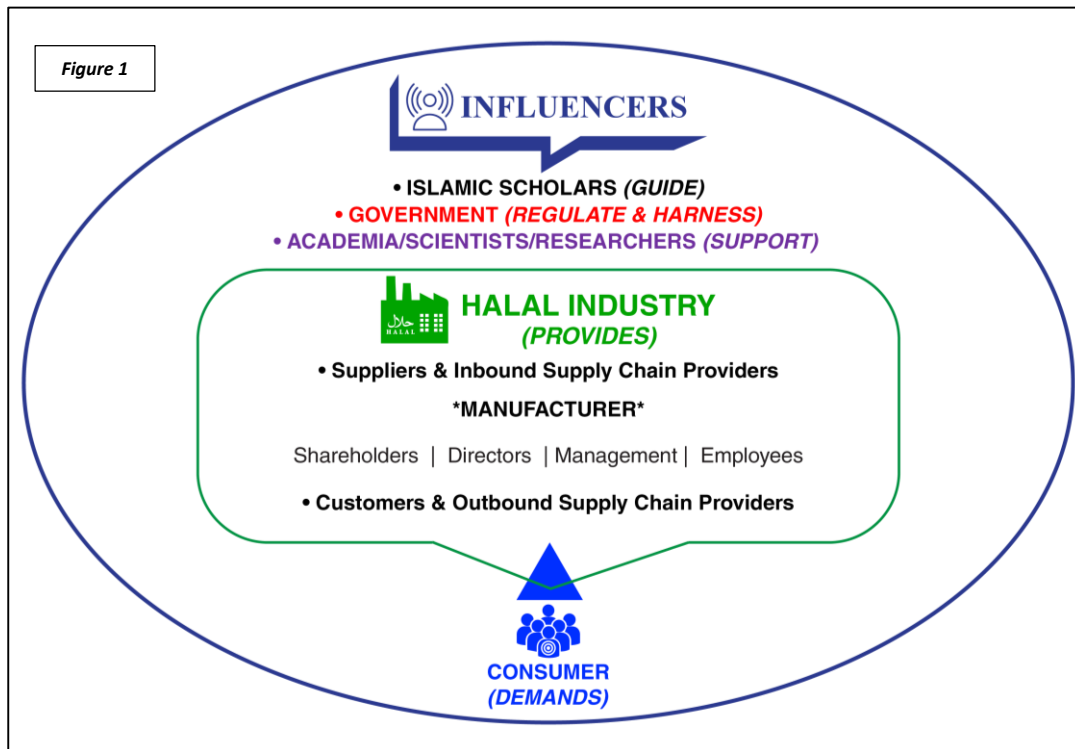
A stakeholder is a person or entity who is involved with an organisation or industry and therefore has responsibilities towards it (i.e. the organisation or industry) and an interest in its success<sup>3</sup>. Hence, the most essential stakeholder, the core, the one that triggers and roots the development of an industry, is none other than you and me – the consumers. Our needs and wants create the demand for the products (and services) to be provided by the industry.

Next would be the internal stakeholders of the organisation within the industry, namely its shareholders, directors, management and employees. Its suppliers and customers, together with the supply chain providers – both inbound and outbound, are part of its direct external stakeholders.

Then comes the indirect stakeholders - the influencers, i.e. the scholars, government/authoritative bodies and professionals/ academia/scientists/researchers. Each and every one of these components has a responsibility, a role to play, towards the success and failure of the Halal industry as depicted in Figure 1 below.

It is therefore pertinent for these stakeholders to be cognisant and appreciate how each of them have and do play a significant role in their respective capacity within the Halal eco-system

which will bring about tremendous benefits to the Ummah and be the leading contributor to the Islamic economy.



### So where and how do NGOs fit in?

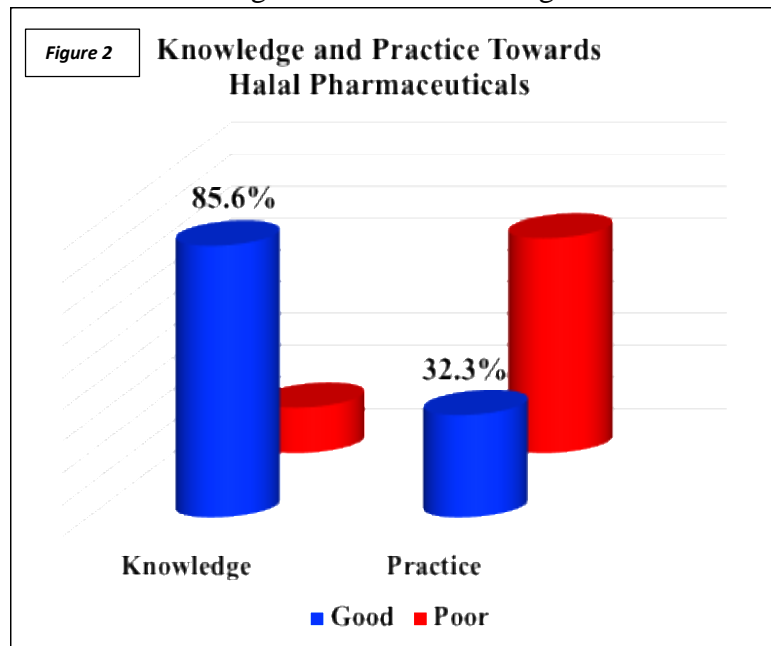
NGOs, which is the abbreviation for non-governmental organization and is defined as an organization with social or political aims that is not controlled by a government<sup>3</sup>, can comprise of members representing the consumers, or scholars or the professionals/academia/scientists/researchers. Even individuals from the industry and the government/authoritative bodies can become members of an NGO in their individual capacity.

Henceforth, NGOs do have a role to play in the success or failure of the Halal industry. Their activities such as conferences, seminars, roadshows, public statements and social media postings can come into play and be the driving force in enlightening and informing these stakeholders to successfully instigate the desired action from them.

Let's take the specific example of Halal vis-à-vis pharmaceuticals/medicines, in particular vaccines, considering the most recent headline: "Race is on to create 'Halal' measles vaccine"<sup>4</sup>. In this article it was announced that an Indonesian pharmaceutical company has said that it is racing to produce a "Halal" form of the measles-rubella vaccine amid concerns that conservative Muslim parents might deny their children's inoculation on the grounds that it contains traces of pork.

The concept of consuming Halal pharmaceutical products or Halal medicines amongst the Muslims is a bit complex as it involves the interpretation of the flexibility of the consumption of non-Halal pharmaceutical products. So, on the one hand, we have the extreme case such as the one quoted above which is for a life-threatening disease, but on the other hand, a study

conducted with patients of a hospital in Malaysia<sup>5</sup> reflects a lackadaisical attitude towards the consumption of Halal medicines in general as shown in Figure 2 below:



Even though the knowledge on Halal pharmaceuticals scored a high of 85.6%, unfortunately only a third of the respondents had put the knowledge into practice by consciously looking out for Halal pharmaceutical products for their consumption. This is further attested by the lack of immediate reaction and the lack of a significant increase in demand from the Muslim populated countries upon the availability of Halal certified pharmaceutical generics in the market.

Abu Darda (r.a.) narrated that Prophet Muhammad (s.a.w.) had said:

**“Allah (s.w.t) has sent down both the disease and the cure, and He has appointed a cure for every disease, so treat yourselves medically, but use nothing unlawful.”<sup>2</sup>**

(Source: Abu Dawud, Tibb 11, (3874))

Now, how can the stakeholders in the Halal industry, particularly Halal pharmaceutical industry, address these two contrasting concerns? Can the NGOs play their roles effectively to lead in resolving this matter?

Perhaps for the Halal vaccines issue they can replicate the success of the humanitarian NGO, the Royal Jennerian Society which was established in 1803 to ensure that “Small-pox may be speedily exterminated... ultimately from the whole earth,” by promoting newly discovered methods of vaccination<sup>6</sup>. Within two decades, the society had attracted an impressive array of patrons, including 14 European monarchs, the Ottoman Sultan, the Mughal of India, the Pacha of Baghdad, the American President and the Pope. It was claimed at the time that “by its efforts... nearly all parts of the world” had received vaccinations<sup>6</sup>.

As for the lack of significant demand for the Halal certified pharmaceuticals which are already available in the market, perhaps a more concerted effort between all the stakeholders of the Halal pharmaceutical industry to sensitize each other of the rightful concept of consuming Halal pharmaceutical products needs to take place.

The approach of a collaborative sensitizing effort has been proven on some smaller scales in Malaysia where a high favourable awareness and understanding of Halal pharmaceuticals by the targeted stakeholders of Malaysia's leading Halal pharmaceutical manufacturer was achieved. This achievement had led to a significant boost to the demand for its manufactured Halal certified medicines resulting to an increase between 16% to more than 2 folds of sales to those targeted groups whose buy-in were successfully obtained by the said company<sup>7</sup>.

Nevertheless, in order for this sensitizing effort to be scaled-up, the role of NGOs needs to come into play to give a neutral perspective towards such endeavour. Conceivably, the objective should be for the benefit of the Ummah, i.e. in providing them with the peace of mind when seeking medical treatment.

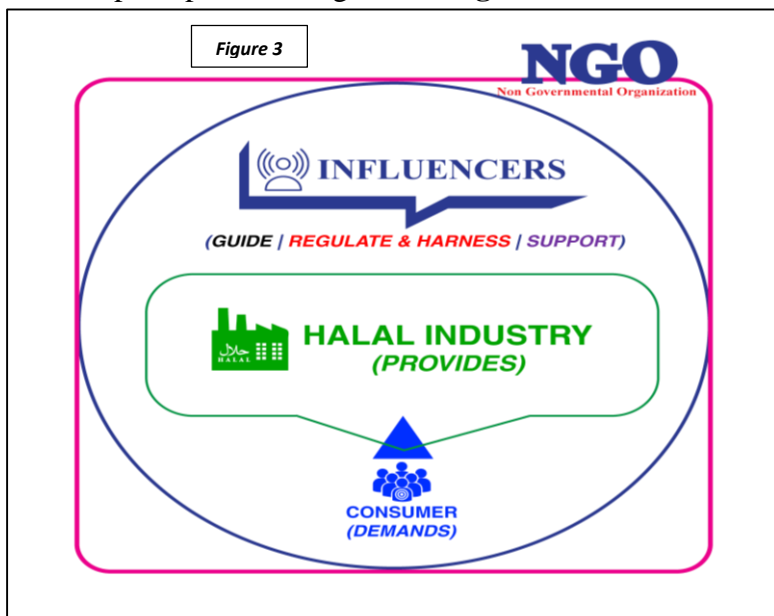
One of the approaches that can be adopted is Halalopathic. It represents any medicine derived from conventional or non-conventional therapies that combine the value of religion with the benefits of modern science, utilising the holistic approach and focusing on the healing power of word and tranquillity<sup>8</sup>.

### Conclusion

NGOs can play a significant role in creating and sustaining a thriving Halal industry through an aptly sensitized environment which will enable all stakeholders to reap the benefit of Halal certified products, be it to their individual selves or to the Ummah as a whole because their members would comprise individuals from these stakeholders who have a common objective.

Furthermore:

1. by taking the lead in this sensitizing endeavour, NGOs would be able to give a **neutral and balanced** perspective which would endear to the stakeholders in their respective roles,
2. NGOs, through their activities, can be the **driving force** in enlightening and informing these stakeholders to successfully instigate the desired action from them, and
3. It is pertinent for the communication chain be strongly linked between all stakeholders and thus, NGOs with diversified members held together by a **common objective** should be able to take up the part of being the **strongest link** in the chain.



“...and ensure every single link in the chain that you make is perfectly calculated.

When you do a job, do it perfectly.

All of you be good, do good.

I’m watching what all of you do.”

Surah As-Saba (Chapter 34), verse:11(excerpted)<sup>1</sup>

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## Comparison of Hungarian and Arabic business culture

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**Veronika Ferenczova**

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### **ABSTRACT**

This article compares the Hungarian and Arabic business culture, discussing both the differences and similarities in regard of behaviour and ethics. This is an experimental study that was created as a result of long research work, trying to highlight Islamic-Hungarian business tendencies, to reveal the peculiarities of business life, to present it widely from different perspective. A fundamental fact is that a nation's culture is formed by such factors as their working culture, politics, businesses, or traffics. These are colourful but very different segments of our lives indeed, however there is a common point: every area is defined by the relationship amongst the individuals and groups involved. In the work culture, for example, the definitive factor is the business' philosophy, its history, traditions and goals. This culture that is always formidable and constantly changes as adopting to outer circumstances, while carrying national characteristics.

As the fundament, this article discusses the Hungarian and Arabic behaviour in the work culture, similarities and differences, work and business culture, ethical and behaviour culture. As for Hungary, next to 'anglosaxonizing', is high in competition, distrust and lack of group-work. These kind of problems are visible through the entire region of Middle-East Europe.<sup>1</sup> In the meantime, in the Arabic world where Islam is not collectively interpreted in the same way, consequently resulting in very different habits region by region. For a European these practices may seem completely alien. However some of them are good to be kept in mind in front of a religious business partner or client. These practices may vary through different regions or countries but can also vary based on different interests. As a summary, it is about the interpersonal communication in business life, to which politics are also attached.

### **KEYWORDS**

Arabic, Hungarian, culture, business, Middle East, United Arab Emirates, Hungary, politics, work-life

### **INTRODUCTION**

#### **The general business culture of the arabic countries**

As opposed to the social and economic differences, thanks to Islam, these countries still form a unity with specific principles. Generally speaking, in business we do not have to take the daily five prayers in regard; if requested, however, be polite and create the possibility for that. It is still typical for Arabic ventures to this day that the role of modern economical and political institutions are filled by informal structures. There are different dominant value systems depending on the institutional background. Similarly to the European Union, respect and honour doesn't always mean the same traditionally as it does in modern business life.

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<sup>1</sup> Poland, Czech Republic, Slovakia and Hungary

The Arab business partners are quite unpredictable, avoiding any definite answer. Institutes run by the states are run by the bureaucracy and corrupt provisions. Officials are mistrustful towards investors from abroad.

Personal relationships are highly important in businesses, therefore it is beneficial to nurture friendly relationships with business partners.

There are no strict rules to behaviour norms mainly because habits and traditions alter not only within each country but also within segments and enterprises. In Saudi-Arabia the hierarchic family and relative relations are still very determining. In Lebanon and Dubai, due to the quick and dynamic modernisation of the city, the western behaviour are much more present.

The more progressive the business culture of a country, the more logical, rational arguments and real facts can be discussed. If an entrepreneur from Western Europe decides to try his luck in the Arabic working culture, it takes a fair amount of time to study the arabic manners and dealing. The best teachers in this case are the Arab business partners. Although it may be beneficial to orientate oneself in regard of cultural norms beforehand. These normalcies can still vary from region to region but all in all pride, honour and dignity are such values that need to be respected.

### **The general business culture in Hungary**

National officers and diplomatic corps mean the highest level of protocol rules. It means that there is no gender based distinction in business but merely ranking by official title. In most cases, Hungarians do not trust their negotiator. We believe in cultural diversity. We believe that the difference between cultures is the gift of our God, the diversity that must be respected.

“So when we talk about another country, another culture, say, a country belonging to Islamic culture, we always speak in the voice of respect”.<sup>2</sup>

They are proud of holding themselves to the etiquette and expect the same from others in return. Social events play a necessary role in networking and building relationships. Hungarians are very emotional, often outspoken and in that regard they prefer personal meetings. Hungarians do not like taciturn people, as they must be having something to hide.

“The biggest risk is not taking any risk... In a world that changing really quickly, the only strategy that is guaranteed to fail is not taking risks.”<sup>3</sup>

"If the country-by-country comparison were the franchise system of companies within the EU, Hungary will be among the first countries.<sup>4</sup> On the contrary, Hungarians prefer simplicity. They insist on their own truth both in business and in their personal lives and like to know as much as possible of their business partner prior to the meeting in order to minimise risks.

### **Hungarian economy today**

In itself a closed system, can hardly be analysed organically; politics, culture and social settings are all a part of it. If we take a superficial look at the Hungarian economics, everything seems just fine. It's hard to find such a macro-economical index-number, such as the unemployed rate, the national debt indicator or the economical growth, which would not show progress.

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<sup>2</sup> Viktor Orban, (Prime Minister of Hungary)

<sup>3</sup> Mark Zuckerberg (Founder of Facebook)

<sup>4</sup> Trade Magazine, V. 7, July 2010, page 16-19

<b>2017</b>	<b>Hungary</b>	<b>EU (28) average</b>
Economic growth <sup>5</sup>	3,9%	2,5%
Inflation	2,4%	1,7%
Rate of unemployment	4,175%	7,7%

Observing the data in this 2017 chart released by KSH<sup>6</sup>, we can see the numbers of a healthy economy that is growing beyond the EU average. Inflation is mild, the unemployment rate is very low. Employment is at about the EU average, national debt lower than the 28 EU member country's GDP proportionate average.

Looking at the price range, after 2012 the inflation has practically disappeared from the Hungarian economy and the consumer price index has also dropped.

### **Employment policy, unemployment rate, salary**

As the population's activity on the work market was rising, resulting in the decrease of unemployment as well as the increase of employment.

The number of the working population (between the age of 20-64) grew more than 10% in the last eight years. By 2020, the goal would be to employ 75% of this age group.

According to the KSH, the number of employees were up to almost 4,5 million.<sup>7</sup> In the economically advanced regions the employment politics situations are also favourable. In these areas there are a lot more options for employees. On the other hand, laggard areas mean a lot of trouble as they bear higher unemployment rates.

Within each province there can be similar differences. Further out from the favourable position of the centre, on the outer side of the convergence<sup>8</sup>, there's an increased rate of unemployment. Wages and Salaries in Hungary are still behind from the Western European income levels. One of the reasons that the domestic workforce is migrating is the fact that the income level in other EU countries are much higher. In the case of Hungarian multis from abroad, the payed salary is much smaller then what would normally be justified.

Observing the data of KSH one can state that Hungarian salaries are far from the European level.

### **Growth in the economy**

The Hungarian economy is largely influenced by the EU resources and callings for tender; domestic economy would be much smaller scale without these humanitarian aid.

Implementing EU projects and programs by:

- regional and urban development,
- employment and social inclusion,
- agriculture and rural development,
- maritime and fisheries policy,

<sup>5</sup> Population between 20-64 years // GDP percentage ( Eurostat, KSH)

<sup>6</sup> Central Statistics Office, in Hungary

<sup>7</sup> (4 484 000 in May-July 2018)

<sup>8</sup> Except the Central Hungary region, all regions of Hungary belong to this category. Regions with less than 75% of the EU-25 average per capita GDP. These regions are covered by Objective 1 of the European Regional Policy ("Support and development of the most disadvantaged regions").

- research and innovation,<sup>9</sup>

All in all, Hungarian financial state is on the grow, however without the Unions help, this progress would not be that dynamic.

### **Business etiquette, protocol and culture in Hungary**

In the field of work culture and business culture, one of the biggest problem is that the integrated business competition culture is doesn't exist.

In the majority of domestic workplaces, so much of the unnecessary energy is consumed by the irrelevant rivalry, observing each other, controlling it, and maliciousness.

Employees are generally characterized by position bias and existential fear, resulting in unjustified rivalry.

In this respect, the Hungarian spirit of competition is definitely different from the spirit of the West: while in the West everyone focuses on their own performance and the performance of others is stimulating, then in a competitive situation we start a series of opposite movements.

There are many people who have their own private conversations in their workplace, like work chat, facebook and private business. As a result, there are two types of driving style in Hungary, one of which is the "ruler"<sup>10</sup> of the more knowledgeable type, and the other is the leader who always passes responsibility.

Both use the principle and practice of sharing and reigning to further increase the general distrust.<sup>11</sup>

### **Women is business**

At the moment, the difference between the salaries of Hungarian men and Hungarian women is 18.4 percent. But to counterbalance this, initiatives and organizations in the Hungarian business that make equality for female leaders are emerging.

“In the global information age, the ability to cooperate has increased. Teamwork is needed, in which women are really at home.”<sup>12</sup>

In Hungary, only nine percent are women in senior management. The difficulties faced by female leaders and professionals are largely due to the fact that in most places men speak as an expert, women are less visible and their voice heard less.<sup>13</sup>

There are many areas where people are looking for female employees, for example, in the field of human resources.

### **Communication differences**

According to a recent study, women - men and women alike - feel more unfair than a female leader. Women see it as "too aggressive" to share their male counterparts.

A similar experience is reported by John Dowie, head of DiMella Shiffer: "When a colleague fell down his subordinates, they complained." If I did, they wouldn't have thought of it.

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<sup>9</sup> [https://europa.eu/european-union/about-eu/funding-grants\\_hu](https://europa.eu/european-union/about-eu/funding-grants_hu)

<sup>10</sup> A "dictator" style

<sup>11</sup> <https://www.verywellmind.com/leadership-styles-2795312>

<sup>12</sup> Rosabeth Moss Kanter (Prof. Harvard Business School) author of „Men and Women of the Corporation”

<sup>13</sup> Corvinus University of Budapest Social and Cultural Research Center

Society in Hungary is still following traditional stereotypes, and although women have proven to be able to take control, it is unlikely that they will be able to take on the position of men in the higher "chairs" - unless the attitude of top management, which is almost exclusively male, changes. Unless there will a change in the top management, which is almost a group of men management.

## **Behavioral culture in business**

### **Handshake**

Handshake is a symbol of mutual courtesy. Simple, short and determined movement. Gloves must all be taken off and The true meaning of greeting is gaze, so in Hungary like other countries in Europe, always look into your partner's eyes!

„Doesn't matter if you are a senator or doorman, no one is immune to the warm smile and the hard handshake”.<sup>14</sup>

### **Greetings**

In Hungary, first and the most important is the form of greeting which is the most common form of social contact. When you are greeted, you should be attention the sequence at the first one. For example, a man for the young woman, a senior man for the older women, in a lower position for the higher position people.

### **Accuracy**

Accuracy is the basic criterion for business negotiations and events. It is important to observe the beginning and the end of the trial, thus honoring the other partner. Unfortunately, our domestic habits are quite loose in this regard. Hungarian people sometimes are in late, but always keep in respects the other business partner.

### **Appearance**

It is important to give a positive impression both in business and in private life. According to this, people place great emphasis on dressing because it will be the first impression for the partner. Men would have a two-line buttoned jacket for men, but if they choose a one-line buttoned suit, they will supplement it with a vest, under it. Always wear a long sleeve shirt under the suit, preferably a white one. For shoes, the best choice is black or brown leather shoes, primarily lace up front and clean and well-groomed.

For ladies it is essential to wear the costume. There is no restriction on the color and pattern of the blouse, just to be in harmony with the costume worn. It is important that décolletage and shoulders are forbidden in the business world, and wearing of stockings is also important also in hot weather. Ladies shoes should be comfortable but elegant, not challenging. In colors, from black to beige, any shade can be elegant.

„You present yourself to the world with your dressing. Nowadays, when all encounters are so short, clothing is particularly important. Fashion is the common language.”<sup>15</sup>

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<sup>14</sup> Christopher Moore

<sup>15</sup> Miuccia Prada

## **Business etiquette – Protocol in islamic countries (Saudi-Arabia, Turkey, Emirates)**

### **Islam business culture**

In the Middle-East man may find completely dissimilar habits, may it be in connection with the everyday life or the business life. In the arabic-speaking countries are in general very kind, well-mannered and hospitable with tourists. People are direct, have good humour, do not fret, negotiations are held in a good mood.

All aspects of life are influenced by Islam, therefore it is beneficial to learn more about it and about the future business partner in order to have a successful negotiation. In case he is religious, actively practicer of his faith, he might relate to business and to a foreign partner in a completely different way.<sup>16</sup>

In the countries of the Middle-East there is no such thing as a quick trans. Wether the other half is religious or not, he does not like to get headfirst into business. The first meeting may entirely go down by conversing and the second meeting is not going to be entirely about business either. On the third meeting the ice brakes and expectedly the discussion is only going to be about the details of the arrangement. If the negotiator is religious, it is necessary to keep the time of prayers. Because of the early morning prayers, it is not advisable to request a meeting early in the morning and Siesta is also kept similarly to Mediterranean countries. The late afternoon - evening period can be very efficient and business negotiations can progress in larger steps.

Family is a good topic to talk about, including parents and children but not about wives. It is wise avoiding politics: internal affairs or foreign policies are not a good topic choice, neither are relationship between christians and muslims. Arabs are especially sensitive to European superiority.

Throughout the conversation people may often touch each other so do not draw apart if they lean close to explain something. Handshake is common between men. The common attire in business is a shirt, tie and jacket. That is expected from the other negotiator as well.

### **Women in Business**

In the Middle-East it is preferred to negotiate with another male participant. Religious people especially only sit sown to the table with a woman if it is really necessary. If the representative of a European company is a woman, it is worth mentioning to prior to the meeting together with the status within the company. In such cases its is expected from women not to dress coquettishly but in a reserved manner. Generally, English is the common language but knowing some words or greetings in arabic is most welcome.

From the greetings one can also deduct if the other person is religious or not: if so, to 'salam aleikum' we shall respond with 'aleikum salam'. In business we can create a rapport and advantage if accurately bringing a quote from the Quran<sup>17</sup>.

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<sup>16</sup> Szokás, illem, ajándék - Üzleti etikett 38 országban (B. Finczicziki; A. Németh 2009)

<sup>17</sup> The Quran literally meaning "the recitation"; also romanized is the central religious text of Islam, which Muslims believe to be a revelation from God (Allah).

## **Business in Saudi Arabia**

From many aspect, Saudi Arabia is a very important county in the world. As one of the biggest oil producer, it has quite an economical impact. Business-wise it is known to be a very difficult country. Before starting a business Saudi Arabia, it is worth getting to know the culture, prior to arriving into the country, as it is beneficial to understand what a role religion and consanguinity has in business decisions

In the western world, religion and work are strongly separated. Even the early conquistador christians are mentioning God's will in important meetings.<sup>18</sup>

## **Business Structures**

Businesses are generally run by family members where everybody gets a key role. Islam teaches the importance of family relations, loyalty and honouring the elderly. Every business is based on blood family and relationships. Western businessmen have to fit to this business culture, were they wish to strengthen their relations with the saudi market.<sup>19</sup>

Men and women do not greet each other publicly, if they do not come from the same family, but this does not regard foreign business partners. Negotiations are always timed to prayer time. Sometimes, these negotiations are put on hold unexpectedly, because they may want to arrange multiple affairs in the same office room at a time. For a foreigner this may be a very unusual experience. Saudi people can get upset if their western partner express their attachments towards material gains.

If we wish to gift a Saudi business-man or business-woman on a meeting, a pen, praying beads or a USB embellished with the company's logo can be a perfect choice.

## **Business protocol in the Emirates**

Islam is such an organic part of the Emirates' culture, that even in business meetings is beneficial to use the local expressions: sheikh (male boss), sheikba (female boss), Sayed (Mr.) and Sayeda (Mrs.). In business meetings one can often hear in'shallah, that means God's will. Te more expressions we use, the better is our influence in our foreign partners.

The modesty in clothing is especially important in the Arabian Emirates. An important detail is that our clothing must hide our shoulders, legs and arms.

Men has to appear in dark suit and tie on a business meeting, to create an even more professional influence on their partners.<sup>20</sup>

Women are also required to wear a blazer or a long skirt. Non-muslim women do not have to wear a hijab, unless they decide that on their way they visit a religious place in the Emirates.

The Business etiquette states that in a negotiation, one must greet the person with the highest title when stepping into a room (expressing how much we respect the ancient islamic culture).

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<sup>18</sup> Religious rituals were a priority above all else. In business meeting, there were many reference to God and to Prophet Mohammad (Warburton)

<sup>19</sup> When meeting in Saudi Arabia, people often greet each other with a handshake. Apart from that, close friends often kiss on the cheeks 3 times. (worldbusinessculture.com)

<sup>20</sup> Bolduc, 2014

The host may greet non-muslims with ‘assalamu alaikum’ which can be translated into ‘may there be peace be with you!’

If the other negotiator receives a business card, one half of it should be in English and it makes a great impression to have the other half in Arabic.

Greeting are unusually long handshake, but one must be very aware to only use their right hand. The left hand is perceived as unclean and too physical by locals.

No business-man can be surprised if their business partner (man or woman) leads them to the office taken by the hand. This carries a completely different meaning then it does in the western society.

## **Turkey**

Turkish people only respect their business partners, if he keeps the business etiquette of the country. Turkish people are very traditional and formal when they take part in a negotioation. Turks hold punctuality in high regard and therefore expect professionals from other countries also to respect this merit. If someone happens to be late from a meeting, it is highly important to provide good reason for the incident. Turkey is a muslim country, therefore its is rude to gift alcohol, unless it is known for sure that it will be welcomed by the guests. The dress code is also definitive for the Turks: during negotiations, men wear a conservative suits and ties, women wear blazer with skirt or trousers.

In the summertime, looser clothing can also be worn, for example only shirt and trousers for men. Women has to be aware not to wear too thigh or short skirts or dresses when in a negotiation.<sup>21</sup>

In the hours around noon, a common lunch is a must. If necessary, one can arrange meetings for the evening or even for the weekends. Negotiations are typically held in the partner’s office. It indicates a great trust if someone is invited into the business partner’s home. This invitation is generally for the husband and wife.

## **Research methodology, practical part - QUESTIONNAIRE ANALYSIS**

The last part of this article is an introductory, exploratory research, which also presents the Hungarian and Islamic business culture, the opinions and experiences of the people who are working in the business life. The results of this research, will guide us in the future, and now we have placed European results at the heart of this article, showing trends, particulary how Hungarians think about the Arab business world.

Proportion of men and women, who completing the questionnaire, in proportion 55% - 45%, in this way, we can get a unified picture about the habits of both gender, completing the questionnaire 70-30% are hungarian and islamic business people.

The majority of the age group is 38.9% belonging to the 25-33-year-old young entrepreneur age group, with a significant number of people aged 45-50, which account for 55.6%, and 66% of these people have at least college/university degree.

For many people, it is a basic requirement their negotiating partner have the right competencies and qualifications. However, in the 21st century, it's not surprising that someone without a high level of education is self-employed in the business world.

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<sup>21</sup> In the turkish business approach it is unfair to put the conversation partner under a too pressing time pressure. It is also unadvised to bring up sensitive historical topics like the Georgians or the division of Cyprus.



"My friend graduated from mathematics to 5, I failed. He's an engineer at a company, but I'm the owner."<sup>22</sup>

100 percent of the respondents categorize their own business into the micro small enterprise, which is doing (27.8%) commercially activity, and the banking, tourism and architectural industries are partly distributed.

### **Which European business culture can be compared to Islamic business culture? Which one is attractive?**

This was one of the questions from the islamic and hungarian people. For the question of which European country is attractive and where they would expand, if they had the opportunity to do this, Germany is in the first place. Hungarians would like to open up to the Czech Republic and see potential in the Italian, Polish and Dutch lines, targeting the 25-35 age group.

### **What is the reason why Germany is so popular?**

In the last 27 years, Germany upgraded tenfold his foreign direct investment. The development was particularly spectacular in the "Visegrad Countries", where in 1990 only Poland and Hungary benefited.<sup>23</sup>

In 2015, Germany imported €620 billion from European Union countries. The most significant importing new ones are automotive manufacturing, chemical industry and machine manufacturing.<sup>24</sup>

Of these, automotive production alone was responsible for imports of €90 billion, half of which gave to Poland, the Czech Republic, Hungary and Austria.

Germany is the most important export destination for the Visegrad countries: 31% of Czech exports, 27% of Hungary, 26% of Poland and 22% of Slovakia. With this, the four countries are ranked first, third, fourth and sixth in European order.

### **Women, Religion, Family Relationships**

The opinion of the female partners is positive both for the two nationalities, the womens are more prepared and much more compliant with the male business partners, but it is more difficult for them to negotiate with them.

The opinions of experienced colleagues are important for both nations, and they also rely on the experiences of family members.

Religion is less important for the Hungarian people, but it is important for Arab entrepreneurs also in private and business life. They ask for Allah's blessing, so only in this way a business can be succeed. Islam is one of the great world religions of the Earth. The ancient Arabic, Jewish and Christian faith-based monotheistic religion in which Mohammed's prophet is a religious and political leader.

### **Hungarians about Arabs, Arabs about Hungarian businessmen**

In this table below, we can see the views of the Hungarian and Arab partners opinions on each other in percentage. What could be the reason why Hungarians like Arab partners and vice versa?

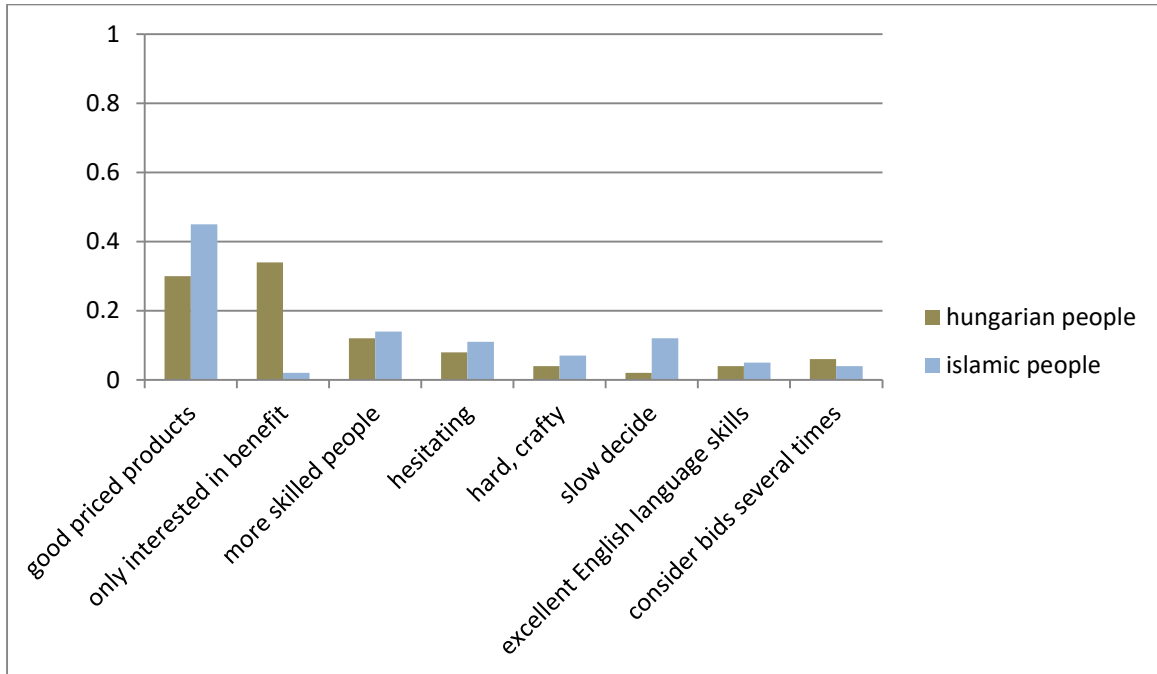
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<sup>22</sup> *Bill Gates*

<sup>23</sup> <https://www-genesis.destatis.de/genesis/online>

<sup>24</sup> [https://www.vbw-bayern.de/Redaktion/Frei-zugaengliche-Medien/Abteilungen-GS/Volkswirtschaft/2017/Downloads/Studie\\_Bedeutung-der-deutschen-Wirtschaft-f%C3%BCr-Europa\\_Update-2017-3.pdf](https://www.vbw-bayern.de/Redaktion/Frei-zugaengliche-Medien/Abteilungen-GS/Volkswirtschaft/2017/Downloads/Studie_Bedeutung-der-deutschen-Wirtschaft-f%C3%BCr-Europa_Update-2017-3.pdf) (pg.11)

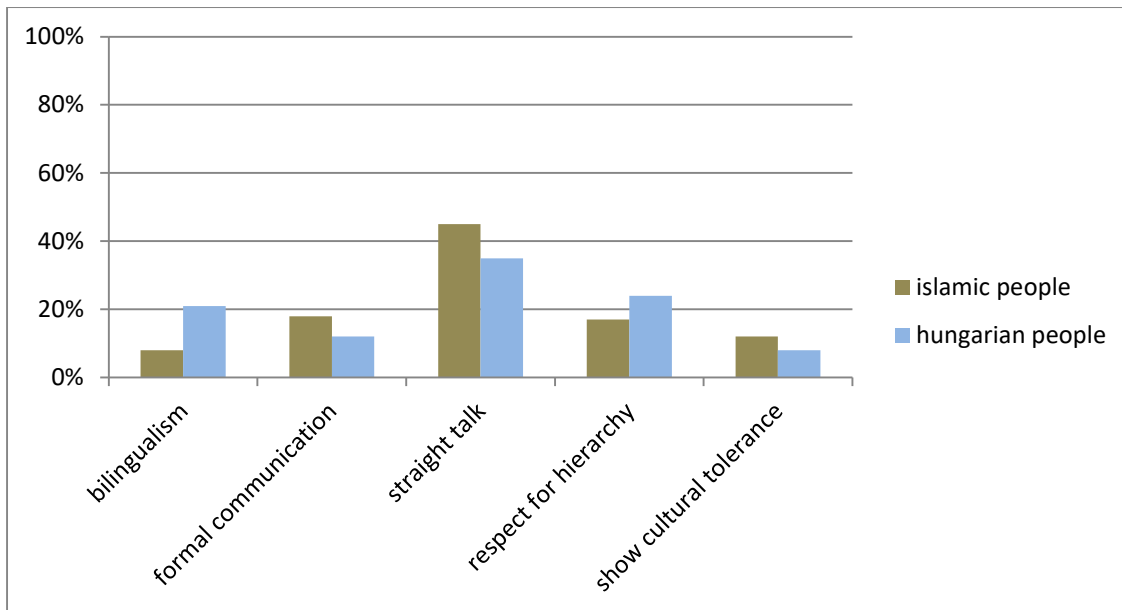
The main reasons for Hungarian businessmen wanting to do business with their Arab partners are to offer their services at great prices, profit oriented and good professionals. Arabs, on the other hand, are less profitable, they have a difficult way to decide but it is also important for them if a product has a favorable price.



**1. table**

**Importance of the business etiquette I.**

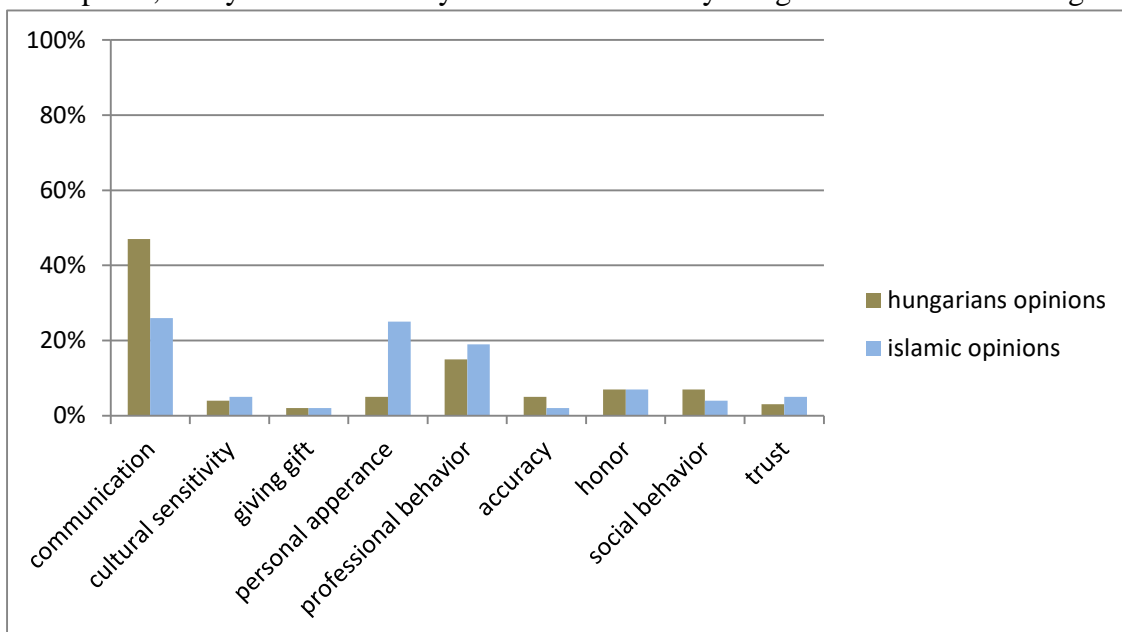
With a regard to business etiquette, straightforward speech is of great importance to both nations. How can a business succeed if we do not trust in our partner? Bilingualism is really important for 21% of Hungarians, but this is not to be a problem, because the negotiations are mostly in English and German language. They also know that respect for the religion is much stronger in Islamic culture than in Hungary, so they pay close attention not to show disrespect, challenging behavior to their partner and his religion. On the other hand, they prefer the informal speech form, which is more direct, more informal, especially when it comes to business negotiations.



**2. table**

**Importance of the business etiquette II.**

Not surprisingly, if we look at the table, the communication is important for everyone, to know the common language. Accuracy, sincerity and reliability is a basic requirement of private and also of business life. As we read in the presentation of Islamic business culture, it is important for them, do not come to the hearing with empty hands. In the Hungarians, this habit is not so widespread, they tend to only like a "thank you gift" after concluding a deal.



**3. table**

**SUMMARY**

There are intercultural business peculiarities that are prevalent in all Islamic countries, but there are special habits that only need to be taken into account in the business negotiations of the particular Muslim country.

In this article we also read about the UAE, Saudi Arabia, Turkey and the habits of Hungarian businessmen. It is a general thing, that on the business meetings we can not hold anything on our left hand, because it is a sinful and unclean act.

It is also a sign of the universal business etiquette of Islamic countries, that the negotiations should be adapted to the exact time of the 17:00 time prayers, and that it is worthwhile to recognize and use as many religious expressions as possible, so that we can establish a closer, more confidential relationship with our partner. In this business meetings, we can inquire about the family, but can not inquire about the wife. We always have to accept gifts and give some surprise to our host. Women can not dress in a challenging way, and men have to covered by the elegant dress code of a traditional Muslim business meeting.

We also highlight some aspects of the business etiquette of different Muslim countries. At the Turkish business meetings, the first impression is that we are accurate. To give alcohol is an insulting gift, rather give them something that refers to our national peculiarities, eg. Herend porcelain. Don't be surprised if our negotiating partner is standing too close to us and don't talk to them about sensitive political issues, such as the situation in Turkey-Cyprus. Do not put too tight a deadline for Turkish negotiators. Take care of our body language, because they can easily give them an offensive impression.

Like in Saudis, there is a long-time handshake for western businessmen, and there is no way to express our attraction to material goods in conversations. Saudi business etiquette is based on Mohammed's teaching, and Saudi men avoid eye contact with women from foreign culture.

In the Emirates, we have to choose modest dressing to negotiate. Men make a more professional impression in darker clothing, and western women also have to choose a conservative dress.

During the meeting in the Emirates, the negotiating partners pick up their phones and negotiate, so we have to wear patience with them, and we should prepare an English and Arabic business card also for such a meeting.

As we saw in the questionnaire analysis, the main reasons for Hungarian businessmen wanting to do business with their Arab partners are to offer their services at great prices, profit oriented and good professionals. Arabs, on the other hand, are less profitable, they have a difficult way to decide but it is also important for them if a product has a favorable price. The basic requirements of business etiquette belonged to both nationalities the straightforward speech, bilingualis, honor an professional behaviour.

Finally, we can say that, there are many similarities in the business culture of both nations, but thanks to religious affiliation, we have also discovered many differences.

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## The role of religiosity of Muslim consumers in Malaysia towards the importance of Halal certification in the MENA (Middle East and North Africa) food products

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### ABSTRACT

Despite importing so many ingredients from the non-Muslim majority countries and the existence of non-Halal substances in the countries, *Kullu Halal* (all Halal) concept is still highly applied in the Muslim majority countries in the Middle Eastern and North African (MENA) region. The import sometimes is associated with the doubtful products that may contain animal-based substances and therefore, the Halal integrity of the products may as well be highly questionable. Halal certified food products from MENA region are found to be quite minimal to non-existent. The purpose of this study is to understand the effects of Halal certification towards the purchase intention of Muslim consumers in Malaysia on food products from Muslim majority countries in the MENA countries. Theory of Planned Behavior (TPB) was used as a platform to predict the consumers' intention to purchase the Halal certified products. A determinant called religiosity was also analyzed regarding its ability to influence Attitude and Purchase Intention. A self-administered questionnaire was used as a method and the participants were the Muslim consumers living in Klang Valley areas that are exposed to Middle Eastern and North African culture. Five hundred questionnaires were sent to the respondents but only 417 questionnaires were usable upon the data clean up. Religiosity was found to strongly influence Attitude. Attitude, Subjective Norm, Perceived Behavioral Control, and Religiosity displayed a strong correlation with Purchase Intention and the results were statistically significant at  $p < 0.05$ . The results of the study are intended to give an insight to the food industry players in MENA countries and help them understand the importance of Halal certification both in business and religious point of view.

**Keywords:** *consumer behavior, food products, religiosity Islamic marketing, Halal certification, Middle East, North Africa, Muslim Consumers*

### Introduction

Despite being Muslim majority countries, many countries in Middle Eastern and North African (MENA) region are not accustomed to the presence of Halal certification in their food products. The reason being is the consumers in the particular region have strong confidence that all the products are Halal unless stated otherwise (*Kullu Halal* or all halal concept) (Cochrane, 2016). Apart from that, the presence of Halal certification or any food label is also not required (Neiburg, 2013). However, it is important to note that these countries are not necessarily independent when it comes to food provision as they import many products from the non-

Muslim or non-Muslim majority countries, especially after the 1970s (Latif, Mohamed, Sharifuddin, & Mahir, 2016). Non-Muslim players are dominating the food industry and therefore, they are taking control of the food process and food production. Food industry nowadays are so advanced that it is possible that the food producers are utilizing non-Halal substances to enhance or to improve the production.

The import sometimes is associated with the doubtful products that may contain animal-based substances and therefore, the Halal integrity of the products may as well be highly questionable (Latif et al., 2016). The supply chain of the products is also an important issue as it is also possible for the Halal substances to be contaminated with non-Halal products upon transportation or delivery. Despite *Kullu Halal* concept is highly applied in the United Arab Emirates (UAE), research suggested that the Muslim consumers are worried that many of the products at the supermarkets across the country are not Halal (Ireland & Rajabzadeh, 2011). A study in Iran also showcased a high concern regarding the existence of non-Halal substances in the country as 5% of the meat products studied were found to contain non-Halal meat (Doosti, Ghasemi, & Rahimi, 2014).

Malaysia is home to so many expatriates and many people from the MENA region also make a living here. Therefore, it is also quite common to find some Middle Eastern and North African products around, especially in the areas that are highly populated by the MENA people such as Kuala Lumpur City center, Bukit Bintang, Masjid Jamek, Taman Melati, Wangsa Maju Sri Rampai, Gombak, Serdang, Ampang, Chow Kit, and Idaman. The researchers also conducted some investigation towards the Arab shops around the mentioned areas and it was found that some of the products with Arabic writings were actually manufactured in non-Muslim majority countries like Thailand, China, Netherlands, Vietnam, and Spain. These findings are quite concerning as cross contamination may occur during the supply chain process, especially during transportation and production process (Tieman, 2015).

Upon the findings and the literature review towards the cases in the MENA region, the researchers believe it is important to conduct a further study to investigate the importance of the presence of Halal certification in the food products from MENA countries. TPB was used as the basic theory and religiosity aspect was then added as a determinant that entices the Muslim consumers to have a demand towards the presence of Halal certification. A Structural Equation Modeling (SEM) was the software used to uncover the answers to the research questions. The research objectives are as follows:

1. To evaluate the effect of Attitude on Intention to Purchase
2. To examine the effect of Subjective Norm on Intention to Purchase
3. To investigate the effect of Perceived Behavioral Control on Intention to Purchase
4. To evaluate the effect of Religiosity on Attitude
5. To examine the effect of Religiosity Norm on Intention to Purchase

The results of the study are intended to give an insight to the food industry players in MENA countries and help them understand the importance of Halal certification both in business and religious point of view. It is imperative for the Muslim countries or Muslim majority countries in the MENA region to take part in this lucrative business and become the kings of their own kingdom as non-Muslim majority countries have been known to dominate in the Halal certified products business nowadays.

## **Literature Review**

### **Halal violation cases in the Middle East and North Africa**

Despite being Muslim majority countries, some of the MENA countries are also imposed on some Halal integrity violation cases. The fact that *Kullu Halal* concept is still highly applicable while the countries are conducting so many import activities makes the presence of Halal certification in the food products more important than ever. There are so many mysterious ingredients in food production and the advancement of the food industry nowadays makes it even harder for consumers to understand the content of the food they consume. During the food production process, many ingredients are imported and some of them do not have proper documentation. It is even more concerning that some of those ingredients are animal based and this makes it even harder to ensure their Halal integrity (Batu & Regenstein, 2014).

Even though Turkey is a Muslim majority country, many places are designed to serve non-Muslim tourists and therefore, the existence of non-Halal substances in the country is inevitable. Some restaurants and hotels openly serve alcoholic drinks and pork in their menu. However, it is hard to tell whether segregation between non-Halal products and Halal one is properly done, especially when it comes to the utensils in the kitchen. Due to serving pork and offering Iftar at the same time, a five-star restaurant in Turkey was penalized. Turkish government regulates that cross-contamination between pork and Halal meat is strictly not acceptable (Yayımlandığı Resmi Gazete, 2009). Despite a strong regulation is applied, pork-based additives are suspected to be present during the food production process (Batu, 2012). Akgündüz (2012) also claimed that the use of alcohol in Turkey increases year after year, both in production and consumption. Therefore, it is also suspected that some alcoholic content may also be present in the food products. Aslan (2016) also reported that Halal integrity in the food products produced in Bingöl city (located in the East of Turkey) is highly questionable due to some reported violation cases.

Before the Islamic revolution, Iran had a reputation for being a country that produced fine wine. Having a similar issue as Turkey, some restaurants in Iran are also suspected to have wine and pork in their menu. However, these restaurants do not operate openly and only their special customers are aware of their underground presence (Alijani, 2015). Doosti, Ghasemi, and Rahimi (2014) performed a study that analyzed some Iranian meat products and the results showed that Haram content was found in 1 of 20 cold cut meat (5%), 2 of 33 hams (6.6%), 4 of 55 hamburgers (7.27%), 4 of 48 frankfurters (8.33%), and 6 of 68 fermented sausages (8.82%) studied. Around 54 percent of the population are Muslims and they are divided into two large groups namely Sunni (27%) and Shia (27%). Lebanon is a country that embraces a strong level of diversity in religiosity. However, despite having so many religions existing, *Kullu Halal* concept is highly embraced by the Muslims in Lebanon. The meat is also deemed



Halal unless stated otherwise. Many large slaughterhouses conduct the slaughter according to Sharia Law, but it is crucial to understand that there are some smaller slaughterhouses that are suspected to provide non-Halal meat. Some people in certain areas in Lebanon are known to consume pork extensively and due to this fact, the cross-contamination can be a concerning issue that may hurt the Halal integrity of some food products (Cochrane, 2016).

Due to some suspects about machine-slaughtered chicken, meats slaughtered by the non-Muslims as well as doubtful imported meat, Mufti Abdullah Nana (2013) stated the possibility of 90% of meat in Saudi Arabia to be not Halal. Many fast food chains in Saudi Arabia (Al-Baik, KFC, and McDonald's) are banking on the imported ingredients and food products. Some products are coming from the non-Muslim countries such as France, Netherlands, Brazil, as well as some other countries that may have questionable Halal certification process. A fatwa regarding the meat from India was once released by Shamseddin Bouroubi, an Algerian esteemed ulema. He was concerned that the animals from India might not have been slaughtered according to Sharia Law (Belamri, 2010). A US-based international food supplier and foodservice equipment director named Jalel Aosse (2009) reported concern regarding a possibility that around 95 percent of American food products in the Middle Eastern region might be imposed to Halal issues.

### **Halal Certification Benefits**

The Halal food industry has proven to be one of the most profitable business nowadays. Saeed, Ahmed, & Mukhtar (2001) claimed that Islam is the fastest growing religion in the world and Roberts (2010) hinted that, by 2025, the Muslim population is predicted to reach 30 percent of the world population. Despite the high level of growth of the Halal industry, it is important to note that the major players of this business are the non-Muslim countries. The non-Muslim countries are known to control around 80 percent of the Halal industry (Power, 2008). Halal industry is no longer associated solely with the religiosity as its presence also exudes a good quality and improved lifestyle (Lada, Tanakinjal, & Amin, 2010). According to the report released by the Reuters (2015), the value of the Halal industry by 2015 was estimated to be around USD 1.17 trillion and the revenues were around USD 415 billion.

Many fast food chains have enjoyed the lucrative benefits by applying for Halal certification in their food products. KFC, Taco Bell, McDonald's, and Burger King were reported to increase their sales by 20 percent after being Halal certified (Sabri, 2006). McDonald's chains in Singapore were also reported to increase their customers by eight million in a one year period only (Lada et al., 2010). Liow (2012) stated that a Malaysian frozen food company successfully increased their target markets by 100 percent after being Halal certified. The researcher also claimed that many European companies were also interested in applying for Halal certification due to its ability to improve their business mainly in the Asian region.

Despite being a non-Muslim majority country, Brazil has established its position to be one of the most successful Halal meat exporters as it is responsible for export worth USD 6.5 billion. Non-Muslim majority countries like South Africa, Australia, New Zealand, and Singapore are also deemed some of the best players in the Halal industry (Riaz & Chaudry, 2004). After Islamic Religious Council of Singapore (MUIS) was recognized by UAE, Singapore increased its export to UAE by 67 percent, as reported by the International Enterprise Singapore website.

A giant food industry from Switzerland, Nestle, is also known to have strong interest in capitalizing the Halal certification as the company has 85 Halal certified factories around the world. Since 2004, the Halal certified food products of Nestle have been available in European countries such as UK, France, and Germany.

The participation of the Muslim majority countries in the MENA region in the Halal industry is very important. Not only they can help ensure all their products are safe for the Muslim consumption, but they can also generate high profits that eventually will be able to improve the development of the Ummah. The profitability of the Halal industry is also expected to empower the Muslim majority countries in the MENA region.

### **Halal And Haram According To The Glorious Quran**

Al-Quran teaches us to always consume Halal food as it is highly associated with the life quality and health. The Quran is a source that provides good information regarding nutrition, eating, and diet (Stacey, 2008). Some of the Quranic verses that support the importance of eating Halal food are as follows:

1. *“Eat of the good things which We have provided for you.” (Quran Surah Al-Baqarah 2:172)*
2. *“O mankind eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.” (Quran Surah Al-Baqarah 2:168)*
3. *“So eat of that [meat] upon which the name of Allah has been mentioned, if you are believers in His verses” (Quran Surah Al-An’am 6:118)*
4. *“He has only forbidden to you dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah. But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit] - then indeed, Allah is Forgiving and Merciful.” (Quran Surah An-Nahl 16:115)*

### **Purchase Intention**

In the past few years, the marketing researchers are known to actively conduct research regarding purchase intention due to its importance in the strategy development in marketing. Ajzen and Fishbein (1975) defined behavioral intention as “...a person’s location on a subjective probability dimension involving a relation between himself and some action that he will perform some behavior”. In short, as postulated in the TPB, the direct factor of a particular behavior is the “intention” to conduct the questioned behavior. It is assumed by TPB that the intention is affected by three types of beliefs or factors: attitude, subjective norm and perceived behavioral control (Ajzen, 2015). As it is crucial to have a good understanding towards the Muslim consumers’ perspective, studies regarding purchased intention are important to conduct. To answer all the research questions are properly answered, marketing researchers have applied different theories that are relevant to the Halal industry.

Theory of reasoned action (TRA) study was performed by Lada et al. (2010) and it was designed to understand how influential attitude and the subjective norm in affecting the interest of the Muslim consumers to select Halal products. Both attitude and subjective norm were found to have a strong influence towards the intention to choose Halal products. Jaafar, Lalp,

and Naba (2013) conducted a study that analyzed some factors including Consumers' Attitude (Trust, Familiarity, Perceived Economic Situation), Extrinsic (Perceived Price, Advertisement, Packaging, Store Image), and Intrinsic (Perceived Quality, Perceived Risk, Perceived Value). Private labeled Halal products were investigated, and the results showed all the previously stated factors were found to be strongly correlated the purchase intention. Determinants such as Halal Certification, Marketing Promotion, Halal Awareness, Product Quality, and Brand were studied by Aziz, Nyen, and Chok (2013) and they would like to understand the ability of the mentioned factors in influencing purchase intention. Apart from Product Quality, all the factors mentioned were found to be highly correlated with the purchase intention.

### **Theory Of Planned Behavior (TPB)**

One of the most popular theories amongst the behavioral and marketing researchers is the TPB and it was established by Ajzen (1991). Food-related studies are also known to utilize TPB as a platform to answer the research questions (Al-Swidi, Huque, Hafeez, & Shariff, 2014; Arvola et al., 2008; Tarkiainen & Sundqvist, 2005). The theory is also popular amongst the Halal industry researchers (Bonne & Verbeke, 2008; Khalek & Ismail, 2015; Mukhtar & Butt, 2012; Salehudin & Luthfi, 2011; Tifaoui, 2011). Purchase intention studies have also been known to use TPB (Afendi, Azizan, & Darami, 2014; Khalek & Ismail, 2015). Khalek and Ismail (2015) wanted to uncover the behavior of the Malaysian Gen Y regarding their intention to purchase Halal food products and the results showed that attitude, subjective norm, and perceived behavioral control were found to have a strong relationship with the purchase intention. Afendi et al. (2014) also conducted a purchase intention study and the subjects were the people from Perlis. Having similar results as a study by Khalek and Ismail (2015), the outcome also indicated that attitude, subjective norm, and perceived behavioral influence the purchase intention

### **Attitude**

An attitude of a particular person is dictated by their perception about the possibility regarding the desire to perform a certain behavior and the assessment of those outcomes (Ajzen & Fishbein, 1980). Studies regarding the intention to purchase Halal products have shown that attitude plays a huge role in influencing the purchase intention of the consumers. A study performed in Yogyakarta suggested that the consumers' attitude affects the purchase intention towards the Halal-certified snacks (Afsari, Suryantini, & Mulyo, 2017). A study in Perlis conducted by Afendi et al. (2014) also showed the ability of attitude to affect the intention to purchase Halal products. A study regarding visitation towards the Halal shops conducted by Suki and Salleh (2016) also showed that attitude has a strong relationship with the intention to be a patron at the Halal stores. Mukhtar and Butt (2012), as well as Abd-Rahman et al. (2015), also came up with similar results that showed a strong relationship between attitude and purchase intention. Having reviewed the research papers above, it was decided to postulate a hypothesis H1 as follows:

*H1: Attitude positively influences Purchase Intention*

### **Subjective Norm**

Subjective norm is strongly associated with the pressure of social normative presence. To come up with a certain decision to perform a particular behavior, an individual is expected to have some influences from their colleagues, friends, communities, teachers, and of course their family members. Subjective norm has proven its ability to impact the purchase intention (Dean, Raats, & Shepherd, 2008; Govind & Pathak, 2016; Othman & Rahman, 2014; Vermeir & Verbeke, 2008). The intention to purchase Halal products has also been known to be influenced by the subjective norm. A Halal cosmetics purchase intention study performed by Abd-Rahman et al. (2015) showed subjective norm as a factor that is strongly related to the purchase intention. A study in Perlis conducted by Afendi et al. (2014) also showed the ability of subjective norm to affect the purchase intention towards the Halal products. Research conducted by Alam and Sayuti (2011) discussed the consumers' intention to purchase Halal food and the subjective norm was also found to be a strong influencing factor. Mukhtar and Butt (2012), as well as Haro (2016), showed the ability of subjective norm to impact the purchase intention towards the Halal food. Upon the review towards the literature above, a hypothesis H2 below was proposed:

*H2: Subjective Norm positively influences Purchase Intention*

### **Perceived Behavioral Control**

Perceived behavioral control was defined by Ajzen (1991) as “people’s perception of the ease or difficulty of performing the behavior of interest”. It is a determinant that directs a person to feel an ability to conduct a particular behavior. The ability of perceived behavioral control to influence purchase intention has been studied by some Halal marketing scholars. Research conducted by Golnaz, Zainulabidin, Nasir, & Chiew (2010) also indicated a strong effect of perceived behavioral control towards the purchase intention towards the Halal food products. A study in Pakistan regarding the purchase intention towards the Halal endorsed products came up with an outcome that showed the ability of perceived behavioral control to influence the consumers' intention to purchase the Halal endorsed products. Many other Halal marketing studies (purchase intention related) also resulted in a strong relationship between purchase intention and perceived behavioral control (Afendi et al., 2014; Elseidi, 2017, 2010; Haro, 2016; Suki & Suki, 2015). However, not all studies agreed that perceived behavioral control has the ability to impact the purchase intention. Both studies conducted by Alam and Sayuti (2011) and Salehudin and Luthfi (2011) were in agreement that perceived behavior control was not a strong determinant that dictates the intention to purchase Halal products. Upon the review towards the literature review above, it was postulated to have a hypothesis H3 as follows:

*H3: Perceived Behavioral positively influences Purchase Intention*

### **Religiosity**

Religiosity is an aspect that is very important in Islamic marketing as it potentially affects the decision-making process. Many Islamic marketing scholars have shown strong interest to learn more about religiosity as a determinant/factor in a certain decision-making process (Waarden & Dalen, 2010; Jumanalieva, 2014; Noordin, Laila, Noor, & Samicho, 2014; Rezai, Mohamed, & Shamsudin, 2012; Shuriye, 2015). Research developed by Rehman and Shabbir (2010) indicated the ability of religiosity to influence the Muslim consumers on the new product adoption (NPA). A study conducted by Islam & Chandrasekaran (2016) discussed ecologically

conscious consumption behavior (ECCB) and religiosity was found to be one of the factors that affects the ECCB. Ambali and Bakar (2013) conducted a Halal awareness study and religiosity plays an important role to affect the Halal awareness towards the Halal food products. A study performed by Simanjuntak and Dewantara (2014) indicated that religiosity strongly influences the behavior of reading the Halal label on food products. Mukhtar and Butt (2012) elaborated in their research that religiosity has an ability to impact the purchase intention towards the Halal products. Shah et al. (2011) performed a study that was intended to test the ability of religiosity to affect Muslim consumer purchasing decision and behavior. The results showed that religiosity has a strong effect on both Muslim consumer behavior and purchasing decision. Having elaborated the literature, it was decided to postulate H4 and H5 below:

*H4: Religiosity positively affects Attitude*

*H5: Religiosity positively affects Purchase Intention*

## **Methodology**

The online questionnaire, postal questionnaire, and drop-off questionnaire are the three administrative systems of the questionnaire (Saunders, Lewis, & Thornhill, 2008). Choosing the most suitable administration procedure is very crucial as it helps improve the process of data collection. Sekaran and Boogie (2010) emphasized the advantages of the self-administered questionnaire. The advantages of the procedure include collecting a bulk of raw data in a short period, the cost is quite cheap, and less time consuming compared to the interview method. The data collection process was performed through primary sources while the questionnaires were distributed to the respondents. Convenience sampling was chosen as the data collection method. The target population of this research was the Muslim consumers living in Malaysia. Both Malaysians and foreigners were eligible to be respondents as long as they are Muslims and they are 18 years or older (Han, Hsu, & Lee, 2009; O’Cass, 2000). The Klang Valley areas that are highly populated by the MENA people such as KL Sentral, Kuala Lumpur City center, Bukit Bintang, Masjid Jamek, Taman Melati, Wangsa Maju Sri Rampai, Gombak, Serdang, Ampang, Chow Kit, and Idaman were chosen as the areas of study. It was believed that people who live in the mentioned areas would have some exposure towards the food products from Muslim majority countries in MENA.

This study investigated the behavior of Muslim consumers living in Malaysia and the areas were selected according to the exposure of MENA culture in the locations. It is hard to predict the number of Muslim consumers in Malaysia who consume food products from Muslim majority in MENA every day. Therefore, a suggestion by Cochran (1963) was chosen and the number of parameters in the questionnaire determined the minimum number of participants. Hair et al. (2010) stated the importance of each item to at least have five observations. This is also supported by a researched performed by Baumgartner and Homburg (1996) as they argued that a potential reliability issue may occur in a study with observation parameter ratio below 5:1. There were 63 questions in the questionnaire prepared thus, it was needed to at least have 315 observations to make sure that there was no reliability issue in the study. To prevent the data shortage, 500 questionnaires were distributed as some respondents might provide incomplete responses. Apart from that, the researchers also anticipated the presence of outliers and missing values. Four hundred and fifty questionnaires were returned but upon the data

clean up, only 417 questionnaires were found usable. The participants in the study include 104 foreigners and 313 Malaysians.

## Results and Analysis

### Demographics

The respondents were requested to complete the questionnaire and they had to provide some data about their age, nationality, gender, education background, marital status, monthly income, and Islamic Madhab. The details can be seen in Table 1.

**Table 1. Demographic Description**

Demographic Description		Research Sample (n=417)	
		Number of Respondents	Percentage
Gender	Male	184	44.12%
	Female	233	55.88%
Age	18-22	118	28.30%
	23-30	188	45.08%
	31-40	75	17.99%
	41-50	22	5.28%
	Over 50	14	3.36%
Marital Status	Single	280	67.15%
	Married	129	30.94%
	Other	8	1.92%
Education Background	Highschool	36	8.63%
	Diploma	34	8.15%
	Bachelor's Degree	182	43.65%
	Master's Degree	121	29.02%
	Ph. D.	34	8.15%
	Other	10	2.40%
Monthly Income	Below RM1000	180	43.17%
	RM 1001-2000	74	17.75%
	RM 2001-3000	42	10.07%
	RM 3001-4000	30	7.19%
	RM 4001-5000	30	7.19%
	More than RM 5000	61	14.63%
Islamic Madhab	Imam Shafi'i	326	78.18%
	Imam Hanafi	39	9.35%
	Imam Maliki	15	3.60%
	Imam Hanbali	6	1.44%
	Other	11	2.64%
	I am not Sure	20	4.80%
Nationality	Malaysian	313	75.06%
	Non-Malaysia	104	24.94%

## Exploratory Factor Analysis (EFA)

The EFA in this research was conducted to all the determinants associated with the proposed research model. The determinants investigated were Attitude, Subjective Norm, Perceived Behavioral Control, Religiosity, and Purchase Intention. SPSS 23 was a software used to perform analysis and the methods used were principal component extraction technique and varimax rotation. Some assumptions measured during the analysis were Kaiser-Meyer-Olkin (KMO) and Bartlett's test of Sphericity. Initially, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was calculated. The KMO value is expected to be above 0.7 and the resulted KMO value of this research was 0.960 (as shown in Table 2) and it showed that the data was good enough to proceed to factor analysis. With  $p < 0.001$ , Bartlett's test of Sphericity was also found to be significant. The resulted value indicated there was an adequate correlation between the components.

**Table 2. KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.960
Bartlett's Test of Sphericity	Approx. Chi-Square	10954.983
	df	465
	Sig.	0.000

The commonalities were also measured and as stated by Hair et al. (2010) the value was expected to be 0.5 or above. The underlying assumptions of EFA were calculated and the method utilized was Principal Component Analysis with varimax rotation. One item (PB6) was removed as the value resulted was lower than 0.5. The EFA showed a result of five components with the Kaiser-Guttman retention rule of eigenvalues more than 1. The expected cumulative variance is 60% or above and the cumulative variance explained by the five factors was 72.059%. The five factors explained were perceived behavioral control, subjective norm, attitude, religiosity, and purchase intention.

It was found that subjective norm was the determinant responsible for the highest percentage of the variance explained as it accounted for 15.444% and the Eigenvalue was 15.662. Attitude was responsible for 15.120% of the variance explained (Eigenvalue = 2.298), purchase intention was responsible for 14.909% of the variance explained (Eigenvalue = 1.824), perceived behavioral control was responsible for 13.461% of the variance explained (eigenvalue = 1.308), and religiosity was responsible for 13.125 % of the variance explained (Eigenvalue = 1.247). To see the further details, please refer to Table 3

The analysis showed five dimensions that had various underlying items. Purchase Intention and Subjective Norm had seven items, Attitude and Perceived Behavioral Control consisted of six items while Religiosity was comprised of five items. The table 6 below displays the rotated component matrix along with the Eigenvalues and variance explained for each component. Once the EFA test was completed, the reliability test of the resulted determinants was conducted as many scholars recommended that the Cronbach's alpha is a suitable method to

do so (Hair et al., 2010; Kline, 2005; Schumacker & Lomax, 2010). Sekaran & Boogie (2010) recommended that Cronbach's Alpha must be 0.7 or above thresholds and all the five determinants showed that the values of Cronbach's Alpha were above 0.7. The values of Cronbach's Alpha generated were ranging from 0.879 to 0.946 as can be seen in Table 3 below.

**Table 3. Rotated Component Matrix**

Factor Name	EV	PV	CV	Item Name	Factor Loadings
Subjective Norm	15.662	15.444	15.444	SN3	0.814
				SN4	0.781
				SN5	0.751
				SN6	0.675
				SN7	0.653
				SN2	0.589
				SN1	0.586
Attitude	2.298	15.120	30.564	AT2	0.792
				AT1	0.769
				AT6	0.737
				AT4	0.700
				AT3	0.686
				AT5	0.668
Purchase Intention	1.824	14.909	45.473	PI5	0.776
				PI4	0.737
				PI6	0.736
				PI3	0.718
				PI7	0.670
				PI2	0.659
				PI1	0.617
Perceived Behavioral Control	1.308	13.461	58.934	PB4	0.771
				PB2	0.754
				PB3	0.751
				PB7	0.713
				PB5	0.657
				PB1	0.594
Religiosity	1.247	13.125	72.059	RL2	0.816
				RL5	0.755
				RL3	0.749
				RL1	0.739
				RL4	0.709

EV = Eigen Values

PV = Percentage of Variance

CV = Cumulative Variance



Table 4. Reliability Coefficient of the Extracted Factors

Factor	Number of Cases	Number of Items	Cronbach's Alpha
Attitude	417	6	0.928
Subjective Norm	417	7	0.929
Perceived Behavioral Control	417	6	0.871
Religiosity	417	5	0.914
Purchase Intention	417	7	0.946

### Confirmatory Factor Analysis (CFA)

Confirmatory Factor Analysis of the measurement model shows the relationship between the observed indicators and the latent constructs. The latent constructs are intercorrelated with each other. The software utilized to test the CFA was SPSS 23. Squared multiple correlations displayed by all the measurement indicators were found to be above 0.5 and this was a sign of a good reliability level. There were 31 observed indicators to estimate the model fit. After completed, CFA was performed, and the measurement outcome showcased a good fit to the sample data. The CFI is expected to be 0.9 or above and the result was 0.943 and therefore, it was above the minimum requirement. The RMSEA is considered good if it is 0.08 or below and the RMSEA resulted was 0.059, which was below the acceptable level. As can be seen in Table 8, the results ranged within the acceptable values and the researchers came up with a conclusion that the results showed an acceptable model fit.

Table 5. Fit Indices of Measurement Model

X2	df	CFI	RMSEA
1037.125	0.421	0.943	0.059

### Reliability and Validity

Before performing the test towards the causal relationships, it is imperative to ensure that the reliability and validity are good enough. To ensure that consistency and stability of research instrument are achieved, Cronbach's Alpha and composite reliability values must be calculated. The Cronbach's Alpha values for the overall instrument and individual construct of this research can be seen in Table4. Composite reliability (CR), as recommended by Hair et al. (2010), is another type of reliability test. All the composite reliability values of this research were above 0.7, indicating a high reliability. Average Shared Squared Variance (ASV), Maximum Shared Squared Variance (MSV), Average Variance Explained (AVE), and Composite Reliability (CR) are the components need to be measured to test the validity, as proposed by Hair et al. (2010). To reach convergent validity, Hair et al. (2010) suggested that CR must be greater than AVE and AVE must be greater than 0.5. While to achieve good discriminant validity, MSV must be lower than AVE, and AVE must be above ASV. Table 6 shows that the resulted values have reached the criteria for reliability, the convergent validity and discriminant validity.

**Table 6. Reliability and Validity**

Factor	CR	AVE	MSV	MaxR(H)
Religiosity	0.916	0.686	0.548	0.921
Subjective Norm	0.930	0.655	0.548	0.941
Purchase Intention	0.945	0.711	0.548	0.946
Attitude	0.928	0.684	0.548	0.931
Perceived Behavioral Control	0.866	0.523	0.432	0.878

**Structural Model Testing**

The five constructs associated with the research model developed are perceived behavioral control, subjective norm, attitude, religiosity, and purchase intention, as can be seen in Figure 1. The latent variables are connected with single arrows that show causal relationships between them between exogenous and endogenous variables. Purchase intention and attitude are endogenous variables while subjective norms, perceived behavioral control and religiosity are exogenous variables. As suggested by Byrne (2010), Hair et al. (2010) and Kline (2005), the proposed model was investigated using some fit measures namely; the root mean square error of approximation (RMSEA), normed chi-square, comparative fit index (CFI). As the researchers were dealing with the sensitive sample size, normed chi-square was analyzed instead of the chi-square test. Apart from that, path coefficients were also checked for their statistical significance at  $p < 0.05$ .

The structural model achieved the acceptable goodness of fit indices. Thus, it can be concluded that the proposed model fits the investigated data quite strongly. The normed chi-square is expected to be 5 or lower and the resulted value was value was 2.761. RMSEA value is expected to be 0.08 or lower and a value of 0.065 was achieved. From Table 10, it can be seen that all the measurements showed a good fit of the proposed model. The hypotheses proposed for the theoretical framework has five structural paths. All five structural paths were found to be statistically significant at  $p < 0.05$  level.

Figure 1. Baseline Structural Model

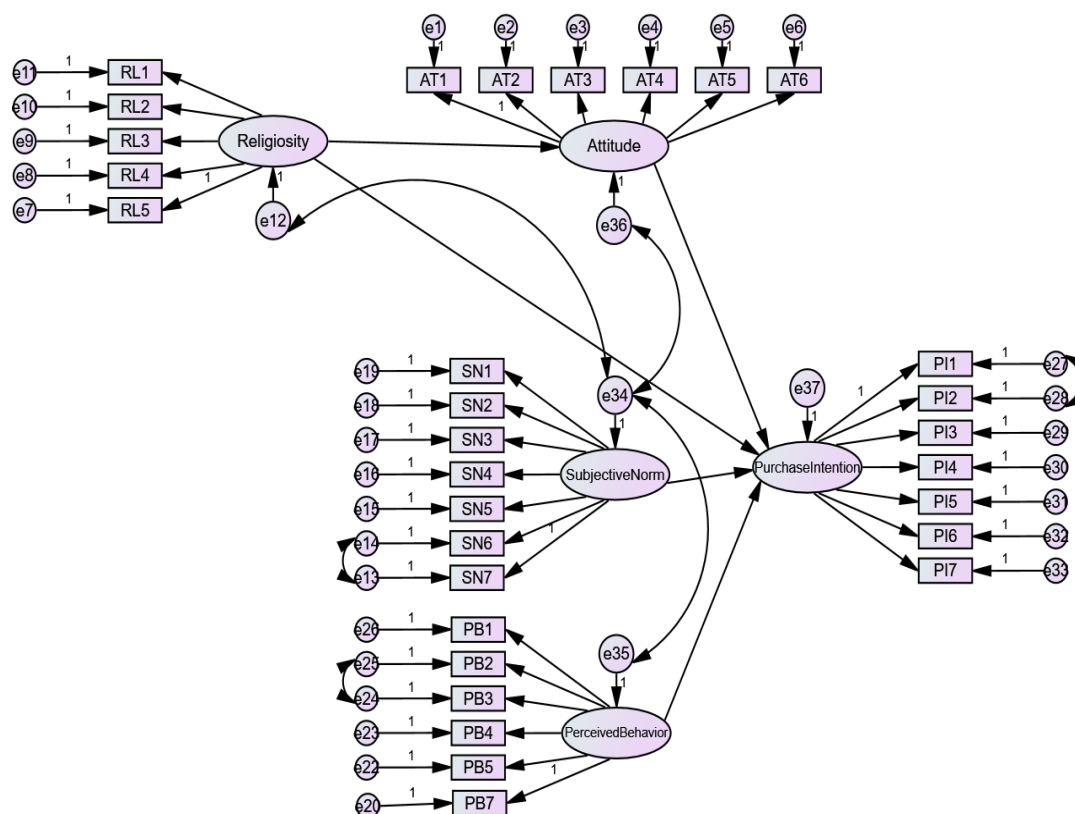


Table 7. Fit Indices of Structural Model

X <sup>2</sup>	df	X <sup>2</sup> /df	CFI	RMSEA
1167.418	423	2.761	0.931	0.065

### Hypothesis H1: Attitude positively influences Purchase Intention

According to Table 8, the structural path between Attitude and Purchase Intention was statistically significant at  $p < 0.05$ . Other measurements calculated include standardized regression weight of 0.265, standard error of 0.057, and the critical ratio of 4.631. The positive relationship between attitude and purchase intention showed that the higher the level of the Muslim consumers' attitude towards the Halal-certified products from the Muslim majority countries in MENA, the higher possibility it is for them to eventually conduct a purchase towards the products. The results were in line with the previous research studies (Afendi et al., 2014; Elseidi, 2017; Hasnah Hassan, 2014; Jaafar et al., 2013; Mohd Suki & Mohd Suki, 2015; Widodo, 2013; Wilson, Liu, Lada, Tanakinjal, & Amin, 2010). Thus, it was decided to reject the null hypothesis, and it was summarized that attitude positively affects the purchase intention.

### **Hypothesis H2: Subjective Norm positively influences Purchase Intention**

According to Table 8, the structural path between subjective norm and purchase intention was statistically significant at  $p < 0.05$ . Other measurements calculated include standardized regression weight of 0.133, standard error of 0.061, and the critical ratio of 2.179. The positive relationship between subjective norm and purchase intention indicated that the stronger the influence and perception of the people around the Muslim consumer towards the Halal-certified products from the Muslim majority countries in MENA, the higher possibility it is for them to eventually conduct a purchase towards the products. The results are in the same direction as the previous studies (Afendi et al., 2014; Elseidi, 2017; Omar, Jaafar, & Osman, 2011; Salehudin & Luthfi, 2011a; Shah Alam & Mohamed Sayuti, 2011). Thus, it was decided to reject the null hypothesis, and it was summarized that subjective norm positively affects purchase intention.

### **Hypothesis H3: Perceived Behavioral Control influences Purchase Intention**

According to Table 8, the structural path between Perceived Behavioral Control and Purchase Intention was statistically significant at  $p < 0.05$ . Other estimates calculated include standardized regression weight of 0.297, standard error of 0.065, and the critical ratio of 5.679. Many Halal products purchase intention studies showed a strong relationship between perceived behavioral control and purchase intention. The results of the present research were in the same direction as the previous studies (Afendi et al., 2014; Elseidi, 2017; Golnaz, et al., 2010; Haro, 2016; Suki & Suki, 2015). Thus, it was decided to reject the null hypothesis, and it was summarized that perceived behavioral control positively influences purchase intention.

### **Hypothesis H4: Religiosity positively influences Attitude**

According to Table 8, the structural path between religiosity and attitude was statistically significant at  $p < 0.05$ . Other measurements calculated include standardized regression weight of 0.727, standard error of 0.05, and the critical ratio of 14.513. The positive relationship between religiosity and attitude showed that the higher the level of the religiosity of the respondents, the higher possibility that the respondents have a positive attitude towards the Halal-certified products from the Muslim majority countries in MENA. Thus, it was decided to reject the null hypothesis, and it was concluded that religiosity positively influences attitude.

### **Hypothesis H4: Religiosity positively influences Purchase Intention**

According to Table 8, the structural path between religiosity and purchase intention was statistically significant at  $p < 0.05$ . Other measurements calculated include standardized regression weight of 0.378, standard error of 0.053, and the critical ratio of 7.175. The positive relationship between religiosity and purchase intention indicated that the higher the level of the religiosity of the respondents, the higher possibility it is for them to eventually conduct a purchase towards the products. Thus, it was decided to reject the null hypothesis, and it was summarized that religiosity positively influences purchase intention.

### **Summary of Hypotheses Testing**

Table 8. Estimates of the Hypothesized Model

Structural Path	Standardized Regression Weight	Standard Error	Critical Ratio	P
Purchase Intention ← Attitude	0.265	0.057	4.631	***
Purchase Intention ← Subjective Norm	0.133	0.061	2.179	0.029
Purchase Intention ← Perceived Behavioral Control	0.26	0.044	5.96	***
Attitude ← Religiosity	0.727	0.05	14.513	***
Purchase Intention ← Religiosity	0.378	0.053	7.175	***

## Conclusion and Recommendations

### Recommendations and Future Research

The study was intended to uncover the purchase behavior of Muslim consumers in Malaysia. The results indicated that Muslim consumers in Malaysia have a positive impression regarding the importance of Halal certification in the food products from MENA countries. This research was specifically conducted in Klang Valley region, Malaysia, only and thus, the results only represent a small group of the population. Malaysia is a Muslim majority country but there are only around 59% of the population are Muslims. A study in a country with Muslim population more than 90% (or almost 100%) or research in a Muslim minority country would be interesting as the respondents in a different country are accustomed to different culture or personality that may affect their behavior towards the presence of the Halal certification. This research particularly studied the effect of religiosity on the purchase intention. Many other determinants such as animal welfare, country of origin, health, environmental protection, and food safety are also important to be included in future studies

### Conclusion

The study shows an insight regarding the determinant factors that affect the purchase intention towards Halal-certified food products from Muslim majority countries in MENA. The respondents of the study were limited to Muslim consumers living in Malaysia only. TPB was used as the basic theory and religiosity aspect was then added as a determinant that entices the Muslim consumers to have a demand towards the presence of Halal certification. Religiosity was found to strongly influence Attitude, attitude, subjective norm, perceived behavioral control, and religiosity displayed a strong correlation with Purchase Intention and the results were statistically significant at  $p < 0.05$ . The results of the study are intended to give an insight to the food industry players in MENA countries and help them understand the importance of Halal certification both in business and religious point of view. The participation of the Muslim majority countries in the MENA region in the Halal industry is very important. Not only they can help ensure all their products are safe for the Muslim consumption, but they can also generate high profits that eventually will be able to improve the development of the Ummah.

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## **Examining the effects of demographic characteristics on consumer spending self-control and frugality: a comparative study in Turkey and Bangladesh**

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### **Abstract**

This study has been conducted to reveal the similarities and differences of two people of two different and distant cultures in the frame of consumer spending self-control and frugality behavior. The data were collected from the university students in Turkey and Bangladesh in December 2018 and January 2019. We have carried out a survey on a total of 376 participants (220 from Turkey and 156 from Bangladesh) selected through a convenience sampling method in both countries. The survey was conducted through face-to-face approach. Analysis results showed that there are significant differences between the participants from Turkey and Bangladesh. Perceived economic class, perceived religiosity level and ethnocentric tendency has a significant effect on individuals' spending self-control and frugality behavior.

**Keywords:** Consumer spending self-control, frugality, economic class, religiosity, ethnocentrism

### **Introduction**

In traditional consumer behavior literature, the purpose of consumption is explained as “the activities to meet the needs” and it is assumed that decisions of consumers based on benefit-cost analysis. But today objects are consumed not only for their utilitarian values but also for carrying some meanings. Nowadays consumers use objects to demonstrate the person that they want to be. Researchers explained that the purchase and consumption of goods can be self-enhancing in two ways. First, the self-concept of an individual will be sustained and buoyed if

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he believes that the good, he has purchased is recognized publicly and classified in a manner that supports and matches his self-concept. Second, goods as symbols serve the individual, becoming means to cause desired reactions from other individuals (Grubb and Grathwohl, 1967: 25-26).

Here, the question is how do people construct a self-concept? In modern circumstances, the job roles in production processes were seen as the most important factor effecting self-concept construction. But consumption has become the most important decisive of postmodern identity construction. Postmodern consumer sees consumption different than modern consumer. He/she actively involves in production processes, knows exactly what he/she wants and consumes very fast. The meanings attributed to the products, the magical images created are constantly differentiated and they create differences in consumer identity and consumption behavior of individuals. Consumption is no longer just a simple selection process for the fulfillment of vital needs. Consumption for postmodern consumers is also seen as an important indicator of life style. This change and the new meaning of consumption can be explained by "Diderot Effect". The phenomenon is named after French Enlightenment philosopher Denis Diderot. Diderot first explained the effect in his essay "Regrets on Parting with My Old Dressing Gown", in which he tells a story of how he came in possession of a beautiful robe, and how this robe lead to his financial ruin. Diderot found that his new fancy clothing didn't match any of his old belongings, and so he decided to upgrade all of his possessions to match his new, elegant style. However, this led to him falling into massive debt, as he spent all of his money trying to match his wardrobe, his furniture, to his new robe.

According to some scholars, marketing means to create new needs, wants, desires and expectations. And they explain this with re-production of new goods and services (İslamoğlu and Altunışık; 2017: 4). On the other hand, people have financial goals, people have families they must make a living, in short, people have a life they must maintain. This contradiction makes the self-control of individual important.

### **Consumer Spending Self-Control**

Self-control begins with an attempt to control one's own urges to keep up with himself and the world. Thus, he/she can make himself compatible with the environment through his/her behaviors and at least he/she can isolate himself from harmful environmental factors (Tangney, Baumeister and Boone, 2004:26). While trying to get in the habits that may be useful, he will both be accepted by the other members of the society and make the point where they are balanced and make them more stable. The desire to keep good experiences at the highest level and to minimize the bad experiences is an on-going order since human existence and it has

become one of the main laws of psychology (Alicke and Sedikides, 2009:26). If people were unable to impede their impulses like finding the solution to problems, saving money, anger management etc., they would not have gone beyond vain efforts unless there was self-control (Tullett and Inzlicht, 2010:26).

Self-control should have a wide and long-term impact on achieving positive results for the individual (Tangney, Baumeister and Boone, 2004:26). There are differences between individuals in terms of self-control. Some people may be more successful than others for saving money, dominating their anger, maintaining their diets, and living a life focusing problem-solving (Tangney, Baumeister and Boone, 2004:27).

In the context of self-monitoring on consumption, Hoch and Loewenstein (1991) conceptualize the self-control of the consumer as a struggle between will power and desire resulting from unfavorable preferences (see also Baumeister, 2002; Wertenbroch, 1998:6). There are common denominators between self-control and control over expenditures. This can help the person to practice and develop his/her self-control more effectively.

### **Frugality**

Cultural, religious, psychological and economic perspectives have been associated with frugality. These different perspectives put forward various ideas to define frugality best (Todd and Lawson, 2003:176). There are those who turn it into a lifestyle, while others only call it behavior (Lastovicka et al., 1999:176). Frugal people seem to be less materialistic because they buy less. Frugal people do not hate spending, but it is pleasure for them to accumulate (Rick et al., 2008:176). In summary frugality is described as not to use the resources we have extravagantly.

Several symptoms of frugal behavior can be the outcomes of both internal and external motivations. Externally, the main reason why people are frugal is that their economic situation forces them (Birkner, 2013:176). Job loss, general economic decline or other adverse economic conditions force people to move away from consumption and spending (Egol et al., 2010:176). The result of these external powers could be called as “limited frugality”. Another external stimulus may come from living in a culture that emphasizes that frugal behavior is an exemplary behavior that leads people to live a modest life (Albinsson et al., 2010:176). In addition, social and / or marketing effects can persuade people to act consciously. These external effects are called as “convinced frugality”. Internal motivation sources are described related to values and personality differences. Psychological features can make people frugal (Wells and Tigert, 1971:176).

### **Data and Analysis**

The data were collected from the university students in Turkey and Bangladesh in December 2018 and January 2019. We have carried out a survey on a total of 376 participants (220 from Turkey and 156 from Bangladesh) selected through a convenience sampling method in both countries. The survey was conducted through face-to-face approach. Descriptive statistics about demographic characteristics of the participants are given in table 1.

**Table 1.** Demographic Characteristics of Participants

<b>Nationality</b>	<b>N</b>	<b>%</b>		<b>Gender</b>	<b>N</b>	<b>%</b>
Turkish	220	58,5		Female	209	55,6
Bangladeshi	156	41,5		Male	167	44,4
<b>Economic Class That Participants Think They Belong To</b>	<b>N</b>	<b>%</b>		<b>Perceived Religiosity Level of Participants</b>	<b>N</b>	<b>%</b>
Poor	8	2,1		Not Religious	18	4,8
Lower-Middle	31	8,2		Less Religious	164	43,6
Middle	243	64,6		Very Religious	194	51,6
Upper-Middle	75	19,9				
Wealthy	19	5,1				

The main objective of this study is to find out the differences between Turkish and Bangladeshi consumers in the context of spending self-control and frugality. Spending or consuming is tightly bound to the income of individuals. GDP per capita for Turkey is about 10500 US Dollars and for Bangladesh is about 1500 US Dollars which possibly cause huge differences in the context of spending or consuming. We used independent samples t-test in order to find out whether income has an effect on spending self-control and frugality. With the level of income, the economic position that individual perceives himself/herself as belonging to is another indicator of the lifestyle that he/she lives. Therefore, we asked the participants which economic class they see themselves in, and the possible answers were “poor, lower-middle, middle, upper-middle, and wealthy”. This is a subjective way of assessing the social class of the participants and it is described as “the individual’s perception of his own position in the status hierarchy” (Kluegel, Singleton and Starnes; 1977: 599). The analysis results support this approach, and the Turkish participants perceive themselves as closer to middle class than Bangladeshi participants. The result of this comparison is presented in Table 2. Table indicates that there is a significant difference between the two countries in respect to economic class that participants see themselves in ( $p=0,000$ ).

**Table 2.** Comparison of Economic Class Perception by Country



Group Statistics					
	Country	N	Mean	Std. Deviation	Std. Error Mean
Economic Class	Turkey	220	3,05	,707	,048
	Bangladesh	156	3,36	,736	,059

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Economic Class	Equal variances assumed	11,176	,001	4,165	374	,000	,314	,075	,462	,166
	Equal variances not assumed			4,137	325,710	,000	,314	,076	,463	,164

According to Kamaruddin (2007), religion is an important foundation of culture and can be described as a significant social force influencing people's values, habits, and attitudes, which in has an effect on consumer behaviours'. Mokhlis (2006) conducted a study on Muslim, Buddhist, and Hindu Malaysian consumers and found that religion plays an important role in affecting consumers' shopping orientations. He also emphasized the differences between more religious people and others. Consumers with high religiosity level were found to be more economic and that there is a positive relationship between the religiosity level of the participants and quality consciousness orientation. Because of this important role of religion, we asked the participants for their perception of their own religiosity levels. Participants were allowed to categorize themselves as being one of "1-not religious", "2-less religious" and "3-very religious" categories. According to the results given in table 3, the Bangladeshi students see themselves more religious (2.71) than the Turkish students (2.3), and this result is statistically significant ( $p=0,000$ ).

**Table 3.** Comparison of Perceived Religiosity Level by Country

Group Statistics					
	Country	N	Mean	Std. Deviation	Std. Error Mean
Religiosity	Turkey	220	2,30	,565	,038
	Bangladesh	156	2,71	,533	,043

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Religiosity	Equal variances assumed	4,017	,046	-7,206	374	,000	-,416	,058	-,530	-,303
	Equal variances not assumed			-7,277	345,147	,000	-,416	,057	-,529	-,304

Consumer ethnocentrism is an important indicator of spending of individuals for goods and services. In consumer behavior literature there are several scales to measure consumer ethnocentrism, but in this study, we asked three questions to compare the ethnocentric

tendencies of the Turkish and the Bangladeshi students. These questions were about technological, clothing and food products and we asked the Turkish participants that “If you must choose one of two technological/clothing/food products with the same features and the same price, one of which was produced in Turkey and the other was produced in the United States, which one would you buy?” and to Bangladeshi participants we asked that “If you must choose one of two technological/clothing/food products with the same features and the same price, one of which was produced in Bangladesh and the other produced in the United States, which one would you buy?”. In order to assess if there any difference between the two country citizens, we have used the independent samples t-test. Findings show that for the technological and food products, the ethnocentric tendencies are significantly different ( $p=0,039$ ,  $p=0,000$ , respectively) but for the clothing products there is no significant difference between two participant groups ( $p=0,167$ ). For technological and food products Turkish students are more inclined to buy Turkish products (means respectively  $T_{tech}:1,30$ ,  $B_{tech}:1,40$ ;  $T_{food}:1,04$ ,  $B_{food}:1,32$ ). For the clothing products, the Bangladeshi students seems to be more to buy domestic products ( $T_{cloth}:1,15$ ,  $B_{cloth}:1,10$ ) despite insignificant results. The results are given in table 4.

**Table 4.** Comparison of Consumer Ethnocentrism by Country

Group Statistics					
	Country	N	Mean	Std. Deviation	Std. Error Mean
Technolglcal Product	Turkey	220	1,30	,459	,031
	Bangladesh	156	1,40	,492	,039
Clothing	Turkey	220	1,15	,358	,024
	Bangladesh	156	1,10	,304	,024
Food	Turkey	220	1,04	,188	,013
	Bangladesh	156	1,32	,468	,037

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Technolglcal Product	Equal variances assumed	14,708	,000	-2,096	374	,037	-,104	,050	-,201	-,006
	Equal variances not assumed			-2,072	319,319	,039	-,104	,050	-,202	-,005
Clothing	Equal variances assumed	7,523	,006	1,346	374	,179	,047	,035	-,022	,117
	Equal variances not assumed			1,383	361,787	,167	,047	,034	-,020	,115
Food	Equal variances assumed	414,306	,000	-8,132	374	,000	-,284	,035	-,353	-,215
	Equal variances not assumed			-7,183	190,563	,000	-,284	,040	-,362	-,206

After that we examined the relationship between the economic class that participants see themselves belong to and the religiosity level that they perceive themselves. To measure this,

we used chi-square test and the results are given in table 5. According to chi-square results a significant difference between economic classes was measured through religiosity levels ( $p=0,001$ ). The results showed that the students see themselves belong to poor and lower-middle class perceive themselves as less religious, and the students see themselves belong to middle, upper-middle and wealthy classes perceive themselves very religious. According to the results it can easily be said that as the economic class that the participants see themselves belong to rises, the religiosity level that they perceive themselves increases.

**Table 5.** Comparison of Economic Class Perception by Perceived Religiosity Level

<b>Economic Class * Religiosity Crosstabulation</b>						
			Religiosity			
			Not Religious	Less Religious	Very Religious	Total
Economic Class	Poor	Count	2	4	2	8
		% within Economic Class	25,0%	50,0%	25,0%	100,0%
		% within Religiosity	11,1%	2,4%	1,0%	2,1%
	Lower-Middle	Count	1	22	8	31
		% within Economic Class	3,2%	71,0%	25,8%	100,0%
		% within Religiosity	5,6%	13,4%	4,1%	8,2%
	Middle	Count	11	102	130	243
		% within Economic Class	4,5%	42,0%	53,5%	100,0%
		% within Religiosity	61,1%	62,2%	67,0%	64,6%
	Upper-Middle	Count	3	34	38	75
		% within Economic Class	4,0%	45,3%	50,7%	100,0%
		% within Religiosity	16,7%	20,7%	19,6%	19,9%
	Wealthy	Count	1	2	16	19
		% within Economic Class	5,3%	10,5%	84,2%	100,0%
		% within Religiosity	5,6%	1,2%	8,2%	5,1%
Total		Count	18	164	194	376
		% within Economic Class	4,8%	43,6%	51,6%	100,0%
		% within Religiosity	100,0%	100,0%	100,0%	100,0%

<b>Chi-Square Tests</b>			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26,681 <sup>a</sup>	8	,001
Likelihood Ratio	25,050	8	,002
Linear-by-Linear Association	10,502	1	,001
N of Valid Cases	376		

a. 6 cells (40,0%) have expected count less than 5. The minimum expected count is ,38.

At this point we wanted to see whether religiosity level has an effect on ethnocentric tendency of the participants or not. To measure this, we used chi-square test and found significant differences between religiosity groups. Given test results for technological products, clothing and foods in table 6 showed that as the religiosity level that the participants perceive themselves increases the tendency to choose domestic product becomes higher.

**Table 6.** Comparison of Consumer Ethnocentrism by Perceived Religiosity Level

			Religiosity			Total
			Not Religious	Less Religious	Very Religious	
Technological Product	Domestic Product	Count	4	109	134	247
		% within Technological Product	1,6%	44,1%	54,3%	100,0%
		% within Religiosity	22,2%	66,5%	69,1%	65,7%
	Produced in the US	Count	14	55	60	129
		% within Technological Product	10,9%	42,6%	46,5%	100,0%
		% within Religiosity	77,8%	33,5%	30,9%	34,3%
Total		Count	18	164	194	376
		% within Technological Product	4,8%	43,6%	51,6%	100,0%
		% within Religiosity	100,0%	100,0%	100,0%	100,0%

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16,118 <sup>a</sup>	2	,000
Likelihood Ratio	15,290	2	,000
Linear-by-Linear Association	7,063	1	,008
N of Valid Cases	376		

a. 0 cells (0,0%) have expected count less than 5. The minimum expected count is 6,18.

			Religiosity			Total
			Not Religious	Less Religious	Very Religious	
Clothing	Domestic Product	Count	8	140	179	327
		% within Clothing	2,4%	42,8%	54,7%	100,0%
		% within Religiosity	44,4%	85,4%	92,3%	87,0%
	Produced in the US	Count	10	24	15	49
		% within Clothing	20,4%	49,0%	30,6%	100,0%
		% within Religiosity	55,6%	14,6%	7,7%	13,0%
Total		Count	18	164	194	376
		% within Clothing	4,8%	43,6%	51,6%	100,0%
		% within Religiosity	100,0%	100,0%	100,0%	100,0%

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33,898 <sup>a</sup>	2	,000
Likelihood Ratio	24,135	2	,000
Linear-by-Linear Association	21,841	1	,000
N of Valid Cases	376		

a. 1 cells (16,7%) have expected count less than 5. The minimum expected count is 2,35.

			Religiosity			Total
			Not Religious	Less Religious	Very Religious	
Food	Domestic Product	Count	10	147	161	318
		% within Food	3,1%	46,2%	50,6%	100,0%
		% within Religiosity	55,6%	89,6%	83,0%	84,6%
	Produced in the US	Count	8	17	33	58
		% within Food	13,8%	29,3%	56,9%	100,0%
		% within Religiosity	44,4%	10,4%	17,0%	15,4%
Total		Count	18	164	194	376
		% within Food	4,8%	43,6%	51,6%	100,0%
		% within Religiosity	100,0%	100,0%	100,0%	100,0%

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	15,210 <sup>a</sup>	2	,000
Likelihood Ratio	12,457	2	,002
Linear-by-Linear Association	,272	1	,602
N of Valid Cases	376		

a. 1 cells (16,7%) have expected count less than 5. The minimum expected count is 2,78.

As mentioned above, the aim of this study is to measure the effect of demographic factors on spending self-control and frugality of Turkish and Bangladeshi students. To measure what factors these scales consist of, factor analysis is conducted. According to analysis results, the sampling adequacy degree is measured 0,853 and that means the study sample is quite adequate. Moreover, consumer spending self-control scale has been seen to have one factor and frugality scale is consists of 2 factors which are named as “possessions” and “purchasing”. We used independent samples t-test to find out if there is any difference between the participants from two countries or not. According to the test results given in table 7 we found significant differences in spending self-control factor and in two frugality factors.

**Table 7.** Comparison of Consumer Spending Self-Control and Frugality Factors by Country

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Consumer Spending Sef-Control	Equal variances assumed	1,015	,314	-2,108	374	,036	-,21966439	,10419207	-,42454008	-,01478869
	Equal variances not assumed			-2,151	355,507	,032	-,21966439	,10211981	-,42049926	-,01882952
Possessions	Equal variances assumed	4,137	,043	-5,357	374	,000	-,54111338	,10100548	-,73972320	-,34250357
	Equal variances not assumed			-5,463	354,918	,000	-,54111338	,09905919	-,73593016	-,34629661
Purchasing	Equal variances assumed	4,278	,039	-3,658	374	,000	-,37669945	,10298343	-,57919856	-,17420034
	Equal variances not assumed			-3,737	356,614	,000	-,37669945	,10081331	-,57496277	-,17843612

When we analyze the spending self-control scale, in 3 of 10 statements Bangladeshi students had more average scores than Turkish students. For example, in the statement “I am able to work effectively toward long-term financial goals” the difference between Bangladeshi and Turkish participants is almost 0,4 (3,95 – 3,57). In 2 statements, which are “I closely monitor my spending behavior” and “I know when to say when regarding how much I spend” Turkish students had more average scores than Bangladeshi students. In these statements Turkish participants had an average of 3,79 and 3,85 respectively, Bangladeshi participants had an average of 3,38 and 3,52 respectively. According to these results we can say Turkish students are more focused on today, besides Bangladeshi students are more focused on tomorrow.

When we analyze the frugality scale, in all statements Bangladeshi students had more average scores than Turkish students and all of the difference is statistically significant. We can see the biggest two differences in the statements “if you can reuse an item you already have, there’s no sense in buying something new” and “there are things I resist buying today so I can save for tomorrow” which have the averages for Bangladeshi participants respectively 4,19 and 4,17

and Turkish participants respectively 3,78 and 3,52. That also can be interpreted as Bangladeshi students are more focused on tomorrow, besides Turkish students are more focused on today. We used ANOVA test to compare the factors according to the religiosity level that participants perceive themselves. According to results given in table 8, there is statistically significant difference between participants who perceive themselves very religious and less religious, and this difference can be seen in both spending self-control factor and frugality factors.

**Table 8.** Comparison of Consumer Spending Self-Control and Frugality Factors by Perceived Religiosity Level

ANOVA							
			Sum of Squares	df	Mean Square	F	Sig.
Consumer Spending Self-Control	Between Groups		7,999	2	3,999	4,065	,018
	Within Groups		367,001	373	,984		
	Total		375,000	375			
Possessions	Between Groups		14,047	2	7,024	7,258	,001
	Within Groups		360,953	373	,968		
	Total		375,000	375			
Purchasing	Between Groups		17,242	2	8,621	8,988	,000
	Within Groups		357,758	373	,959		
	Total		375,000	375			

Multiple Comparisons							
Scheffe							
Dependent Variable	(I) Religiosity	(J) Religiosity	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Consumer Spending Self-Control	Not Religious	Less Religious	-,16815928	,24629573	,792	-,7734579	,4371394
		Very Religious	-,43489277	,24440505	,207	-1,0355449	,1657593
	Less Religious	Not Religious	,16815928	,24629573	,792	-,4371394	,7734579
		Very Religious	-,26673349*	,10521995	,041	-,5253230	-,0081440
	Very Religious	Not Religious	,43489277	,24440505	,207	1,0355449	,1657593
		Less Religious	,26673349*	,10521995	,041	,0081440	,5253230
Possessions	Not Religious	Less Religious	-,02542545	,24425778	,995	-,6257156	,5748647
		Very Religious	-,40953371	,24238275	,241	-1,0052158	,1861484
	Less Religious	Not Religious	,02542545	,24425778	,995	-,5748647	,6257156
		Very Religious	-,38410825*	,10434932	,001	-,6405581	-,1276584
	Very Religious	Not Religious	,40953371	,24238275	,241	-,1861484	1,0052158
		Less Religious	,38410825*	,10434932	,001	,1276584	,6405581
Purchasing	Not Religious	Less Religious	-,11472005	,24317452	,895	-,7123480	,4829079
		Very Religious	-,52920765	,24130780	,092	-1,1222480	,0638326
	Less Religious	Not Religious	,11472005	,24317452	,895	-,4829079	,7123480
		Very Religious	-,41448761*	,10388654	,000	-,6698001	-,1591751
	Very Religious	Not Religious	,52920765	,24130780	,092	-,0638326	1,1222480
		Less Religious	,41448761*	,10388654	,000	,1591751	,6698001

\*. The mean difference is significant at the 0.05 level.

When we analyze the spending self-control scale, in 3 of 10 statements the participants who see themselves very religious had more average scores than the participants who see themselves less religious. The biggest mean difference between these two religiosity groups has occurred in the statement “I often delay taking action until I have carefully considered the consequences of my purchase decisions” in which the difference is ,427. According to these results it can be said that people who see themselves very religious are more inclined to measure twice cut once than people who see themselves less religious.

ANOVA test results for frugality scale showed that in all statements of the two factors, the participants who see themselves very religious had more average scores than the participants who see themselves less religious. For the statement “If you take good care of your possessions, you will definitely save money in the long run” of possessions factor, the mean difference between the two religiosity groups is ,580 and in the statement “I discipline myself to get the most out of my money” of purchasing factor the mean difference is ,563. This result also has a similar meaning with the others, and it can be said that the people who see themselves very religious are more sensitive in both using goods carefully and using the money when spending.

## **RESULTS AND DISCUSSION**

This study has been conducted to reveal the similarities and differences of two people of two different and distant cultures in the frame of consumer spending self-control and frugality behavior. Although the amount of average income in these two countries are not the same, the participants from both countries see themselves close to middle economic class. Here, an important detail needs to be revealed, which is, the percentage of the Bangladeshi participants who perceive themselves in “lower-middle” and “poor” classes is 0,05 despite the percentage of “upper-middle” and “wealthy” classes is 0,32. The percentage of Turkish participants who perceive themselves in “lower-middle” and “poor” classes is 0,15 despite the percentage of “upper-middle” and “wealthy” classes is 0,19.

The study results showed that there is statistically significant difference in perceived religiosity level of participants from Turkey and Bangladesh. According to the results Bangladeshi people see themselves more religious (2.71 out of 3) than Turkish people see themselves (2,30 out of 3). Note that these results are not about the religious commitments or practices, this is about the self-perception of the religiosity level of participants.

Within the study, we asked 3 questions to the participants that *“if you must choose one of two technological (1) / clothing (2) / food (3) products with the same features and the same price, one of which was produced in Turkey / Bangladesh and the other produced in the United States, which one would you buy?”*. The results showed that Turkish participants are more inclined to buy domestic technological and food products. This result can be explained by ethnocentric tendency of Turkish people. In 2018 Turkish Lira lost huge value against dollar, euro, and this collapse could have made Turkish people see this collapse as a threat of USA or some other external forces and could have made Turkish people more ethnocentric and more *“anti-Americanist”*. The best way to prove this is to re-conduct this study after the relations normalizes between Turkey and the USA and the Turkish markets stabilized.

A similar analysis conducted to see whether religiosity level has an effect on ethnocentric tendency of the participants or not and we found statistically significant differences between religiosity groups. Test results for technological products, clothing and foods showed that as the religiosity level that the participants perceive themselves increases the tendency to choose domestic product becomes higher. Then we can easily say that people who see themselves more religious are more sensitive to buy domestic products.

The results of the analysis which has been made to see the relationship between perceived economic class and perceived religiosity level are very interesting. According to the results we can say that as the economic class that the participants see themselves belong to rises, the religiosity level that they perceive themselves increases and this could be a consequence of a person's inner peace. If the religion of an individual advises to be modest, or humble, then he/she will live in peace and happiness whether he/she is actually poor or wealthy.

The results of analysis that has been conducted to compare the consumer spending self-control and frugality behaviors of participants from Turkey and Bangladesh revealed that there are significant differences between two countries. In the statements of consumer spending self-control scale related to short term goals or decisions, Turkish participants had more average scores, and in the statements related to short term goals or decisions, Bangladeshi participants had more average scores. According to these results we can say Turkish people are more focused on today, besides Bangladeshi people are more focused on tomorrow. This result repeats in the frugality scale statements. For both "possessions" and "purchasing" factors of frugality scale Bangladeshi participants emphasizes the importance of tomorrow strongly.

Analysis results showed that there is statistically significant difference in consumer spending self-control and frugality scales according to the religiosity level that participants perceive themselves. In every scale the participants see themselves very religious had more average scores than the participants who see themselves less religious. According to these results it can be said that people who see themselves very religious are more inclined to measure twice cut once than people who see themselves less religious. The results for frugality scale and the "possessions" and "purchasing" factors are the same with the previous analysis and we can say that the people who see themselves very religious are more careful in both using goods and spending money.

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## **The Role of Islamic Financial Tools in Supporting Economic Activates in Jordan, Special Case: The Islamic International Arab Bank**

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### **Abstract**

This paper aims to study the role of Islamic Financial tools used by Islamic international Arab bank in Jordan in supporting economic activities. At the beginning there are some definitions of the Islamic Financial Tools that used by Islamic international Arab bank, the research discussed the contribution ratio for each Islamic financial tool in supporting economic activities. At last the result shows that “Ijarah Muntahia Bittamlik” (lease ending with title transfer) achieved the highest ratio in financing that given by Islamic international Arab bank in Jordan for the period from 2014-2017 , On the other hand the contribution ratio of “Musharakah” is zero .

The most significant recommendation is the necessity of international Arab bank management to care for the other Islamic Tools such as “Istisna” and “Mudaraba” which consider the best Islamic tools of financing and investment in supporting economic growth.

Keywords: Islamic banking, Islamic Financial tools. Economic activities.

### **Introduction**

In recent years, the Islamic finance sector has seen tremendous growth rates, with the potential to become a substitute for traditional investments. In addition, the Islamic products in banks and other Islamic financial institutions have proved their worth in the face of the economic crises that hit the economies of most countries of the world. This has led many researchers in the Western economy to pay attention in their studies to some principles of the Islamic economy in general. Islamic finance is the moral alternative to traditional finance. It has integrity, transparency and social responsibility. It is a means of diversifying investors' portfolios and a way of doing business and investment projects in ways that comply with Islamic law.

Commercial banks carry out loans and advances to their customers against a specified interest rate. In Islamic banks, funds are used through multiple, legitimate forms of financing that are suitable for all activities, whether commercial, industrial, agricultural, real estate, or services. Finance activity is one of the most important activities in Islamic banks.

There are several types of Islamic financing, including Murabaha, Musharakah, Mudaraba, Istisna., and Ijarah.

The study is structured into 3 sections: section (1) deals with the objectives and the importance of Islamic finance and the literature review; section (2) discusses methodology and data; while analysis of results, conclusion and recommendations are presented in section (3).

### **The objectives and the importance of Islamic finance**

Islamic finance has grown exponentially in the global economy, the follower of the Islamic finance literature can clearly see the great role played by Islamic finance on both the micro level and the macro level of the economy. At the micro level we note the great role of Islamic finance in activating various projects, especially small ones, which is reflected at the macroeconomic level of during the increase of output and employment and thus increase the economic growth rates of the state and achieve development.

In addition, the Islamic finance tools were able to cope with the financial crisis that hit the world, while traditional financing instruments were unable to do so.

Accordingly, based on the above Islamic finance has many objectives, some of which can be summarized as follows:

Finding alternatives to traditional financing such as interest rate at the individual and institutional level.

Achieving the development of Economy.

Creating jobs by providing types of financing to large and small companies, thus create jobs for individuals or provide small capital to individuals to create small projects that benefit the community.

Achieving good returns for capital owners by saving them with financial institutions that offer Shari'a-compliant investment instruments. These institutions exercise their role by investing these funds to their owners in accordance with Shari'ah regulations.

The importance of Islamic financing formulas in their ability to achieve justice between the parties to the transaction is that each party obtains its right, rather than the interest-lending system that guarantees the right of the loan holder to the borrower's account. . In addition, Islamic finance is keen to link financial balances with real assets and to refuse to consider money as assets in their Property rights. Islamic finance has characteristics and features that prevent the financing problems of projects, including the advantages that are not found in other conventional financing systems.

### **Islamic financial tools**

Islamic finance is characterized by multiple means, which make it an important tool in advancing the development and meet the needs of investors with different categories and financial capabilities. The most important of these tools can be summarized as follows:

### **Murabaha**

Murabaha is considered one of the financial tools permitted by Islamic law.

Murabaha in the language is taken from profit which is an increase or a return.

This type of contract has undergone some changes or what can be called a kind of development to suit the contemporary commercial situation. This type of contract is used to generate other images that correspond to the general concept but differ from it in some applications. There are many forms of murabaha contracts that can be summarized as follows:

- Simple Murabaha Contract, A simple Murabaha contract means that a person buys a certain commodity at a certain price and then sells the commodity to another person, an increase over the price at which the commodity was bought for profit.
- Murabaha contract for the purchase order. This form of Murabaha is one of the most widely used formulas in Islamic banks, and one of the means used by Islamic banks to reduce the market risk (risk of price volatility)

The Murabaha contract for the purchase order means that the person who wants to purchase the commodity is asked by a party such as the Islamic bank to buy the commodity for him, and he promises to buy from it at a certain profit, In this process, the person who wants to buy the commodity is called the purchase order, and we call the Islamic bank the seller or the buying officer. Therefore, this process is considered a complex process of the promise of purchase, the promise of selling, and selling Murabaha, Islamic jurists have sanctioned this type of contract provided that the Islamic bank owns the commodity before it is sold. In our opinion as researchers, it is doubtful that the murabaha of buying is that most of the operations of Islamic banks unfortunately focus on financing simple consumer operations, making them a relative of riba-loans, neglecting industrial processes that contribute significantly to the development of the economy.

### **Musharakah**

Participation is one of the most important forms of Islamic finance used by Islamic banks as an alternative to interest-bearing finance, whether for the purpose of investment, or with the intention of financing individuals or institutions to provide for their needs. One of the most prominent forms of this type of financing is what is prevalent today in many European countries such as Britain, which is financing the purchase of housing for individuals. This contract may be for commercial purposes such as participation in buying a property or what can be rented in

general. The rent shall be paid to the bank as much as its share in the property or to the management of the owned property. The bank shall give its share of the tax or profit according to the agreement, and the finance applicant shall pay an additional amount each month, There are many forms of participation, including long-term participation, in which the Islamic Bank funds the capital of a particular project or part of the capital. Here the Islamic Bank is a partner in the project and a partner in the profit or loss as agreed and commensurate with the provisions of Islamic law, Another form of participation is the diminishing participation of Muntahia Bittamleek, in which the project owner has the right to replace the Islamic Bank in the ownership either in one installment or in installments as agreed.

### **Mudaraba**

Some economists believe that speculation was the reason for the emergence of Islamic banks ,so they call it the mother of Islamic finance tools. It is a speculative company in profit by money from the (The owner of the money) and the work of another (speculator).

The parties to the Mudaraba shall have the power of attorney and trust. There are two forms of speculation, absolute speculation and restricted speculation. In absolute speculation, the place, time, or economic activity is not determined. In restricted speculation, the Islamic Bank limits the customer to time, place and economic activity, and this type of speculation is the most widely used in Islamic banks .

### **Istisna**

It is the contract to make something, by descriptions of information, material from the manufacturer, on the basis that the manufacturer pays a certain amount both at the beginning of the contract or during periods of varying during the performance of the manufacturer of the work agreed between them, according to the agreement in the contract.

As for the financial instruments that can be provided by financial institutions, this type of contracts is suitable for large projects such as construction projects or even housing construction, that the bank will finance a real estate company to build houses, for example due to insufficient funds to complete the project, Of the project, banks shall sell these units by installments. There is a so-called Istisna'a parallel, in which the bank plays the sub-financing for the establishment of large projects such as commercial and residential complexes.

### **Ijarah**

One of its most prominent images is the so-called leasing that ends with ownership. The financial institution buys an eye and then leases it to a person on the basis that at the end of the contract he can own it at a price that may be a little low. He may own it at market price or sometimes free of charge, Depending on the offer made by the bank.

### **The Risks Faced by Islamic Finance Tools**

The financial analyst can clearly see that the risks are generally divided into market risk, credit risk, and operational risk. Credit risk is the risk that the customer will not be able to pay. Market risk refers to the risk of changes in exchange rates, interest rates, and general price levels. Operational risks, Which some risk managers consider to be the most dangerous the bank could face, which in practice led to the collapse of the largest banks in the world, are represented in Human errors of employees such as negligence and lack of experience, risks of fraud and forgery, risks related to the systems and techniques used in the bank, Legal risks such as violations of some laws and corruption of the judicial system in the state, and political risks such as wars, revolutions, and economic siege.

There is a risk of Islamic banks only Such as the risks of halal income and haram income, risks of lack of proper understanding of the risks of Islamic finance instruments, and the risk of the non-use of traditional derivatives.

The following is a brief review of the major risks facing the Islamic finance instruments we talked about earlier:

- 1- Risks to Murabaha: We will focus here on murabaha for buying as it is the most widely used in Islamic bank. This type of instrument is exposed to credit risk, and operational risk. It is one of the least risky forms of financing .
- 2- Risks to Musharakah: This type of financing instrument faces credit risk, market risk, and operational risk.
- 3- Risks to Mudaraba: This type of financing instrument faces credit risk, market risk, and operational risk.
- 4- Risks to Istisna: This type of financing instrument faces credit risk, market risk, and operational risk, this is in addition to the risk of non-conformity of the specifications specified by the customer to the commodity.
- 5- Risks to Ijarah: This type of financing instrument faces credit risk, and market risk.

From the above we can see that murabaha for buying is considered the least risky among the tools of finance, followed by leasing that ends with ownership, Ijarah, in terms of low risk.

### **Literature Review**

Several studies exist on the Islamic Financial tools. We summarize some studies that focused on this issue as follows: Shaheen (2018) examined the risks of the Islamic financing formulas offered by the Islamic Bank of Jordan and its impact on the profitability of the bank and found that there is no impact on the risks of Islamic financing formulas on the profitability of the Islamic Bank of Jordan. Zaki (2011) analyzed the Islamic finance as a mean of minimizing the

risk. The study data was collected through secondary primary and primary sources. Primary data was collected using interviews. The study designed a model to built an appropriate mitigate risks framework. Alsayyed, (2010) analyzed the using of Islamic financial (Murabah), The study results stated that Murabaha is the Islamic financial tool of choice, as it is flexible enough to facilitate finance and, hedging. Abdo, (2009), studied whether Islamic Investments do effect Islamic banks working in Jordan? First of all there are several definitions of the Islamic financial tools that Islamic banks provide, the study argued whether Islamic banks in Jordan implement these financial tools, second the results asserted that on average more than 58% of the financial tools of the Jordanian Islamic banks are non-Islamic including (letters of credits, cash and deposits in other banks, investing in marketable securities, letters of guarantees, commercial papers, and other assets). The mentioned financial tools forms more than half of the whole investments, and the remaining 42% of the investments, the Islamic Banks in Jordan offer, are Islamic financial tools. On the other side, most of the Islamic financial tools attributed to Murabaha lel Amer beshera'a, ignoring all other Islamic financial tools. Ariffin, Archer and Karim, (2009) attempted to stress on the perceptions of Islamic Bankers about the type of risks, risk measurement and risk management techniques in their banks. The study included 28 Islamic banks in 14 different countries using a questionnaire. The results of the study stated that Islamic banks are mostly exposed to similar types of risks to those in traditional banks, but there are several differences in the level of these risks. Saleh (2009) studied how to manage risk in Islamic banks. The main results of his study were that risk management is an important and necessary process for Islamic banks. El-Beltagy (2005) studied the various forms of Islamic finance and its nature, and concluded that Murabaha formula is the most widely used in Islamic bank.

### **Methodology and Data**

This paper aims to study the role of Islamic Financial tools on Economic activities in Jordan. Secondary data have been used depend on annual reports for the period (2014 – 2017). The study will use the descriptive analysis of the data collected and calculated from the annual reports of Islamic International Arab bank, since those years are the most recent times of Islamic banks activities and it could be enough periods to reach the search goal.

Islamic International Arab Bank started its banking business in 1998. It is owned by Arab Bank Group Founded by Abdul Hamid Shoman. The bank has expanded geographically over the years with the number of branches at the end of 2017 (42) branches and (72) ATMs.



Since this study deals with the aspect of Islamic finance tools focusing on the state of the Islamic International Arab bank, we can through the annual reports issued by the bank note the growth in The amount of funding provided to the Bank's customers for the period (2014-2017).

Refer to the Islamic International Arab Bank's annual reports, we can summarize both the volume of funding with the Islamic instruments we talked about previously and the ratio of Islamic Financial tools per the total of investments for the Islamic International Arab Bank.

**Table (1) the volume of Islamic Financial tools for Islamic International Arab Bank (In million J.D)**

year	Murabaha	Mudarabah	Istisna	Musharaka	Ejarah
2014	382	81	14	0	412
2015	435.5	91	13.8	0	489.8
2016	535	255	13.5	0	568
2017	609	0	16.4	0	620

**Table (2) ratio of Islamic Financial tools per the total of investments for the Islamic International Arab Bank (%)**

year	Murabaha	Mudarabah	Istisna	Musharaka	Ejarah
2014	47	10	2	0	51
2015	46	9	1.1	0	52
2016	48	2.18	1	0	51
2017	49	0	1.3	0	50

Both tables (1) and (2) indicated that tools such as Mudaraba, Murabaha, Musharakah, Ijarah, and Istisna for Islamic International Arab Bank are Islamic tools of financing. The money invested in each of these methods was represented by the time series from 20014-2017. It was noted that the amount of funds invested using methods of financing investment style was Ijarah. Ijarah acquired the largest share of these funds invested during the time period 20014 - 2017, Murabaha came second, then Mudaraba, then Istisna. The table 1 and 2 indicated that on average the ratio of Ijarah is about 50% during the study period 2014-2017, the ratio of Murabaha is about 48%, the ratio of Mudarabah is about 5%, and the ratio of Istisna 1.3% on

the other side on average the ratio of Istisna 1.3% in Islamic International Arab Bank for the period 2004-2011.

We note from the table that the volume of investment in Murabaha in 2014 was equal to JD 382 million, up to 47% of the total of the formulas mentioned in the table, while Ijara ranked first as the investment volume reached JD 412 million, 51% in the table. The volume of investment in the Ijara formula continued to rise in 2017 to 620 million Jordanian dinars, while the volume of investment in Murabaha for the same year reached 609 million Jordanian dinars, up 49% of the total formulas mentioned in the table, due to the increasing interest by The management of the bank to attract a large number of dealers and those wishing to benefit from the services of the bank, especially in the field of Ijarah Muntahah Bittamleek.

### **Conclusion and recommendations**

By examining tables, the study concludes that, "Ijarah" achieved the highest ratio in financing that given by Islamic international Arab bank in Jordan for the period from 2014-2017, on the other hand "Murabaha" Comes in second place, and the contribution ratio of "Musharakah" is zero. From our point of view, as researchers, we can attribute the contribution of the financing instrument "Musharakah" in the Islamic international Arab bank to reasons related to the Bank itself and other related to the client, as for the reasons for the bank itself, we see that the bank is afraid of the wrong choice of customers, such as the client, who can conceive and hide the results of the project, It is also common for the government to impose high taxes on corporate returns, as well as bureaucratic controls and checks on bank funds and investments. For customer-related reasons, customers typically prefer to finance their projects rather than participate in them

As a result this study recommend the necessity of international Arab bank management to care for the other Islamic Tools such as "Istisna", and "Mudaraba" which consider the best Islamic tools of financing and investment in supporting economic growth. As well as the need to devise ways to encourage customers to use the form of participation in the financing of their projects, and the government has the responsibility to encourage the forms of Islamic finance, such as participation through the reduction of taxes, for example, and find more flexible ways to control the funds and activities of Islamic banks.

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## The Iterative CRM Process

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### Abstract:

CRM Process consider the main critical success factor of CRM systems implementations so, special care should be taken for each and every process in the organization for goal achievements.

This paper provides an extensive review of the literature regarding the CRM processes. This review aims to increase the understanding of the different perspectives, levels of CRM processes, and CRM process models.

The CRM Process either macro process or micro process. On the macro level, we consider merging Knowledge Management (KM) with Customer relationship Management (CRM) to have Customer knowledge Management (CKM) to reduce the risk for relationship failure and customer intelligence for profitability of the organization. The knowledge management process start with data collection, followed by intelligence generation and eventually, intelligence dissemination as iterative process. On the other side the Micro level process (Interaction Management) where its quality determined by Consistency, Relevancy and Appropriateness. In the same context, other scholar classified CRM process into three levels Customer facing level, The Functional level, and the companywide level (Customer oriented CRM process). Then we are going to demonstrate the CRM process models and the proposed Iterative CRM process model by the author.

**Key words:** CRM process models, CRM process, CRM Macro Level Process, CRM Micro Level process, Knowledge Management, Interaction Management, and Iterative CRM process Model.

### Introduction:

The core tasks of any given organizations are the management and improving the business processes (Becker & Khan, 2010; Buhl et al., 2011; Gartner, 2010; Sidorova & Isik, 2010; Trkman, 2010, vom Brocke et al., 2011; Wolf & Harmon, 2010). Therefore, the scholars have conceptualized the CRM definitions into five main major perspectives: Process, Strategy, Philosophy, Capability, and Technology Tool (Zablah et. al., 2004). The researcher previous study for 119 CRM definitions, we can extract the results related to the CRM process in table (1).

CRM Perspectives	no. of Def.	Unit	%
process	14	119	11.76
Strategy + Process	8	119	6.72
Strategy + Process + Technology	7	119	5.88
Process + Technology	4	119	3.36
Strategy + Process + Philosophy + Technology	1	119	0.84
<b>Total</b>	<b>34</b>	<b>119</b>	<b>28.57</b>

Table (1) CRM process perspective wise

source: the researcher

Form table (1), we can conclude that CRM process is one of the main perspective effective elements in CRM success (Al-homery, Ashari, & Ahmad, 2019). However, the concept there should be a set of tasks assigned to accomplish that concept desired results. So, it is preferably starting with a process. A Process is a set of tasks or activities constructed to achieve a desired

results for the organization (Buttle, 2004; Davenport & Beers, 1995; Davenport & Short, 1990; Hammer, 1996; Lo, Stalcup & Lee, 2009). Others refer to the process as a group of activities that convert the organization inputs into desired outputs or the longitudinal view of the relationship (Fahey, Srivastava, Sharon, & Smith, 2001; Moutot & Bascoul, 2008). Such a group of tasks can be subdivided or aggregated into lower or higher-level processes depending on the nature of the desired results to be achieved and the nature of the tasks itself.

So, Srivastava et al. (1999) defined the CRM as a macro-level process that subsumes numerous sub-processes. Such sub-processes can be further separated into more refined micro level processes. Accordingly, it is not only the set of activities that organization undertakes to create the intelligence but also how they utilize it to achieve the intended process objective (Zablah et. al., 2004). Furthermore, Buttle (2009) stated that the CRM processes are subsequently categorized into vertical and horizontal, front-office and back-office, and primary or secondary processes. He articulated that the vertical processes refer to the processes placed completely within the business functions like customers' acquisition process while horizontal processes refer to the cross-functional processes, such as the product development process or the auto dealer retail sales process. Front-office processes, on the other hand, refer to the customer-facing processes like showroom automobile retail sales process and complaint management process; nonetheless the back-office processes refer to the hidden and non-facing processes from the side of customers like the ordering and logistics process. Eventually, the primary processes are the processes with major cost or revenue implications for organizations like the logistics process in automotive organizations while the secondary ones are those with minor cost or revenue implication for organizations.

Moreover, the researcher included the CRM Mind Map Diagram of this article in Appendix (A) for easy digesting the flow of the CRM process.

Worth mentioning, our discussion in the next section will be about the macro-level processes, the researcher considers it the most critical process and should be studied carefully in organizations to avoid customer dissatisfaction and target achievement loss.

### **The CRM Macro-level Processes**

The CRM macro-level processes refer to the undertaken activities of an organization to create market intelligence with which the organization can leverage to build and sustain a profit maximizing portfolio of customer relationships. Therefore, it is not only the specific set of activities firms undertake to create intelligence but how to utilize it in achieving the process intended objective or in achieving the organization goals as well. Therefore, the firms critically are in need for a blend of resources (physical, human, and organizational resources) to enable them developing and leveraging customer intelligence for building and maintaining a profitable portfolio of customers' relationships. Moreover, Srivastava, Shervani, and Fahey (1999) and Ragins and Greco (2003) articulated that the CRM process objective is to constitute customers' perceptions of an organization and its products via identifying customers, creating customer knowledge, and building customers relationships. So, it is recommended not only to consider the specific set of activities the firms undertake to create the intelligence, but also how they utilize it to achieve the process target.

In general, the customer intelligence is generated through the effective execution of a knowledge management process and the outcome of that intelligence has been utilized to build the profitable portfolio of customers' relationships. However, the company can select the right portfolio, prioritize relationship, and manage interaction with them (Zablah et. al., 2004).

In conclusion, knowledge management (Macro-level process) and interaction managements (Micro-level processes) are the major sub-processes of the CRM process.

### **The Knowledge Management**

Capturing customer information and knowledge is a competitive advantage to companies, but the customers' needs and demands are apt to change over the time. (Nejatian et al., 2011). Plessis

and Boon (2004) have stated that the integration between knowledge management and the CRM makes companies have a better understanding for the customer needs, demands and behavior. The knowledge management facilitates the flow of knowledge around customer issues. The CRM systems, as well as knowledge management and customer knowledge, are essential topics for maintaining long term relationships with customers. Moreover, the researcher consider the knowledge as one of the forth core component of CRM (Al-homery, Ashari, & Ahmad, 2019). Garrido-Moreno et al., (2010) emphasized the effective impact of knowledge management on CRM success. Furthermore, Garrido\_Moreno and Padilla\_Melendez's (2011) studies showed that, the knowledge management capability factors has effective impact on CRM success (Khosravi & Hussin, 2014). Moreover, Talet (2012) stated that the KM is essential for CRM in assessing firms, providing better service, improving quality of product, decreasing cost, besides integrating and sharing knowledge among all organization members. Furthermore, the knowledge management has a significant impact on the CRM and the impeded relationships by improving customer satisfaction and profitability (Al-Homery, 2019; Yaghoubi et al., 2011).

### **Customer Knowledge Management (CKM)**

Merging the knowledge management and customer relationship into customer knowledge management (CKM) may reduce the risk of relationship failure and build the long term relationship through knowledge managing for the customer. That may represent in the CRM customer needs to be satisfied with the service and product availability, knowledge about the customer, and knowledge from the customer which are represented in the CRM customers' insights and experiences of the product or the offered services (Gebert et al., 2002). The same categorization of customer knowledge has been stated by Bueren et al., (2005); Feng and Tian (2005).

Another classification of customer knowledge has been into two types: Behavioral or Quantitative and Attitudinal or Qualitative. Others have categorized the CKM into four types: content; competence, collaboration, and composition (Sanayei & Sadidi, 2011). The knowledge management refers to the organizational process highly interested in the creation, storage, retrieval, and application of knowledge (Alavi & Leidner, 2001).

### **Knowledge Management Process**

The development of knowledge management for a profit portfolio of customer relationships needs saving the (1) desirability of prospects, (2) customer defection intentions, (3) needs and preferences of customers, (4) likely profitability of current and prospective customers, and (5) emergence of market threats. The knowledge management process, however, can be subdivided into three distinct micro-processes as per the figure (1):-

1. **Data collection:** by capturing information about customers and markets, which is an iterative and continuous process.
2. **Intelligence generation:** the process is converting the collected data into actionable intelligence through data mining and modeling methods, to identify trends and patterns related to customers' behaviors and general market conditions.
3. **Intelligence dissemination:** what has been generated by the intelligence should be distributed among the dealer departments and external parties (Zablah et. al., 2004: Rababah et. el, 2011).

The knowledge management process depends largely upon the CRM database technology for storing vast amounts of customers' data for manipulation and distribution of actionable intelligence, in addition to human resources, organizational members whom tremendously have huge effect on the knowledge management process. However, they possess significant amounts of knowledge about individual customers, their needs, and preferences. The ability of such intelligence effects on firms' interaction management efforts (Zablah et. al., 2004). Figure (1) shows the customer relationship management process for macro-level process.

### The Customer Relationship Management Process

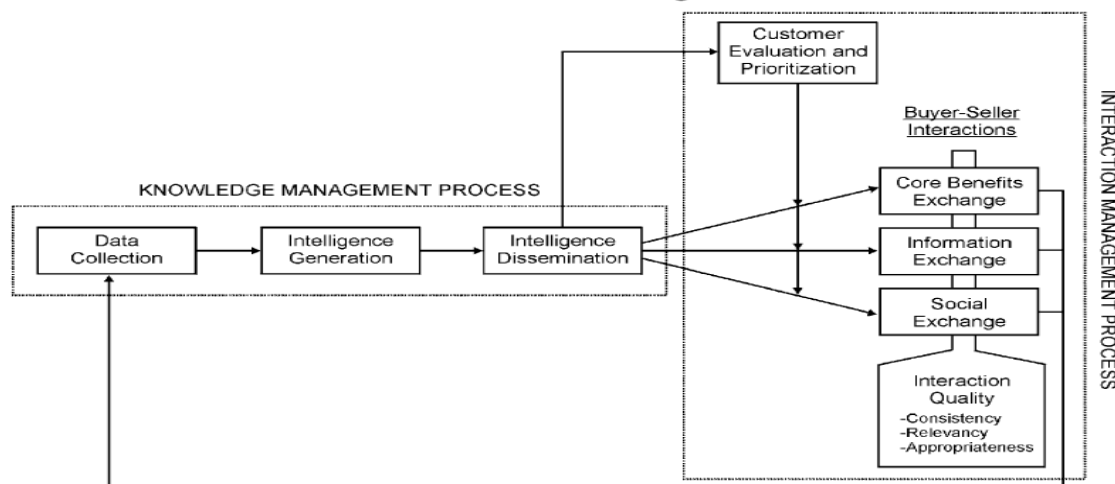


Figure (1): knowledge management process (Zablah et. al., 2004).

### The Interaction Management

The interaction refers to any given instance between two active parties having the ability of affecting each other interchangeably; engage in the exchange of values (Cunningham, 1980; Ford, 1980; Kotler, 1972; Turnbull et al., 1996). However, the interaction can focus on the exchange of core benefits, information or social exchanges and / or any combination of the three (Zablah et. al., 2004). The interaction hasn't been isolated but rather occurs within an ongoing relationship (Reinartz et al., 2003). The interaction's quality is determined by consistency, relevancy, and appropriateness of individual exchange over the course of the relationship's lifecycle (Payne & Frow, 2006; Rababah et. el., 2011).

Likewise, the interaction management process depends basically upon the CRM technology in developing marketing campaigns and multichannel communications among the purchasing customers. Additionally, the human ability to understand customers' behavior frequently has huge impact on the relationship.

Hence, it is critical for the effective interaction management. The key dimensions of the interaction quality are consistency, relevancy, and appropriateness (Zablah et. al., 2004). Many scholars considered the interaction management as the CRM micro processes approach (Öztaysi, Sezgin et al. 2011). The micro level is totally concerned with the management of customer interaction to maintain a long period profitable relationship, while macro level process concentrates on the CRM as a company-wide process (Gholami & Sabbir Rahman, 2012).

### The Interaction Consistency

The interaction comes consistent once it was built upon the preceding stream of buyer-seller interactions of the same theme. Furthermore, consistent interactions are a cumulative understanding of the buyer-seller relationship regardless of how or with whom a customer interacts. Moreover, consistency was described as a signal of supplier commitment to a relationship to enhance the effectiveness of the sales process as well as the effects of organizational communication efforts (Zablah et. al., 2004).

Many scholars have considered the interaction consistency as one of the key factors to desirable relationship outcomes (e.g., Bradshaw & Brash, 2001; Butler, 2000; Pan & Lee, 2003; Rheault & Sheridan, 2002; Zablah et. al., 2004). The challenge of consistency that buyers want suppliers to demonstrate a consistent concern for their needs, and to be responsive to change. So, it is not about achieving a static consistency, but about consistency and yet dynamic in response to changing environments.

**The researcher has a thought**, for the customer database structure as three dimensional structure database design where, The first dimension is the interaction consistency as the



cumulative trend of customers purchasing behaves to insight the customers' attributes for building the intelligence of the customer interaction process.

### **The Interaction Relevancy**

The relevancy refers to the value created by the interaction for a buyer-seller relationship. The value was defined as the buyer perception of the net bundle of economic and psychological benefits gained from the engaging in a particular exchange relationship (Anderson & Narus, 1998; Park & Kim, 2003; Ulaga, 2001, 2003; Ulaga & Eggert, 2003). The value, also, was created when the net marginal benefits of the interaction came greater than its associated marginal costs (Gronroos, 2000).

The relevancy is a highly desirable interaction attribute. From the informational exchange point view, the relevancy is highly valued as targeted communications helps the users making a decision and minimizing information overload (Ansari & Mela, 2003). In online environment, the customization of communication messages and the personalization of online content are linked to favorable consumer attitudes and behaviors (Zablah et. al., 2004).

**In the researcher thought**, the interaction relevancy in database structure design, should be built upon the interaction consistency through measuring the added value for the customer transaction company wise, and customer wise. Company wise, the profit and the volume of sales for that transaction as one aspect. From the other aspect, measuring the customer value through "CSI" performance and the feedback of the customer transaction wise. By storing these two values in our customer database, we can build the second dimension of our customer process intelligence.

### **The Interaction Appropriateness**

An interaction is marked appropriate once it provides customers with an optimal amount of net benefits; as for their lifetime value to the firm. Many authors have addressed the importance of interaction appropriateness in terms of how to provide the right customers with the right services or products. Such services are tantamount as a crucial interaction for enhancing customer satisfaction and retention for creditability of interaction appropriateness (Abbott, Stone, & Buttle, 2001; Ansari & Mela, 2003; Fairhurst, 2001; Galbreath & Rogers, 1999). Empirically, the appropriate handling for customer complaints touched a positive impact of customer share and word of mouth behaviors. Moreover, purchasing managers express lucrative satisfaction once they receive appropriate level of service and support from the supplier (MacDonald & Smith, 2004).

**In the researcher thought**, the value added to the company and the customer through the measurement tools, should be parametrized through a third dimension of building the customer's database structure. This dimension help in clearing the customer attitude while the deal is going one and it is the customer behave for the stored attributes of the same deal with another customer have same attitude, the intelligence of the database prediction will be round 90 to 99% accurate.

In addition to the above discussion views of the CRM process, there are three levels of the CRM processes: (1) the customer-facing level, (2) The functional level, and (3) the companywide level (Moutot & Bascoul, 2008; Ragins & Greco, 2003). So, let us discuss the other views perspectives.

### **The Customer-facing level CRM Processes**

The CRM process, at the customer-facing level, can be defined as "a systematic process to manage customer relationship initiation, maintenance, and termination across all customer contacts points to maximize the value of the relationship portfolio". There are three CRM processes at the customer-facing level of CRM are: 1) **relationship initiation**; the activities of identifying potential customers, 2) **relationship maintenance**; the activities of cross selling, upselling, or retention programs, and 3) **relationship termination**; the activities taken for

ending the relationship of bad, unprofitable, or low value customers (Moutot & Bascoul, 2008; Ragins & Greco, 2003).

Moutot and Bascoul (2008), provided an explanation for each of these processes as follows: The customer-facing level CRM processes include setting a single view of the customer across all contact channels and the distribution of customer intelligence. This perspective emphasizes the significance of coordinating information across contact channels to manage the entire customer relationship systematically (Rababah et. al., 2011).

### **The Customer-oriented CRM processes**

Customer process encompasses the customer activities or services performed to satisfy a need or to solve a problem (Reinartz, Krafft, & Hoyer, 2004). Furthermore, Mendoza et al, (2007) articulated that changing the business processes into customer centric processes, where all business processes are related to customers to be analyzed and assessed as main success factors of CRM success, is a matter of great concern. Reinartz, Krafft, and Hoyer (2004) have differentiated between three kinds of customer-oriented CRM processes:

- i) **The CRM delivery processes;** are the processes of direct contact with customer and considered as part of the customer process including campaign management to generate leads, which can be qualified by leads management and then used by sales management. The objective of sales management process is to understand the needs of the current and prospective customers as thorough as possible, to satisfy the customer needs and close the deals. Service and complaint management process for handling the using and expiry of service and “CSI” measuring is also a matter of great concern.
- ii) **The CRM support processes;** processes designed to help accomplishing supporting purposes through the market research and the loyalty management process.
- iii) **The CRM analysis processes;** are concentrating on combining and analyzing the collected customer knowledge in other CRM processes. They are the analysis results passed from the CRM delivery processes and CRM support processes in addition to the service innovation and production processes. We should overlook the process of customer scoring, leads management, customer profiling and segmentation, feedback, and knowledge management (Geib, Reichold, Kolbe, & Brenner, 2005; Rababah et al., 2011).

### **The Cross-functional CRM processes**

Geib, Reichold, Kolbe, and Brenner, 2005, stated five generic cross-functional CRM processes based on a holistic approach are; (1) the strategy development process; (2) the value creation process; (3) the multichannel integration process; (4) the information management process; (5) the performance assessment process.

Iriana and Buttle (2006), illustrated how only four of these CRM processes are allocated to the CRM types; strategic, analytical, and the operational. It was clarified how they interact with each other, as showed in figure (2). Payne and Frow (2005), suggested four CRM processes including strategic planning, information management, customer value, and performance measurement processes. The categorization of (Payne & Frow, 2005), is very close to (Geib et al., 2005) classification, where there are profounded meeting points between the two views.

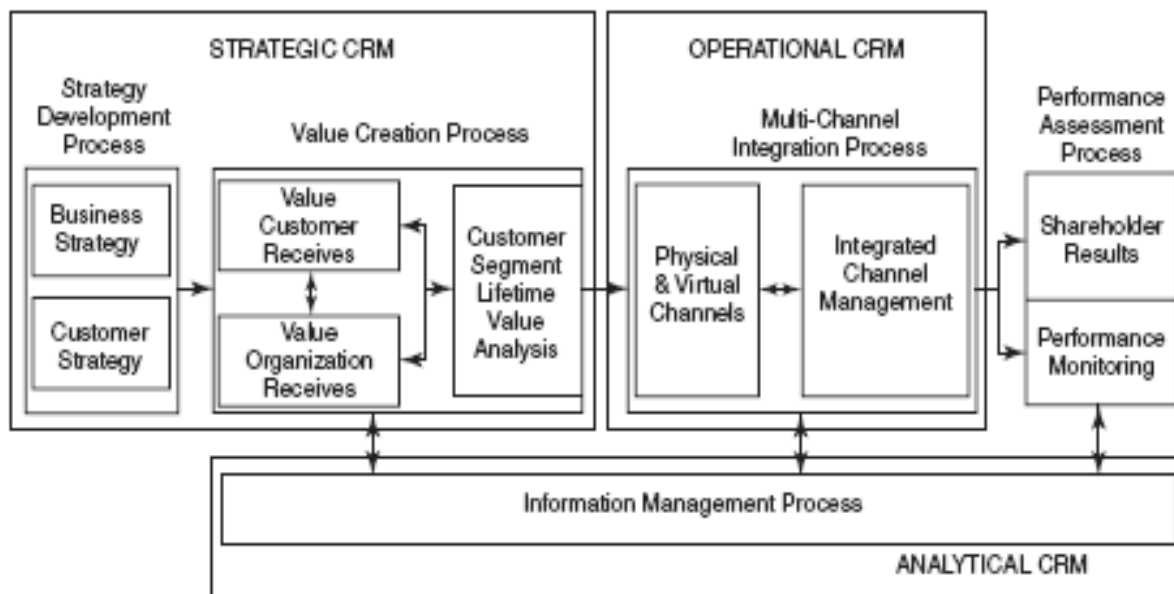


Figure 2: The interrelated CRM forms and processes

Source: Payne, 2006; Payne & Frow, 2005.

The strategy development process (Figure, 2) includes the organization's business strategy for a periodic development plan corresponded to organization's vision, competitive environments, and customer strategy. The organization's customer strategy requires the identification of the existing and potential customers simultaneously upon the recognition of the most appropriate customer segmentation (Geib, et al., 2005; Plakoyiannaki & Saren, 2006). Moreover, Plakoyiannaki and Saren (2006), indicated the importance of coordination and integration between any given organization's business strategy and customer strategy, since they are developed for different functions of the business. Thus, the strategy development process involves a detailed assessment for both of business strategy and development of an appropriate customer strategy at the same time (Payne & Frow, 2005).

The value creation process is the outputs of the strategy development process as programs for extracting and delivering value. The elements of the value creation process are: (1) the value the company provides to the customers, (2) The value the organization receives from the customers, and (3) maximizing the lifetime value of the desired customer segments. Unquestionably, that will come true via the successful managing of the relationship exchange values (Geib, et al., 2005; Payne & Frow, 2005; Plakoyiannaki & Saren, 2006). The value, received either by the customer or the organization, results in enhanced acquisition, retention strategies, and effective channel management (Geib, et al., 2005; Payne & Frow, 2005; Rababah et. el, 2011).

Payne and Frow, (2005), used the customer value process as an independent process in order to specify the organization's trends in incorporating the customers' perceptions in product design and offered services. The multichannel integration process takes the outputs of the business strategy, development process, the value creation process and transforms them into value-adding activities for customers. The multichannel integration process focuses on the decision of the most appropriate channels combination for a customer positive interaction. The very clear reason is to have a single and unified view of these multichannel interactions (Geib et al., 2005; Payne & Frow, 2005; Plakoyiannaki & Saren, 2006). The information management process is devoted for the collections of customers' data and information from multichannel contact points, basically, to generate customers' insights and proper marketing responses (Geib et al., 2005; Payne & Frow, 2005; Plakoyiannaki & Saren, 2006). The information management

process depends largely upon the CRM technology tools such as database storage, IT systems, ETL analysis tools, and front and back office applications (Geib et al., 2005; Payne & Frow, 2005). Moreover, Geib et al. (2005) stated that "The information management process is assisting in sharing customer related information throughout the concerned parties of the enterprise. So, such information helps the organization planning seamless customer service as a base for the performance assessment process. On the other hand to make sure that the organization's strategic aims are covered and the bases for future improvement are established (Rababah et al., 2011). Payne and Frow (2005) used the performance measurement process in the firm for assuring that both the organization and the customer goals are achieved.

In conclusion, the cross-functional CRM processes perspective is the most comprehensive, detailed, and complementary perspective. The other perspectives can be entrenched in the cross-functional perspective. For instance, the customer facing level processes are included in the multichannel integration process. Meanwhile, the customer-oriented CRM processes, CRM delivery, support, and analysis processes, can be found respectively entrenched in the multi-channel integration process, the value creation process, and the information management process.

Likewise, the customer facing level processes perspective explains the iterative process of the CRM relationship which starts with initiating a relationship with the customer, then maintaining and enhancing the relationship and, finally, once the relationship becomes unprofitable, it can be terminated and the organization can get rid of the customer. On the contrary, the Macro-level CRM processes perspective has shown two high-level CRM processes at the organizational level. Therefore, the cross-functional CRM processes perspective is the most pervasive one of the CRM as it explains not only the processes list but also the nature of each process and to what extent each process interacts with the other. It provides a coherent and iterative concept for the CRM processes (Rababah et al., 2011).

The researcher considers the macro level process as the detailed and pattern of the organization processes towards organizations goal achievements. So, a macro level cross-functional process is the base for co-create value and increasing the shareholder value (Lambert, 2010). Anyhow, the macro-level process impact should be studied and scrutinized carefully for adequate analysis, developing the relation processes; the main urging of the customer satisfaction and the base for organization learning knowledge management.

### **The CRM Process Models**

The researcher believes that the CRM process is the most critical success factor for CRM implementation. Therefore, in this section we are going to review the two CRM process models and the researcher iterative CRM process model.

#### **The CRM Traditional Process Model**

The traditional CRM process model was represented by (Roberts, 2003) in figure (3). While the CRM systems are operated as integral tools of the IT to improve the customer relationship, customer satisfaction and to support the business front office, it is an application of IT collecting and storing customer data besides being a system for delivery (Zikmund, 2010). In addition to the analysis capabilities and management tools (Ngai, 2005).

The traditional process model of the CRM is divided into five phases are; (1) collecting the customers' data continuously; (2) implementing the collected information to manage customers' contact; (3) development of marketing and business strategy; (4) marketing programs development; (5) measuring of successfulness while refining and increasing customer database (Roberts, 2003; Zablah *et al.*, 2004a).

To help the company strategy of CRM in this model, information collecting, refining, and enhancing continuously should be accomplished and stored to be used appropriately in developing the approved new marketing programs. As it is clear in the figure, this system is iterative and continuous. (San Long & Khalafinezhad, 2012; Zablah *et al.*, 2004b).

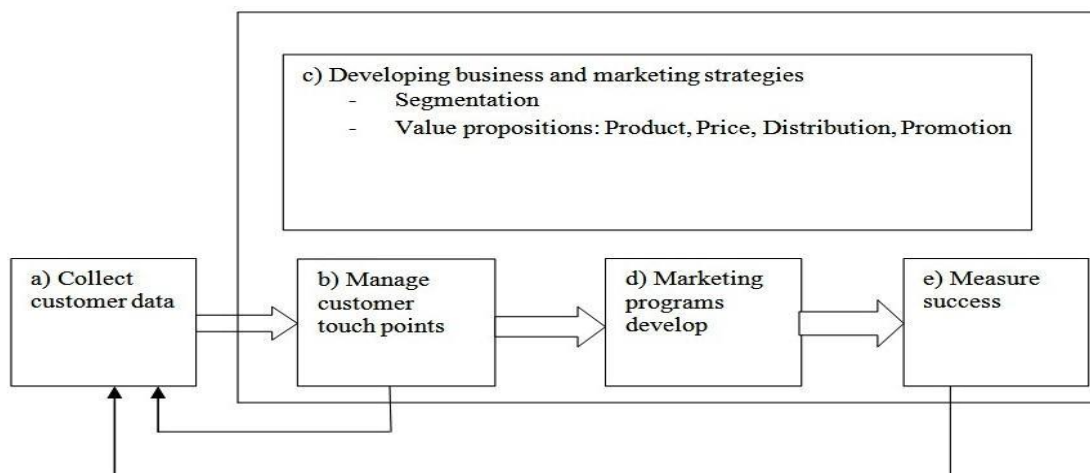


Figure 3: The CRM process Model (Roberts, 2003).

**The CRM Process Model (Fahey et. al.)**

Figure (4) illustrates Fahey, Srivastava, Sharon, and Smith (2001), the CRM process model. The model starts by developing the customer strategy to identify the target market to differentiate and develop strategies for customers’ segmentation and profitability. Next, gradually, comes the setting of customer objectives for organization performance, satisfaction, loyalty, and value. Then, assessing the organizational readiness is carried out through turning the organization focus toward customer rather than products, assuring the top management commitment and support, and planning for the implementation of a CRM system. After that, the alignment of the organization behind the corporate CRM goals that are in lack of enterprise-wide program of management alteration. Once the change happened, it may release to either a change in the organizational fundamental processes or a fundamental transformation in the organizational culture (product-centric to customer-centric). The time has come to execute the CRM programs; the focus now is on carrying out differentiated strategies for each customer segments by a specific program. Finally, the measurement of the CRM program effectiveness is carried out through the developing a set of metrics supposed to measure the attainment of customer objectives, the contribution of each individual program to the overall CRM initiative, the contribution of each program in the enhancement of an organization’s data capability, and the potential plan for improving the future programs.

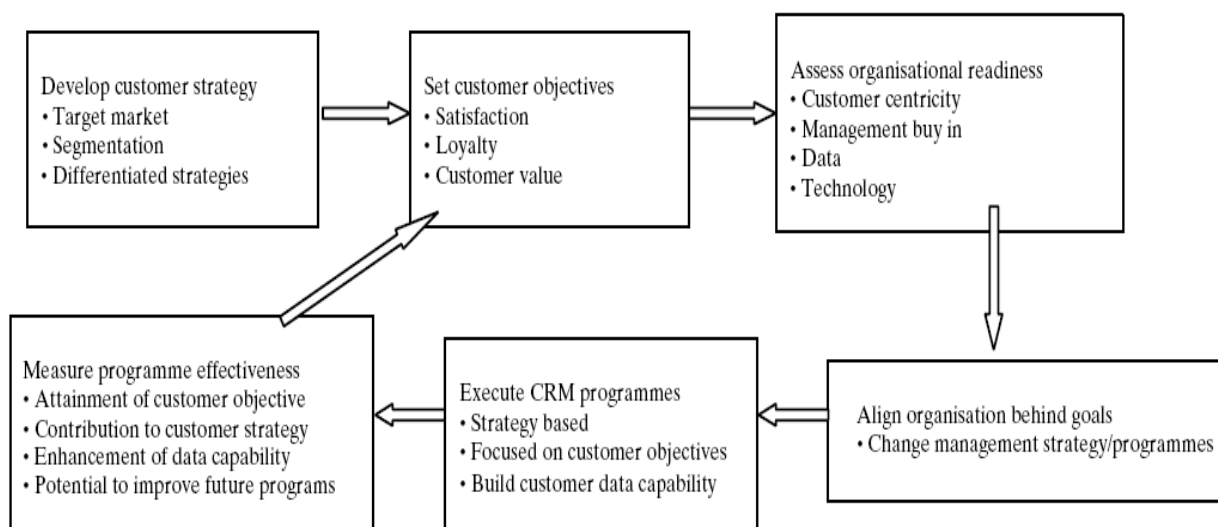


Figure 4: CRM Process Model

Source: *Customer Relationship Management Processes from theory to practice: the Pre-implementation Plan of CRM system, Rababah, Mohd and Ibrahim, 2011)*

Rababah, Mohd and Ibrahim (2011), suggested that the model can be improved and enhanced to provide a better illustration and representation of the requirements of CRM processes. The first thing for the model to set off is undoubtedly to create a customer-oriented culture in the organization. This customer-oriented culture will aim to initiate the need and create the awareness of CRM, high lightening the importance of the main principles, and visualizing the CRM values. The second issue is to reflect the feedback, after measuring the program effectiveness steps, to the development of customer strategy. Based on this feedback, there may be a need to change the target market, the customer segmentation, or the differentiation strategies.

### The iterative CRM Process Model

The researcher has considered the traditional CRM model as an entry level and iterative process for the CRM process model by, Srivastava, Sharon, and Smith (2001). Both have emphasized the corporation and marketing requirements for a successful CRM process. Hence, the researcher maintain that the traditional CRM model can be the entry iterative step for Fahey et. al, model. The organization has to collect the customer data and manage his/her touch points. The organization also has to measure the performance upon which the organization can develop the customer strategy...etc. where, in the automotive world or any business the iterative process of gathering the information and verifying the data it is a vital in any business for that to have a an iterative process of such process model, will be a vital one for target achievement and revenue generation as mainly will be for customer retention and customer follow-up generation process. The main purpose of the iterative CRM process model to be linked to the system thinking concept and customer supply chain through the concept of the database structure design which we elaborated in the interaction management section. Figure (5) shows the proposed iterative CRM process model by the researcher.

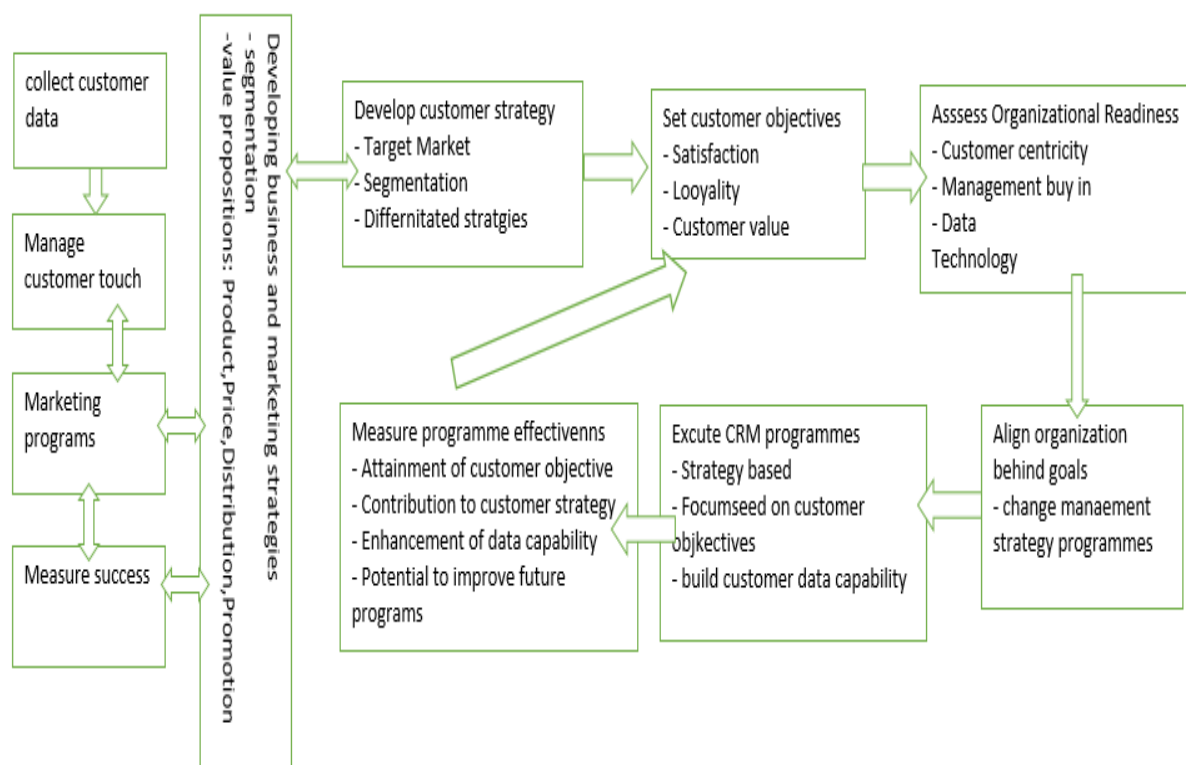


Figure 5: The Proposed Iterative CRM process model by the researcher

Source: the researcher

### Conclusion:

Most of CRM processes start with one task, followed up by manipulation the data of that task, then the results which are the normal processes of any system as inputs, process, and outputs. As daily live the process and the events always happen and repeated in different ways and consciences, so, the repetitive process is high for most of the transaction in our daily lives. Thus, we studied the two CRM process models and came out with the iterative CRM process model. As the process naturally is repeatedly happening. Hence, the most critical success factor of any business is the iterative process which always happens to produce a profit or loss to the organization. Moreover, the more critical processes are the micro to be relevant within the macro processes of the organization.

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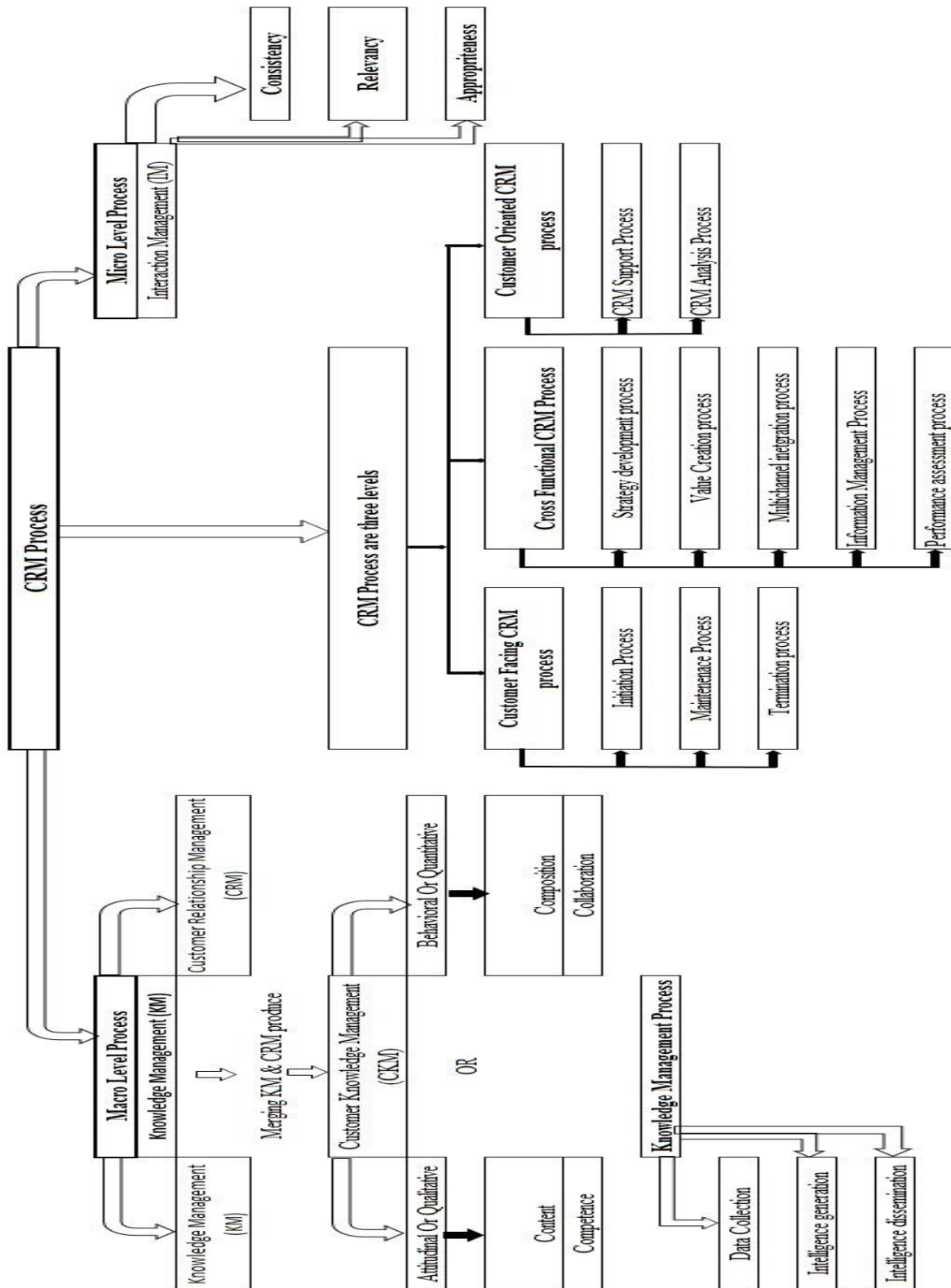
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Appendix (A): halhoCRM Mind Map Diagram



Source: the researcher

## Exploring the Intersection between Student-Led Business Bazaar and Building 21<sup>st</sup> Century Skills

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### **Abstract**

Graduates in today's knowledge economy need to be ready to face new challenges, and adapt to the needs of the emerging societal and economic models. A set of skills that have been identified as major success enablers for graduates is what is referred to as the 21<sup>st</sup> century skills. These are skills intended to help students to keep up with the needs of today's modern economy, and build the required employability attributes.

This research paper presents a case study that took place in one of the higher education women's colleges in the United Arab Emirates (UAE). The paper explored the potential that work integrated learning in the form of a student-led business bazaar may have on building the needed graduates 21<sup>st</sup> century skills. The work focused on female graduates who live in conservative cultures and presents a venue for augmenting higher education business programs with a work integrated learning model that have high potential in building graduates 21<sup>st</sup> century skills.

The paper followed a qualitative approach where the experiences of students and staff members with the student-led business bazaar have been recorded and analysed for its impact on building the needed students 21<sup>st</sup> century skills. The work relied on reflection on experiences and on semi structured interviews with students and staff members.

The study found that giving the students an entrepreneurial opportunity of starting up their own business, and providing them with a model that allow them to go through the full cycle of starting up a business and running it, had a considerable impact on building communication, marketing, stress management, and creativity skills. The study unwrapped a way in which female graduates in conservative cultures can look into entrepreneurial options and get exposed to the business market.

**KEYWORDS:** Education; 21<sup>st</sup> Century Skills; Business Bazaar; Female Students; WIL

### **1 INTRODUCTION**

This study presents and analyses a model that has been implemented in a diploma level business program at one of the higher education women's colleges in the United Arab Emirates. The model studied is a student-led business bazaar project where the student gets the chance to come up with a business idea and go through the full cycle of running a business starting from preparing a business proposal to closing and reflecting on the project. This study investigated how such a model can have impact on building the 21<sup>st</sup> century skills required for today's workforce. The model presented was implemented in a women's college where many students come from conservative families and do not have much opportunity to interact with the world beyond their school and families. This study aims at reflecting on an example of work integrated learning and sharing a best practice that can be beneficial for other students.

## 2 LITERATURE REVIEW

The widely accepted view of a university education nowadays goes beyond providing students with the technical skills and knowledge of a discipline or a profession. The mandate has been extended to consider the development of employability attributes which have been considered fundamental to the process of preparing the graduates to face the unknown future and be ready to take an active role in the knowledge economy of the 21st century (Barrie & Prosser, 2004; Kember, 2009; Lowden, Hall, Elliot, & Lewin, 2011).

Preparing graduates with the skills required for the competitive knowledge economy requires building diverse skills or 21st century skills that have been considered essential requirements in today's job market (Ananiadou & Claro, 2009; Barrie & Prosser, 2004). Tony Wagner the co-director of the Change Leadership Group at Harvard Graduate School of Education defined the core 21st century survival skills as:

1. Critical thinking and problem solving
2. The ability to create, collaborate and communicate across media-rich networks and systems
3. Agility and adaptability
4. Initiative and entrepreneurship
5. Effective oral and written communication
6. Accessing and analyzing information, and
7. Curiosity and imagination. (Cornelius, 2011, p. 51)

Finegold and Notabartolo (2010) conducted an interdisciplinary literature review and compiled the following worker competencies that are considered most important for the 21st century.

Analytic skills	Interpersonal skills	Ability to execute	Information processing	Capacity for change
Critical thinking	Communication	Initiative and self-direction	Information literacy	Creativity/innovation
Problem solving	Collaboration	Productivity	Media literacy	Adaptive learning/learning to learn
Decision making	Leadership and responsibility		Digital citizenship	Flexibility
Research and inquiry			ICT operations and concepts	

**Figure 1: Twenty first century competencies (Finegold & Notabartolo, 2010, p. 7)**

Looking at ways of developing the students 21<sup>st</sup> century skills, participatory learning models including experiential learning and work integrated learning (WIL) have been implemented in many higher educational institutions and their effectiveness in assisting students' readiness for the job market is evidenced in the education literature (Canto de Loura, 2014; Freudenberg, Brimble, & Cameron, 2010, 2011; Jollands, 2015). WIL includes programs that occur in the workplace and are implemented as a formal aspect of higher education. WIL includes cooperative education, collaborative education, learning in the workplace, learning in the community, clinical education, field education, service learning, mentored employment, university/industry research, supervised work experience, entrepreneurial programs, and simulations (Cooper, Orrell, & Bowden, 2010; Freudenberg et al., 2011). On their research on the development of business students' graduate attributes through WIL, Freudenberg et al.

(2011) concluded that engaging students in a specialized work related program that is well integrated, and well managed and structured generated many benefits for the development of generic skills including interpersonal skills, self-management, learning and adaptability, problem solving, initiative, communication skills, and teamwork.

Although building the 21<sup>st</sup> century skills is deemed essential for all students, building such skills is fundamental for women students in conservative cultures to support them to join the workforce. Empowering women and promoting gender equality is one of the eight major goals that have been specified by the United Nations as the millennium development goals (UN Millennium Project, 2005). Looking at the UAE context in particular, a major objective of the Abu Dhabi Economic Vision 2030 is to “Maximize the participation of national women in the workforce” (The Government of Abu Dhabi, 2008, p. 41), and a main goal of the UAE Vision 2021 is to equip the youth with the skills required for the 21st century (UAE Government, 2013).

### **3 METHODOLOGY**

This is a qualitative study where data has been collected through observation and reflection of the researcher; semi-structured interviews with three staff members who were involved with at least two occurrences of the business bazaar; and semi-structured interviews with four students who took part in the business bazaar.

It is important to note that all students and staff members interviewed were women. All the student body in the college where the research took place were women. The staff members in the college were a mix of men and women, but the ones who were interviewed in this research were all women. Among the three staff members who were interviewed were two were faculty members who supervised students’ projects and one administrative staff who was in charge of activities and events in the college.

The observation, experience and reflection of the researcher is considered a key data source in this study as the researcher was in charge of the business bazaar for eight consecutive happenings of the event and was able to observe and reflect on students’ experiences and ways of handling challenges. The researcher, in her capacity as the ‘Chair of Business School’ in the college, was responsible for approving students’ business ideas, ensuring safety and security of the students’ projects, and in a number of times a member of the projects evaluation committee. In qualitative research, observation methods are considered useful to researchers as they provide them with ways to check for nonverbal expression of feelings, determine who interacts with whom, grasp how participants communicate with each other, and check for how much time is spent on various activities (Schmuck, 1997). Observation allows researchers to verify terms that participants use in interviews, observe events that participants may be unable to describe or unwilling to share possibly because this could be inappropriate, impolite, or insensitive. It also allows the researcher to observe situations the participants have described in interviews, thereby making them aware of biases or inaccuracies in description provided by those participants (Marshall & Rossman, 1995).

## **4 DISCUSSION**

### **4.1 The Business Bazaar**

The business bazaar presented a form of work integrated learning where the students came into direct contact with the realities of business practices and had opportunities to access and use business knowledge. The business bazaar was a project integrated in one of the core courses in the ‘Diploma in Business Administration’ program in the college. In this 14 weeks long project,

the students were given a chance to practice starting up a small business and running it in the college. The students had to submit a feasibility study, secure funds, work on marketing, contact suppliers, run the business, prepare budget documentation and at the end write a reflection. The bazaar took place once every semester, where participating students were given a limited space in the college to run a small business for periods that varied from two days to a full week. There were rules and regulations that governed those activities and students had to go through a set of approvals and convince the staff in charge of their business idea before they were given the permission to start. This project brings together skills learned in several courses taken earlier in the program. In building their businesses, students get hands-on experience in outlining a marketing plan; deciding on a pricing strategy; preparing promotional activities; buying or making products; and preparing paperwork to keep track of sales and income.

#### **4.2 Findings from the Staff and Students Interviews**

There was a general consensus among the interviewed staff members, who worked closely with students in this project, that the project brought considerable value to students' education. They reported that the business bazaar was a chance for the students to make business-wise decisions as they had to choose a product, find a supplier, do the pricing, create a marketing plan, do the marketing inside and outside the college, and prepare all the paperwork. Students also had to make decisions about how will they invest their money, and because they invest small amounts of money there was no interference from anybody, so the students had to make their own decisions. This also created an economic drive because the students would want to make a profit.

Staff members also reported that engaging the students in this activity allowed them to develop their skills in a real life setup and face the consequences of their own decisions. One of the faculty members said: "For these skills to flourish, we need to build a context. Sometimes a simple event can lead to those skills being exposed, enhanced, and refined. Decision making needs more freedom, maybe a real life experience to be taken seriously". This tells us that such an event provided the students with a chance to practice decision making, it also concurs with research findings that building the context and providing the students with settings to practice their skills, and have opportunities to improve them, are important learning practices (Allen, Ramaekers & van der Velden, 2005; Freudenberg et al., 2011).

All staff members interviewed agreed that the students experience with the bazaar gave them chances to improve their verbal, written, and business communication skills. Students had to interact with suppliers, present their business ideas to the college approval committee, deal with the customers, and prepare business reports. The need for a good level of communication skills was required throughout all phases of the project as the students had to deal with suppliers and they had to support the customers and ensure their satisfaction.

Students and staff members interviewed affirmed that the work in the bazaar required stress management skills, time management skills, and problem solving. Students talked about situations where they had to deal with situations like the supplier did not deliver on time, or the health authority did not approve of a certain packaging of food items, and other situations where they had to deal with demanding or challenging instances.

One of the main points raised is the chance to engage students in entrepreneurial activities and possibly open up the way forward for them particularly that some of them do not plan to look for jobs because of cultural restrictions. The bazaar was a chance for the students to pilot running a small business which can then lead to taking this step further with a real business, possibly run from home.

Students reported that their experience with the business bazaar helped them to build self-confidence; network with different types of people including peers, customers, and business suppliers.

One of the faculty members reported that the enthusiasm and the sparkle that they saw in students' eyes in the bazaar was amazing, and that this sparkle is not seen in the classroom.

### **4.3 Researcher Observation**

Reflecting on my own experience as I was involved with the college bazaar for at least eight iterations and interacted with the participating students closely, the bazaar days created substantial positive energy in the college and fostered student creativity about ideas that would attract customers. The bazaar provided a safe and secure avenue for students to build and practice a wide array of skills including: marketing, negotiation, budget control, communication skills, stress management, initiative, decision making, and time management. The model also gave chances for the students to research about business ideas; adjust those ideas to work for them and their customer base; take risks; find suppliers; write professional business communications; and comply with rules and regulations. These skills are important attributes for business entrepreneurship (OECD, 2000; Tlaiss, 2014).

It was clear that the students enjoyed being part of the bazaar and found it to be a precious opportunity to go through the experience of starting up a small business. Although the business bazaar was an integrated project in the business program, students from other programs repeatedly asked for a chance to take part in the business bazaar.

Students were willing to put long hours in preparing for their business and ensuring that it succeeds. During the days of the bazaar they used to spend no less than 12 hours in the college ensuring that their business is running well, and dealing with their customers' enquiries. This tells us that the work in the bazaar helped students to build resilience and realization of the requirement to work long hours if needed. Moreover, the students had to deal with different types of customers including difficult customers, unhappy customers, and demanding customers.

One of the highlights that was clear in almost all occurrences of the bazaar is that the students started to build connections with outside businesses in regards to the business ideas they had. This was in the form of dealings with suppliers, exchanging contacts with people interested about the business ideas, and in some cases getting sponsorship from SME organizations in the country.

For female students living in conservative cultures, the idea of integrating a business bazaar in the business program provided this category of students with opportunities to consider entrepreneurial options that comply with their circumstances.

## **5 CONCLUSION**

Findings of this study show that students' participation in a student-led business bazaar demonstrate a working model for giving the students the chance to build several 21<sup>st</sup> century skills, namely: communication skills; stress management; time management; problem solving; initiative and self-direction.

The work also show that for the case of female students in conservative cultures, the model of integrating a college based student-led business bazaar in business programs suggests a worthwhile practice for helping this category of students to be exposed to the needs and challenges of the business world, and to develop the graduate employability attributes required for the job market. Moreover, it opens up a path for the students to think about entrepreneurship options.



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## Effect of Music on Attitude Toward the Ad: An Experimental Study in Peshawar (Pakistan) on Muslim Consumers

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### Abstract

Music is widely used in advertisements to influence consumers. Literature suggests that music has an effect on a consumer's attitude toward the ad. Muslim consumers are a large market segment whereby companies try to capture their attention through "Halal" branding. Previous researchers have found that some Western advertisements are offensive for some Muslim consumers. However, how music in ads influences Muslim consumers is not too clear. In this study we investigated the effect of music in advertisements on attitude of Muslim consumers toward the ad. Results show that music has an effect on attitude toward the ad and we relate these findings to peripheral route of Elaboration Likelihood Model (ELM).

**Keywords: Music, Advertisements, Attitude towards ad, Muslim Consumers**

### 1. Introduction

Music is an integral component of advertisements which is accepted globally by advertisers (Kupfer, 2017). Allan (2008) analyzed 715 different American TV advertisements, of which 617 commercials used some type of music of all genres like songs and jingles etc. that were made for "ordinary people". The findings show that music enhances the likeability of the advertisement. Marshall and Roberts (2008) argue that from 1995 to 2004, 83 percent of effective advertisements contained music. Chou and Lien (2010) found in Taiwan that most popular advertisements of Sony Ericson and Toyota have music in it. These studies show that music has a significant role in modern advertisements. Literature related to music in advertising has different aspects like tempo, volume, quality, likeability, and music fit (Lavack, Thakor, & Bottausci, 2008; Oakes, 2007; Alpert, Alpert, & Maltz, 2005). However, there is lack of studies related to music in advertisements and religion. This study will try to fill this gap to some extent. A focus on linking Islamic perspectives to promotional activities, especially advertising initiated in the late 1980s. Scholars focused largely on the essence of advertising in Islamic states, for instance, Saudi Arabia and Malaysia. During the initial ten years, more research studies were carried out into Islamic marketing where researchers concentrated on discussing numerous issues associated with Islam and marketing (Wilson, 2012). Studies focused on empirical research grounded in Quran and Sunnah (Luqmani & Yavas, 1989). Several studies conducted content analyses of contemporary advertising campaigns and messages in Muslim republics with some opposing advertisements offered in British or American campaigns (Kalliny, 2010). Al-Makaty, Tubergen, and Whitlow (1996) argue that Islam allows advertising but with certain guidelines. Rice and Al-Mossawi (2002) offered a classification of Muslim audience for promotion campaigns without the deliberation over their juristic opinions or theological devotion. Wilson (2012) argues that advertising experts must have information of Islamic ethics, morals and religious decisions when considering Middle Eastern marketplaces.

Luqmani and Yavas (1989) establish that disregarding the effect of religion, precisely Islam, on advertising can isolate a significant segment of the population that practices religious devotion and spirituality. If ignored, segments within the target market for an advertising campaign may develop negative brand awareness (Fam, Waller, & Erdogan, 2004). The isolated segment can also effect social perception and damagingly distress consumer attitudes (Michell & Al-Mossawi, 1999). Luqmani and Yavas (1989), similarly notice that religious establishments play a durable role in brand awareness among the traditional segments of inhabitants. Numerous studies (Cader, 2015; Abdullah & Ahmad, 2010) investigate many characteristics of Islamic marketing in dissimilar Muslim states such as Saudi Arabia and Malaysia. Research studies on Islam and marketing (Wilson, 2012) have been publishing during the last few years in devoted Islamic marketing journals such as *Journal of Islamic Marketing* and *International Journal of Islamic Marketing and Branding*. This suggests increasing importance being given by researchers to identifying and investigating the links between Islam and marketing.

### **1.1 Research Objective**

Literature suggests that buying behavior of Muslim consumers depends on religion (Muhamad & Mizerski, 2010) or depends on culture (Wilson & Liu, 2011). While, Saleem et al. (2017) conclude that religion (Islam) does not allow music in advertisements. However, music is acceptable in Muslim culture (Rana & North, 2007). Therefore, this study investigates Muslim consumers' perception about music in advertising. To the best of our knowledge none of the studies investigated effect of music of Muslim consumers' attitude toward the ad. Therefore, the overall objective of this research study is to investigate the effect of music in advertisements on attitude toward the ad on Muslim consumers. Furthermore, this study is following the definition of Muslim consumers broadly. Moreover, music used in this experimental study is the original track of Doritos advertisement. Therefore, this study does not consider other types of music used in advertisements.

## **2. Literature Review**

### **2.1 Music in Advertisements**

In television advertisements, music is an integral part of background features used to enhance the product image. Literature suggests that ads with music increase the value of the commercial (Coloma & Kleiner, 2005; Stewart et al., 1990; Stout et al., 1990). An experimental study was conducted by Gorn (1982) who argues that audience prefer advertisements with music of their interest. If they like the background music, then the chances of selecting that product is more than the ad with music they dislike. Background music in commercials influences the audience behaviour along with triggering their moods (Lalwani et al., 2009; Alpert et al., 2005).

Music and culture are connected to each other in a way that it varies from nation to nation and plays a vital role in many aspects of life (Herndon & McLeod, 1980). Therefore, marketers can influence the consumers of diverse cultures by using different musical fragments (Murray & Murray, 1996), especially in the environment of advertisements and retail (Bruner, 1990). Furthermore, music has the ability to generate attention toward the advertisement (Kellaris et al., 1993; Tom, 1990) and increases recall and purchase intention (Blair & Shimp, 1992; Alpert & Alpert, 1990; Park & Young, 1986; Gorn, 1982).

Music has an effect on consumer behavior (Gorn, 1982). Emotions that are created by music influence purchase intention (North et al., 2004). However, there are few studies (Brooker & Wheatley, 1994; Macklin, 1988) conducted to examine the effect of music in advertisements on attitude towards ad. Macklin (1988) argues that music in advertisement has no effect on attitude of children towards ad. However, according to Lantos and Craton (2012), it is not

necessary that music in advertisements will always generate favorable response from the audience.

## **2.2 Attitude toward the Advertisement**

Attitude is a reaction of gradual developing of favorable or unfavorable responses toward an object (Zanna, Kiesler, & Pilkonis, 1970). Therefore, attitudes are useful forecasters of communicative objectives (Mitchell & Olson, 1981). Moreover, in marketing communications attitude towards advertisement and attitude towards brand has a significant role (Lutz, 1985). While, attitude toward the advertisement occurs during an exposure to an ad (Mackenzie & Lutz, 1989; Lutz, 1985). Therefore, attitude towards ad has an effect on attitude towards brand and purchase intention (Lutz, 1985).

Attitude towards ad has less direct effect on purchase intention as compared to attitude towards brand (Lutz, 1985). Mackenzie and Lutz, (1989) argue that attitude towards ad has no behavioral or cognitive reactions but only has affective or evaluative effects. However, few studies (Biehal et al., 1992; Mackenzie & Lutz, 1989; Lutz, 1985; Shimp, 1981) have found that attitude towards ad has both affective components like feelings of love or feelings of joy or irritation and cognitive components like attractiveness of endorser or humor.

## **2.3 Muslim Consumers**

Islam is an Arabic term and it means to surrender (Mehden, 1986). Muslim society is grounded on Islamic ideology whether social or economic system or spirituality (Luqmani et al., 1989; Coulson, 1964). There are some ethical codes of conducts to be followed by every Muslim. For instance, there are codes for buying and selling, codes for social responsibilities, codes for role of women and so on (Newland, 2000; Michell & Al-Mossawi, 1999; Deng et al., 1994). Therefore, Muslims are bounded to live every aspect of life as directed by Islam (Fam et al., 2004).

China and India have been considered as the Billion segment since 1990 and this segment has a significant effect on world's economy because of huge population of these segments, that is, China has 1.3 billion population and India 1.2 billion (DeAnne & Karim, 2010). Muslim consumers are between 1.5 to 1.8 billion in world's population (Lipka, 2017). Companies are trying to capture their attention through Halal branding (Alserhan & Alserhan, 2012). Therefore, researchers are debating that Muslim consumers segment is a new addition in Billion segment along with China and India. It is estimated that Muslim population will double by 2030. Therefore, Muslim consumer segment has a significant impact on world's economy (Alserhan & Alserhan, 2012). Muslim consumers are considered as risk averse buyers because of their faith in life after death (Wilson & Hollensen, 2013; Wilson & Liu, 2011). However, according to one school of thought, Muslim consumers' buying behavior depends upon religious values (Muhamad & Mizerski, 2010). The other school of thought believes that Muslim consumers buying behavior depends upon other non-religious values like culture (Wilson & Liu, 2011).

## **2.4 Theoretical Framework**

There are two main theoretical approaches in literature related to music in advertising. The classical conditioning approach states that by combining unconditioned stimulus like music with a neutral stimulus like product, it produces a conditioned response like purchase intention (Murray & Murray, 1996; Kellaris & Cox, 1989; Gorn, 1982). The other approach is affective response approach which suggests that when one retrieves a particular illustration, pattern, or mental image in identifying a concept, the affective reaction associated with the illustration, pattern, or image may automatically follow (Murray & Murray, 1996; Mitchell, 1986; Park &

Young, 1986; Brooks, 1978). The first experimental study concluded that music liked by consumers has an effect on purchase decision as compared to music disliked by consumers (Gorn, 1982). This experimental study is based on the classical conditioning theory. However, other researchers failed to produce the same results (Kellaris & Cox, 1989; Pitt & Abratt, 1988). Zander (2006) refers to ELM beside classical conditioning theory and affective response theory. In ELM, there are two routs of persuasions: one is central rout of persuasion and other is peripheral rout of persuasion. In central rout, without any stimulus, for instance, celebrity endorsement or music, consumer has the motivation to carefully process the product information while in peripheral rout of ELM, when product involvement is low other stimulus like celebrity endorsement or use of music can increase product involvement. ELM is supported by researchers for music in advertising (Olsen, 2002; Park & Young, 1986).

**Table 2.1**

Studies on Effect of Music in Advertising

Effect of Music in Advertising	Studies	Findings
Impact of music on product endorser and brand	(Zander, 2006)	Music has an effect on product endorser and brand without affecting general evaluation of the product
Music in advertising and purchase occasions	(Alpert et al., 2005)	Music influences the emotional response and enhances purchase
Music and tempo	(Holbrook & Anand, 1990)	Musical tempo increases affective response
Music and brand attitude	(Park & Young, 1986)	Music has an effect on positive attitude towards brand (Peripheral rout of ELM)
Music and attitude towards ad	(Alexomanolaki et al., 2010, 2007; Brooker & Wheatley, 1994) (Macklin, 1988)	Music enhances positive attitude towards ad Music has no effect on children

Studies conducted on music in advertising show a positive effect of music on endorser and brand, purchase occasions, tempo, brand attitude and attitude towards ad (Alexomanolaki et al., 2010, 2007; Zander, 2006; Alpert et al., 2005; Brooker & Wheatley, 1994; Holbrook & Anand, 1990; Park & Young, 1986). Only one study by Macklin (1988) concludes that music in advertising has no effect on children because their behavior differ from other age groups. As the respondents of this study are adults, therefore, we are following the results of the studies discussed in Table 2.1 except the study of Macklin (1988). Park and Young (1986) argue that music in ads enhance positive attitude towards brand and relate their results to peripheral rout of ELM. Therefore, we are using ELM as a theoretical lens for this study because studies of Kellaris and Cox (1989) and Pitt and Abratt (1988) could not replicate the results of the experiment of Gorn (1982) related to classical conditioning and affective response approaches. Studies on music and attitude towards ad (Alexomanolaki et al., 2010, 2007; Brooker & Wheatley, 1994) conclude that music has a positive effect on attitude towards ad. However, music is not perceived Islamic because an inductive study of Saleem et al. (2017) concludes that Islam does not allow music in advertisements therefore, we can hypothesize that:

**H<sub>a</sub>: Music in advertisement has a negative effect on attitude of Muslim consumers towards advertisement.**

### 3. Methods and Methodology

This study is an experimental study aimed (Alexomanolaki et al., 2010, 2007; Brooker & Wheatley, 1994) to investigate the effect of music in advertising on Muslim consumers with questionnaire as a data collection tool.

The population of this study was Institute of Management Sciences, Peshawar. Selection of this Institute is based on the reason that there is a diverse culture group almost from every district of the province of Khyber Pakhtunkhwa. Therefore, we have respondents from different sub-cultures. As experiment study needs availability of respondents, therefore, we used convenience sampling technique to collect the data from a sample of 500 respondents; 250 for control group and same number of respondents for experimental group from the population of Institute of Management Sciences.

For execution of the experiment, we selected two ads of Doritos (snacks), one with music and the other without music. These ads were not the television or social media commercials in Pakistan. Therefore, respondents' biasness was expected to be less. Further, we adopted questionnaire from previous studies discussed in Table 3.1. There were two variables in this study, that is, music in advertisement (independent variable) and attitude towards ad of Muslim consumers (dependent variable). Respondents were divided in to two groups, the control group watched the ad without music and the other experimental group watched the ad with music. First, respondents watched the ads in class room and then they filled the questionnaire. There were three questions related to music, five questions related to Attitude towards ad. As questionnaire is adopted therefore, it is valid. The questionnaire is reliable because the values of Cronbach's alpha were 73% and 84% for the questions related to music and attitude towards the ad respectively, which is above the level of 70% as suggested by Nunnally and Bernstein, (1994). Furthermore, there were seven questions that were related to culture and religion in the questionnaire. Because there is no scale available in literature for measurement of responses from Muslim consumers related to music in advertisements. These seven questions asked from respondents were not used in analysis of hypothesis but used to develop an understanding of religious and other factors involving likability or dis likeability of the advertisements other than music, because if respondents like or dislike music in the advertisement our adopted scale cannot measure the religiosity factor.

**Table 3.1.** Scale of Music in Advertisement and Attitude Towards Advertisement

Variable	Scale	Used by
Music in advertisement	1. The background music makes this ad pleasant. 2. The back-ground music is irritating (R). 3. The background music is appropriate.	Baker et al. (2002, 1994, 1992) Bake and Julie (1993)
Attitude towards ad	1. I dislike the ad (R). 2. The ad is appealing to me. 3. The ad is attractive to me. 4. The ad is interesting to me. 5. I think the ad is bad (R).	Kim and Sora (2011) Kim et al. (2009) Lee and Hwai (2000) Lee et al. (1999)

#### 4. Results and Discussion

First, the data was entered in SPSS (Statistical Package for the Social Sciences) for analysis. Table 4.1 describes the demography of the respondents. There were three negative questions in the questionnaire for that we selected reverse coding technique in SPSS. Statistical technique Linear Regression was used as discussed in Table 4.2 to test the hypothesis  $H_a$  because the two variables, that is music in ad and Attitude toward the ad, are quantitative and hypothesis is directional. Furthermore, we compared Attitude towards ad of experimental group and control group by using statistical technique of Independent Sample t-test as discussed in Table 4.3. Table 4.4 provides an understanding of religious and other factors that involve likeability or dis likeability of the advertisements other than music.

**Table 4.1.** Demographic Profile of the Respondents

Profile	Frequency	Percentage
<b>Age</b>		
Under 18	3	0.6%
18-20	130	26%
21-23	244	48.8%
24-26	92	18.4%
Above 26	25	5%
Missing	6	1.2%
<b>Total</b>	<b>500</b>	<b>100%</b>
<b>Gender</b>		
Male	417	83.4%
Female	77	15.4%
Missing	6	1.2%
<b>Total</b>	<b>500</b>	<b>100%</b>
<b>Area</b>		
City	215	43%
Village	270	54%
Missing	15	3%
<b>Total</b>	<b>500</b>	<b>100%</b>
<b>Questionnaire</b>		
Ad with Music	250	50%
Ad without Music	250	50%
<b>Total</b>	<b>500</b>	<b>100%</b>

Table 4.1 indicates Age, Gender, and Area wise distribution of the respondents while Effect represents control and experimental group distribution. Most of the respondents were in the age group of 21 to 23. Male respondents were more than female respondents. While most of the respondents belonged to rural areas.

**Table 4.2.** Independent Samples t- test

Group Statistics				
Effect	N	Mean	Std. Deviation	Std. Error Mean
Average Attitude With Music	250	3.3344	.88314	.05585
Without Music	250	3.2576	.89256	.05645
Independent Samples Test				
		t-test for Equality of Means		



		t	df	Sig. (2-tailed)	Mean Difference	Stand. Error Difference
Average Attitude	Equal variances assumed	.967	498	.334	.07680	.07941
	Equal variances not assumed	.967	497.94	.334	.07680	.07941

Table 4.2 shows that p value ( $p=0.334$ ) is greater than  $\alpha$  value ( $\alpha=0.05$ ). Therefore, there is no difference between ad with music and ad without music on Muslim consumers' attitude toward advertisements. One of the possible reasons behind may be, only 39% of the respondents of control group disliked the ad because music was missing in the advertisement. While the remaining 61% respondents of the control group liked the ad because of some reasons other than music as discussed in table 4.4. Maybe this is the reason that there is no difference between control and experimental group.

**Table 4.3.** Linear Regression of Music in Ad and Attitude Towards Ad

Model	Sum of squares	df	Mean square	F	Sig.	Beta
Regression	60.510	1	60.510	112.368	.000	0.558
Residual	133.548	248	0.538			
Total	194.058	249				

Table 4.3 shows that Beta value is positive. Therefore, we reject hypothesis  $H_a$  that music in advertisement has a negative effect on Attitude towards advertisement of Muslim consumers. As p value ( $p=0.000$ ) is less than  $\alpha$  value ( $\alpha=0.05$ ) and direction is positive therefore, music in advertisement has a positive effect on Attitude of Muslim consumers towards advertisement. The finding of this hypothesis is same with the findings of Alexomanolaki et al. (2010, 2007) and Brooker & Wheatley (1994).

**Table 4.4.** Religious and other Factors

		Yes	No	Missing
1	Did you see this ad before?	14	450	36
2	<b>I like the ad because</b>	Yes		
i	Actor performed well	159		
ii	Ad concept was good	157		
iii	I like this product	123		
iv	Any other	17		
3	<b>I dislike the ad because</b>	Yes		
i	Music is missing (Experimental group)	99		
i (a)	Music is not allowed in my religion (Control group)	26		
ii	Ad concept was bad	142		
iii	I dislike this product	42		

iv	Any other	47		
		Yes	No	No Idea
4	Do you believe that Music is Haram (Not allowed) in Islam?	302	82	108
5	Do you believe that Music is culturally accepted in Muslim societies?	261	102	111
		Yes	No	
6	I do not accept advertisements without Music or song?	221	252	
		Strictly	Moderately	Do not follow
7	I follow my religion.	163	322	7

Table 4.4 explains the reason behind likeability or dislike ability of the two ads which shown to the respondents as a data collection tool. Furthermore, there is no developed scale related to Muslim consumers therefore, from question number four to seven in table 4.4 could be potential questions for future studies related to this area of research.

There are two open ended questions in the questionnaire that are question number 2(iv) and 3(iv) in table 4.4. One is related to likeability of the ad and the other is related to dislike ability of the ad. Most of the respondents liked the ads because of fun, humor and idea that shown in the ads. The reasons behind dislike ability of the ads are overacting of the actor, missing of female endorsement, and short duration of the ads. These themes are obtained from the answers of question number 2(iv) and 3(iv) from the respondents.

From question number four to seven in table 4.4, we notice that 60% of the respondents think that music is Haram (not allowed) in Islam but 52% respondents also believe that music is accepted in Muslim societies. Interesting thing is that 64% of the respondents follow their religion (Islam) moderately. However, it is not necessary that music is an essential component of the advertisements as our respondents perceived.

## Conclusion

Most of the respondents of this study liked both the ads (with and without music). As the purpose of this study was to investigate the effect of music on attitude toward the ad of Muslim consumers. Therefore, our main focus was to explore any potential reasons related to religion or cultural aspect of the Muslim societies behind likeability or dislike ability of the ads with music. Results indicate that music has an effect on attitude towards the ad on Muslim consumers and this finding is related to peripheral rout of ELM (Park & Young, 1986). However, there is no difference between ad with music and ad without music on attitude of Muslim consumers towards advertisement.

Our previous study Saleem, et al. (2017) concludes that music is not allowed in Islamic jurisprudence. Study of Muhamad & Mizerski (2010) concludes that Muslim consumers follow religion in their marketing activities while Wilson and Liu (2011) argue that Muslim consumers follow culture for their marketing activities. Our current research study concludes that Muslim consumers believe that music is not allowed in Islamic jurisprudence, but they also believe that music is accepted in Muslim societies, and they follow Islam moderately. Therefore, music is acceptable for Muslim consumers in advertisements, and this study also concludes that Muslim

consumers follow culture predominately as compared to religion as suggested by (Wilson & Liu, 2011), particularly in the case of music in advertisements. Our findings also suggest that music is not a compulsory component of the advertisements although music has an effect on attitude towards an ad but there is no difference between advertisements of ad with music and ad without music.

Future research should be conducted in different Muslim societies in order to get broader picture of this investigation. We will extend this research to whole Pakistan through cluster sampling technique in future. As well future study will also consider the religiosity factor of Muslim consumers.

One of the limitations of this study is that this research is conducted in one Institute of a city of Pakistan therefore, sample taken for this research is not a representation of whole Muslim consumers. Secondly, we used the term Muslim consumer broadly, a person who claimed that s/he is a Muslim we considered him or her as a respondent. Third, the nature of music is not considered as it may affect the results. Finally, we cannot generalize the results to whole population of Muslim consumers because of convenience sampling and because of diverse culture of Muslim societies in different countries.

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## Is Marketing Ethical: A Consideration of the Issues from an Islamic Marketing Perspective

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### Abstract

Marketing is a business discipline which came to prominence around 1960 (Belk, 1995). Organically, marketing came out of economics, which itself came from the common pipeline of western thought – Christianity -> philosophy -> economics. “In contrast, in the Islamic tradition, all learning developed from the Quran” (Bouzenita and Wood, 2018:893). Originally, marketing had a sales and promotion focus, and was concerned with selling (more) items – a perspective which is known within the field as the product, or production, perspective. As marketing evolved as a discipline, and sought theories of its own, it became more rounded, and offered a societal, social and marketing perspective to the literature. These perspectives drew more from the social sciences such as sociology, psychology and philosophy to address studies on human consumption and consumption behaviour. Several core theories were developed, one attributed to McCarthy (1978) was that of the marketing mix, or the 4P’s of marketing, which involved dividing marketing considerations into four parts – product, price, promotion and place. Later developments expanded these P’s to seven to include packaging, positioning and people, but the fundamental four remain dominant. The most visible, and perhaps synonymous of marketing itself, is the P for promotion. Promotion includes advertising, public relations and all forms of sales promotion - from coupons to lotteries to discounting. The development of public relations and advertising came directly from the propaganda ministries in western countries used during the wars of the early 20<sup>th</sup> century, and became incredibly sophisticated in the hands of Edward Bernays, a nephew of Sigmund Freud, who plied his craft (using his uncle’s theories) in the United States (Bernays, 2015).

Another important theory in marketing was introduced by Theodore Levitt in 1993 (Levitt, 1993), this was the theory of globalization – or, the globalization thesis – which foresaw consumers all over the world using and understanding the same products, in the same ways and, therefore, becoming more alike culturally. This thesis is still widely referenced, but has, in fact, proven to be incorrect (de Mooij, 2010). Long term studies have clearly shown that consumers use products in ways which developers and promoters may not have even thought of (such as using the photo sharing app Instagram as a selling medium) and, further, that once consumers surpass their financial needs for sustenance, housing, and other basic requirements, their consumption patterns with their disposable incomes reflect their ethnic or national cultural themes, rather than the dominant themes from elsewhere. For example, as the Japanese became more wealthy across the 20<sup>th</sup> century, there was an increase in classes and skill levels in traditional arts such as Japanese flower arranging, chess, abacus, calligraphy, tea ceremony and kendo.

The research question that this paper is set to answer is that given the background of marketing: that it is new/modern, that it is focused on (increasing/influencing) consumption, that it arises from a western, English speaking, individualist and capitalist root, is it possible that it can be ethical from an Islamic perspective?

## **The 4 P's**

As the marketing mix is the widely taught and theoretical basis for the majority of marketing studies and sub-fields, a consideration of the major strands of these P's needs to be examined first.

### **Product**

Besides a consideration of which products may, or may not, be beneficial both for production and for distribution, as is necessary when taking an Islamic viewpoint, a few of the issues within this strand of study are brands, fashion cycles and the idea of "Brand Me", which is a recurring theme in a very prominent consumer behavior textbook series (Solomon et al, 2008; Stanton and Stanton, 2013), where even a person his or herself is a product. A reduction of the concept of a multifaceted creation, and a diminishing of the human personality and its potential.

Traditionally, in Islamic market models, sellers reputations constituted the brand. For example, someone known to be honest and to properly and fairly represent his stock to others, would be recommended and receive return custom. One could argue that modern branding is an extension of this model, as branding constitutes a 'guarantee of quality' (Keegan and Green, 2015). However, the extension of brand quality and brand loyalty into the realm of 'relationships' remains an issue from an Islamic perspective (eg, the concept of goods delineating an 'extended self', as per the work of Belk, 1988).

### **Place**

Issues under this stream include the consideration of charges of cultural imperialism by (particularly) western nations through their brands, the appropriation of cultures as spectacles for tourism and also the use and collection of 'big data'.

Market design is still obvious in the open air markets across the world, with Muslim countries grouping sellers of like goods in one area, together, in direct contrast to the distant spreading out of retailers of the same goods in modern shopping malls and city centres. This format meant that consumers could compare and contrast stock quality and prices easily in order to make the best decision on what to purchase and how much to pay for it. It also meant that the competition was active, and the sellers were unable to easily misrepresent their goods as other sellers, with expert information, were close by. The design of shopping malls purposely makes just this objective impossible, with formal lease and contract agreements guaranteeing distance between retail stores to attempt to divide consumers into pools, indirectly assigned to one vendor in a category or another.

The 'big data revolution' is another point to be raised under place. Between 'loyalty cards' and internet shopping, 'social networks' and 'free' apps consumers are being measured, recorded, tracked and monitored by corporations as well as governments. This data is collected and sold to allow individuals to be targeted for increased consumption as well as to head off decisions and intercede with a product for whatever was searched for, as everyone notices with the 'pop up' ads that adorn the sides of computer screens. This data collection is impinging on the freewill/free choice of humanity, by manufacturing both imagined needs and expanding manufactured viewpoints on products, services and even on preferences of individuals at every level. It is also often breeched, easily gathered, endlessly cross-matched, and makes for a distinct lack of both privacy and 'internal life' (critical thinking/imagination) over time.

### **Price**

Considerations of price give rise to studies on income inequality, variable pricing across markets and also naturally link to exclusivity (place) and branding (product).



There are instances recorded in the history of Muslims which clearly show that products which were beneficial or necessary for the community were priced differentially to be within everyone's reach, or were even given away by merchants to ensure everyone had access to the benefit the product/s gave.

Interestingly, differential pricing is often used in global marketing in order to take (financial) advantage of markets. One example is the pricing (and also the fashion cycle location) of goods sold in the Arabian Gulf markets. These brands, from mainstream to luxury, are often priced higher than they are in western markets, and are also 'behind' in the fashion cycle. This means customers in the Gulf or from the 'new middle classes' in India, Turkey and China are paying much more for out of date products when compared to the western markets of Canada, the US, the UK, New Zealand or Australia.

There are also arguments in the vein of brand loyalty and "relationships" for excessive pricing of branded goods, where goods are overpriced and the justification for the price is linked to the 'extended self' in consumption, or people using visibly branded items to 'speak' for them in terms of sign and symbolism, conferring status and standing. Consumers, further, use these brands to mis-represent their financial level, a practice which is disliked in Islamic teaching.

### **Promotion**

Just as promotion may be seen as the most obvious P in the marketing mix, it is also one of the most cleverly and extensively developed. Promotion encompasses the range of the five senses. It stretches from muzak in shopping malls, to role modelling in advertising campaigns, to can't-get-it-out-of-your-head jingles and pop songs, to piped smells of coffee and bread, to textures on cell phone covers. It is inordinately powerful and persuasive and engages on media that are proven to be addictive (screens) and are everywhere (via wifi/internet).

### **Islamic Marketing**

In the face of this organic framework that is modern marketing, can an Islamic marketer work within it, have an impact, argue that marketing is ethical?

As it is now, and as it operates now, the answer should be no, it is not ethical. It does not meet many (any?) of the ethical guidelines imparted by the Prophet Mohammed (ﷺ), or in the rules for business in the Qur'an. It is, organically, a profit-maximisation model of business and is not the value-maximisation model (Saeed et al, 2001; Ali et al, 2013) which puts community benefit first.

Is it possible for Islamic Marketers to work within this system/make an impact? For practitioners of marketing, it is possible if they change their business formats to become halal right through the process: from people to products to practice (Alserhan et al, 2018; Wood and Al-Azri, forthcoming 2019). Many Muslim business owners, across many studies say that they 'cannot' do this, that it would implode their profits, that they could not compete. However, studies have shown that between the Baraka Muslims expect from halal activity (Boulanouar and Wood, 2018) and a rethink of the format of income streams – such as hotels giving up selling alcohol and benefitting from increased local family restaurant dining as a result (Zulkharnain and Jamal, 2012). For academics, this is exactly the field to be in! It is well known and oft-quoted (eg, see International Islamic Marketing Association home) that Islamic marketing brings the ethics back into business. The first steps to do that from the academic side is to generate theory, and examine current theory, using the filter of Islamic shari'ah, fiqh and thought (for example, please see Boulanouar and Boulanouar, 2013).

Islam, as a structure, allows flexibility and this is illustrated and celebrated in the range of fatawa on a given issue of subject. This range of fatawa allow different approaches and different

cultural emphases, but they do not allow immorality or inequity, and that is the fundamental issue in the global financial system today.

Globalisation is a reality. It has seen the intertwining of economics systems worldwide, most recently and obviously reflected in the 2008 ‘Global Financial Crisis’ that had a domino effect across the world beginning in the American market and causing the financial collapse of economies as far-flung as Greece and Iceland.

From a marketing perspective, the interest in global markets means an interest in the mass market – so, development of middle classes in countries such as Brazil, India, China, Turkey and the decline of the middle classes in western markets – these are the groups that buy. Even though the main movement in global markets is of money, rather than goods, the consuming middle classes make up the mass market that marketers need to reach. Fundamentally, marketing has cracked open markets through making taboos public/discussable issues (such as body odour, bad breath), creating segments (teens, tweens) and through speeding up fashion cycles (2 collections, 4 seasonal collections, 6 weekly collections). This fragmentation (segmentation, personalization, niche targeting) is reminiscent of the ‘divide and rule’ military strategies which were used in both battle and colonization.

The problems with the form of globalisation that we see today is that it is based in a capitalist, humanist and profit-centred format – it has been called ‘McDonaldisation’ (Ritzer, 1983), which means that ‘same-ness’ is spread, replicated, reproduced and celebrated. Islam is not a deed of sameness, or a monolith. It is a model for living that allows flexibility to the conditions of the people for whom the fatawa are issued. This means that the focus is on the quality of life of the community first, and any other considerations follow from that.

The benefit, from the perspective of an Islamic marketer, is that marketing academics are constantly calling for an expanded theory base for the field – it is a field of borrowed theories, but has very few of its own (Belk, 1995). The chance to bring a reset theory to every aspect of marketing in order to make it informative, beneficial and significant is just awaiting us.

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## **Product Packaging Innovation and Consumer Purchase Intentions: An Empirical Study on Packaged Food Products**

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### **Abstract**

The purpose of this research paper was to investigate the relationship between product packaging innovation and the purchase intentions of consumers along with the mediating role of consumer perception. The proposed research model was examined on the basis of data gathered from 320 consumers of packaged food products in Pakistan. The data was collected from Lahore. The data analysis was conducted on SPSS using two techniques of statistical analysis. Correlation analysis was conducted to investigate the proposed relationships and 4-step regression analysis was conducted to examine the impact of product packaging innovation on consumer purchase intention and to test the mediating role of consumer perception on the proposed relationship of product packaging innovation and consumer purchase intention. The findings showed that product packaging innovation has significant and positive effect on consumer perception and consumer purchase intention. The study also established that consumer perception partially mediates the proposed relationship between product packaging innovation and consumer purchase intention. On the basis of these results, certain implications and recommendations for future research have been discussed in this paper.

**Keywords** consumer perception, consumer purchase intention, product packaging innovation

## A Comparison of Halal Beef Consumer Preferences between Muslim and Non-Muslim Majority Area in Indonesia

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### **Abstract**

Even though Indonesia has a Muslim majority population, there are several regions with different religious concentrations, such as the Bali region where the minority Muslim communities. A deeper understanding of consumer preferences in several areas provides unique value for the specific consumer's segment. This study examines halal beef consumer preferences in the Muslim majority and the minority area. This type of research is descriptive using quantitative data. The participants of this survey were 290 middle-class Muslim consumers. Data analysis used a chi-square (t-test). Top five beef attributes are the halal label, newness, appearance, aroma, and hygiene. However, there is an additional attribute for Middle-class Muslim consumers in the non-Muslim majority area, specifically free of residues, price, and Muslim shop owner attribute. The pattern of buying and consuming beef in this area has the characteristic of rarely shopping for meat and less buying and consuming meat.

**Keywords:** halal beef, buying pattern, consumption pattern, the majority, minority

### **Introduction**

According to Thomson Reuters and the dinar standard (2018), Indonesia among the top 10 Islamic economies in the worldwide that one of the main factors is the halal food sector contribution. It was driven mainly by the increasing public awareness of halal food products. This situation will continue to develop appropriate the analyze of Yuswohady et al. (2017), the 2006 to 2019 period is the growth years and starting in 2019 is the harvest years of the Indonesian halal industry which coincides with the enactment of the Indonesia halal law. Their report has explained that regulation and lifestyle as the trigger factor of the Halal development in Indonesia.

Indonesia as the largest Muslim population country provides concessions to the rules of halal certification on all products circulating throughout the country. However, since the Indonesian government issued the Law of the Republic of Indonesia number 33, the year 2014 on halal product assurance (the Halal Law) which came into force in October 2019, whole products will be traded in Indonesia must have halal certificates. The Halal Law mandates compulsory halal certification across consumable products, including food and beverages, medicines, cosmetics, chemicals, and biological products and includes the manufacturing process, packaging, distribution, sales, and serving. Additionally, non-halal products must be labeled 'non-halal.' This halal rule provides certainty about the halal status toward various products by Indonesian consumer expectation as reported by Meat and Livestock Australia or MLA (2017) and Sukesti and Budiman (2014).

On the other hand, Ali et al. (2017) and Yuswohady, et al. (2017) stated that religious life in Indonesia moved dynamically and evolved rapidly marked by the rise of the halal food industry, halal cosmetics, halal fashion, halal tourism, sharia hotels, and Islamic banks and finance.

Islamic values predominantly influence the pattern of mindset, attitudes, and consumer behavior in Indonesia. Referring to Ismoyati (2015) Indonesia Muslim consumers agreed that religion were significant factors affecting their decision to consume halal food. Attitude, subjective norm, and control behavior perception have a positive influence on consumer buying interest, especially toward halal food consumption not only in Indonesia, but also in various countries such as Malaysia, Singapore, Korea, Australia, Germany, and France (Sherwani et al. 2018; Abu-Hussin et al. 2017; Alam and Sayuti, 2011; Seo et al. 2011; Jusmaliani and Nasution, 2009).

This consumer purchase intention is push-demand perspective derived from consumer personality or the terminology of Wilson and Liu (2011) called the halal cultural approach. This condition described only one side of the conative cue. They suggest a combination with the halal value chain approach or pull-demand paradigm. This clue examines every stage and component of the supply chain based on functional elements through understanding consumer value preferences as the spearhead either intrinsic or extrinsic. Every type, there are three indicators; search, experience and credence (Henchion et al. 2017).

Mohayidin and Kamarulzaman (2014) explored halal food consumer preferences in Malaysia as Muslim majority countries, while Meixner et al. (2018) and Verbeke et al. (2013) surveyed halal meat consumer preferences in Muslim minority countries, i.e., each in Austria and Belgium. Their results have similarities that halal certificates are the essential attribute for Muslim consumers both in the majority and minority area, while the halal food consumer preferences in Indonesia have not been explored optimally. There is urgent to capture consumer value, especially beef products by comparing the Muslim and non-muslim majority area in Indonesia.

### **Method**

This research design is a descriptive type that explains the importance level of halal beef attributes. The number of characteristics is 21 attributes from three indicators. There are search, experience, and credence indicator. This consumer survey involved 290 middle-class Muslim households consisting of 180 consumers in Muslim majority cities (Jakarta, Makassar, and Medan) and 110 in Muslim minority cities (Denpasar and Kupang). The Survey participants were selected through multistage random sampling. The data collection method used interviews with structured questionnaires (five-point Likert scale). Finally, this study utilized a chi-square (t-test).

### **Results and Discussions**

Halal products are an essential element for Muslim consumers. Not only related to the supply side, specifically how to take advantage of business opportunities and become a key player in this industry but also from the demand side which includes efforts so that consumers can be fulfilled their demands by halal standards. Attention to the behavior of consumers of halal products is part of a significant market assessment as one of the main factors to achieve success in the halal industry. Apart from industrial structure and competition, the economic situation and trade policy, consumer response is a determinant in seeing the potential and trends of the halal industry.

Based on buying behavior in Indonesia, the respondents predominantly composed females aged over 40 years both in the Muslim majority and minority area (Table 1). It shows that beef shopping is mainly done by female members of the family as males rarely trip for beef purchase. Based on family members, most middle-class households consist of three or four members. This condition is appropriate with the Indonesian Bureau of Statistics-BPS (2017) data that the

average Indonesian house-hold had small families. Generally, respondents were graduates from secondary school. It indicates education in Indonesia is still a gender bias. World Economic Forum (2018) has released the Global Gender Gap Index, Indonesia succeeded in narrowing the gender gap in the economic sector last year but expanding the gap in the education sector that ranked 108 out of the 149 surveyed countries. The gender significantly differs between the consumer Muslim majority and minority area.

Table 1. Profiles of Respondents(%)

Characteristics	Category	Majority	Minority	Chi- square value	p-value
Gender	Male	10	29	17.44	0.00*
	Female	90	71		
Age	<30	3	6	5.60	0.13
	30-39	38	29		
	40-49	38	35		
	50-59	21	31		
Education	Primary School	6	6	2.54	0.47
	Junior High School	20	14		
	Senior High School	57	66		
	College	17	15		
Family size	1-2	3	1	4.33	0.23
	3-4	53	58		
	5-6	38	39		
	>6	6	2		

\*p-value = 0.000 (< 0.01 Significance level)

Buying and consumption patterns on halal beef are significantly different between the Muslim majority and minority region (table 2). In the Muslim majority cities, generally, respondents purchase halal beef between 1 kg and 1.9 kg in one shopping trip. Forty-four percent of respondents spent between US\$ 8.5 - 17 on purchasing beef per month (Table 2). Most consumers buy meat in the wet market (76%). They eat beef: once a week (17%), once every two weeks (28%), once every three weeks (11%), once every month (37%), and once every two months (7%). The level of beef used is above the national average consumption of 2.5 kg per capita per year. Moreover, Jakarta citizens consume beef at 9 kilograms per capita per year or equivalent to the average global beef consumption. The resident of Makassar eats beef offal as a traditional food called Coto Makassar.

On the other hand, Muslim minority consumers prefer to purchase beef less than one kilogram in once trip and spent less than US\$8.5 per month. The majority of respondents buy in the traditional market. The reason consumers choose to shop meat in wet markets is its location that is easy to reach, guaranteed freshness, low prices, and opportunities for bargaining. Approximately 85 percent of respondents consume beef once per month and the rest once every two or three weeks. This difference is due to different socio-economic factors. Mainly, in Denpasar, they rarely consume beef as respect for the majority of Hindus who glorify cattle. For economic aspect, average expenditure on food of Denpasar Municipality amounted to US\$ 52 per capita per month or 38% of monthly spending in Denpasar while the average food expenditure of the Kupang city amounted to US\$ 36 US\$ per capita per month or 40% of

monthly expenditures in Kupang (BPS, 2017). Kupang citizens belong to the lower middle-class are characterized by their daily expenditure of US\$ 2.7 per capita.

Table 2. Buying and Consumption Patterns (%)

Characteristics	Category	Majority	Minority	Chi-square value	p-value
Consumption Frequency	Once or more every week	17	0	25.37	0.00*
	Once every two weeks	28	6		
	Once every three weeks	11	10		
	Once every month	37	85		
	Once every two months	7	0		
Quantity (Kg)	<1	38	81	73.13	0.00*
	1 - 1.9	59	19		
	2 - 2.9	2	0		
Consumption Level (Kg/Capita/year)	<2.5	43	76	28.53	0.00*
	>2.5	57	25		
Expenditure/month (US\$)	<8.5	22	64	50.35	0.00*
	8.5 - 17	44	32		
	> 17	34	5		
Market	Super Market	24	2	51.71	0.00*
	Wet Market	76	98		

\*p-value = 0.000 (< 0.01 Significance level)

Two perspectives to see consumer value, there is intrinsic and extrinsic value. The intrinsic value appears when some consumption experience is appreciated as an end in itself. By contrast, extrinsic value pertains to a means-end relationship wherein consumption is prized for its functional or utilitarian instrumentality in serving as a means to accomplishing some further purpose, aim, goal, or objective (Halbrook, 1999). Each of these variables has three aspects with a total of 21 attributes. Consumers in the Muslim majority area consider the five most important attributes. There are the halal label, newness, appearance, hygiene, and aroma attribute. Consumers in the non-Muslim majority area decide the eight most important attributes. These five attributes are the additional attribute of the Muslim shop owner, free of residues, and halal beef price (Table 3).

Table 3. The most critical attribute in the Muslim majority and minority area



Type	Indicator	Attributes	Majority		Minority		F-value	p-value
			Mean	Std. Deviation	Mean	Std. Deviation		
Intrinsic	Search	Newness	4.19	0.66	4.57	0.63	0.18	0.00
		Size	3.15	0.87	3.34	0.67	6.06	0.04
		Appearance	4.11	0.61	4.63	0.50	0.90	0.00
		Grade	3.84	0.65	3.69	0.66	4.48	0.06
		Fat content	3.22	0.72	3.30	0.60	2.22	0.34
	Experience	Taste	3.67	0.66	3.86	0.64	2.48	0.01
		Aroma	4.04	0.54	4.12	0.69	18.16	0.30
		Texture	3.64	0.76	3.94	0.55	29.33	0.00
	Credence	Hygiene	4.12	0.57	4.31	0.48	0.81	0.00
		Halal label	4.32	0.73	4.75	0.46	40.57	0.00
		Free of residues	3.67	1.02	4.33	0.64	27.02	0.00
		Nutritional value	3.36	0.80	3.66	0.71	2.48	0.00
production origin		3.31	0.83	3.72	0.87	2.56	0.00	
Extrinsic	Search	Availability	3.43	0.67	3.51	0.62	0.60	0.34
		Price	3.76	0.70	4.17	0.63	3.82	0.00
		Muslim shop owner	3.73	0.79	4.30	0.52	18.56	0.00
		Packaging	3.07	0.89	3.63	0.60	16.77	0.00
		Shopping location	3.32	0.70	3.49	0.71	0.24	0.04
		Display in Shop	3.30	0.72	3.59	0.63	1.79	0.00
	Experience	Easy to prepare	3.34	0.70	3.68	0.56	12.85	0.00
	Credence	Traceability	3.28	0.80	3.68	0.81	0.88	0.00

\* Pearson's R Correlation = 0.977 and p-value = 0.000 (< 0.05 Significance level)

The halal label on beef is the most priority attributes for Muslim households both in the Muslim majority and minority area. This meat must be halal certified as a guarantee of product halalness in all processes such as slaughtering, storing, and packaging. The halal label is a pull factor on the product to be purchased and consumed by Muslim consumers. This factor has influenced not only Muslim consumer but also non-Muslim consumer (Chupong et al. 2015). Furthermore, Ariffin and Wahid (2017) and Ariffin (2017) revealed an attitude towards halal logo mediates the relationship between consumer value-expressive function and purchase intention. The main reason for Muslim consumers in Muslim minority areas because of their existence geographically in the Muslim minority area, whereas for Muslim consumers in Muslim-majority areas are the rise of imported meat from non-Muslim countries.

Beef is classified as fresh food, which is the product prefer consumed in new conditions. the beef freshness marked by recently cut meat. Both types of consumers care about the newness of beef. Therefore, they prefer beef shopping in traditional markets which are considered to provide newly slice beef. Consumers go to the wet markets as early as possible to get freshly slaughtered meat from abattoirs. Fenko et al. (2015) have stated that food product newness significantly influenced to purchase intentions. Besides asking the merchant, the consumers check the newness of beef based on texture, appearance, and aroma.

Appearances are attributes that can be seen as an acceptable view. Therefore, appearance called sensory attribute. The appearance of beef looks moist and the red color evenly free from stains or different spots, whereas low-quality meat looks musty, lethargic, and dull. Some ugly beef also has black or greenish white spots, a sign of bacteria in the flesh. Consumers see the beef appearance based on the level of the color, and red color of beef shows good quality. These consumers consider very necessarily the appearance of a beef. It is appropriate with the findings

of Abdalhai et al. (2014) that color is the main factor in the quality of beef because consumers judge the red color of beef as identical with freshness and wholeness. They explained that the amount of water had affected the apparent color. This indicated juicy beef reduce the appearance of meat and the odor.

Aroma is an odor arising from beef. It represents the quality of the carcass. If it smells stung, then the meat is of low-quality. These consumers consider beef aroma as the priority attribute for beef purchase as a meal in their family. One of the most favorite Indonesian traditional dishes is meatballs made from beef which is difficult to replace with other meat because of its distinctive aroma. The type of meat that has the unique smell is ground beef with fat brisket (Kerth et al. 2015). According to Motoyama et al. 2016, the species of cattle determines aroma, like the aroma of wagyu beef, provides sweet and fatty sensation. In the Indonesian consumer perspective, fresh meat emits a fresh aroma or has a distinctive "cattle" odor that does not pierce the nose. Meanwhile, rotten beef smells fishy, rancid, and dirty.

Beef hygiene depends on the processing of meat such as cleanliness of cutting tools, abattoirs, and storage place. Process hygiene provides beef safety (Blagojevic and Antic, 2014) and beef quality (Ramayo-caldas et al. 2016). For consumers in these clusters, the cleanliness aspect is a weakness of beef traded in traditional markets. The hygiene factor of beef in traditional markets is a big issue not only in Indonesia but in other countries. Adzitey et al. (2014) show that the meat here is placed on tables which are not well in the open with houseflies hovering around the beef. The butchers themselves pay little concern to their hygiene and serve the meats with dirty hands. Consumers choose meat by touching it that allows contamination.

Especially for consumers in Muslim minority areas, they concern the beef that free of residues. The pollutant of biology, chemistry, and other objects can interfere and endanger human health. Furthermore, the residue in meat comes from livestock feed and animal drug. According to Suyanto et al. (2010) grazing of cattle in garbage disposal sites has caused beef contaminated with heavy metals cadmium (Cd) and zinc (Zn). Besides, according to Beyene (2016) that the nature of the drug and its pharmacokinetic characteristics, the physicochemical processes or biological properties of animals and their products are factors that influence the occurrence of residues in beef.

The middle-class Muslim consumers in non-majority areas consider necessary the price of beef. They are sensitive to rising beef prices if the price rises they switch buying chicken, fish, or lamb. This behavior is contrary to the majority of middle-class consumers in Indonesia who are inelastic towards rising beef prices. Dewi et al. (2017) have reported that beef is inelastic against price shifts in Indonesia. The effect on price sensitivity causes a small pattern of buying and consuming beef in the area. Low middle-class consumers place chicken meat as the primary substitute for beef. While for more high-income consumers choose non-chicken as the first substitute, namely tempe and eggs (Rahayu, et al. 2014).

Muslim consumers in Muslim minority areas tend to be more selective in choosing a butcher shop. They prioritize shopping at beef outlets that are Muslim owners. They worry that beef sold at non-Muslim merchant outlets is mixed with non-halal meat such as pork. Besides, they are hesitant about the halalness of the meat due to the hand of the traders touching halal and non-halal meat. Consumers know the seller's profile to be a priority, at least seen in their daily appearance, for example using hijab. Referring to Yuwono (2017) this is a sociological factor as a minority that lives in a community with different religious norms. It has aroused public awareness of the importance of halal products.

Muslim minority are more careful in buying and consuming halal meat compared to consumers who live in the majority Muslim. The aspects of attitudes and perceptions of behavior control were the most dominant in the decision to consume halal food (Soesilawati and Yuliana, 2013). Their research shows Muslim consumers in Muslim minority areas have a higher attitude and perception of behavioral control in consuming halal food than in Banten. Consumers in the majority and Muslim minorities behave in consuming halal food more associated with reasons than themselves, or because they like it (attitude), rather than the reason for the existence of negative judgments from the environment or external parties. The concern of Muslim consumers towards the halalness of a food product that they consume is also influenced by the level of religiosity of a person (Ahmad et al. 2015). It indicates that there is an evolution in the commitment of Muslim consumers and their understanding of the halal product status.

### **Conclusions and Implications**

The five main attributes of beef are the halal label, newness, appearance, aroma, and hygiene. However, there is an additional attribute for Middle-class Muslim consumers in the non-Muslim majority, specifically free of residues, price, and Muslim shop owner attribute. The pattern of buying and consuming beef in this area has the characteristic of rarely shopping for beef and less buying and consuming beef. The implications, all stakeholders along the beef supply chain in Denpasar and Kupang should pay attention to these additional attributes for the specific segment.

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## Attitudes towards trust in financial services business relationships: Evidence from United Arab Emirates

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### Purpose

- The purpose of this research is to examine trust in financial services business markets in the corporate banking industry in United Arab Emirates. This research explores the attitude towards trust from bankers and clients in Emirati business markets.

### Design/methodology/approach

- The article provides qualitative research, based on 180 in-depth interviews with corporate bankers and their clients based in UAE.

### Findings

- The present research reveals that the significance of trust for financial services providers includes the ability to maximise profits by reduced risk, improved information flow, more satisfied clients and enhanced loyalty. Furthermore, the research finds that perceptions of trust and the operationalisation of trust were asymmetrical across the dyads. Small corporates were more trusting than large corporates. Bankers used calculative trust and were pessimistic about their counterparts' trustworthiness. Bankers were fast to eradicate their clients from their portfolio who did not afford full disclosure of relevant details. Results show considerable differences with respect to trust were found between relationships that involved only Emiratis, those that involved Emiratis and non-Emiratis, and those that involved only non-Emiratis. Results show that trust promotes loyalty, which reduces uncertainty and leads to a long-term business relationship, repeat purchases and referrals.

### Research limitations/implications

- The article boosts research in other contexts and offers a platform to inspire this. The study was conducted in the UAE. Additional tests in other Arab countries would be valuable. The qualitative nature of the study means that statistical generalisation cannot be drawn. There may be different findings for other cultural contexts and financial service industries.

### Practical implications

- The article affords recommendations for bankers and their clients to recognize the importance of trust in their relationships, and to understand how it is operationalised inversely by the counterparts.

### Originality/value

- There are few studies of trust in financial services business markets or services business markets. Subsequently, this research makes a valuable contribution to knowledge. It also offers a critical literature review and incorporates the literature on trust as applied to financial services business markets.

**Keywords:**

Trust, Financial services, Banking, Business-to-Business, United Arab Emirates

**Introduction**

Trust in services business markets is a significant and under researched construct (Zeithaml, 1991). Gounaris and Venetis (2002) perceive service quality as an antecedent of trust, and that different dimensions of trust arise during the process of relationship development. Trust has important business and marketing implications, particularly evident when the concept of trust is related to the corporate banking market. Trust in financial services has received an enormous amount of attention both in the public domain and in the literature. This may be a reflection of consumer mistrust in financial service providers.

This research contributes to the literature on trust, particularly in services marketing, another under-researched area (Barr and McNeilly, 2003). This research explores the importance of trust for bankers and clients in Emirati business markets. The importance of trust is revealed by large numbers of studies focusing on the construct of trust (Anderson and Weitz, 1989; Dwyer et al., 1987; Moorman et al., 1993). Trust is a key factor in building long-term relationships between clients and bankers (Ganesan, 1994), as the present research indicates, and its importance can be explained by the fact that it is viewed as contributing to the strength of interpersonal relationships in business dyads (Grönroos, 2000; Morgan and Hunt, 1994).

The paper starts with a critical review and classification of the literature on trust in business markets, followed by a concentrated and selective review of literature on trust in business-to-business financial markets. Next, the methodology is presented followed by the analysis and discussion of the results. Finally, conclusions are drawn and managerial implications are advocated.

**Literature review**

The literature on trust has been growing rapidly since 1993 (Arnott, 2007a; Ebert, 2009). It is extensive and begins with the ancient Greeks (Bailey, 2002), with more recent studies spanning disciplines from psychology to sociology, from information systems to marketing (Arnott, 2007b, pp. 1203–40). Key studies on trust in the fields of organisational behaviour and marketing include Moorman et al. (1993, pp. 81–101) and, specifically on organisational trust, Mayer et al. (1995, pp. 709–34) and Schoorman et al. (2007, pp. 344–54), but trust is also widely recognised as an important concept in interpersonal and commercial relationships (Cheung and Lee, 2001; Choudhuri and Holbrook, 2001; Hoffman et al., 1999; Steinauer et al., 1997). It is included in areas of social psychology (Lewicki and Bunker, 1995), sociology (Coleman, 1990), economics (Williamson, 1991), management and marketing (Ganesan, 1994; Ganesan and Hess, 1997), and philosophy (Baier, 1986). It is multi-disciplinary and has received attention in anthropology, medicine, finance, economics and biological sciences, to name but a few of the areas involved. The multi-disciplinary nature of the concept of trust leads to differing views from each of these perspectives.

The importance of trust in dyadic relationships has been the subject of much research. Athanasopoulou (2009) has analysed this research from the perspective of relationship quality, which views trust and commitment as central constructs. Of the 64 studies conducted from 1987 to 2007, 41 directly consider trust (usually accompanied by commitment) to be a prime relationship quality dimension, and the remainder imply the centrality of trust with trust-related under-pinning dimensions (Athanasopoulou, 2009, pp. 587–96). Trust is considered as an important element for successful financial service relationships (Johnson and Grayson, 2005)

The continued study of trust from a marketing perspective is suggested since trust is a source of competitive advantage (Barney and Hansen, 1994). Trust upturns satisfaction with interaction (Geyskens et al., 1998; Wetzels et al., 1998; Zand, 1972). It increases communication (Anderson and Narus, 1989), permits risk taking (Wetzels et al., 1998) and assists co-operation and mutual adaptation (Hewett and Bearden, 2001; Mayer et al., 1995). Trust decreases transaction costs (Andaleeb, 1992), confines uncertainty and opportunism (Achrol, 1997; Busch and Hantusch, 2000) and generates flexibility (Nooteboom et al., 1997). Trust builds commitment (Warrington et al., 2000).

### **Definitions of trust**

Despite this research attention, and the fact that trust is a vital and essential ingredient in business relationships, the term itself is not a tangible concept and is elusive. Operational definitions of the term are sometimes contradictory (Zaltman and Moorman, 1988). There are, however, common threads to most of the studies in their definition of trust, which focus on conformity and expectation (Tyler and Stanley, 2007). Trust is defined in the literature in different ways. Some researchers see it as a perception of the trusting character of another individual only (Anderson and Narus, 1989; Coulter and Coulter, 2002; Doney and Cannon, 1997; Larzelere and Huston 1980; Schurr and Ozanne, 1985), whilst other researchers add the willingness to trust another to the definition of trust (Ganesan, 1994; Moorman et al., 1992). The research into the literature on the antecedents of trust concluded that a consensus emerged in the marketing literature, which is that the antecedents of trust encompass two essential elements: credibility and benevolence. Trust in a partner's credibility is based on the premise that an exchange partner should stand by their word and fulfil promised role obligations. Trust in benevolence is a belief that the partner is interested in the other's welfare.

Trust is also defined as a motivation, outcome, value or even attitude (Ambler 1997, p. 287; Gächter et al., 2004; Roth, 1994, p. 127; Salam et al., 2005, p. 75; Serva et al., 2005); it is seen as a behavioural outcome based on the evaluation of *trustworthiness* (Mayer and Davis, 1999). McAllister (1995) distinguishes affect-based and cognition-based characteristics of trust, where (1) cognition-based characteristics are related to competence and reliability and (2) affect- or emotion-based characteristics are connected to openness and benevolence (Saparito et al., 2004). Trust has been described as multidimensional (Rotter 1967, Chun and Campbell, 1974, Lewicki, McAllister and Bies 1998, Kirchmajer and Patterson 2003, Svennson 2004) and has been studied by a number of experts across a range of disciplines including sociology, social psychology, marketing and management. Due to the complex nature of trust, there have been a range of definitions employed.

The extensive literature on relationship marketing views relationship quality as hierarchical – a second order factor comprised of trust and satisfaction – where satisfaction is an outcome of a series of successful encounters, and trust is the key determinant of quality in buyer–seller relationships (Rajaobelina and Bergeron, 2009, p. 362). This literature tends to adopt the definitions of Ganesan (1994) and Doney and Cannon (1997) in which trust has two dimensions:

1. Objective credibility is defined as the belief that the other has the expertise to perform the job; and
2. Benevolence is defined as the belief that the other has motives beneficial to the target when new conditions arise for which a specific commitment was not made (Rajaobelina and Bergeron, 2009, p. 362).

The definition offered by Ganesan (1994) is based on the key notion of trust as a belief, a sentiment or an expectation about an exchange partner that results from the partner's expertise, reliability and intentionality. Ganesan (1994) studies trust in the development of both customer and supplier relationships, so his conceptualisation is based upon both behavioural (represented



by benevolence) and cognitive (represented by credibility) elements. Consequently, his work takes a comprehensive approach to the investigation of trust, where not only does he investigate cognitive and behavioral aspects, but he also covers both customer and supplier perspectives.

### **Typology of trust**

Different forms, or types, of trust have also been described. Most simply, trust between individuals, between organisations and within organisations has been seen to differ, even if there are interconnections between each: interconnections mediated and facilitated by individuals holding key organisational or relational roles (Groenroos, 1990). Similarly, research suggests that the context of interaction, both in terms of the immediate exchange context and the wider cultural environment, contributes to the creation of different “types” of trust in response to different exchange situations (Barney and Hansen, 1994; Bonoma, 1976; Hagen and Choe, 1998; Sheppard and Sherman, 1998). The most important is the distinction between calculative (rational or cognitive) trust and affective (or knowledge based or irrational) trust (Ring, 1996). Calculative trust is based upon the rational evaluation of risks, rewards, controls and information derived from beyond the exchange interface (frequently connected to reputation), leading to a conclusion that it would be detrimental for a partner organisation to act opportunistically. Affective trust, in contrast, is based on personal experience and rests, to far greater extent, upon emotional inputs and information derived within a relationship (Warrington et al., 2000). Researchers have also identified further distinct approaches centred on the institutional, personality, cognitive, or societal/ cultural/environmental bases of trust development (Doney and Cannon, 1997; Doney et al., 1998; McKnight et al., 1998).

Clients and bankers have been conceptualised as having these antecedents (Lewis and Weigart, 1985; and McAllister, 1995), where cognitive and affective core-categories are the main components; however, conation connects cognition and affect to behaviour. For this reason, it would not be simply listed on a par with cognitive and affective categories. Cognitive trust refers to the rational, objective dimensions of the decision to trust; it is based on the evaluation of others’ dependability, credibility and competence (Lewis and Weigart, 1985). Affective trust refers to the subjective elements of the decision to trust others; it is based on emotional bonds and concern for others (McAllister, 1995). Ganesan (1994) and Siguaw, Simpson and Baker (1998) index trust with “credibility” and “benevolence”, corresponding to cognition-based and affect-based trust, respectively (McAllister, 1995).

All definitions of trust suggest that it involves one party having confidence in or relying on another to fulfil its obligations (Anderson and Narus, 1989; Moorman et al., 1993; Morgan and Hunt, 1994; Nicholson et al., 2001; O’Malley and Tynan, 1997). Within business-to-business relationships, this multi-dimensional approach (Ganesan, 1994; Zaheer et al., 1998) is usually divided into affective and cognitive determinants. Trust is identified as a construct exhibiting “different elements of cognitive and affective abstractions of trust” (Bhattacharjee, 2002, pp. 211–41; Chowdhury, 2005; Schoorman et al., 2007; Sherwood & DePaolo, 2005; Young & Daniel, 2003). These affective and cognitive elements can be found in aspects such as enthusiasm, shared visions, association, forgiveness and within new entrepreneurial ventures (Ali and Birley, 1998, pp. 749–63).

### **Cognitive-based trust**

Cognitive, or low level, trust is “based around notions of reliability and dependability” (Ennew and Sekhon, 2007, p. 63). Cognitive trust is the confidence or willingness to rely on a service provider’s competence and reliability (Moorman et al., 1992; Rempel et al., 1985). It arises from an accumulated knowledge that allows predictions to be made with some level of confidence regarding the likelihood that focal partners will live up to their obligations.

Cognitive trust has its roots in rational choice models rooted in economics and proposes that a trustee will be reliable and honest – they will do what they say they will do and have the competency to deliver on their promises. Affective trust is considered more complex and emphasises the importance of being concerned about the trustor’s best interests. It concerns goodwill and the emotional connections that creates trust. Cognitive-based trust involves cognitive reasoning (Chowdhury, 2005) developing from careful, rational thinking (Morrow et al., 2004). Cognitive-based trust is task based (Sherwood & DePaolo, 2005).

### **Affective-based trust**

High level or affective trust is “based around notions of being concerned with the best interests of customer. Cognitive trust can lead to affective trust” (Ennew and Sekhon, 2007, p. 63). Expanding on the cognitive-affective view, Fine and Holyfield (1996, p. 25) suggest that “one not only thinks trust, but feels trust”. As stated earlier, some trust researchers have incorporated affective elements into their research and writing (Albrecht and Sevastos, 2000; Clark and Payne, 1997; Cummings and Bromiley, 1996; Fox, 1974; Gillespie and Mann, 2004; Gibb, 1964; Mayer et al., 1995; Rempel et al., 1985; Tan and Tan, 2000). Rempel et al (1985), Fox (1974) and Gibb (1964), for example, define trust in terms of feelings of confidence in another person.

In summary, cognitive trust provides a base for affective trust and should therefore exist before affective trust develops (Lewis and Weigert, 1985). But as affective trust matures, the potential for decoupling trust dimensions and reverse causation increases (McAllister, 1995). In the literature cognitive trust is a positive antecedent of affective trust; in this article, affective trust also precedes cognitive trust.

### **Trust in financial services**

The field of financial services is a good area from which to investigate long-term relationships between bankers and clients, because the principle of attributing value to long-term relationships, rather than transaction-based relationships, has prevailed. The literature on marketing financial services to businesses has been growing (Tyler and Stanley, 1999). The business-to-business banking market is larger, by value and by volume, than the more frequently examined retail banking market (Tyler and Stanley, 2007). The literature on services business markets developed and changed its focus over time from 1974 to 2007 (Axelsson and Easton, 1992; Håkansson, 1982).

Trust has important business and marketing implications, particularly evident when the concept of trust is related to the corporate banking market. Trust in financial services has received an enormous amount of attention both in the public domain and in the literature. This may be a reflection of consumer mistrust in financial service providers. Ennew and Sekhon (2007, p. 62) find “evidence to suggest that levels of trust may be a cause for concern”, and although their comments are directed at consumers and financial services institutions the UK, there is a wider application when they note “declining levels of consumer trust in financial services; perceived industry malpractice ... and the impact of stock market difficulties in the early part of the current decade [... These] are thought to have had a significant negative impact on consumer trust and confidence”. This research contributes to the literature on the antecedents of trust, particularly culture and shared values, in marketing financial services, another under-researched area.

Trust is seen as a response to uncertainty, risk and dependence (Zineldin, 1995). Trust comprises: exchange relationships and interdependence; the existence of risk and vulnerability;

and confident expectations about future behavior (Rousseau et al, 1998; Sheppard and Sherman, 1998). The significance of reliability in corporate bank relations has been stressed frequently (Paulin et al., 1997; Smith, 1989; Turnbull and Moustakatos, 1996). The influential significance of honesty (Haubrich, 1989; Moriarty et al., 1983), mutuality (Crane and Eccles, 1993), benevolence (Turnbull and Moustakatos, 1996), forbearance from opportunism (Turnbull and Gibbs, 1987; Zineldin, 1995), and faith (Smith, 1989; Turnbull and Moustakatos, 1996) in bank corporate relationships have been highlighted, too. These findings advocate that financial services business markets are categorized by high levels of trust, affective and calculative. It is also undoubtedly a context where trust is extremely imperative (Zineldin, 1995, p. 33).

Many examinations of trust conclude that there is a remarkable variety of meanings with no consensus on a generic definition. Financial services and services marketing literatures have been examined here to identify the critical role trust plays in gaining and maintaining clients. Financial services and services marketing literatures recognise the critical role of trust in gaining and retaining clients.

### **Methodology**

An investigation of opinions, beliefs and attitudes about the antecedents of trust in financial services business markets has not previously been conducted in an Emirati context. Consequently, a qualitative approach was appropriate to provide unique insights through rich data collection (De Ruyter and Scholl, 1998). The chosen research method was thematic qualitative analysis and this was derived from grounded theory as developed by Glaser and Strauss (1967), Strauss (1987) and Corbin and Strauss (1990), for comparative studies of social processes in which the people who are studied are “derived from the research question and thus defined a priori” (Flick, 1999, p. 87). This research is based on qualitative data collected through 170 face-to-face, in-depth interviews with Emirati and non-Emirati corporate bankers and their clients. The research was conducted in the UAE, interviewing Emirati and non-Emirati bankers and clients.

Respondents were guaranteed confidentiality, anonymity and non-attribution in the study, so in order to maintain careful data records and send files to respondents and key informants to triangulate and check for accuracy, the bankers and their clients needed to be assigned codes. This coding was done as follows:

Coding for banks Emirati bankers – E A, E B, E C ...

(Emiratis are citizens of the United Arab Emirates, and represent 19% of the population.

Coding for clients, Emirati clients – Emirati client 1, Emirati client 2, Emirati client 3 ...

Coding for bankers, Emirati bankers – Emirati banker A, Emirati banker B, Emirati banker C...

These codes represent the names of participants when referring to any quoted material from the transcripts. However, to ensure that respondents consented in a fully informed manner to use of their material, and to ensure the accuracy of the transcript, respondents were given the opportunity to review the final transcripts and were invited to modify them or withdraw any or all of their responses. The final transcript was then not further modified. The findings from this analysis are presented below. The interviews data was coded using a thematic schema for purposes of analysis. The codes emerged from the data with similar themes being coded together.

The interview data were analysed using thematic qualitative analysis. Quotations from the interview transcripts are used extensively throughout these results; they helped in the building of a series of explanations and highlight the relevant themes (Miles and Huberman, 1994). Data analysis is directed through “theoretical sampling”, in which the analysed data directs the in-depth questions asked at the subsequent interviews; interviewing continues until no new data

are discovered. Sampling was a purposive “snowballing method” to produce a diversity of opinions, and was directed towards organizations whose perspectives on the issue seemed to be most instructive (Flick, 1999). Data were obtained from semi-structured interviews guided by an interview protocol based on the literature-based preliminary framework.

Data collection took place across a full range of respondents over the course of 170 interviews with 80 dyads. The sample of clients was selected by sector and size so that it was as representative as possible across the range of businesses. However, it was not possible to find an interview dyad consisting of an Emirati banker with a non-Emirati client; it appears that this relationship may not exist. Many respondents were interviewed more than once in order to clarify the transcripts and follow-up responses as part of the data quality and validation process. These are not counted as additional interviews. All interviews were tape recorded and transcribed. Each interview lasted between sixty and ninety minutes. Respondents were given an opportunity to express their views, comments and opinions within the broad domain of trust-based business-to-business relationships. Each interview transcript was compared with the audiotape and/or notes to ensure accuracy. The qualitative data analysis was primarily handled manually, although NVivo was also used as a useful tool within which to store the entire qualitative data set (Sinkovics, et al., 2008; Ghauri et al., 2005).

Dyads	Number of interviewees and dyads
Emirati client/ Emirati banker	50 interviewees, 25 dyads (i.e. 25 Emirati business-people and 25 Emirati bankers)
Emirati client/non-Emirati banker	66 interviewees, 33 dyads (i.e. 33 Emirati business-people and 33 non-Emirati bankers)
Non-Emirati client/non-Emirati banker	44 interviewees, 22 dyads (i.e. expatriates, most of them Westerners, 22 non-Emirati business-people and 22 non-Emirati bankers)
Non-Emirati client/Emirati banker	0 (could not find any examples)
Total	160 interviewees, 80 dyads (10 further individuals were interviewed, but not within dyads)

**Table 1 Description of the Qualitative Sample**

<b>Sector</b> \ <b>Size</b>	<b>Large companies</b>	<b>Medium companies</b>	<b>Small companies</b>	<b>Total</b>
<b>Oil</b>	<b>15</b>	<b>6</b>	<b>0</b>	<b>21</b>
<b>Construction</b>	<b>10</b>	<b>8</b>	<b>5</b>	<b>23</b>
<b>Services</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>21</b>
<b>Manufacturing</b>	<b>5</b>	<b>5</b>	<b>5</b>	<b>15</b>
<b>Others (individual interviews)</b>	<b>3</b>	<b>1</b>	<b>1</b>	<b>5</b>
<b>TOTAL RESPONDENTS</b>				<b>85</b>

**Table 2: Qualitative Sample of Client Firms – Industry Sector & Company Size**

## **Results**

This section analyses the data collected to determine the importance of trust in business-to-business relationships and, in particular, in services marketing and attitudes towards trust in the corporate banking industry. Results will be presented in two sections: First of all importance of trust from a general perspective. Secondly, attitudes towards trust from Emiratis and non-Emiratis, by business corporate bankers and their clients, and by customer market segment, large corporates and SME's.

### **Importance of Trust**

Trust is conceptualised according to partner needs (Tyler and Stanley, 2007); for instance, SME clients' requirements may differ from the needs of larger corporate clients and this may be reflected in the different ways in which they conceptualise trust. Thus, need is typically context specific (Tyler and Stanley, 2007). What is remarkable is that bankers perceived that there were different levels of trust relationships. Some people could be trusted with certain knowledge or to do certain things, for example. Trust, therefore, is both situational *and* contextual (Tyler, 1999), and the results of this research provide strong support for the multidimensionality of trust (Ganesan, 1994; Mayer et al., 1995; Shaw, 1997). Empirical research on relationships in the UAE demonstrates the importance of trust in business interactions and reflects the key role trust plays in Emirati culture. It has been revealed here that trust is significant in the UAE due to the pervasive role of Emirati culture in business affairs. For most of the non-Emiratis, while trust was important, it was not weighted so heavily. Most of the Emirati clients were more inclined to trust Emirati partners due to prevailing business norms formed at cultural and societal levels. Many of the non-Emirati respondents recognised that when they met expectations regarding knowledge of Emirati culture, and demonstrated willingness to abide by Emirati business norms, they were better able to interact in this high-context business setting. To the extent that non-Emiratis addressed cultural concerns, Emiratis developed greater confidence in their positive motivations and benevolence, since key barriers to communication

and harmonious relations are reduced. Such non-Emiratis not only gained authenticity, but also achieved the social fitness required for smooth and productive interactions with Emiratis (see also Adler, 1997).

Trust for Emiratis is important because of the environment in which a client and banker interact. All respondents strongly believed in the concept of trust and in creating a trusting environment, but Emirati respondents perceived trust as the core of any relationship. Thus, it is important to understand how trust is affected when the partners involved are unfamiliar with each other's abilities and motives, and how this trust evolves as the partners work together. People are "mutually dependent on one another" (Cook et al., 2005a, p. 57), and the reciprocity of trust was evident in the results for all situations discussed by Emirati bankers and clients. Having someone they could speak to in confidence was important for respondents. It is evident from the findings that respectful trust relationships amongst bankers are changing. One banker spoke of a loss of social contact and friendly relationships; a client referred to his bankers as not being as professionally trustworthy as in the past. It is evident that different levels of relationships occur in all contexts.

The majority of Emirati bankers served as providers of information to their counterparts. All respondents agreed that trust is the key to cooperation where relevant and critical information is shared. Here, trust plays the same role as formal documentation, giving Emirati clients a feeling of security, which makes them feel comfortable in dealing with Emirati bankers. A trusting relationship allows clients to share sensitive information in confidence and bring forth their underlying agendas. Thus, trust promotes open communication and sharing of information. A significant number of respondents argued that without trust there could be no relationship; a significant failure of trust would lead them to exit a relationship. However, many clients were not completely satisfied with all services offered – noting that bankers did not always respond to questions – especially some SME clients. Essentially, then, when the level of trust is high, the expectation is that the interaction will be secure; when levels of trust are low, levels of uncertainty will increase. Respondents agreed that trust makes it easier to resolve problems and creates a more friendly exchange. A seminal element of this was the ability to rely on a continuity of positive behaviour from the banker; although this did not ensure future bank benevolence, it did build client confidence in future planning:

*Because of the confidence that I have in him, it's going to take me too long to foster that in another banker. I have been dealing with my banker for a long time and this makes dealing with him easier due to the trust and confidence I have in him. Consequently, this reduces fear and risk when dealing with him (E 6).*

Corporate banking services, because they are linked to money, are perceived on both sides of the exchange as involving risk, despite the formal framework in which financial services operate. When considering the role of trust in financial services markets, it is important to note that corporate banking provokes particular concerns for bankers and clients. A trust relationship is perceived to be profitable, which makes the relationship stronger. Respondents agreed that trust should be mutual:

*In our relationship, trust is the key for our successful relationship. It begins at the very start of your relationship ... if you don't have trust, you shouldn't be doing business with your counterpart (E N).*

There is deep reverence for the royal family and loyalty to the government; fifty out of fifty-eight Emirati clients claimed that one reason they would continue to purchase from existing service providers is because they wanted to support the Emirati economy. The Emirati

respondents were proud of themselves and of the country to which they belong; they were patriotic and loyal:

*Trust is important to both partners ... and this as a result will maximise profits, improve the track record and support the Emirati economy (E A).*

Trust was important to non-Emirati bankers, but they did not rely on it completely, even when dealing with Emirati clients. Despite considering themselves trustworthy, they were hesitant to trust clients, especially in relation to risk. Hence, bankers emphasised trust in the “honesty” of partners, in terms of accuracy and completeness of information supplied. Forty-two out of forty-seven non-Emirati bankers were clear that without trust there would be no interaction, “no relationship”, “no business” and no “gains”:

*Without trust, there is no work, no business, no money (NE I).*

Non-Emirati bankers stressed the importance of trust for developing long-term relationships and maximising long-term profitability. Trust led to future commitment and collaboration, reduced risk and so increased profitability:

*Yeah, trust is very important because, if you didn't trust the person, you wouldn't take your business there. For me, trust makes the relationships easier and dealing with my counterpart more comfortable (NE R).*

### **Attitude towards Trust**

One of the vital aims of this research was to apprehend how individuals constructed and perceived trust in a financial services business-to-business context. Our respondents defined trust differently, their conceptualisations and expectations of trust varied, particularly when analysed from the perspectives of either the bankers or their clients. Trust in this sector is considered an emotional perceptual construction connected to the ability to manage risk (Tyler and Stanley, 2007). For bankers, trust involves a belief in the honesty of the counterpart and the absence of anxiety. Non-Emirati partners typically focus on rational self-interested individuals, however, and promote release from established, ascribed relationships. This may represent the success of rationality over emotionality, and individuality over groups. Non-Emirati partners are more open and provide greater opportunities to individuals; these are the benefits of an individualistic and open society. They emphasise individual rationality, freedom of choice and movement, but sacrifice long-term relationships in which personal emotions can be shared. Defining trust was a difficult process and this section explores what the data reveals about respondents' attitudes towards it: they defined trust according to need, context and socialisation. Conceptualisations of trust varied, especially when analysed from the different dyadic perspectives. Analysis of the data revealed a number of variables contributing to an understanding of trust. The two key concepts that emerged from interviews are as follows: Positive expectations (Reliability, Honesty, Mutuality “reciprocity”, Benevolence) and willingness/intention

### **Positive Expectations**

Trustworthiness is accumulated positive experience that leads one partner to trust another. Positive expectations as recognised in this research involve reliability, honesty, mutuality/reciprocity and benevolence. The literature review identified expectation factors, including pre-suppositions about the process of (and satisfaction with) the relationship, as well as interactions within the relationship. Reliability is a seminal element of all parties'

conceptualisation of trust as a positive expectation factor. Trust has been defined from the literature review as an expectation of, or belief in, a partner's honesty, benevolence, reliability and credibility: it is defined in different, context-dependent ways, and this reflects its multi-faceted nature. Here, trust is defined in terms of positive feelings that lead to reduced uncertainty, increased security and a supportive atmosphere. There was wide agreement among respondents that trust was a belief in the partner's reliability, honesty, mutuality (reciprocity) and benevolence. Respondents used their experience to exemplify their understanding of trust and, as a result, two common variables emerged: positive expectations and willingness/intention.

## **Business Bankers and Clients**

### **Reliability**

**Reliability** was a determining element of all parties' conceptualisation of trust as a positive expectation factor. For all respondents, reliability was the ability to accept and respect what was promised and to authorise actions without written confirmation. Larger corporate clients were given authorisations and facilities not always open to SMEs; confidence in ability and reliability was based on performance track record. All clients were concerned with bank manager and bank reliability. The significant constituent of reliability was "doing what was agreed". Reliability was an important element in all partners' conceptualisation of trust as an expectation variable. Most interviewees stressed on the importance of trust in relation to the reliability of relationship counterparts. Emirati bankers considered that not "doing what was said would be done" damages personal credibility:

*It is very important to be a reliable person; it makes you feel comfortable and increases the confidence of your client in you. I haven't promised what I can't do (E C).*

Trust in partner reliability generated a sense of "comfort" and "confidence". It reduced risk or uncertainty. Eighteen non-Emirati clients out of twenty-two stated that bankers had become more reliable over time. However, those with longer experience of bank markets felt that the nature of trust in banking had changed considerably in recent years. Seven out of twenty-two non-Emirati clients felt there had been a decrease in trusting behaviours by bankers due to the increased use of technology. Non-Emirati respondents expressed concern about this change. One experienced non-Emirati client gave the following advice to bankers wanting to retain client trust:

*I would like to give the bankers a suggestion to train their relationship managers on how to deal with their clients, how to behave with them when giving them facilities or advice. They should be trained to be good bankers and to do good banking in order to be able to satisfy their clients so that they could rely on them (NE 6).*

Ten out of twenty-two non-Emirati clients claimed that trust was grounded in a good reputation, in doing things "properly" and in promising only what was achievable. If something could be done, it should be declared upfront: partners should always be told the truth:

*I rely on verbal approval from my banker; my banker always fulfils his promises, and I always provide my banker with reliable information on time (NE 9).*



Non-Emirati clients were willing to trust in the honesty of bankers. Bankers placed particular emphasis upon being honest. However, there were instances when bankers failed to respond to questions – especially those asked by SME clients. This led to some misunderstandings of bank practice among SMEs.

*When there is honesty, there is trust. When I feel that the person whom I am dealing with is an honest person, there is no place to suspect this person. For me, trust could mean confidence, and honesty (NE R).*

Bankers saw trust as a long-term relationship that develops over time. However, trust was understood by clients as implying confidence in the counterpart and a commitment to maintaining this confidence without taking advantage of the relationship. It also meant reliance on the banker for support through provision of a good service:

*Trust is commitment to do good work (NE K).*

Client trust in bankers has a historical perspective here: for a long time, there were few banks in the UAE, but all had good financial standing. The UAE banking industry was stable, and players changed only when mergers occurred. As a result, people developed lifelong relationships with banks and learned to trust in the stability and constancy of the industry. Emirati bankers and clients have contractual commitments. The people behind the bank – sheikhs, or other prominent tribal family members – support the banks both with capital and by association, so they are strong enough to compete in the market: they will not allow their banks to fail. This support, alongside government-backed projects such as INTILAQ and TANMIA, motivates Emirati bankers to fulfil promises and commitments and to be loyal to the country's leaders and decision makers who support the bank:

*My Emirati banker is fulfilling his commitment to his shareholders. The key factor for the success we have achieved is the leadership and support we have received from our banker who is a very important and trustworthy person (E 27).*

Most respondents agreed that banks have become gradually reliable and that trust is the product of positive experience. Others described trust development as a function of the “harmony” between individuals. A number of respondents argued that there was little they could do to develop trust. Only a minority revealed evidence of having thought about trust in the planned and controlled way in which they would consider other significant elements of their business practice. For Emirati bankers, being responsible meant being honest, especially when dealing with financial information and other confidential issues; thus, they tended to value a good track record, facilitated by bankers' abilities to provide client requirements:

*Trust means a responsibility of care towards my counterpart, to keep the secrets of my client and to do what was agreed on between us as relationship managers (E H).*

Bankers sought trust to minimise risk and would not act until confident about information supplied. Corporate clients dealt with many banks to spread risk, and left relationships if there was a lack of trust. However, five out of seven non-Emirati SMEs were unable to multi-bank as a risk avoidance measure:

*Moreover, I am loyal to my banker as she is a good person (NE 23).*

Thus, trust for non-Emirati bankers seldom led to cooperation and contained little “faith”. Moreover, eleven out of twenty-two non-Emirati clients did not appear to see the need to rely on trust to resolve problems; instead of relying on their bankers, they multi-banked to avoid risk.

### **Honesty**

This research finds that most bankers, Emirati and non-Emirati, placed an emphasis on honesty. Neither the Emirati nor the non-Emirati clients expressed concern that bankers might break confidentiality. This research, contrary to some findings elsewhere (Das and Bing-Sheng, 1998, p. 493), shows that trust is not used by bankers as an alternative to other control systems; rather it complements control systems, making them more effective and secure. Most bankers were clear that without trust there would be no relationship. One banker had systematically cancelled all business and removed those clients from his portfolio who he felt to be less than completely honest. Another stated: One suspicion of a less than honest disclosure, or withholding information, that’s it. One mistake and you are out. Others acknowledged that small inaccuracies must be tolerated, but confirmed that relationships suffered with even small deviations from full disclosure. As an extension to this, bankers were unwilling to assume the honesty of clients. Indeed, there was a pervasive fear that companies and individuals might attempt to mislead banks for their own advantage. Banks did not act benevolently on the basis of trust. They did not incline themselves towards risk on the basis of trust. Trust seldom led to co-operation or adaptation and contained no element of faith. Despite stressing the importance of mutual trust, the bank conceptualisation of trust was calculative, non-negotiable and rigorously policed; it was connected principally to the minimisation of bank risk.

Clients were also greatly concerned about how their bankers handled confidential information, although this was less of a concern among SMEs; they understood the delivery of sensitive information to be a trust behaviour developed over time, predicated on confidence that the information would be treated properly. Fifty-six out of sixty-six Emirati respondents characterised trust with reference to openness: this facilitated the sharing of sensitive information. Trust in confidential interactions was highlighted by the majority of bankers, who not only understood fully the importance of confidentiality, but also that clients expected bankers to be consistent and fair in dealing with issues arising and in the handling of information:

*Trust is honesty, by not telling others my secrets. In this case, my clients will not suspect me and will have confidence in me (E K).*

All forty-seven non-Emirati bankers saw themselves as honest and trustworthy; they respected confidentiality. In turn, they expected their counterparts to be reliable and to fulfil their commitments on time:

*We are honest and trustworthy people. When I deal with my client, I am dealing with him for a long time and I am looking for long-term gains, so I have to be honest and keep his secrets. I also expect my counterpart to be reliable (NE E).*

For clients, then, the honesty components of trust were operationalised primarily in connection with the confidentiality of the bankers’ handling of sensitive information. None of the clients interviewed expressed fears that their bankers would ever break confidentiality. As one banker noted, “people trust bankers because bankers are honest people” (E T). Very few clients

admitted to failing to fulfil bank demands for information exchange, though some SME clients complained about the extent of information demanded by their bankers.

### **Mutuality**

Mutuality (or reciprocity) refers to client expectations that bankers will act sincerely, with commitment, to mutual advantage, and that actions will be reciprocated (Barney and Hansen, 1994; Butler, 1991; McAllister, 1995; Sabel, 1993; Schurr and Ozanne, 1985; Wilson, 1995). It refers to a mutual exchange of privileges or favours. In a reciprocal exchange relationship, one party extends certain benefits to another and in turn receives similar benefits. Reciprocity refers to mutual attempts to balance giving and receiving. Many of the respondents see mutuality as another component of trust. Reciprocity is motivated by empathy and reputation; it requires understanding of the partner's situation and motives. Thus, empathy leads to reciprocity, which occurs through a social exchange of obligations. Emirati respondents also understand trust by reference to culture. Hence, for all Emiratis, tribalism and trust are related; they define trust as mutual loyalty to the royal family, patriotism, sincerity and loyalty to both country and government.

**Reciprocity** is inspired by empathy and reputation. It requires knowledge and understanding of the partner's reputation, feelings, desires, ideas, actions and motives; such empathy leads to reciprocity. It occurs through the social exchange of obligations incurred as a result of services received, and entails obligations not specified in advance; the exact nature of the return is left to the judgement of the respondent (Blau, 1988, pp. 93, 113).

**Mutuality** is built upon the identification of points of harmony and feelings of familiarity. This sense of mutuality is sometimes described as a sense of connection that explicitly acknowledges the relations and ties between individuals and encourages ongoing interactions. To build upon mutuality and create continued interaction, partners need to feel that the social environment is safe.

**Reciprocity in the UAE** appears to be driven primarily by altruistic norms. For instance, if clients extended trust to their banker, the banker was likely to reciprocate this trust. It is reciprocal when counterparts gain from a relationship where neither is being truly altruistic and both expect to gain benefits. All eighty Emirati respondents conceptualised trust with reference to culture. Reciprocal altruism was shown to be central to the trusting relationship; an Emirati understanding of trust was different from the Western notion:

*Trust is a feeling that somebody cares for you and is ready to sacrifice for the sake of his partner (E 5).*

When Emirati clients dealt with non-Emirati bankers they tended to see trust as a mutual interaction that, in turn, made the partners feel secure. They exhibited trust in other people's willingness to offer reciprocal behaviour in the future. Emirati respondents and non-Emirati bankers sometimes understood trust as a "reciprocal relationship" or "marriage relationship":

*Trust is a two-way street; we help each other (NE J).*

As trust developed, many aspects of the relationship were involved: **mutual support** to stimulate business growth; reciprocal integrity; and mutual intention to rectify violations of fairness and misunderstandings. The most fundamental component of trust, then, was **mutuality of** commitment to caring for each other and for the relationship:

*Whenever mutuality of caring and commitment are there, there is trust (E 10).*

Thirty-five out of forty-seven non-Emirati bankers stated that repeated interaction with a client allowed for reciprocal behaviour. Mutual cooperation could be established and maintained if the counterparts signalled willingness to cooperate on the basis of reciprocity:

*I am doing a good action today, hoping that it will come back to me at another occasion (NE P).*

In conclusion, reciprocal responsibility means that each partner is responsible to the other for actions taken and for their impact on the collaboration. This requires that each partner should have access to the others' performance information. When communication becomes two-way, there is an opportunity to develop mutuality or reciprocity, which is an important precondition for the development of more advanced relational states. Non-Emirati respondents accepted that trust had to be "reciprocal", but only Emiratis tended to emphasise altruism.

### **Benevolence**

Benevolence is the expectation by one party that the other will act in its best interests, but without the explicit stressing of reciprocation, although it is clearly implied (Creed and Miles, 1996; Doney and Cannon, 1997; Geysken et al., 1998). All clients defined trust in terms of benevolence. They wanted their bankers to take care of them through support, advice and problem solving.

Most of the Emirati respondents believe benevolence has a seminal significance in building up affective trust (Mayer et al., 1995) and they regard trust in terms of concern for the well-being and interests of the counterpart. They recognise trust as a feeling of comfort; if things go wrong, the banker will find a solution. Results of the present research suggest that benevolence can be seen as a basis of trust (see also Das and Bing-Sheng, 2001; McKnight et al., 1998; Sheppard and Sherman, 1998); the banker who is willing to make short-term sacrifices for the sake of the client is a benevolent person. In other words, non-opportunistic bankers concerned about client outcomes will be trusted to a greater extent (Tschannen-Moran and Hoy, 2000). Such care and concern leads the trustee to share the needs and expectations of their counterpart and act accordingly.

Emirati respondents referred to trust in terms of concern for the wellbeing and interests of the counterpart. Clients perceived trust as a feeling of comfort: they trusted bankers when they took care of their business and advised them well. If things went wrong, bankers would resolve issues satisfactorily. Emirati clients tended to consider trust as a feeling of security and confidence that the counterpart would work for the partner's welfare and would always tell the truth. If a mistake was made, it would be admitted and rectified:

*Trust is to feel confident that you can trust another person. Trust means to have faith in the person you are dealing with that he is a good person and that he will do his best to help you (E 13).*

However, non-Emirati clients agreed with Emiratis that trust is a feeling that someone cares and would do their best to satisfy requirements in a supportive way. These clients wanted their bankers to take care of them.

*Trust means to take care of the partner and keep the secrets, and give him advice (NE 9).*

It appeared to these clients that bankers' trust was primarily calculative rather than affective; they felt that their bank relationship managers seemed unprepared to fulfil their need to be trusted. The outcome was a sense of insecurity among many non-Emirati SME respondents.

### **Willingness/intention**

The majority of respondents saw trust as confirmed and re-enforced by intention to repeat purchase, which in turn confirms the sincerity of a client in maintaining an ongoing relationship with a particular banker. Such intention confirms reliance on the partner and comes about as a result of the cognitive and affective factors of trust. Word-of-mouth recommendation is another factor here, and respondents see intention to trust as a combination of repeat purchase intention and willingness to recommend the banker/client to a friend or other people (File et al., 1992). All Emirati clients who were satisfied with the service they were getting from their bankers were looking for a long-term business relationship. Satisfaction led to repeat purchases and recommendations of the counterpart to others:

*I would make positive recommendations about my banker; he is a trustworthy person (E 16).*

As for non-Emirati respondents, twenty-six out of forty-two non-Emirati respondents saw trust as supported by positive word-of-mouth recommendations. Client satisfaction with the services of the banker stimulated repeat purchase and recommendations to others:

*I would make positive recommendations about my banker (NE 7).*

Both non-Emirati and Emirati clients intended to deal with their counterparts over the long term. Emirati clients and bankers tended to be more loyal to their counterparts, however, as they were attached to clans and families and actively sought long-term business relationships.

### **Large Company Customers**

Large company clients did not seem to seek mutual behaviours to the same extent as SME clients; they did not expect the bankers to assume risk. Six out of seven non-Emirati SME clients did not trust bankers to act mutually in all cases, however, and they (and some larger company clients) exhibited concern that credit could be withdrawn without reason and that bankers did not really care about clients of smaller companies because they were not financially significant. The majority of the non-Emirati SME clients were dissatisfied with the level of mutual trust. Most relationships require one-sided giving for certain periods but, over the long term, trustworthiness cannot be maintained without mutual concern for the well-being of the relationship. Larger corporate clients were given authorisation and facilities not open to SMEs because the perceived risk was lower (with the former) and the perceived benefit for the bank was greater. For example, most corporate clients had significant permanent credit facilities that the banker could access without referring to credit committees; most SMEs had access to fewer facilities for a shorter time and this, in turn, tended to lead to dissatisfaction among SME respondents.

SME clients had a similar conceptualisation of trust in relation to banker competence. Corporate clients, however, were more likely to complain about, and take business away from, an unsatisfactory relationship manager. The principal risk perceived by SMEs was the inability to access credit. This is not to say that banks did not provide credit for SMEs, but that these clients could not assume that they would do so: the result was an ongoing insecurity. There was also

concern among all small business non-Emirati clients, and among a few Emirati SMEs, that credit lines, once given, might be withdrawn. The many levels of security that banks insisted upon during credit agreements reinforced a belief that credit was never given on the basis of trust:

*We can borrow money from the bank, we have overdraft facilities, but any time I ask for renewing those facilities, I have to fill in many forms and I have to sign on a letter that I have to pay the money whenever they ask me to pay (NE 11). It is a long procedure. I need to sign many papers to get the money; it seems they don't trust us (E 17).*

Respondents from larger corporates assumed that the banks were trustworthy, and that the banks were “competent”. Risk, for larger corporates, was associated mainly to human failures. It was imperative that they could trust in the “ability” and “reliability” of their banking team. Larger corporates stressed on the capability of all the banking team. Larger corporates were concerned significantly also that their bankers would handle confidential information given to them in strictest confidence, while this was less of a concern amongst small corporates. Larger corporates are confident that the bank staff will handle the information given to them in strictest confidence.

### **SMEs**

SME respondents had the most complex and varied approach to trust. All, however, emphasised trust in the ability and reliability of their bank relationship manager. This interpersonal trust was frequently very strong, and the heart of a relationship which was considered to be of overwhelming significance by the immense majority of respondents. Notwithstanding the emphasis on trust, small corporates were more disgruntled with trust levels than their larger counterparts. This dissatisfaction was related largely to small corporate anxieties as for borrowing exchanges and suspicions over bank support during predictable recessions. SME respondents wanted bank support to be reliable and probable. They wanted their bank to manifest “confidence and trust” in them.

Obviously, as for banks, trust was calculative not affective. The result was a sense of uncertainty and insecurity, among many small corporate respondents. There was an inescapable horror amongst many small corporate borrowers that credit lines, when given, might be withdrawn. The many levels of security and documentation that the banks asked for during credit agreements strengthened a belief that credit was certainly not given on the basis of trust. This awareness encouraged many smaller corporates to show an extensive negative reaction to the banks. The banks were seen by some as “unsafe”. This led smaller corporates to conclude that banks lacked faith in the companies’ future success that the banks did not act mutually or benevolently. A number of small corporates felt that the banks were reluctant to trust information they provided. The outcome was a sense of insecurity among many SME respondents in relation to non-Emirati bankers. Larger Emirati corporate clients also dealt with non-Emirati bankers but were less worried when problems arose: their bankers supported them and provided further facilities. Despite this, fifty-six Emirati clients out of fifty-eight preferred to deal with Emirati bankers:

*I have relationships with three non-Emirati bankers, but I have relationships with twelve Emirati bankers (E 30).*

Non-Emirati SME clients were at some disadvantage because they could not always access finance easily. They felt that bankers were hesitant to rely on them and trust the information

provided. They said that in the past, the situation had been different and bankers used to invest more effort in supporting financial requests from clients with whom they had a close relationship. However, there was little evidence to suggest this had a significant influence on credit committees. Nowadays, bankers' relationships with their counterparts were felt to be calculative. SME clients were dissatisfied with the level of trust shown from their bankers; this was connected to clients' anxieties regarding their banker's support:

*My banker doesn't want to issue me a certain document within the bank. It seems that he doesn't trust us. He wants one week to issue this paper (NE 6).*

It is worth mentioning that it was not only smaller company clients who expressed concern with the decision-making processes implemented by the banks; non-Emirati corporates were also worried that credit committees might take decisions that would be unhelpful to their businesses. However, their concerns did not rouse the same sense of mistrust as it did among the SME clients.

### **Conclusions**

This research has provided an analysis of the importance of trust. The data reveal the importance of trust in the business relationship between banker and client; it enhances understanding, facilitates communication and increases profits for both sides, which in turn reduces risk and leads to further cooperation. Bankers and clients must show that they will honour confidentiality; banker respondents believed that maintaining trust was beneficial for the whole industry. It works towards the common interest of all banks. It was found that the majority of Emiratis trust each other, the royal family and the government, and support the projects of corporate clients and Emirati banks. In this environment, based on personal relationships, they feel safe and secure. The results show that trust leads to commitment, cooperation, reduction of risk, increase in confidence and coordinated social interactions. In the presence of trust, clients were more committed to the relationship. Results also reveal that positive behaviour on the part of bankers has a significant effect on quality and the subsequent satisfaction of clients (Ennew and Binks, 1996; Tyler and Stanley, 1999; Zeithaml et al., 1996). Thus, in these relationships, trust can bring long-term stability to the banker–client relationship (Tyler, 1996).

Results show that trust promotes loyalty, which reduces uncertainty and leads to a long-term business relationship, repeat purchases and referrals. Interviewees reported that trust evolved through positive experiences during the development of a relationship. There was, however, a sophisticated appreciation of the need to foster trust through behaviour likely to encourage its development across the dyad: positive experiences helped in this. Analysis of the data reveals a number of variables that contribute to an understanding of trust. The two concepts that emerged are positive expectations/confidence, which are comprised of reliability, honesty, mutuality, benevolence and intention to trust. Respondents defined trust according to need, context and socialisation.

Corporate clients (both non-Emirati and Emirati) with many banking needs developed trust through their networks of contacts. A company with a large turnover could access finance easily, and trusted in the ability and reliability of their banking teams, which have the experience and knowledge to provide good service and fulfil commitments made. Clients of smaller companies had a similar conceptualisation of trust, but tended to focus concern on their relationship manager, whereas respondents from the larger companies focused on the ability of the whole banking team – although the relationship manager was still a significant figure.

Bank trust is calculative, non-negotiable and strictly policed. The larger corporates trusted the banks because of their established standing, but not bankers, and anxious about human failure. However, client corporates, particularly SME's, manage the banking relationship from the

position of affective trust, based on their personal experience which is resulted from emotional inputs and information originated from the relationship and the relational experiences they identify during the service process (Warrington et al., 2000). Bankers were seen to supply two levels of service: routine financial services and resolutions for specific problems within a company. There was a level of uncertainty about such provision because these services were so important to the clients concerned, who could not presume the banker would be able to deliver them. The anxieties and risks associated with this uncertainty may be moderated by a perception of trust allowing for some degree of predictability and security to be established in the present, and to be applied, through planning, in the future.

Larger corporate clients accepted that bankers had many obligations and they did not seem to seek mutual behaviours to the same extent as SME clients; if necessary, they could move to another bank. In other words, if the banker breaks trust, larger corporate clients do not hesitate to leave. SME clients tended to react differently and did not always trust bankers to act mutually in all cases. Some SMEs feared that bankers might withdraw credit lines without reason or without informing them.

### **Managerial applications**

This research provides many managerial applications for practitioners in services marketing and marketing of financial services to business. It demonstrates the importance of understanding the role of trust in building relationships between bankers and clients in an Arab context and attitude towards trust. Therefore, the results may offer applications not only for bankers and their clients, but also for managers in businesses operating internationally or in an Arab context.

1. Trust is the foundation for establishing long-term relationships; however, banks and bankers often have no explicit strategy or staff guidelines for developing trust. The banks have not generally recognised and accepted definitions of trust, trusting behaviours or how trust should be operationalised. This study provides clients with behaviours that bankers should adopt to successfully build a trust relationship over the long term. First, the general managerial implication is that clients willing to build and foster long-term relationships with their bankers should facilitate the implementation of these behaviours from their bankers. Secondly, clients should design training programmes specifically aimed at helping bankers to develop those skills, abilities and competences necessary for successfully adopting trustworthy behaviours.

From a managerial perspective, the research highlights for relationship managers the importance of developing trust relationship activities between banker and client. Specifically, managers should be aware that employing both social and structural bonds is necessary to enhance the quality of relationships. The research summarises characteristics of trust from banker and client perspectives. Thus, after understanding the importance of trust, bankers and clients should develop and operationalise these characteristics and behaviours.

2. My research suggests that clients must take the initiative in finding solutions to any dissatisfaction with their bankers. They should develop a rational basis for their expectations of banker trust. In addition, clients should be prepared to take action when confronted with an unsatisfactory relationship. Bankers should uncover the reasons for any dissatisfaction, especially among non-Emirati SMEs, and take necessary action. In reality, bankers are getting things right in many areas, but extensive mistrust of non-Emirati bankers among Emirati SMEs remains. This should be dealt with by taking actions such as increasing information provided to clients regarding credit decisions.

3. Bankers and clients are encouraged to include **reliability** issues in their mission statements, to set reliability standards, stress the importance of reliability, measure error rates and reward error-free service. Neither has explicitly addressed or understood the fundamental role of trust in providing a basis for service satisfaction and relationship building. Both tend to



leave this to chance and the individual: they refer to the importance of “chemistry” and “likability” as a means of achieving a mutually beneficial, reciprocal trusting relationship, which is also profitable. This has also been the case in the worldwide market, where “chemistry” and “likability” are essential for business relationships. Personnel are changed frequently through lengthy trial-and-error processes to try to achieve this (cf. Tyler, 1996).

4. The results indicate that a strategy change is required for the sustainable market growth associated with retaining clients and motivating them to buy and recommend services. Marketing staff in the UAE should pay more attention to developing trust in the marketing of financial services. It has been strongly demonstrated that early in a financial services relationship, or when prospecting for new clients, bankers may need to emphasize to clients’ their capacity to customise – to fulfil business needs by providing tailored financial services.

5. Skills and aptitudes in understanding the client and providing the appropriate service must also be considered in the design of a sales force education and training programme. The importance of the long-term relationship reinforces the argument that the relational skills of bankers can be crucial. “Ability” also refers to clients’ ability to make enough money to repay loans. It is the client’s commitment to repay money borrowed that may, in turn, create confidence in the client.

6. Trust-building behaviours and the operationalisation of trust are presently achieved through informal actions by bankers, often over the telephone, before the formal paperwork has been completed. This is usually based on experience and knowledge of the client and is an informal operationalisation of trust. It is not official, legitimate bank policy, and is a costly approach involving trial and error.

8. To build upon a foundation of trust in the banker–client relationship, it is imperative that bankers follow guidelines during interactions. While they have the right to offer an honest opinion, they should always act with fairness and truthfulness and in the client’s best interests.

Accomplishing this is likely to produce two benefits. First, by displaying real concern and interest in the client as an individual, the banker may make the client feel more at ease and reduce their fear and anxiety. The second and potentially most significant benefit may be to foster continuity in regularly seeking help and care, encouraging the client to adopt a more active role in maintaining the relationship.

9. Although bankers remain highly regarded and widely trusted by the majority of clients, there remains work to be done to inspire a greater sense of trust in clients and to improve the dynamics of the client–banker relationship. For a relationship to be based upon mutual trust and communication, counterparts must accommodate each other’s needs and demands for equal roles in the process. Bankers should abandon some control and take an active role in understanding and valuing their clients as individuals.

10. Emiratis value personal relationships above documentation; for non-Emiratis, the reverse is true. Thus, the advice to bankers is relatively straightforward and supports a powerful, stable interpersonal relationship between bankers and clients. Close and “affective” relationships of this type encourage clients to perceive services in a way that creates a positive attachment to their banker; this would not be the case outside such a relational context.

Non-Emiratis must make an effort to develop relationships with Emirati counterparts before any business can take place, because this is the norm in an Arab/Muslim context. Emiratis prefer to deal with people they know and trust, and while it may appear to be similar to doing business in the Western world, the reliance on relationships in an Arab/Muslim context means that non-Emirati counterparts need to develop the necessary skills in maintaining long-term relationships. Relationship managers of larger banks need to understand the importance of relationship building. They can learn from relationship managers of smaller banks about how to deal with their clients. Relationship managers of smaller banks focus more on relational aspects and seem more successful at reaping the benefits of loyalty. They are able to anticipate

reactions and know what type of behaviour enables an amiable relationship. Common goals and shared values are the basis for this, and calculative aspects do not play such an important role here.

Relational trust leads to a preference to remain in a relationship rather than seek what might even be an economically favourable alternative. Therefore, a shift in the thinking of relationship managers of larger banks is required to establish the trust needed for a long-lasting, mutually beneficial client–banker relationship (Reicheld, 1996).

11. The research confirms that relationship managers may want to pay more attention to client emotions if they wish to maintain a competitive edge. That is, knowing how clients feel about their relationships will help managers to develop appropriate strategies that focus on social and structural bonds. When managers know which strategies they need to adopt and update, they will be able to enhance the positive emotions that lead to client loyalty.

Emirati clients in SMEs have a primarily emotional focus. Larger corporate clients often seem more economically motivated, but frequently retain a strong emotional element. Emotional factors are less salient in relationships with non-Emirati large corporates; however, they are very salient in relationships with Emirati SMEs and Emirati large corporates.

12. Previous studies indicate that relationship satisfaction can be enhanced by increasing the competency, ability and close communications of the counterparts (cf. Oliver, 1980; Oliver and Swan, 1989). Relationship satisfaction increases benevolence only when there is cultural familiarity between the counterparts. This implies that non-Emirati bankers' efforts to enhance client satisfaction needs to be accompanied by an effort to increase their cultural familiarity with the UAE.

When bankers and clients from different cultures engage in direct and interpersonal relationships, perceived cultural familiarity is significant. Cultural familiarity can be improved by close communications, face-to-face interactions and mutual visits. Training to enhance cultural familiarity can also help improve cultural familiarity with the client culture (see Harich and LaBahn, 1998; Kale and Barnes, 1992). Clients with high cultural familiarity are more likely to be responsive to the conditions of their bankers. On the other hand, Emirati bankers and clients need to develop a favourable attitude towards their non-Emirati partners to turn the transactional relationship into a benevolent and beneficial one.

14. Trust is a complex construct that remains important in business-to-business banking and it needs to be studied thoroughly. Both clients and bankers must consider the role of trust intentionally instead of relying on knowledge of the counterpart.

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## Consumers patronage factors towards conventional car insurance and general takaful (Islamic Insurance) schemes?

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### **Purpose:**

The purpose of this study is to understand consumer attitudes and selection criteria for the service provided by conventional car and General Takaful operators. Specifically, selection criteria used by Emirati customers to choose conventional and Islamic Insurance (General takaful) to purchase Car insurance. The findings of this study will help the marketers to develop marketing strategy to include the factors consumers consider important for conventional car versus Takaful Insurance.

**Design/methodology/approach:** Convenience sampling was used to choose the participants who had purchased either of the car policy. A closed ended survey was conducted survey instrument (questionnaire) was pretested and used for this study to collect the data. A total of 340 respondents completed the survey.

**Findings:** The results reveal that general takaful operator's reputation, easy and convenient way to interact, and sharia compliance policies are the most important factors that influence consumers in selecting the Takaful operator to purchase car policy. Whereas, in conventional car insurance case, good coverage of repair service, good reviews & recommendation from family/friends and no hidden terms and condition in insurance policy influence on selection of conventional car insurance policy.

**Research limitations:** Findings generated from this study serve as a basis for more future works in the area of car insurance. This paper indicates that contributions are confined to car insurance policy holders of Dubai while the owner of similar policies but living in other emirates due to time and financial constraints. Further research is required to includes consumers from other emirates. In this study, selection criteria for choosing conventional car insurance versus general takaful car is studied. In future, research should be carried out to study consumer satisfaction level and customer service quality of conventional versus general takaful companies based in the UAE.

**Implications:** There are number of practical implications for the management of both conventional car insurance and general takaful service providers. In the first case, marketers should understand that important criteria in choosing the car insurance policy is wider coverage or repair services. These companies may increase the network and include more garages in different locations. Regarding to get better reviews, they need to work on satisfying current customers and use social media to increase their awareness. For general takaful service providers, customers choose good reputation service provider. Highly reputable takaful operators, customers are more likely to believe that these companies are competent, act honestly and trustworthy. Managers should work on improving the reputation to attract customers and

get competitive advantage. Customers also rated convenient way to contact the takaful service provider as important criteria. Managers should work on increasing the number of service channels available to their customers in an effort to improve the efficiency and cost effectiveness. Many authors in their Islamic banks study found similar results found that the main factor explaining consumers choice of n Islamic bank is religion. Customers perceive that subscribing to shariah compliance insurance company is consistent with their religion and their attitude toward takaful service providers will be favorable. Marketers may certify to reinforce that all of their services are shariah compliance and even re-takaful is Islamic as well.

**Originality/value:** None of the previous studies have been conducted comparing the selection criteria between the conventional car insurance and general takaful. Several studies have been conducted on family takaful. The main contribution of this study is show which factor or criteria has the important affect when selecting both type of car insurance.

**Key words:** Conventional car insurance, general takaful, selection criteria

## Pioneering Socially Responsible Investing in 20<sup>th</sup> Century: Tal'at Harb Approach via Banque Misr BOP Model 1920-1960

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### Abstract

Socially Responsible Investing (SRI) has been followed by Arabian Peninsula merchants after the rise of Islam in the 7<sup>th</sup> century. Islam forbid trading or manufacturing any commodity that might harm societies or individuals. According to Quranic and prophetic teachings, forbidden commodities and activities include, but not limited to: alcohol, pork, animal testing, contraceptives ~ controversial, gambling, genetic engineering ~ unless for medical treatment, meat ~ not slaughtered hygienically and halal, etc. Rasul-ul-Allah, Prophet Mohammad (PBU), has summed-up the forbidden commodities and activities as anything that might harm oneself or others

،،، لا ضرر ولا ضرار ،،، .

Examples of entrepreneurs and tradesmen who followed the Islamic Regulations of Commercial Activities (IRCA) in the early Islamic era were numerous. Othman bin-Afan, Abdul-Rahman bin-Oaf, Saad bin-al-Rabie al-Ansary, and many others strictly abided to IRCA – or, what we call today, SRI (Ibn-Katheer, Bidayah wa Nihayah, Part-3). A famous prophetic teaching forbids cheating. The incident of a date seller who mixed wet dates due to rain under dry dates. Rasul-ul-Allah – PBUH – told him to put wet dates on top of pile to be seen by buyers – he then warned him that he who cheats is not considered among Prophet Mohammad -PBUH- followers

من غشني فليس مني (Al-Fraih, 2016).

Likewise, forbidden, harmful, and/or controversial commodities and activities are known today as sin-stocks (Trinks, 2015). IRCA goes beyond individual entrepreneur contributions to comprise highly effective and sustainable societal activities based on Islamic endowment laws and regulations (Khan, 2018; Damaj & Kranov, 2017).

In 1920, an active nationalistic entrepreneur, Tal'at Harb, founded the first national bank in Misr/ Egypt, Arab-World, and Africa: Banque Misr. Based on the classic Bank Misr model 1920-1960, Tal'at Harb succeeded in founding and purchasing over 35 companies (Mansour, 2013).

This paper investigates the degree of adherence of Banque Misr BOP model 1920-1960 to IRCA or SRI in the wider corporate context. The study also investigates whether revival of IRCA, or SRI, was first introduced in the 20<sup>th</sup> century by Tal'at Harb, or other western entities since the 1940's, 1960's, 1980's, or later on as most SRI literature suggests.

In September 2015, the UN suggested 17 sustainable development goals (UNSDG). UNSDGs cover social and economic development issues including poverty, hunger, health, education, global warming, gender equality, water, sanitation, energy, urbanization, environment and social justice. In this paper, the authors have incorporated pertinent UNSDGs and SRIs to demonstrate the extent of awareness that Banque-Misr BOP model 1920-1960 has been practicing in addressing and applying UNSDGs almost a century before UN has considered them (<https://www.un.org/sustainabledevelopment/sustainable-development-goals/>).

The adopted methodology focuses on analyzing activities and products of Banque-Misr classic model 1920-1960 against SRI standards.

The conclusion of the study is based on the results of the investigations to prove whether or not Banque-Misr classic model has been abiding to IRCA and SRI since its inception in 1920. Moreover, the study proves that it is Tal'at Harb who introduced SRI and revived IRCA in the 20<sup>th</sup> century. The study confirms Banque Misr classical model could be used as a reference and a pattern of best practices that demonstrates the characteristics of IRCA and SRI in the corporate world.

## **Sustainability Marketing: The Role of International Development Projects during the Syrian Conflict**

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**Keywords:** sustainability marketing, international development, social responsibility, Syria, vulnerable segments, Islamic marketing, Muslim world

### **Abstract**

This research addresses sustainability marketing initiatives and the role of international development projects in supporting the most vulnerable segments in the course of the conflict in Syria. The most vulnerable segments in this regard include both IDPs (internally displaced persons) and refugees in Syria and in neighboring nations such as Lebanon and Jordan. The research recognizes the sustainability marketing initiatives and the contribution made by international organizations in helping IDPs and refugees following the conflict in Syria; adopting a general approach that international organizations help in implementing development projects that in turn uplift the status of IDPs and refugees during the Syrian conflict.

## The Iceberg Problem Solving Tool (IPST)

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Hussein A. Al-Homery; Dr. Hasbullah Ashari; Dr. Azizah Bt Haj Ahmed

### Abstract

**Purpose:** The purpose of this paper is to provide an academics and practitioners' theoretical, conceptual framework for the Iceberg Problem Solving Tool "IPST" as a generic problem solving tool. This leverages Organizational learning, organizational culture and corporate knowledge in implementing changes. The "IPST" is the moderator between business process re-engineering for process changes and systems thinking approach for improvement.

**Design/Methodology/approach:** A theoretical framework is developed from the systems thinking literature; linking integrated system thinking to firm sustainability. Theoretical versus practical integrated thinking approaches are applied to contrast the rigid management of sustainability with a model that focuses on relationships and broader indicators of societal business dynamic issues. Illustrations of the conceptualized framework are presented for discussion and for further empirical research.

**Findings:** The (IPST) the Iceberg Problem Solving Tools is a practical tool for business problem solving of the current repetitive events in complex business environments. The tool helps the business management, in seeing the entire effects of the pining emerging events within the firm's business process; where, small changes in the leverage points of the business processes or system process lead to a tremendous result in the performance of the firm.

**Practical implications:** Potential firm business crises can arise, if the daily business events are not well analyzed this will impact the root causes; by taking the right actions for the right causes of the business events to avoid management quick win failures. The implemented action taken will occur by placing the events in its original form; within the main workflow process; this will have the effect of implementing the best results of the "IPST" in any business scenarios. Routines and practices will be based on cross function process analysis through the whole system flow chart diagram to avoid the pin points of the business events.

**Originality/value:** Within theoretical roots in systems thinking, this paper contributes to the relatively unexplored area of the iceberg model of the system thinking tools as a practical business problem solving tool; for complexity of the business events.

**Keywords:** System thinking, Iceberg model, Flow Chart, Macro Cross functions, Critical Thinking, system dynamic, business process reengineering, business problem solving.

**Paper type:** Conceptual Paper

### Introduction:

The business firms are established targeting the profits and expansion. While the business world is a dynamic not a static, the business firms internal and external surrounding constitute a substantial part in the business success or fail. Thus, complexity characterizes the business endeavors. The competitive challenges facing the business today are complex in nature, involving decision makers, policy makers and various other stakeholders. Such complexity and challenges of the problems cannot be addressed and solved in isolation of other participatory parts. Therefore, collaborative, systemic, and integrated approaches are vital to provide the viable desired results. It has become significantly imperative for decision makers and managers involved in the management of any system or organization to be furnished with knowledge of competencies and specialized required skills to make good policy and management decisions. In other words, the business nature is the change. The change causes are varied in its origins as it could be a system, a process, a management, a business environment, or a technology issues. The change volume differs from time to time or from one process to another, as the change disseminates pressures on the firm's business. The challenges of the changes or the pressures,

mostly, require adopting the changes / pressures through policy, procedures, process, systems and so on, to avoid threaten of the business discontinuity.

The business continuity disruption challenges cannot be addressed and solved with a single dimensional mindset and tools of the past. It requires collaboration, systematic, and integrated approaches to deliver the sustainable desired results. The firm management or key decision makers' close involvement is significantly important for the seamless continuity and sustainability of the organization goals achievements.

The deep analysis for business disruptions returns to internal and external barriers such as system, process, management, environments, policies and procedures. Many business disasters occur due to lack of common understanding and shared vision of how to address the complex issues facing the firm. The lack of cross function collaboration leads to fragmented decision making and uncoordinated actions. These are further exacerbated by cross purpose negotiations, the wasting of the firm resources and loss of confidence in firm management. Such practices, over the time, escalate into a vicious cycle of mediocre performance and poor results for the business firm. Moreover, another vital object for the poor results is that, many of the firm problems being addressed are simply treated quick fixes "quick wins" or treating the symptoms. When the quick win has repeatedly occurred to the same symptoms with the same action taken. Thus, the quick win solution concept makes business losses, and threaten the business continuance. While, quick wins due to poor analysis, poor understanding of the real symptoms causes, lead to poor results. Therefore, we are in need of an innovative and effective approach for dealing with highly complex and multidimensional problems and ensuring that solutions will be found at the level of the root causes.

In addition, we are part of the systems management in business firms, divisions within firms, disciplines, and so on. Therefore, without an understanding that all these different parts in the business same as in life are extremely interconnected through the cross-functional business tasks or cross communication and collaboration, the solutions that effectively address the multi-dimensional and multidisciplinary nature of complexity will remain elusive.

This paper presents the methodology of a 'new tool for problem solving' using the systems thinking approach to enhancing cross functional process of the organizational communication and collaboration, to deal with increasing complexity and to stimulate effective change of the process departmental wise as well as company performance wise.

In our next section, we will give a brief about system thinking, iceberg model, system leverage points, and problem solving, eventually the concept of Iceberg Problem Solving Tool (IPST).

### **System thinking**

The system thinking looks at a group of interacting parts interactively working together instead of looking at individual pieces expecting what emerges from the interaction (Senge, 1990). Looking at the whole system that produced, the discipline recognizes that behavior is caused by often invisible pressures, and that actions have consequences which often feedback into the original problem (Higgins, 2012). System thinking is recommended for complex system consisting of multi-interrelated parts which constitute the whole. The system thinking uses the analogy of an iceberg to illustrate the conceptual model.

### **Iceberg Model system thinking tool**

The analogy of an iceberg used to illustrate the conceptual model for levels of thinking. The levels of system thinking start from three levels till seven levels of thinking (Senge, 1990, Goodman, 1997, 2002, Maani & Cavana, 2007). The iceberg version uses five levels of thinking for different levels of analysis, figure (1).

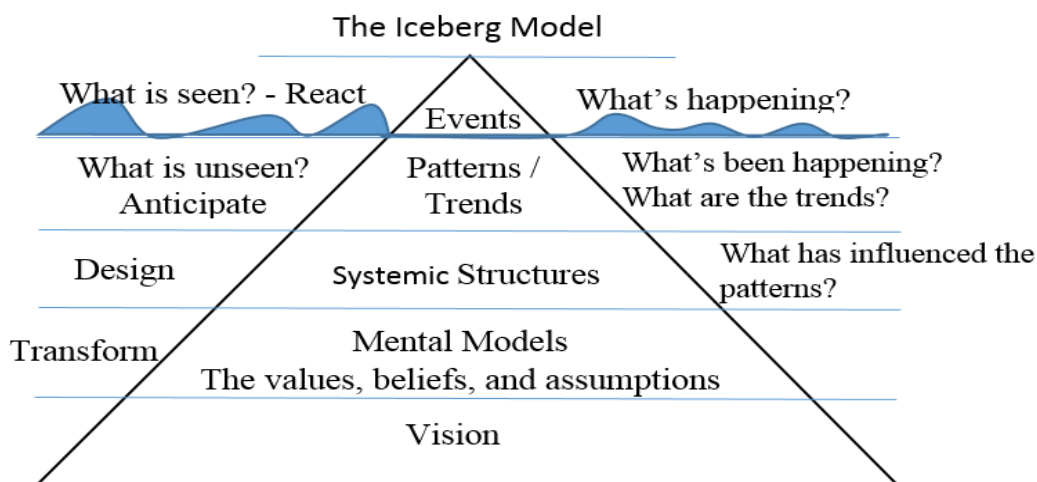


Figure 1: the Iceberg Model

Source: adopted from Senge, Peter, *The Fifth Discipline*, 1996.

In this model, the events or symptoms are the visible part of the iceberg above the water surface. Most decisions and interventions are taken at this level, as a 'quick win' (treating the symptoms) to overcome the situation as soon as possible, although they do not provide long lasting solutions. While, events frequently occurs again and again with the same reaction, of the same quick win solutions, then we are in need for another level of analysis to explore and identify the patterns or the trends which become linked with the events as a relationship among components of the triggered events. Moving deeper into the third level of thinking of the structure that reveals how the different components are interconnected and affected one another. Thus, structure unravels the complexity in ties of the relationships, how it is designed to propagate the trends of the events in the system. The building structure affected by the mental model reflection of the beliefs, Values, and assumptions of the individuals and organizations at the deeper level, the four levels of thinking analysis. Then, such mental models are built upon the vision of the business in the fifth level of thinking analysis. The systems thinking paradigm and methodology embrace five levels of thinking by moving the stakeholders from the event level into deeper levels of thinking in a systematic framework in problem solving.

The application of systems thinking has grown extensively and incorporates works in many diverse fields and disciplines such as, to mention but a few, marketing (Baker, 2013), sustainable supply chain management (SSCM) (Jan et al., 2018), Ink Sales with iceberg thinking (Pollitt, 2012), laboratory learning (Bosch, Nguyen et al., 2013), cultural metaphors (Mai, 2017), evolution of iceberg phenomena (Magombedze, 2013), education (Hung, 2008; Assaraf & Orion, 2009; Habron, G., Goralnik, L., and Thorp, L., 2012), organizational change (S.C. Reissner et al., 2011), Organizational Learning (Senge, 1990; Goodman, 2002), library and information science (Niels O., P., 2010), human resource management (Quatro, Waldman et al. 2007), health (Newell 2003; Lee 2009), environmental conflict management (Elias, 2008), and food security and population policy (Keegan and Nguyen 2011).

This paper is the first concept paper to demonstrate how (IPST) Iceberg Problem Solving Tool, as a comprehensive system thinking approach, embedded in a cyclic action research framework, can be used to deal effectively with complex issues in a variety of contexts.

#### **Theorized framework and practical illustrations:**

The Iceberg Problem Solving tool, to be known by it is acronym "IPST". It is an analytic business tool to guide the search evidence for problem solving in a practical business environment. The tool helps to contribute to the broad area of enquiry towards observing the tool in practice. To examine the pin points of business events in a systematic approach of system thinking. The literature review has highlighted the importance of the system thinking in many applications as well as an iceberg model as the main model in our conceptual tool (IPST). The



most important part in the tool is that, all interrelated departments (the preceding, the current, the successive process department) of any triggered pinpoint events process, all of them need to be present in all the discussions and the analysis process from the beginning till the end. Above all every analyzed iceberg should be agreed with all of them as a result for implementation, then the same group should observe the outcome, and interpret the reflections for the next cycle improvements enhancement process and so on.

### **The Iceberg Problem Solving Tools (IPST)**

The (IPST) is a process, as well as a setting, in which a diverse group of participants are shared in a cyclical process of thinking, planning, action and reflection. It is a tool designed to be used in the problem identification process of the action research; analyze the identified problems of the triggered events through the five levels of analysis which will result in the new vision of the new iceberg to build upon the change in the mental model. This is constructed through the new changes of the current structure and the new trends or patterns of the propagated events on the surface levels.

Identifying the problems of the propagated events is a five analysis process; where we go through the iceberg five levels of analysis for each function in the process. We start with the repeated business events which cause losses to the business firm or the critical issues in delay the business process. Then, do the reported event analysis in more details, while doing that we have to go deeper to another level of analysis to know, what are the trends or the patterns produced by these events; is it process, system, management, or human factor? To know why this pattern generated such events, we need to do the third level of analysis, which is the structure which generates the trends and accordingly triggered the events. To have the whole picture we need to have further deep analysis to the fourth level of analysis the mental model. The mental model is what the assumptions, beliefs, what supposed to happen as a change in the assumptions or users believes, as change to build upon our new vision in as our fifth level of analysis.

The analysis of the iceberg is to be implemented across function wise for one process from the beginning till the end to observe and judge the results, departmental wise to reach to the optimum solution of the function system wise, process wise, management wise. As we aim to improve the business firm performance.

To practice the iceberg model operation wise, we developed our (IPST) tool. It depends on the iceberg model of the system thinking. The system thinking is looking for the whole system. While, the business firm problems are extremely complex have many interrelationships among the business components and frequently, repeatedly occur regardless of the solutions, then our (IPST) tool of the system thinking can be applied.

The tool is used to identify and analyze the frequently and repeatedly problems in a business firm through action research as the business requirements mostly are the fast action, the high performance, unless the firm losses will be high according to the business volume size. The steps of the Iceberg Problem Solving Tool “IPST” as follows:-

First of all, we need to study the repeated propagated business events within the whole system process which is going on, which means that the process it affects and effects in the preceding process and the succeeding process of the main cycle process as a task by task. Therefore, the whole system of the business firm as process workflow overview is the first to be handled.

The second step, to track the process of the business events repetitively occur, from the very start point of the system workflow process till the last task in the complete cycle of the process. For example; in an authorized automobile dealer the retail sales process starts from the customer channels contacts, where the customer’s meet the sales consultant for his/her vehicle requirements in dealer showroom and ends to deliver the vehicle to the customer as a complete sales process cycle. The automotive retail sales process, starts from the customer and ends with the customer by delivering the vehicle. While between the start and the end many processes are

going on between different departments of the dealer to complete the sales process tasks of the customers.

The third step, heading firm business meetings or interviews for all the participating departments of the sales task processes. We study and indicate with question mark symbols “?????” for the irritated triggered events in the retail sales process of the system workflow chart as in Appendix (A), cross functional department wise to be able to grasp the complete dealers’ pinning issues. Then, we look for the irritated areas in the current system to know, where the leverage points are in the system workflow diagram can be changed to enhance the firm performance.

The fourth step, to represent the complete retail sales process for the dealer system as a macro cross function process wise through all firm participating departments to complete the customer sales task. This macro level cross function workflow, appendix (B), gives us an idea of how is the repeated events are connected and most of the time are related to each other. In other words, the propagated event is a cause of a previous process, not done right, while its process is going on, it is propagating another event in another process ahead in the sequence of the main workflow process or parallel to and so on.

The fifth step, the macro process function wise, we need to go through it in details to write down the happening process. While doing so, we need to stage wise the process from the starts till the end, in our example the automotive retail sales process, it goes through four stages the first stage is the dealer contact channels, (the customer channels of communications) as a first stage. The second stage, quotation preparation, where the sales consultant starts feeding in the customer data, selects his required vehicle and reserved for him. Then, comes the third stage, which is the control processes to make sure everything in the customer deal is verified, nothing wrong in the deal data, then issue the sales invoice and vehicle license. After that, give instruction for the logistic department to deliver the vehicle to the customer as the last stage in the process and so on.

The sixth step, the previous stages wise process should be understood very well as the interrelationship of the current, the preceding and the succeeding process, for each task in the sales workflow process. Where, we are going through all the tasks from the customer contact till deliver the vehicle to the customer as the main tasks of the dealer retail sales process. Then we need to write down the repeated events stages wise, event wise, cross functional wise.

The seventh step, once we highlighted the pinning areas of the repeated event stage wise, then our next step is to start doing analysis for all identified problems through the five levels of analysis of the iceberg model in our “IPST” tool, to reach to our new vision for each task we analyze.

The eighth step, to do a separate complete cycle of “IPST” for each repeated event stage wise. While doing that, we need to write down all available angles as well as the hidden angels for exception to handle the exception system wise, process wise, management wise.

The ninth step, once we finished all the analysis of the identified problems by having “IPST” for each repeated event cross function wise. Then, we list inside the Iceberg Problem Solving Tool (IPST) the cross function sales process, by listing down the first column of the tool, the cross function process. Then, in the next columns, the five levels of the iceberg analysis model - Events, Patterns/trends, Structure, Mental Models, and Vision, in the same successive sequence horizontal wise. Each stage we called function, therefore, each stage will be represented as a cross function preceding by its section number in the detailed analysis of the identified problems script for solving, as in figure (2). The tool is summarizing the volume of the leverage points in the existing system, where, changes are required to be happen to receive a positive result affects in the performance of the existing system, such change could be a process, a system, a management, a human factor, a technology and so on.

The tenth step, what has been analyzed and listed in the (IPST) tool, stage wise, cross function wise, process wise, is representing the complete system processes or business processes requires changing, in our example the cross functional stages wise of the automobile dealer sales process wise of each repeated event. The (IPST) is required for the planning actions to be taken. Then the implementation process as enhancement of the existing system or business process to know the reflections of the implementation of the process as well as the system for more enhancement to our next cycle of the actions to be taken and so on, till we reach, to the optimal solution in our case.

CYCLE - 1						
Cross Functional Work Flow	Events	Patterns	Structure	Mental Model	Vision	
XXI- Function -1						
Process -1						
Process -2						
Process -3						
Process -4						
XX2- Function -2						
Process -1						
Process -2						
Process -3						
Process -4						
XX3- Function -3						
Process -1						
Process -2						
Process -3						
XX4-Function -4						
Process -1						

Figure 2: the Iceberg Problem Solving Tool (IPST)

Source: the author

The eleventh step, after implementation of the recommended solutions in the previous step. The implemented process has to be represented in the iceberg model with the new vision. The iceberg new vision to build upon for the next cycle enhancements. In this stage the iceberg model shape will be upside down, the tip of the iceberg will be down and the base will be up, as a logical illustration of vision change. Then, upon the new vision for the implementation process enhancement, the actions and reactions of the above stages will reflect in propagating new events that was hidden before, which means that the new vision still are going to produce more events on the surface to be treated in the next cycle of the business actions plan to guarantee the continuity of the business process and it is required performance of the process, as in figure (3).

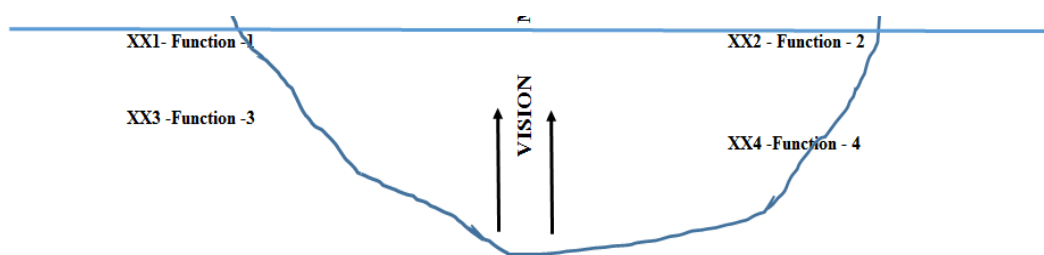


Figure 3: The Iceberg Cross function new vision after implementation

Source: the author

The twelfth step, with the iceberg new vision and the “IPST” tool for the complete sales cycles of the whole system, the invisible triggers of repeated events, will be clearer where we start the whole from the part or the components which constitute the whole. This complete analysis will be our new vision for the second run of the business actions to be taken for business performance improvements.

#### **Discussion: innovation, learning and continuous improvement**

The objective of this paper is to explore our new Iceberg Problem Solving Tool (IPST), as a practical business tool. Drawing on insights from systems thinking, as a theoretical tool developed to examine organizational events pinning issues to overcome the management disasters of the accumulated effects of events on the firm’s business performance as a whole. We offer insights to illustrate what (IPST) might look like in practice. With each of the automobile dealer sales process examples, were grappling with different contextual sustainability impacts, and were all willing participants in helping us to showcase their capabilities. The lack of the system thinking literature in using the iceberg model as a problem solving tool is given us the advantage to offer the tool for business applications and future implications.

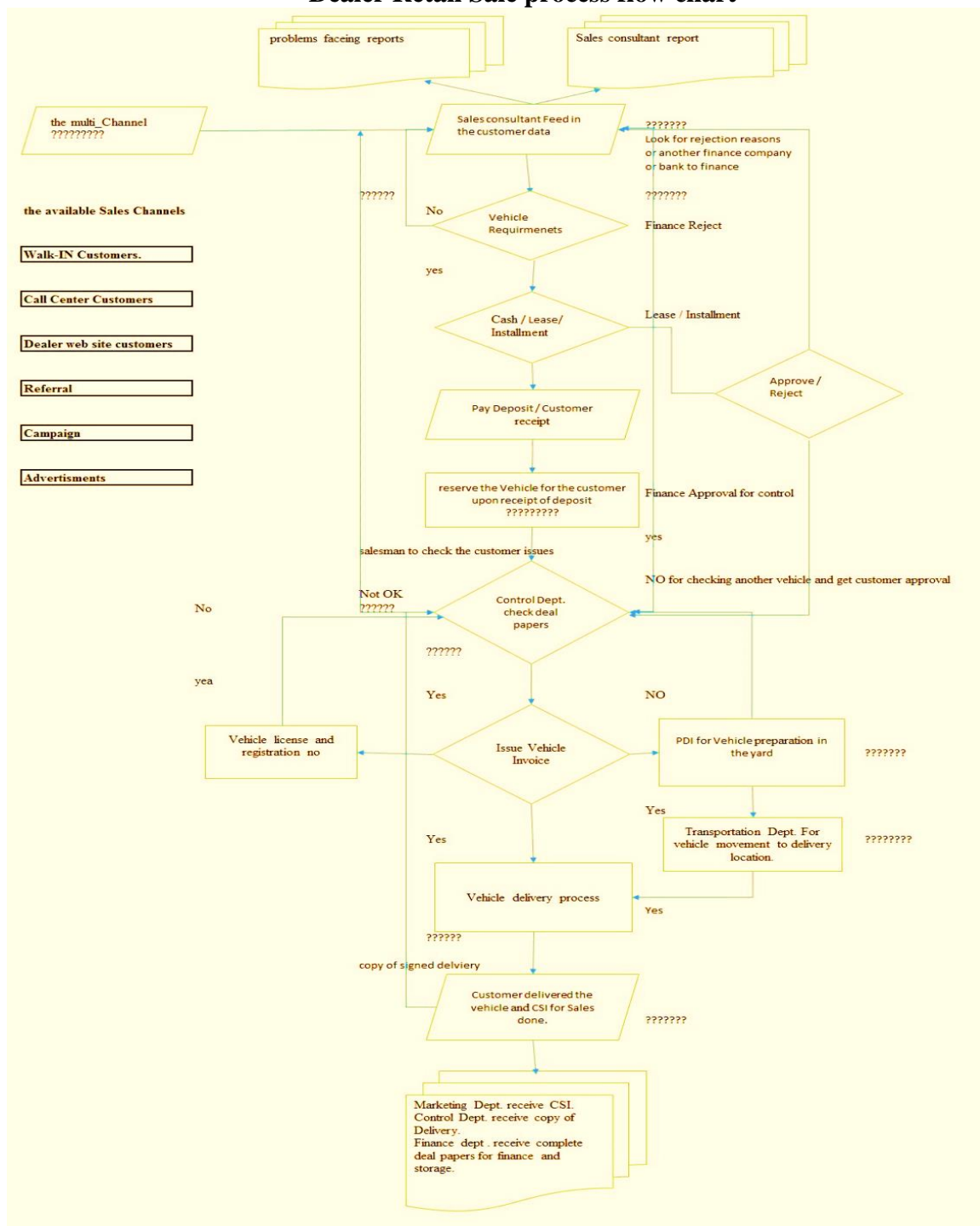
Moreover, the tool is a systematic framework for identifying the business problems system as well as business processes. The tool could be a great help for practitioners as well as academics. Furthermore, it is a well systematic documentation tool for how the problems identified and how the solution derived.

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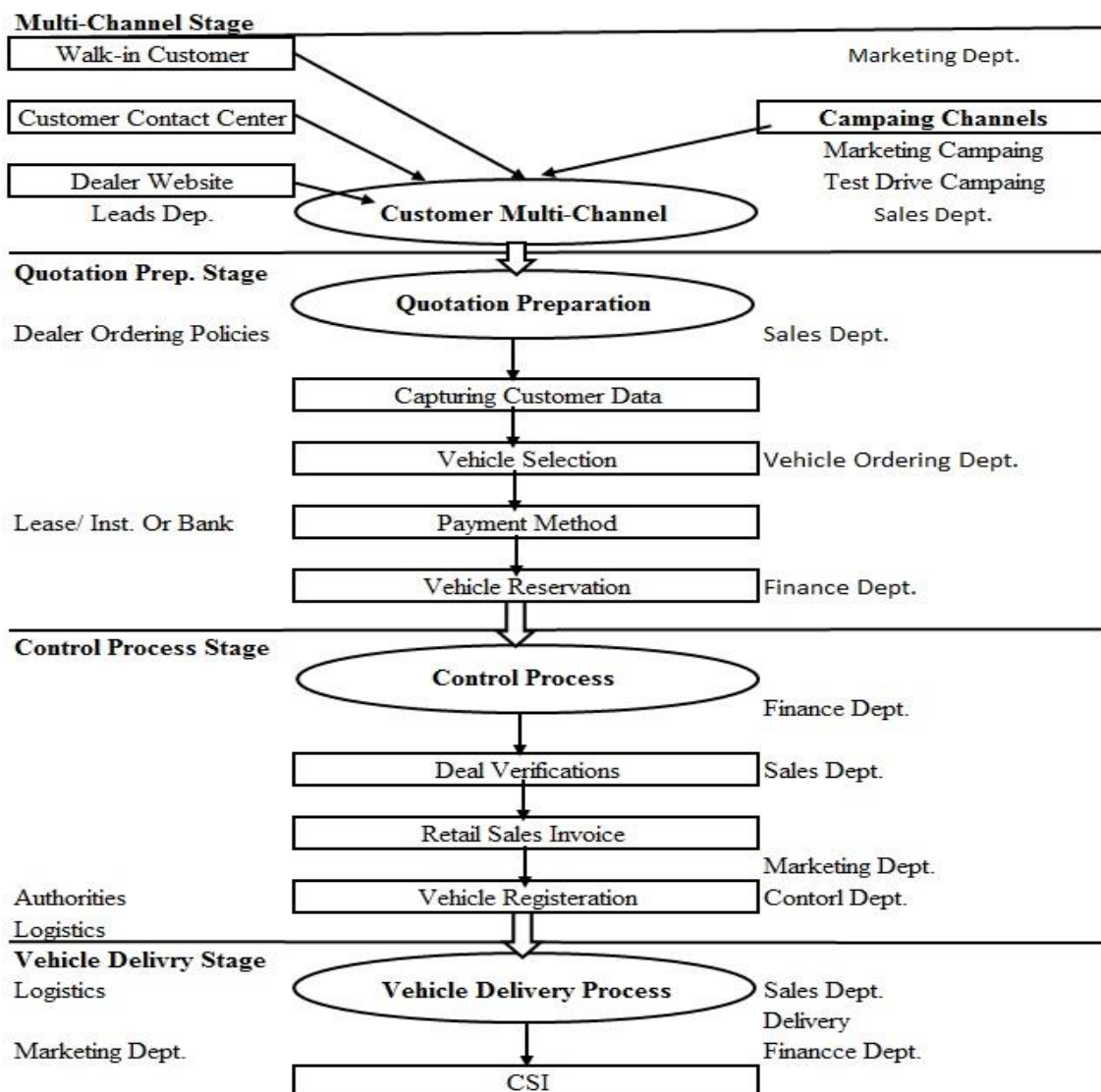
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### Appendix-A Dealer Retail Sale process flow chart



Source: The author

### Appendix- B Cross Function Dealer Retail Sales Process



Source: The author

## Teaching Geometry through Islamic Designs by MATLAB

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### ABSTRACT

The relationship between math and art goes back to Islamic drawing of ancient times. The mathematical geometry in Islamic art is based on the repetition of drawing math shapes like squares and circles. In this research paper, the technology and specifically, MATLAB software is used to draw a variety of Islamic art motifs. Start with simple forms as a circle or square, duplicate, interlace and arrange combination using mathematical equations until it ends up with a satisfying piece of art. The purpose of this research paper is to support students learning of geometry through exploring and applying a number of algorithms to create Islamic art pieces. This work provided a way of connecting computer programming, math, art, and cultural awareness through investigating ways of creating Islamic geometry through the use of MATLAB software.

### KEYWORDS

Geometry, Islamic Art, MATLAB, Education

### INTRODUCTION

The relationship between math and art is deep-rooted as both involve drawing and the use of lines, shapes, and forms. Both also require the understanding of spatial concepts, two and three dimensions, measurement, estimations, and patterns. The area in math that offers the most obvious connection between math and art is geometry. When it comes to Islamic art, Geometric patterns have always been popularly associated with it. Teaching geometry to students through the creation of Islamic patterns allows for offering an applied framework for the students. It is also expected to have them more engaged, and open up their perspectives to cultural awareness and art appreciation.

Nowadays, software programs and applications offer an open spectrum for creating, manipulating and exploring geometric constructions using user-friendly interfaces that allow users to draw and manipulate points, lines, circles, and geometric principles. The employment of computer software is expected to allow for abstract concepts to become clear, and for users to become engaged in mathematical thinking and creativity.

This piece of work aims at exploring a way of linking math, logic, and programming in one side with cultural awareness and art appreciation on the other side. The work uses MATLAB software and opens up opportunities for students to investigate ways of creating Islamic geometry by applying and manipulating different algorithms. It also aims at increasing students' visual thinking and their appreciation of the aesthetic values of shapes and space through thinking about algorithms and geometry.

### LITERATURE REVIEW

In Islamic geometry, the four basic shapes from which the more complicated patterns are constructed are circles and interlaced circles; squares or four-sided polygons; stars, which are derived from squares and triangles; and multisided polygons. The repetition and inclusion of a



number of different shapes and arrangements allowed for the creation of more complex patterns found in Islamic art. (Department of Islamic art, 2000). From the mathematical perspective, the distinctive Islamic art has cleverly combined the use of common geometric shapes such as circles, points, and lines together with some geometric principles such as symmetry, similarity, and transformation, namely translation, rotation, reflection, and scaling. (Ismail & Kasmin, 2007). It is important to note that geometric designs are widely manifested in Islamic architecture and that geometry is a branch of mathematics that is largely applied and appreciated in the Muslim world.

Looking from the teaching and learning perspective, teaching students mathematics and geometry using human activities that emphasize mathematical knowledge brings more live and value to their classes and is expected to result on more engaged students and wider perspectives of the mathematical applications. Considering the van Hiele theory of geometric thinking, which is one of the popularly used theories that describe how people learn geometry, there are five levels of thinking or understanding geometry, these are:

Level 0 Visualization, where students name and recognize shapes by their appearance, but cannot specifically identify properties of shapes.

Level 1 Analysis, where students begin to identify the properties of shapes and learn to use appropriate vocabulary related to properties but do not make connections between different shapes and their properties.

Level 2 Abstraction, where students start to perceive the relationship between properties and figures and they can use sketches, grid papers, and geometric software

Level 3 Deduction, where students can give deductive geometric proofs. They are able to differentiate between necessary and sufficient conditions and identify which properties are implied by others. At this level, they understand the role of definitions, theorems, axioms, and proofs.

Level 4 Rigor, at this level students understand how mathematical systems are established, and they are now able to describe the effect of adding or removing an axiom on a given geometric system. (Van Hiele, 1986) (Vojkuvkova, 2012)

It is argued that the levels of geometric thinking can be highly supported and appropriately achieved if students gain experience working with geometrical objects in a computer-based application (Jones, 2000) (Forsythe, 2007). It has also been reported that using modeling software tools with a careful selection of models and geometric definitions result in a quality instructional experience (Wiebe et al, 2003). Christou (2005) reported that dynamic geometrical software makes students' geometrical learning more meaningful. Attributes related to this include the ability to specify the geometrical relationships between objects created on the computer screen, such as points, lines, and circles. Another attribute is the ability to explore graphically the implications of the geometrical relationships established in constructing a figure. Moreover, dynamic geometrical software allows for interactive manipulation and reshaping of the geometrical models.

In this work, MATLAB, which stands for Matrix Laboratory, is used to produce algorithms for designing and manipulating patterns. MATLAB provides high-performance language for technical computing. It integrates computation, visualization, and programming in an easy-to-use environment where problems and solutions are expressed in familiar mathematical notation. In MATLAB a desktop environment tuned for iterative analysis and design processes is integrated with a programming language that expresses matrix and array mathematics directly (Mathworks, 2019).

## METHODOLOGY AND PRACTICAL WORK

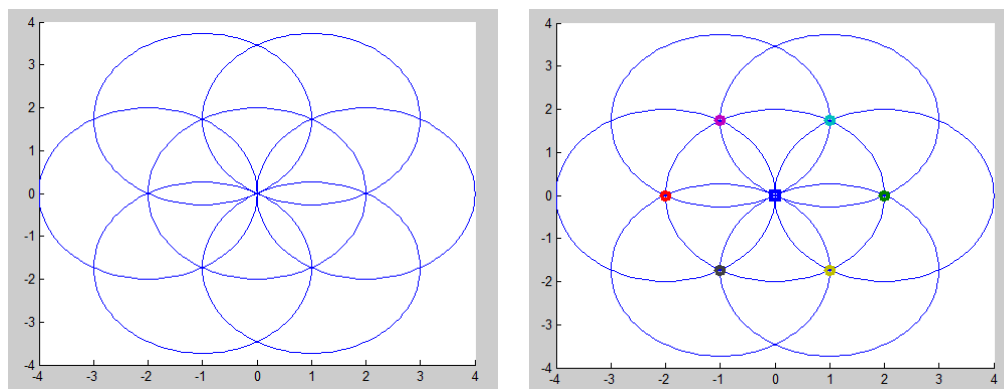
This work implements repetition, intersection and rotation as the main techniques for creating the art pieces. It starts with creating an algorithm in MATLAB that generates a circle, which is taken as the base object that the rest of the work is constructed on. The method implemented includes pattern generation through repetition, changes in coordinates, manipulation of intersection points, and rotation. The idea is to provide algorithms which allow students to explore different artistic options by changing parameters and solving mathematical equations. This allows for creating new effects; exploring and making conjectures; strengthening reasoning and proving skills; problem-solving and evaluation of geometric decisions. The aim is to support students to reach to level 4 (Rigor) in van Heile's theory of geometric thinking. This work targets first year university students in science or engineering programs, but can be applicable to any other student who has the needed mathematical and programming background. The idea is to start with simple code and build on it. The work requires students to be able to generate basic code and further expand it through using their mathematical knowledge that includes polar coordinates, converting equations, and solving linear and non-linear equations. The work shall provide students with opportunities to apply mathematical knowledge on generating art; use computer software and programming skills to create and manipulate different shapes; and to be able to build a connection between geometry, logic, programming, art, and culture. The steps implemented are the following:

### Pattern Generation

Starting with basic code to perform a program based on MATLAB to execute a series of repeating patterns. The idea began with a simple technique where seven circles at different positions were created. The technique used the polar equation  $r = a$  to define a circle with a center positioned at the origin and a radius equal  $a$ . Changing the grids from polar to rectangular coordinates, adding seven overlapping circles at the intersection points, where the x coordinates for the centers are:  $0, a, -a, \frac{a}{2}, -\frac{a}{2}$ ; and the y coordinates need to be found by solving mathematical equations to find the intersection between the crossed circles. The following centers are pointed:

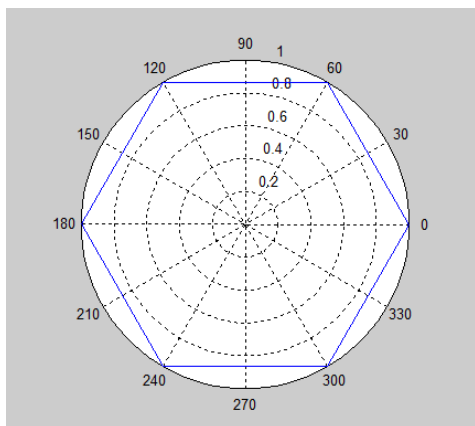
$$(0,0), (a,0), (-a,0), \left(\frac{a}{2}, \frac{\sqrt{3}}{2}a\right), \left(\frac{a}{2}, -\frac{\sqrt{3}}{2}a\right), \left(-\frac{a}{2}, \frac{\sqrt{3}}{2}a\right), \left(-\frac{a}{2}, -\frac{\sqrt{3}}{2}a\right).$$

The intersection of the seven circles and their centers is illustrated in figure 1.

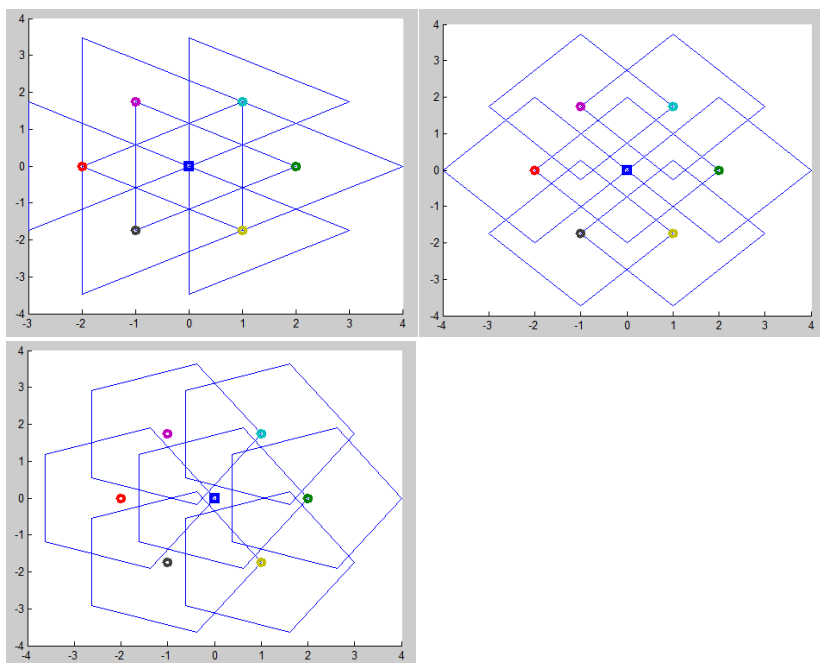


**Figure 2: The intersection of the seven circles and their centers**

Basically, an equation in a circle in polar coordinates is defined as  $(k)$  points on the boundary, see figure 2. By converting the grids from polar coordinates into rectangular coordinates using known converting equations, the code will generate a polygon with  $k$  edges. If  $k = 3$  this will get triangles, when  $k = 4$  this will generate a square, where if  $k = 5$  will get a pentagon, see figure 3, and if  $k$  is big enough will generate the circle.



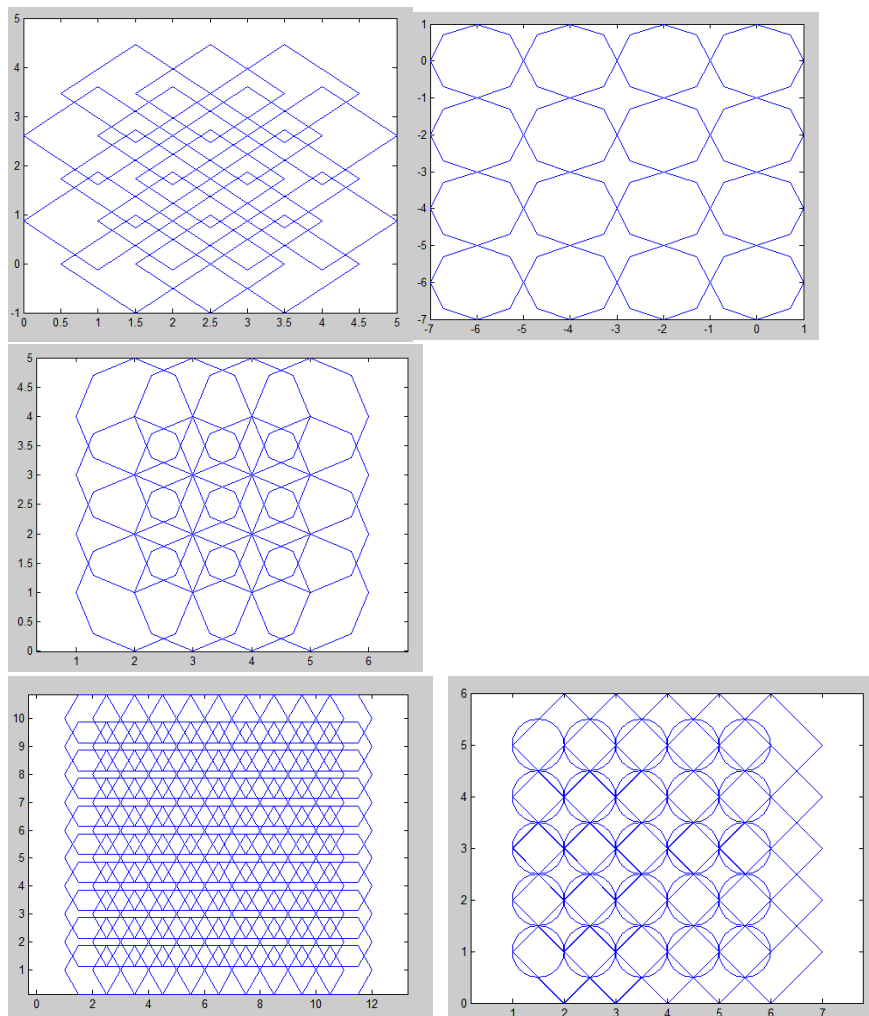
**Figure 3: Polar graph with  $k=6$ .**



**Figure 4: Different values of  $(k)$  generate different shapes**

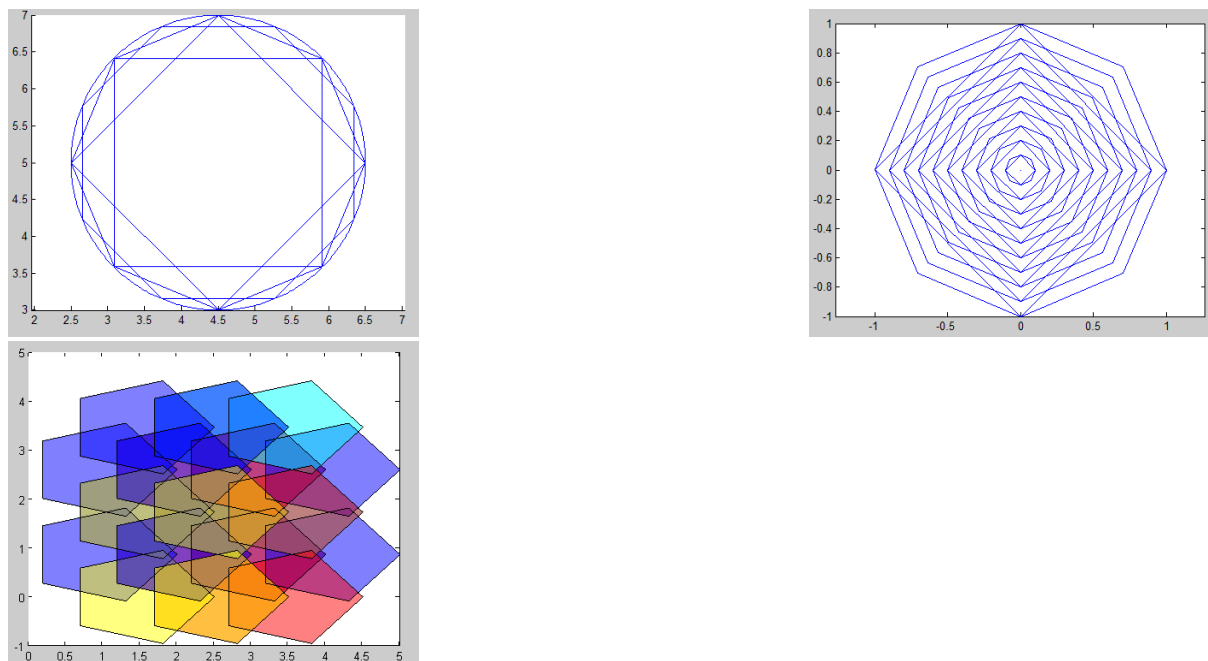
### Generate Designs

Based on the pattern defined in the previous section, the program will calculate and generate the rest of the centers and the locations of the next repeated patterns. Changing the number  $k$  will generate a combination of more than one shape in the same graph. The program will repeat the procedure using a loop in the  $x$ -direction and another inner loop in  $y$ -direction where it will generate interesting and different patterns that can be used as a base for decoration and art as shown in figure 4.



**Figure 5: Sample created by using different values for  $k$**

Different patterns can be created by rotations, changing the radius ( $a$ ), changing edges number ( $k$ ), and either keeping the same center point or changing the position of the center points. The simplicity of the code generates easy, interactive, and wonderful designs. It is also possible to be more inspired to develop more interesting patterns by adding color, see figure 5. Most of these designs depend only on the parameters used in the program such as, the radius ( $a$ ), the number of edges ( $k$ ) and the combination of shapes used in the same pattern, more examples are shown in figure 6.



**Figure 6: Generate designs from more different shapes and colors.**

### The Generation Algorithm and the MATLAB Code

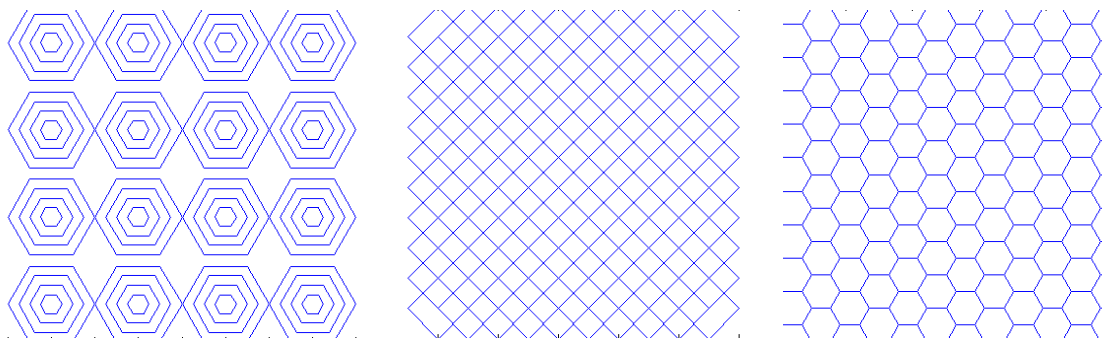
The simple geometric code generates the Islamic symmetric patterns in this study is described in the following steps:

1. Define the polar equation (different polar equations are used in this research paper) for example  $r = a$  which is equation of a circle with radius  $a$ ,  $r = 2a\cos\theta$ , also can give a circle with radius  $a$ , some other equations are also used as  $r = a\cos(n\theta)$  and  $r = a_1 + a_2\cos\theta$ . The domain of  $\theta$  chosen to be from  $0$  to  $\pi$ .
2. Convert from polar coordinates to rectangular coordinates using the converting equations  $x = r\cos\theta$  and  $y = r\sin\theta$ .
3. Define  $k$  points on the boundary by dividing  $2\pi$  into  $k$  points. Adjust the number of the side for polygon and select the center and the radius. This will create the shape ( $k = 4$  gives a square,  $k = 5$  a pentagon and so on)
4. Repeat step 3 and change the center points  $(x, y)$  to draw seven topical shape.
5. Make two  $n$ -loops one in  $x$ -direction change  $x$  coordinate, and another inner loop changing  $y$  coordinate of the center points. This will repeat the pattern created in step 4 into  $2n$  patterns.
6. The polar equation, the edge number ( $k$ ), the radius ( $a$ ), and the number of patterns ( $n$ ) can be changed as well as the color of each shape.
7. Rotations can be made to add more effeteness by changing the start and the endpoints from

$$(0, 2\pi) \text{ into } \left( \frac{\pi}{n}, 2\pi + \frac{\pi}{n} \right).$$

The development and the analysis can be useful in studying and analyzing the Islamic symmetric repeated patterns. The code which is used in this paper is kept simple so that first year engineering students who study foundation math courses can easily create. A MATLAB code and function implemented generate hundreds of different patterns. Once students learn

how to generate one pattern, they can use their imagination and explore ways to create more complicated patterns using a modified code.



**Figure 7: Tiling designs**

## CONCLUSION

This paper introduced a direction for students to apply their mathematical understanding and basic computer programming to generate approaches of Islamic art patterns using MATLAB software. The outcomes indicate that the generated simple scalable algorithms can efficiently produce beautiful designs. The simplicity and power of the idea provide the educators with opportunities to teach student's geometry connected to Islamic art. This research aspired to discover a teaching technique that show the students the beauty of math and how it can be connected to art by understanding geometric principles. With the utilization of technology; the simplicity of shapes like circles, squares, and polygons; the imagination; and understanding of math rules, students will be able to generate different patterns and art pieces.

By utilizing this idea, teachers will be able to broaden their students' appreciation of math application and show them how Islamic artists applied their vision to an underlying geometric framework to make the rules in these striking works of artistry. It is expected that if students get interested, they should be able to build on this knowledge, learn more about geometric rules and be able to generate their own designs. The future plan is to explore further algorithms for other types of aesthetic designs and expand the idea of manipulating color and 3D coding in these designs.

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## Determinants of Islamic Banking System performance: Does Economic Value Added (EVA) matters?

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### Abstract

The main objective of this work is to identify potential factors explaining performance of Islamic Banking System Industry which becomes a major issue. In other words we are trying to check whether Economic Value Added (EVA) compared to traditional measures such as return on assets (ROA) and return on Equity (ROE) can be considered as the most "faithful" indicator of the performance of Islamic banks. To do this we followed an econometric approach based on panel data for a sample of 43 Islamic banks in the countries of the Gulf Cooperation Council (GCC) during the period 2005-2014. Our methodology consists firstly at identifying main determinants of bank profitability indicators and to compare usefulness of Economic Added value as a performing measure. Our empirical results showed that the capital and the liquidity structures in addition to the interest rate are statistically significant in explaining banks performance for both profitability proxies. However, while asset quality and concentration index affect positively and significantly the creation of shareholders' wealth there are not significant determinant of bank's ROA and ROE. Thus, our results are in line with the main hypothesis of this paper such as the EVA is the most accurate indicator of banking sector profitability. Indeed, we find that all explanatory variables are statistically significant when estimating EVA contrarily to the case of other proxies of Islamic banking performance where many variables found as potential determinants in the conventional banking system become insignificant.

**Key Words:** Islamic banks; Profitability; Economic Value Added (EVA)

### Introduction

In recent years, the Islamic banking system has developed very rapidly. Since the opening of the first truly universal Islamic bank in Saudi Arabia in 1975, the number of Islamic banks in the world has grown steadily. In fact, it now exceeds 300 in more than 50 countries, with an estimated asset volume of approximately \$ 1,720 billion in 2013, an increase of 38.5% over 2011 (Ernst and Young, 2014). Very remarkable growth of the Islamic banking sector and its growing popularity are fueled by several factors where the most important get back to its relative performance. Therefore, understanding functioning mode of this industry and identifying factors favoring its progression becomes a major issue.



Research of performance continues to be almost exclusively focused on maximizing profitability and seeking the bank's efficiency either by using traditional financial ratios (ROA, ROE, Net Interest Margin (NIM)) or by using statistical approaches (Data Envelopment Analysis (DEA) and, Stochastic Frontier Analysis (SFA)). Actually, Islamic banks offer savings and investment accounts according to the principle of Profit and Loss Sharing (PLS) whereby depositors share with the bank any profits made by investing their funds. With the growing complexity for Islamic banks in a market becoming more competitive, customers had become more demanding, not just the goal of "Sharia" compliance, but they also wanted to achieve financial goals. In other words, customers demand that the performance of Islamic banks is at least equal to that of conventional counterparts; they no longer accept the argument that Islamic banks offer products compatible with "Sharia".

In this situation, Islamic banks seek to increase the deposit-investment' returns. In fact, they emphasize the obligation of managers to convince the investors of their ability to remunerate deposited capital. This requirement encourages the "financially sound" investor to entrust his funds with the banks with the aim of obtaining a profitability of its investment superior to the cost of its funds. Thus, the past and present results in terms of performance encourage these actors to be potential customers and enables banks to improve their future results. However, the used performance measures do not provide enough information neither to judge the success and the development prospects of the Islamic banking institution, nor to guide its creditors who will lead their resources in the near future and in the future so as to create a future financial value (Sharma and Kumar, 2010). Besides, they do not reflect much of the value created or destroyed by the leaders. Thus, additional information such as value creation could allow a better assessment of managerial efficiency and financial profitability (Neiertz, 1995; Saulquin and Maupetit, 2002 and Bahri, 2007). In fact, a redefinition of the performance measure is reflected in the concept of "Economic Value Added (EVA)", which reflects the ability of Islamic banks to pay the investors' committed capital and trace their tendency to involve their partners in the wealth they contribute to create through their work and effort. In other words, our contribution consists at applying this new measure of economic performance in the context of Islamic banking industry which has not been the subject of previous work. Precisely, in one hand we seek to specify the economic and financial factors that explain such a performance relatively to traditional performance indicators. We find that such a measure is more precise in the sense that most of the control variables are statistically significant for its explanation and that it can be considered as the most preferred indicator of the financial situation of Islamic banks. In the other hand, in order to take into account both the temporal component and individuals specificities of studied banks, we conducted static regressions on panel data for 43 Islamic banks over the period 2005-2014 in 6 countries of the Gulf Cooperation Council.

The rest of this paper is organized as follow: The second section presents a literature review of the Banking performance measures. The third section specifies our econometric approach and characterizes data. The fourth section describes estimation results. Finally, we present interpretations and economic implications of our results.

### **Performance of Islamic banks: a measurement scene**

Researchers in each domain define performance differently because of the divergences in their object of observation and the questions they pose. Regarding banks, the literature review shows that the methodology used to explain performance differs according to the purpose of the study. In fact, the conducted studies explain the performance of Islamic banks using two approaches.

In a first approach, researchers focus on the banking performance through one or more ratios. While some studies focus on the analysis of banks across countries, many others adopt a comparative analysis with conventional ones however; a few of them deal with individual banks. On his part, Bashir (2000) used a regression method to test the structure-behavior-performance model (SBP) in which he related financial performance to a variety of financial indicators of the 14 Islamic banks in the Middle East between 1993 and 1998. He found that the performance of Islamic banks is acting mainly and positively with the market structure variables, such as the market share. On the other hand, by applying the (SBP) model, Weill (2010) checked the relationship between the market structure and performance by retaining an interbank analysis of MENA and Asian countries during the period 2000-2007. The author showed that conventional banks are more profitable than Islamic ones and that this profitability is due to the market power that conventional banks possess. However, Islamic banks can not invest in all the projects presented on the market. In fact, if they are not in compliance with the Islamic law, their investment choices will be limited, which may lead to a negative correlation of these banks with their financial performance.

By comparing 22 conventional banks to 5 Pakistani Islamic banks for the period 2005-2009, Hanif et al. (2012) mobilized the liquidity and solvency profitability ratios as well as credit risk. In fact, they found that when profitability and liquidity indicators are not taken into account, Islamic banks will be more performing. However, in a study of 4 conventional and 4 Islamic banks in Bangladesh using data over the period 2004-2008, Safiullah (2010) took into account these ratios and added those of economic growth and productivity. He shows that only in terms of profitability, liquidity and solvency, that performance is more marked in Islamic banks than in their conventional counterparts. On the other hand, Zainol and Kassim (2010) considered mainly the impact of the interest rate on the performance of Islamic banks operating in Malaysia during the period 1997-2008. Their result showed that the profitability of Islamic banks is affected by interest rates changes on the market even if these banks are based on the principle of the prohibition of the interest rate. This is due to the fact that Islamic banks operate in a banking market alongside other conventional banks, which forces Islamic banks to use the interest rate as a basis for the calculation of their profit sharing rate.

A corollary factor of economic growth has been the subject of several empirical studies conducted mainly by Hassan and Bashir (2003), Haron (2004), Athanasoglou et al (2008), Ghazali (2008), Wasiuzzaman and Tarmizi (2010), and Abduh and Idrees (2013). The consequences of these studies revealed a significant positive correlation between inflation and the Islamic banks' performance. These authors argue that inflation is the main source for banks to raise their margins to levels higher than those of the financing costs.

Some existing empirical research studies often differ about the impact of concentration on banking profitability. In fact, few studies showed the positive impact of the concentration on the performance of Islamic banks (Tamimi, 2010). Only the study of Subhi and Alslehat (2014) on two Jordanian banks during the period 1998-2012 recapitulated that concentration negatively affects the performance of Islamic banks. Moreover, the authors argue that, unlike the case of the conventional banking system, Islamic banks seek to strengthen their financial dominance. In order to concentrate their activities on the financial market and obtain a better market share, they follow a competitive price policy, which leads to the decline of their profitability. Therefore, any strategy of concentration can cause shortages in the market and impose high bank margins, which are forbidden in Islam. This prohibition justifies the absence of an effect

of the concentration indices (C) on the banking performance found by most researchers (Haron and Azmi, 2004; El Biesi, 2010; Ramadan et al., 2011; Muda et al., 2013).

In a second approach, the concept of performance is apprehended by that of efficiency. The methodological basis for the measurement of efficiency uses mainly two functions: the cost and the profit under the two approaches DEA (Data Envelopment Analysis) and SFA (Stochastic Frontier Analysis). Samad (1999) is the first author to deal with the efficiency of Malaysian Islamic banks compared to their conventional counterparts. The study showed that the mixed financial system environment negatively affects the efficiency of Islamic banks. In the aftermath this initiative, many banks in several countries have been assessed, such as 18 Islamic banks from Gulf Cooperation Council' countries between 1997 and 2000 (Yudistira, 2004), 6 banks from Indonesia and Malaysia between 2002 and 2005 (Ascarya and Guruh, 2008), 80 banks from 21 Organization of Islamic Cooperation (OIC) countries (Ariff and Taufiq, 2008) and banks from 17 countries in the Middle East, Asia and Africa between 2001 and 2008 (Kablan, 2011), 47 Islamic banks from all over the world from 2006 to 2009 (Said, 2012). Whatever the adopted method, these studies affirm the result found by the pioneers in this field. For example, Islamic banks have lower overall efficiency scores than their conventional counterparts. In fact, the level of efficiency varies according to the region where these banks operate. Moreover, the differences in the efficiency levels are the basis of several internal factors, such as profitability, asset quality, size, specificity of Islamic products and so on, as well as external factors, such as stringent regulation, market structure, and so on.

Although Islamic banks' performance studies are various and cover many countries around the world, they focus on financial and operational performance either using traditional financial ratios or the DEA and SFA statistical approaches. Whatever the method, the used performance measures do not provide enough information neither to judge the success and the development prospects of the Islamic banking institution, nor to guide its creditors who will lead their resources in the near future and in the future so as to create a future financial value. The profitability measures ROA and ROE are the most frequently used in the evaluation of the performance of Islamic banks, which can serve as decision-making support tools. The first indicates an efficient use of the asset which represents an attractive factor of the customers of Islamic banks and encourages investor clients to entrust funds to a bank with the intention of obtaining a profitable investment. The second indicates the ability of the bank to create profit from the contributions of its shareholders.

### **Empirical evidence**

Based on previous research studying bank performance (**Table A.1 in the appendix**), this paper aims to assess financial performance of Islamic banks proposing another measurement. A total of twelve variables are used in this study. Our choice is explained mainly by data availability and secondly by frequency of use by previous studies. The variables are divided into internal and external factors. The internal variables include capital structure, liquidity structure, asset quality and bank size. The external factors are concentration index, interest rate and inflation rate. Profitability variables of Islamic banking are Return on Average Assets (ROA), Return on Average Equity (ROE) and Economic Value Added (EVA). The list of variables as well as their explanations and sources are presented in details in table A.2 in the appendix.

### **Model specification**

The performance of Islamic banks can be estimated by means of a battery of the aforementioned variables and the system of equations on panel data can be written as follows:

$$ROA_{i,t} = \alpha_0 + \alpha_1 (Eq/A)_{i,t} + \alpha_2 (Eq/Inv)_{i,t} + \alpha_3 (Eq/L)_{i,t} + \alpha_4 (InvR/Inv)_{i,t} + \alpha_5 (InvR/Rev)_{i,t} + \alpha_6 (Inv/Cus)_{i,t} + \alpha_7 (LA)_{i,t} + \alpha_8 (LA/D)_{i,t} + \alpha_9 Z_{i,t} + \alpha_{10} C_{i,t} + \alpha_{11} Int_{i,t} + \alpha_{12} Inf_{i,t} + \varepsilon_{i,t}$$

$$ROE_{i,t} = \alpha_0 + \alpha_1 (Eq/A)_{i,t} + \alpha_2 (Eq/Inv)_{i,t} + \alpha_3 (Eq/L)_{i,t} + \alpha_4 (InvR/Inv)_{i,t} + \alpha_5 (InvR/Rev)_{i,t} + \alpha_6 (Inv/Cus)_{i,t} + \alpha_7 (LA)_{i,t} + \alpha_8 (LA/D)_{i,t} + \alpha_9 Z_{i,t} + \alpha_{10} C_{i,t} + \alpha_{11} Int_{i,t} + \alpha_{12} Inf_{i,t} + \varepsilon_{i,t}$$

$$EVA_{i,t} = \alpha_0 + \alpha_1 (Eq/A)_{i,t} + \alpha_2 (Eq/Inv)_{i,t} + \alpha_3 (Eq/L)_{i,t} + \alpha_4 (InvR/Inv)_{i,t} + \alpha_5 (InvR/Rev)_{i,t} + \alpha_6 (Inv/Cus)_{i,t} + \alpha_7 (LA)_{i,t} + \alpha_8 (LA/D)_{i,t} + \alpha_9 Z_{i,t} + \alpha_{10} C_{i,t} + \alpha_{11} Int_{i,t} + \alpha_{12} Inf_{i,t} + \varepsilon_{i,t}$$

with:

i: represents the bank subject of the study;

t: the period considered for the estimate from 2005 to 2014.

$\alpha_0, \alpha_1, \dots, \alpha_i$ : are the parameters to be estimated identifying the nature of the relationship between explanatory factors and different performance measures.

**ROA<sub>i,t</sub>**: The return on assets of bank i year t. The formula of ROA is net income divided by average total,

**ROE<sub>i,t</sub>**: The return on equity of bank i for year t. ROE = net income divided by shareholders' equity.

**EVA<sub>i,t</sub>**: The economic value added of bank i for year t. EVA =  $\pi$  - WACC \* CI, with  $\pi$ : the profit of an Islamic bank, WACC: the weighted average cost of capital and CI: the invested capital).

Before proceeding to regressions on panel data, we find that it is necessary to conduct some preliminary tests on our data. For example, in order to characterize our data and to verify the relevance of the models we conducted specification tests. With the Fisher test, we checked whether there are specificities characterizing each bank (specific effect) or the estimated variables are perfectly identical for all the banks (common effect) and with the Hausman test, the modeling is suitable best for the variables used (Feki and Chtourou, 2014). The results found (Table 1) show that the specific effects model emphasizing the heterogeneity of the variables is the most appropriate for ROA and EVA. In the Hausman test, a lack of correlation between individual effects and explanatory factors is noticed (p-value > 10%).

**Table 1 : Model specification tests**

Models	Fisher test		Hausman test	
	F(42, 374)	Coef.	chi2(12)	Coef.
ROA	2.05	0.0002**	16.91	0.1531
ROE	1.31	0.1043	10.46	0.5758
EVA	3.35	0.0000**	6.35	0.8975

\*\* indicates significance at 5%

The variance inflation factor (VIF) is necessary to ensure that there is no problem of multicollinearity between the variables. The result of the table (2) shows that all the variables have a VIF less than 5 (VIF < 5) which imply an absence of a dangerous multi-collinearity (Tomassone et al, 1992).

**Table 2: VIF Test**

Variables	VIF
Eq/A	2.78
Eq/Inv	1.90

Eq/L	1.85
InvR/Inv	1.69
InvR/Rev	1.68
Inv/Cus	1.40
LA	1.21
LA/L	1.17
T	1.15
Cx	1.12
In	1.09
Inf	1.07
Mean VIF	1.51

## 2.2. Sample and data

In order to ensure the representativeness of the results, we have tried to introduce a large number of Islamic banks while the data are not available and this funding system is newly adopted by most countries from so we focused our study on the GCC countries. Therefore, our sample will be composed of 43 Islamic banks during the period 2005-2014 (the distribution of banks by country is provided in the table 3). As indicated at the beginning this choice was imposed by the fact that most Islamic banks are recent and started their activity only from 2004. In fact, some others enter in activities only after 2009. Given this constraint of absence of past data, we choose this period trying to increase as maximum as possible the sample size to get closer to reality leading to have better results and analysis.

**Table 3: Number of Islamic banks by country**

Country	Number of banks
Bahrain	17
Kuwait	7
Saudi Arabia	3
UAE	9
Qatar	5
Oman	2

## Descriptive analysis

Financial performance is separately tested using the following variables: Capital structure, asset quality, liquidity structure, bank's size, concentration index, interest and inflation rates. Descriptive statistics of the performance measurement variables are presented in table (4).

**Table 4: Descriptive statistics of explanatory variables**

Variables	Observations	Average	Stand. Dev	Minimum	Maximum
Eq/A	430	.3776	.3189	0	1.2
Eq/Inv	430	.7301	1.180	.01	13.4
Eq/L	430	1.227	3.500	.01	47.3
InvR/Inv	430	.0603	.1945	0	2.19
InvR/Rev	430	.5414	.9369	0	9.5
Inv/Cus	430	1.573	3.228	0	30.8
LA	430	.3166	.2211	0	1.1
LA/D	430	.8059	1.347	0	11.83

Z	430	7.453	1.829	2.484	11.24
C <sub>x</sub>	430	.1025	.1294	0	.37
Int	430	.0843	.4011	0	3.5
Inf	430	3.491	2.997	0	15.1
ROA	430	.0574	.1413	-2	1.1
ROE	430	.0832	.3223	-6	.9
EVA	430	-168.5	2893.2	-47611.8	6654.3

Note : **Eq/A** : Equity / Total assets, **Eq/Inv** : Equity/Total investment, **Eq/L** : Equity / Total liabilities, **InvR/Inv** : Investment Risk Reserve /total investment, **InvR/Rev** : Investment Risk Reserve / Investment income, **Inv/Cus** : Investment / short-term customers, **LA** : Liquid assets / Total assets, **LA/D** : Liquid assets/ Short-term deposits, **Z** : log of total assets, **C** : concentration index, **Int** : The interest rate, **Inf** : inflation rate.

Table (4) shows that Islamic banks in the Gulf countries are, on average, profitable for 10 years of study if we measure performance by return on assets (ROA) (0.05) and return on equity (ROE) (0.08) (column 3). Nevertheless, they have negative added economic values with a very large dispersion. The found EVA value varies from (-47611.8) to (6654.3) (column 5 and 6). Since the banks in the study have different creation dates: some sample banks are over 40 years old and others are newly created, the found dispersion finds its logic. Indeed, age differences explain that some banks are unable to create wealth for their investors, they achieve largely negative EVA values. Value creation is put into perspective with the level of ROA and ROE in order to strengthen the financial performance of Islamic banks in the long term. Between a minimum size (Z) of (2.48) and a maximum size (11.24), Islamic banks are, in general, recent institutions which partly explain their small sizes. These banks are characterized by average capital structure ratios between (0.3776) and (1.227). With these results, they have a significant proportion of equity that represents an important source of asset financing in Islamic banks. The standard deviations corresponding to the concentration index (C<sub>x</sub>), the interest rate (Int) and the inflation rate (Inf) vary between (0,1) and (2,9). The averages are lower for the variable (Int) (0.08) and larger for the variable (Inf) (3.49). High level of inflation shows a difference in monetary policy that affects the rate of inflation. The volatility of the concentration index (C<sub>x</sub>) does not diverge between banks (std. dev=0.1294). This variable provides information on the low level of competitiveness in the Islamic banking sector in the Gulf region.

### Estimation results and interpretations

#### The profitability of Islamic banks (ROA, ROE)

The financial performance of Islamic banks in the GCC countries measured by the ROA and the ROE is determined by variables of capital structure such as the capital, the asset quality and liquidity and by environmental variables such as the concentration index, the interest and inflation rates. Table (5) shows the results of the static panel data regressions.

**Table 5: Panel models estimations results (dependent variables: ROA and ROE)**

		ROA(Random effect)			ROE (Fixed effect)		
		Coef.	Std. Err.	P> z	Coef.	Std. Err.	P> z
capital structure	Eq/A	.1419	.0255	0.000***	.0851	.0393	0.031**
	Eq/Inv	.0082	.0045	0.067*	.0150	.0045	.001***
	Eq/L	-.0022	.0015	0.152	-.0021	.0023	0.361
asset quality	InvR/Inv	.0297	.0257	0.249	-.0445	.0528	0.399
	InvP/Rev	-.0023	.0049	0.642	.0027	.0111	0.807

liquidity structure	Inv/Cus	-.0010	.0011	0.381	-.0009	.0013	0.479
	LA	.1177	.0398	0.003***	.1567	.0857	0.068*
	LA/D	-.0056	.0041	0.176	-.0064	.0045	0.161
Bank's size	Z	.0082	.0033	0.013**	.0159	.0067	0.019**
Concentration index	C	.0317	.0527	0.548	.1518	.1022	0.137
Interest rate	Int	.0140	.0075	0.064*	.0672	.0381	0.078*
inflation rate	Inf	-.1250	.0391	0.001***	.0038	.0039	0.337
	Cons	.0463	.1145	0.686	-.1529	.0768	0.046
Fisher test				0.0002			0.1043

Note : **Eq/A** : Equity / Total assets, **Eq/Inv** : Equity/Total investment, **Eq/L** : Equity / Total liabilities, **InvR/Inv** : Investment Risk Reserve /total investment, **InvR/Rev** : Investment Risk Reserve / Investment income, **Inv/Cus** : Investment / short-term customers, **LA** : Liquid assets / Total assets, **LA/D** : Liquid assets/ Short-term deposits, **Z** : log of total assets, **C** : concentration index, **Int** : The interest rate, **Inf** : The inflation rate.

Table (5) shows estimations results where the dependent variables are ROA and ROE, respectively. During the period 2005-2014, Islamic banks in the Gulf countries recorded positive average asset return (ROA) rates (0.057) and average equity rates of return (ROE) (0.083). The capital of these banks is one of the determining factors of profitability. The variable (Eq/A) is strongly and positively significant for the return on assets (ROA) at the 1% level and for the return on equity (ROE) at the 5% level (Table 5). The impact of the investment on profitability (Eq / Inv) is positively significant at the level of 5% for (ROA) and at the level of 1% for (ROE). These positive relationships are in line with most previous studies that already confirmed this conclusion (Metwally, 1997; Samad and Hassan, 2000; and Iqbal, 2001). In fact, in the Islamic market, where banks play the role of savings / investment financial intermediation, depositors 'and investors' funds are mobilized under the "Moudharaba" and the "Moucharaka". On the one hand, these participative accounts give Islamic banks the right to control the funded project and, therefore, minimize the risk of loss of their invested capital. On the other hand, they are an important source of funds that allow depositors to exploit profitable investment opportunities. In a market characterized by intense and fierce competition, these banks may be exposed to a risk of massive withdrawal of funds when they show interest rates on participating investment accounts causing dissatisfaction of depositors. To avoid this risk, they should try to increase the rate of return offered on the participative investment accounts. In the event of a rise in the returns of these accounts, Islamic banks deduce a portion from them to feed reserves. Through this mechanism, the reserve account is used to absorb any probable loss on the invested capital. It is supposed to be an indicator of the profitability of investment projects. Nevertheless, the results found show no significant impact of the reserve accounts on the performance of Islamic banks in the Gulf countries. This justifies, on the one hand, the lack of investment choices due to the requirement of conformity of products and services to the "Sharia" law and, on the other hand, the low recourse of these banks to this type of investment accounts.

**Table 6: Share of Mudharba and Mucharka deposits in 2014 (thousands of dollars)**

Country	Mudarba		Mucharaka	
	Value	%	Value	%
Saudi Arabia	585.490	0.76	431.414	0.56
Bahrain	792.208	4.88	468.885	2.89

Kuwait	632.108	3.76	433.241	2.57
Qatar	129.788	0.79	159.077	0.48
UAE	1713.127	5.34	1177.926	3.67
Oman	89.127	0.67	65.861	0.49

Source: Author's calculations

The factor size (Z) positively affects the profitability of Islamic banks in the Gulf region at the 5% threshold (P-values are 0.013 and 0.019 for ROA and for ROE, respectively). Although they are small following international standards in 2005, they have grown surprisingly fast in recent years. In the present work, if we take into account the newly Omani created Islamic banks and excluding Islamic Bank of Investment, with an average of (7.45), these banks are characterized by an average size according to the regional standards. The positive impact of the size is explained by the existence of economies of scale that make it possible to take advantage of the high profit margins. Indeed, Saudi Arabia's first place, in terms of total assets, the support of the Islamic banking sector in Bahrain through the existence of the IDB, as a lender of last resort, and the prominent place of the "Kuwait Finance House" demonstrate the noticeable advantage of size in Islamic banks in the GCC region. In recent years, these countries have become increasingly active in the field of project financing and syndicated loans that require a stronger expertise and a relatively large funding capacity. In fact, these countries have stepped up their efforts to diversify Islamic banking products and to finance major investment projects, which would enable them to compete with major international banks. Moreover, these strategies would enable them to compete with conventional banks. This result is consistent with that of Hassan and Bashir (2003) who concluded that large banks have more opportunities to grant larger amounts of loans and financing to their customers. In fact, these banks tend to have more diversified portfolios of banking products, which reduces their risk and increases their performance.

Among the measures of the liquidity structure, only the share of liquid assets in the total balance sheet (LA/L) is positively and quite strongly correlated with the ROA at the 5% level (0.003) and at the 10% threshold for the ROE with (0.068). It is interesting to note that the strong holding of liquid assets can be considered as a protective edge for Islamic banks since they cannot always count on the support of the Central Bank or on the Islamic money market.

There is a positive impact of the interest rates on the Islamic banking profitability of the Gulf countries. This correlation reflects the functioning of the Islamic banking sector in a dual market where conventional banks operate. This interaction can exist through the sensitivity of the investment account income to the fluctuations of the interest rates. In fact, the remuneration of the investment accounts positively acts with the interest rate offered on the long-term conventional deposits. Islamic banks are aware that a significant number of customers are oriented towards their services for purely economic purposes (example: maximizing their returns). These clients compare the rate of return on the investment deposits to the interest rate offered on the traditional deposits. Therefore, in order to attract more customers and increase the deposits, Islamic banks consider the interest rates before adjusting rates of return on their deposits. In fact, they raise their rates of return when the conventional interest rates are high. This positive relationship has already been checked by studies conducted by Kaleem and Mansor (2003), Mangkuto (2004), Haron and Azmi (2008), Zeitun, (2012). Like the research carried out by Hassan and Bashir (2003), the inflation rate does not clearly affect the performance of the Islamic banks of the countries in the sample.

#### **4.2. Performance in terms of value creation**



The descriptive statistics presented in Table (4) show negative average added economic values (EVA), which point to the inability of Islamic banks in the Gulf countries to compensate for compensation and their failure to optimize the use of their funds. The results of panel data regressions considering Economic Value Added as the dependent variable are presented in table (7). The EVA model is confirmed by a jointly<sup>1</sup> and individual significance of most of the banks' internal and external factors introduced in our study. The capital structure variable (Eq / L) is positive and significant at 1% (P-value=0.01) level. This ratio gives a precision about the financial autonomy of the Islamic banks. It reaches a very important average level per bank (122%), which gives Islamic banks a competitive advantage in a risky market by enabling them to deal with the problems of financial crises and absorb the probabilities of bankruptcy of projects financed by the banks' participative intermediation. However, there is no contribution of the ratios (Eq / A) and (Eq / Inv) on the value creation by Islamic banks. The positive and significant effect of the total investment ratio by the short-term deposits (Inv / Cus) confirms the existence of a short term relationship between the deposits and the potential wealth creation which may exist when the funds raised are used to finance short-term assets, such as "Murabaha", since these products incur low risks and generate more guaranteed returns. The ratio of the reserves investment risk to the investment return (InvR / Rev)" is positively correlated with the value creation.

The interest rate and the concentration index are good mechanisms for the creation of the shareholders' wealth. The interest rate is very positively correlated with the EVA (P-value=0.001). This interaction confirms the fluctuation of the interest rates on the variability of the rates of return observed on the investment deposits in the Islamic banks.

**Table 7: Results of the regression model EVA (Random effect)**

Variables	Ratio	Coef.	Std. Err.	z.	P> z	[95% Conf. Interval]	
Capital structure	Eq/A	-289.89	453.46	-0.64	0.523	-1178.6	598.8
	Eq/Inv	14.58	65.17	0.22	0.823	113.1	142.3
	Eq/L	82.28	32.10	2.56	0.010***	19.37	145.2
Asset quality	InvR/Inv	89.67	184.4	0.49	0.627	271.7	451.1
	InvR/Rev	158.4	92.41	1.71	0.086*	22.66	339.5
Liquidity structure	Inv/Cus	-138.8	40.51	-3.43	0.001***	-218.2	-59.41
	LA	-156.0	701.5	-0.22	0.824	-1531.0	1218.8
	LA/D	19.34	44.26	0.44	0.662	-67.425	106.1
Bank's size	Z	3.183	50.40	0.06	0.950	-95.61	101.9
Concentration index	C	1372.9	504.9	2.72	0.007***	383.24	2362.5
Interest rate	Int	208.3	61.061	3.41	0.001***	88.67	328.0
Inflation rate	Inf	20.24	22.23	0.91	0.362	-23.32	63.81
	Cons	-260.7	596.9	-0.44	0.662	-1430.6	909.1

<sup>1</sup> Fisher test is small than 5% (Prob= 0.0000) which implies the rejection of the null hypothesis corresponding to the absence of model's jointly significance at the conventional threshold.

Fisher test							0.0000
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Note : **Eq/A** : Equity / Total assets, **Eq/Inv** : Equity/Total investment, **Eq/L** : Equity / Total liabilities, **InvR/Inv** : Investment Risk Reserve /total investment, **InvR/Rev** : Investment Risk Reserve / Investment income, **Inv/Cus** : Investment / short-term customers, **LA** : Liquid assets / Total assets, **LA/D** : Liquid assets/ Short-term deposits, **Z** : log of total assets, **C** : concentration index, **Int** : The interest rate, **Inf** : The inflation rate.

### 4.3. Analytical summary of the results

The main results are shown in Tables 5 and 7. We will not repeat all of these tables line by line in order to comment on them but we will instead highlight results that we think are significant. The first remark that it seems appropriate to formulate is the following: the coefficients associated to each variable are very different depending on whether the measure of performance is the ROA, the ROE or the EVA. The presence of different coefficients in the regressions is reassuring, in that it corresponds to our expectations, and shows, in a certain way, the solidity of the results. On the other hand, the very disparate results in Tables 5 and 7 are surprising. How to explain these differences? The rational explanation that comes to mind is the inherent differences in these three performance indicators. It simply means that performance can be measured in different ways, and that depending on how one measures it, the results may be different. Although these measures are the basis of performance measurement, they do not reflect exactly the same thing: if the ROA and the ROE make it possible to evaluate the ability to generate profits and returns in relation to the expenses and costs paid, the EVA expresses the surplus value created by a firm. In view of these divergences, how to interpret the different coefficients of the tables?

Regarding the asset quality, as one might expect, Miller and Noulas (1996), Athanasoglou et al. (2008) and Liu and Wilson (2010) found that the deterioration of the asset quality reduces both the ROA and ROE. Therefore, the impact appears to be positive as banks seek to increase their margins to compensate for the default risk and the additional costs necessary for the control of these credits. In addition, a study conducted by Dietrich and Wanzenried (2011) on the performance of banks in Switzerland is particularly interesting since the authors noted a strong positive impact of the asset quality on their performance. In this adjusted scenario that we have just described, the asset quality plays a very important role: a high level of credit losses would negatively affect performance as the bank would not be able to immediately adjust its rates to the credits that sometimes extend to very long maturities. Then, we will check if the results are consistent with this forecast. In fact, the empirical results found show that the impact of the asset quality on the Islamic banks' performance in the Gulf countries measured by both the ROA and the ROE is not significant. This justifies mainly the lack of investment choice due to the requirement of conformity of products and services to the "Sharia". Moreover, this result corroborates that of Beck et al. (2010) in studying the performance of the 100 largest banks among the 2956 banks, including 99 Islamic banks during the period 1995-2007. However, the effect of the asset quality is statistically significant when performance is estimated by the EVA. When choosing the EVA, as a performance indicator, an increase in the ratio (InvR / Rev) leads to a rise of the capacity of Islamic banks to create value for their depositors and investors. This result is entirely consistent with that of other studies, such as that of Goddard and al. (2004). When looking at the regression, we can see that for both the ROA and the ROE, the coefficients of the ratio (InvR / Rev) are insignificant. In fact, we notice the negative impact, which is presented in table 7, on the regression of EVA.

Regarding the concentration index, the results of Bourke (1989) and Molyneux and Thornton (1992) showed that the bank concentration ratio has a positive and statistically significant impact on banking performance. Other studies, such as those of Berger and Humphrey (1997), Demirgüç-Kunt and Huizinga (1999), Mamatzakis and Remoundos (2003) and Staikouras and Wood (2004), reached an opposite result. Moreover, the impact of the market share was studied mainly by Liu and Wilson (2010). In connection with the existing literature, we hypothesize that concentration has an impact on banking performance. While we found that the ratio of the concentration index is insignificant if performance is measured by both the ROA and ROE, the impact on the EVA is positive, which can be surprising. However, we must consider this low and insignificant coefficient on the ROA and the ROA carefully. This concentration ratio has a positive impact on banks' performance, as it was anticipated especially we measure performance by EVA.

Concentration is a key determinant of Islamic banks' performance in the Gulf countries. Although Islamic finance is against the concentration phenomenon if it urges the bank to a monopoly situation that can put an end to competition and permits to take advantage of the market dominance. In fact, this strategy is tolerated by Islam if it is regulated and perfect. This is the case of the Gulf countries which are characterized by a very visible concentration on real estate projects and infrastructures with the opening of new specialized banks like the Islamic investment banks. Indeed, with the regression on both the ROA and the ROE, the coefficients of the concentration ratios and of the asset quality are not significant according table (5) while they are significantly positive in table (7) for the EVA regression. Therefore, we advocate thinking in the following way: by relying on the numerous studies on this subject, our initial hypothesis is thus partly confirmed; we consider EVA as the most accurate indicator of banking performance. For this reason, we will give priority to the EVA for all the statistically significant coefficients.

### **Conclusion**

In this work, in addition to the usual measures of performance (ROA and ROE), we presented financial performance indicators with the concept of "value creation" that Islamic banks seek to achieve for their investors and depositors- investors. The explanation of the performance was based on empirical validation of Islamic banks in GCC countries. The performance of these banks is explained by a vector of explanatory variables that are grouped into internal and external determinants. Since the nature of banking intermediation in the Islamic system is conditioned by the application of the principle of "Sharing Profits and Losses", it emerges from this work that the EVA is an indicator of the performance of Islamic banks. The results show negative economic values added (EVA) and note the failure of Islamic banks in the Gulf countries to create value for their partners. The main results of our analyzes show that the impact of the variables used differs greatly depending on the performance indicator deployed (ROA, ROE and EVA).

The asset quality is a key factor in the explanation of the Islamic banks' performance estimated by means of the EVA. This factor is significant neither for the ROA nor for the ROE. The low average reserve values justify the lack of investment choices (Mudaraba and Mucharaka) for banks because of the requirement of compliance with the "Sharia". Investment risk reserves provide a "protection cushion" to protect banks in the event of losses on investment accounts. In fact, an increase of these reserves raises the Islamic banks' capacity to create value. Furthermore, the concentration index has a positive impact on the creation of shareholders' wealth but has not clearly effect if performance is measured in terms of the ROA and the ROE.

Therefore, this result confirms our initial hypothesis which states that the EVA is the most appropriate indicator of Islamic banks' performance. For this reason, we will opt for the EVA with all the statistically significant coefficients.

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## Appendix

**Table A. 1: Previous empirical literature on the performance of Islamic Banking system**

<b>Authors</b>	<b>Country and period sample</b>	<b>Performance measures</b>	<b>Explanatory variables</b>
<b>Bashir. M (2003)</b>	Middle East 1993-1998	ROA ROE	<b>Microeconomic Variables :</b> (assets-liabilities) over total assets ( <b>EQTA</b> ), loans to total assets ( <b>LONTA</b> ), none-interest earning assets to total assets ( <b>NIEATA</b> ), consumer and short term funds to total assets ( <b>CSTFTA</b> ), overhead to total assets ( <b>OVRHD</b> ), Total Liabilities to total assets ( <b>LATA</b> ) <b>Macroeconomic Variables :</b> Real GDP per capita ( <b>DPPC</b> ), Annual growth rate of real GDP ( <b>GDPGR</b> ), Annual Inflation rate ( <b>INF</b> )
<b>Alkassim and Faisal (2005)</b>	GCC (1997-2004)	ROA ROE NIM	<b>Variables microéconomiques</b> Total Assets( <b>TA</b> ), Equity to total assets ( <b>TE/TA</b> ), loans to total assets ( <b>TL/TA</b> ), Total Expense, Non-Interest Exp, Deposits
<b>Saleh.A.S and Zeitun.R (2006)</b>	Jordan	ROA ROE	<b>Microeconomic Variables :</b> Credit Interest / Credit Facilities, Net Income / Total Revenues, Total Revenues / Total Assets, Net income/total liabilities, Equity Ratio, Shareholders Equity / Total Deposits, Total Deposits / Total Assets, Net Credit Facilities to Total Assets, Shareholders Equity to Credit Facilities, Current assets/Total assets, Total debt/Total equity, Quick Ratio, Cash and Investments to Total Deposits

<b>Shehzad. M, Muhammad, (2008)</b>	Pakistan 2003- 2007	ROA ROE	<b>Microeconomic Variables:</b> Loan to Deposit ( <b>LDR</b> ) ; Cash and Portfolio Investment to Deposit ( <b>CPID</b> ); Loan to Asset( <b>LAR</b> ); Debt to Equity ( <b>DER</b> ), Debt to Total Assets( <b>DTAR</b> ), Equity Multiplier( <b>EM</b> ), Income to Expense( <b>IER</b> ), Operating efficiency ( <b>OE</b> )
<b>Badreldin, A. M, (2009)</b>	Egypt 2006- 2007	ROE	<b>Microeconomic Variables:</b> Financing Margin( <b>FM</b> ), Investment Margin( <b>IM</b> ), Exot Margin ( <b>EM</b> ), Operating Expenditure Margin ( <b>OEM</b> ), Risk Provision Margin ( <b>RPM</b> ) Gross Profit Margin ( <b>GPM</b> ), Cost/Income
<b>Hussain. A, Affand. S and Shukur.N (2015)</b>	Malaysia 2008- 2012	ROA ROE	<b>Microeconomic Variables:</b> bank size ( <b>LBS</b> ), capital adequacy ( <b>CA</b> ), liquidity ( <b>LIQ</b> ), deposit ( <b>DEPO</b> ), asset quality ( <b>ASQ</b> )
<b>Wasiuzzaman. S, Tarmizi, H (2010)</b>	Malaysia 2005- 2008	ROAA	<b>Microeconomic variables:</b> Net Interest Margin ( <b>NIM</b> ), loan loss reserve to gross loans ( <b>LLRL</b> ), net loans to total asset ( <b>LA</b> ), size ( <b>S</b> ), equity to total asset ( <b>EA</b> ) <b>Macroeconomic Variables:</b> Inflation ( <b>INF</b> ), Gross domestic product ( <b>GDP</b> )
<b>Akhtar.MF, Ali.k, Sadaqat.S (2011)</b>	Pakistan 2006- 2009	ROA ROE	<b>Microeconomic Variables:</b> Logarithm of Total Assets( <b>Size</b> ), Total Debts/Equity( <b>Gearing Ratio</b> ), Non-Performing Loans/Total Loans ( <b>NPLs</b> ), Income/Total Assets ( <b>Asset management</b> ), Total Operating Expenses/Total Assets ( <b>Operating Efficiency</b> ), (Tier 1 Capital + Tier 2 Capital) / Risk Weighted Assets ( <b>Capital Adequacy</b> )
<b>Asma.I, Fadli. A, Noor. T, Nor. S, Rajmi. M and Kamaruzaman. J (2011)</b>	Malaysia 2007- 2009	ROA	<b>Microeconomic Variables:</b> Capital Adequacy ( <b>CA</b> ), Credit Risk ( <b>CR</b> ), Liquidity ( <b>LQ</b> ), Bank Size ( <b>BS</b> ), Expenses Management ( <b>EM</b> )
<b>Mirzaei. A and Mirzaei. Z (2011)</b>	Middle Eastern 1999- 2008	ROA ROE	<b>Microeconomic Variables:</b> total actif ( <b>Size</b> ), cost to income ( <b>CTI</b> ), equity to assets ( <b>ETA</b> ), liquidity to total assets ( <b>LA/Size</b> ), Off balance sheet to total assets( <b>OFF/Size</b> ), Loan loss provisions to loans ( <b>LLP/L</b> ), Net loan to deposit and short term fund ( <b>NL/DSF</b> ), Overhead expenses to total assets ( <b>OVE/Size</b> ), Annually growth of total assets ( <b>GA</b> ), Market share ( <b>MS</b> ). <b>Macroeconomic Variables :</b> inflation ( <b>INF</b> ) , <b>GDP</b> , Population growth ( <b>PG</b> )
<b>Smaoui H. and Ben Salah I. (2012)</b>	CCG (1995- 2009)	ROA ROE NIM	<b>Microeconomic Variables:</b> Cost to Income ratio ( <b>COSR</b> ); Asset quality ( <b>LLR</b> ), Equity to Asset ratio ( <b>EA</b> ); Net Loans/Total Assets ( <b>NLA</b> ) <b>Macroeconomic Variables :</b> <b>GDP</b> growth ; Inflation ( <b>INF</b> )

<b>Samhan . H.M and Al-Khatib .A.Y (2015)</b>	Jordan 2000-2010	ROA ROE ROUIA: Return on Unrestricted Investment Accounts	<b>Microeconomic Variables:</b> total income divided by total assets ( <b>TITA</b> ), equity ratio ( <b>Equity</b> ), debt ratio ( <b>Debt</b> ), liquidity ratio ( <b>Liquidity</b> ). <b>Macroeconomic Variables :</b> Inflation, GDP and Unemployment rate
<b>Usman. A and Khan.M (2012)</b>	Pakistan 2007-2009	ROA ROE EPS (Earning Per Share)	<b>Microeconomic Variables:</b> Loan to Deposit Ratio( <b>LDR</b> ) ; Cash and Portfolio Investment Ratio ( <b>CPIDR</b> ); Loan to Asset Ratio ( <b>LAR</b> )
<b>Irafan.M, Majeed.Y. and Zaman .K. (2014)</b>	South Asian Country 2004-2011	ROA ROE NP : profit net	<b>Microeconomic Variables:</b> Net income to total debt ratio ( <b>NID</b> ), Financing advancing to deposit ratio ( <b>FADR</b> , Investment to deposit ratio ( <b>IDR</b> ), Capital adequacy ratio ( <b>CAR</b> ), Mudharba ( <b>MUD</b> ), Istisn'a ( <b>IST</b> ), Environment of bank ( <b>EOB</b> )
<b>Ariffin. A. F and Tafri. F.H. (2014)</b>	2004-2011	ROA	<b>Microeconomic Variables:</b> Credit Risk ( <b>CR</b> ), Rate of Return Risk ( <b>ROR</b> ), Liquidity Risk ( <b>LIQ</b> ), Log of Total Assets ( <b>SIZE</b> ) <b>Macroeconomic Variables:</b> Growth rate ( <b>GDP</b> ), Inflation rate ( <b>INF</b> )
<b>Maqbool. F (2014)</b>	Pakistan 2007-2012	ROA	<b>Microeconomic Variables:</b> cash to total assets ratio ( <b>CA</b> ), investment to total assets ratio( <b>ITA</b> ), advances net to provision to total assets ratio ( <b>AD</b> )
<b>Eltabakh. M, Ngamkroekjoti. Ch, and Siad. I (2014)</b>	Qatar 2005-2012	ROA	<b>Microeconomic variables :</b> Loan deposit ( <b>LDR</b> ), Capital adequacy ( <b>CAR</b> ) , Total debts to Equity capital ( <b>DER</b> ), Debt to total assets ( <b>DTAR</b> ), Asset Utilization( <b>AU</b> ) Operating Efficiency ( <b>EFF</b> ), NPLs To total loans ( <b>NPL1</b> ), NPLs to total equity ( <b>NPL2</b> ), Bank size ( <b>BS</b> ). <b>Macroeconomic Variables:</b> Inflation rate ( <b>INF</b> ), Money supply ( <b>MS</b> ).
<b>Al-Deehani.T, Esadi. M and Al Deehani. M (2015)</b>	CCG 2001-2013	ROA ROE	<b>Microeconomic Variables:</b> Investments to total assets ( <b>Inv/TA</b> ) , loans to total assets ( <b>Loans/TA</b> ), deposits to total assetst( <b>Deposits/TA</b> ) , cash dividends to net profit ( <b>Payout ratio</b> )
<b>Youssef. A and Samir. O (2015)</b>	Egypt 2010-2013	ROA ROE	<b>Microeconomic Variables :</b> Equity/Total assets ( <b>ETAR</b> ); Loans loss Reserves/ Total loans( <b>LLR</b> ); Loans/ Deposits ( <b>LDR</b> ); Net loans/total assets ( <b>NLTA</b> ); total assets ( <b>TA</b> )

Table A.2: Data description

Variables	Definitions	Notations
Return on Assets	Net Income / Total Assets	ROA
Return on Equity	Net Income / Equity	ROE



Economic Value Added	Profit ( $\pi$ ) - Weighted Average Cost of Capital (WACC) * Invested Capital (CI)	EVA
Capital structure	Equity / Total assets	Eq/A
	Equity/Total investment	Eq/Inv
	Equity / Total liabilities	Eq/L
Asset quality	Investment Risk Reserve /total investment	InvR/Inv
	Investment Risk Reserve / Investment income	InvR/Rev
Liquidity structure	Investment / short-term customers	Inv/Cus
	Liquid assets / Total assets	LA
	Liquid assets/ Short-term deposits	LA/D
Bank's size	log of total assets	Z
Concentration index	Total assets of bank i / Total assets of all banks in the sector	C
Interest rate	The interest rate	Int
Inflation rate	The inflation rate	Inf

## Availability of Friendly Islamic Tourism Facilities in Jordan

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### **Abstract:**

The aim of this research is to explore the readiness of hotels in Jordan to dealing with Islamic tourism. The specific goals of the research are to answer the questions of: To which extent does the hotels in Jordan are ready to provide Islamic tourism services? And to what extent does aid and government policy affect them? The significance of this study is to point towards possible improvements in a sector that provides services for a large number of tourists. This research was conducted on a limited scale through surveys of 29 hotels in Amman, Petra, Aqaba, and Dead Sea with interviews with some supervisors at the hotels. The data analyzed revealed that 62% of the hotels in Jordan don't provide Islamic tourism services or not available, while 38% of the hotels provide Islamic tourism services. About 52% of the sampled hotels are five stars, 31% four star hotels and 17% are three star hotels. The study found a lack in some Islamic tourism services in some areas like swimming pools, the standards of the uniforms, places of entertainment, gym, and Islamic decorations. The study suggests that additional care of Islamic tourism standards need to be improved. The researcher's conclusion is that there are currently many effective efforts and ideas for improving Islamic tourism in Jordan, but it will take more focused policies and increased support to sustain the system.

### **Introduction:**

Quotation from Holy Qur'an, show how Islam fasten great value to traveling: It helps people increase the internal peace of persons exist the pleasure to their soul and quite for mind to enhance the Muslim behave, interaction and cooperation with new knowledge and information through searching and thinking (Q 22: 46) See the beauty of what God has created. Think of the origin of creation (Q 29:20). Man can gain invaluable information by thinking about how this world was created. In the Holy Quran, God says that all living things in the world have been created from water (Q 21:30). In addition, God calls people to visit historical sites and learn from the mistakes made by the previous generations of mankind (Q 32:26, 6:11, 12:109, 47:10). Islam considers travelling and exploration as a call, whether in words or deeds, for choosing the right path.

Islamic tourism: a motivational perspective in a well-known quotation, Prophet Muhammad says, "Acts are rewarded based on their intents and motivations. And everyone shall be rewarded based on what they intent to do". (Sahih- Al Bukhari, 2011). Therefore, Islamic tourism can serve as an activity which roots in Islamic motivations and principles. Such activities may include Hajj, Umrah, and so on. Other activities are those performed to give thanks to the merciful God whose greatness and generosity is observable everywhere (whether in old or new times) (Din, 1989, 551-2).( A, Tajzadeh Namin A).

Islamic tourism focuses on such issues as engagement (by Muslims), places (Islamic destinations), products (residential places, foods, and beverage), dimensions (economic, cultural, religious, etc), and managing service processes (marketing and ethical issues).

Motivations and intentions are remarkably important in Islam, since they are related to attitudes and their outcomes (Ala-Hamarneh, 2011; Hassan, 2007 and 2004; Henderson, 2010). In addition, creating value in Islamic tourism to attract and maintain tourists in Islamic societies, on one hand, and encouraging people of other countries to visit Islamic countries, on the other hand, require a thorough examination of motivations.

This study aims at studying the readiness of hospitality industry in Jordan in dealing with Islamic Tourism, and providing researchers with a firm foundation of knowledge about this sector in Jordan, and to pursue further studies in the area by interested people.

	Available	Not Available	We consider it in the future	We don't care	Total
We Have Safeguards of the same gender as the guests needs	65.5	20.7	10.3	3.4	100
We care about Islamic clothing codes for staffs	37.9	34.5	6.9	20.7	100
Our staff aware of the concept of Islamic Tourism	58.6	24.1	6.9	10.3	100
Consider Islamic rules in advertisements featuring	34.5	51.7	3.4	10.3	100
We offer Proper Islamic swimming suit	13.8	55.2	10.3	20.7	100
We provide proper Islamic entertainments/parties	37.9	37.9	20.7	3.4	100
We offer separating leisure places for men and women	34.5	44.8	6.9	13.8	100
We have prayer room	72.4	13.8	10.3	3.4	100
having Quran and prayer devices at rooms	48.3	34.5	13.8	3.4	100
having no bed or toilet in Kiblah direction	55.2	34.5	3.4	6.9	100
Kiblah indicators in rooms	79.3	13.8	6.9	0	100
We have Water-friendly toilets /toilet water spraying	72.4	20.7	6.9	0	100
We presenting praying times in our hotel	31	58.6	3.4	6.9	100
We offer separating gyms time for men and women	24.1	44.8	6.9	24.1	100
we provide temporary prayer rooms for meetings and events held at the hotel	72.4	17.2	6.9	3.4	100
Segregated facilities for preparing food if using pork/ham	48.3	37.9	3.4	10.3	100
All food we offer is Halal food	72.4	17.2	3.4	6.9	100
We present Islamic decoration in our hotel	31	48.3	10.3	10.3	100
Does the government have any special initiatives or strategies to spread Islamic tourism awareness in tourism sector	48.3	34.5	10.3	6.9	100
Have there been workshops/seminars/training conducted on the awareness of Halal/Muslim traveler needs to staff in your company?	31	44.8	17.2	6.9	100
Are there any plans to take specific initiatives by your company in the area of Islamic tourism in the next few years?	17.2	37.9	37.9	6.9	100

### What is the occupancy rate in the hotel (Tourist season)

Classifications of the sample

	Percent	Cumulative Percent
5stars deluxe	6.9	6.9
5 Stars	44.8	51.7

	Frequency	Percent
41-60	1	3.4
60-80	1	3.4
81-100	10	34.5
Above 100%	14	48.3
Missing System	3	10.3
Total	29	100.0

4 Stars	31	82.8
3 Stars	17.2	100
Total	100	

**Area of operation:**

	Frequency	Percent	Cumulative Percent
Amman	16	55.2	55.2
Aqaba	1	3.4	58.6
Dear Sea	1	3.4	62.1
Other Location	11	37.9	100
Total	29	100	

**Have you ever been asked for services of an Islamic nature, like (Halal Food, Separate swimming pool?)**

	Frequency	Percent
Yes	11	37.9
No	16	55.2
Total	27	93.1
Missing System	2	6.9
Total	29	100

## **Entrepreneurship Sufficiency and Optimism among Entrepreneurs in Six Cities in Iraq: Preliminary Survey Results**

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### **ABSTRACT**

Several studies have demonstrated that businesses can play a major role in promoting peace in in conflict and post conflict zones. For instance, Katsos and Alkafaji (2019) showed that businesses played a major role in Iraq post USA invasion and during ISIS occupation of a large part of Iraq in 2014. This study builds on the previous one in examining the role of social entrepreneurship in promoting peace and empower entrepreneurs in helping themselves and the society at large.

We conducted a survey in six cities in Iraq asking entrepreneurs about the level of optimism and whether they have the sufficiency of resources to start and maintain businesses in six cities in Iraq; cities are Baghdad, Sulaymaniyah, Kalar, Karbala, Omara, Kut and Ammara.

We will present our preliminary findings during the forthcoming 10<sup>th</sup> GIMC Conference.

### **References:**

Katsos, J. and Alkafaji, Y. (2019). Business in War Zones: How Companies Promote Peace in Iraq. *Journal of Business Ethics*.

## Halal Tourism: Guidelines for Oman

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### ABSTRACT

Halal tourism caters to the travel needs of Muslim tourists, who seek out a family friendly environment and place. Malaysia, Indonesia, UAE and Turkey are among the leading players in the halal tourism industry as per the GMTI (Global Muslim Travel Index) 2018. From the GMTI rankings 2018, it appears that Oman is on its way out from the top 10 destinations for halal tourism which is a serious issue. Another important observation is that the non-OIC nations like Singapore, Thailand, United Kingdom, Japan, Australia, etc. are making their way into the top destinations for halal tourism. Oman despite having all the ingredients of making a top destination for halal tourism is found lagging behind. It thus becomes obligatory to delve deeper into these rankings to find out useful guidelines for halal tourism in Oman.

This is an exploratory study, hence it is based on secondary sources like available research papers and reports on halal tourism. Based on a comparison between Oman, Qatar and Singapore an analysis is made using the ACES (Access, Communications, Environment, Services) model of MasterCard CrescentRating. The findings have been used to draw useful suggestions for improving the affairs of halal tourism in Oman.

**Keywords-** Destination, Halal, Islam, Tourism.

**JEL codes:** Z31, M31

### Introduction

Halal tourism is one of the most recent form of tourism which is primarily oriented towards Muslim families who wish to abide by the principles of Islam even when they are travelling. It is about halal food, halal finance, prayer breaks, etc. in addition to the routine tourism activities (Hasan, 2016). It is a family friendly experience which takes care of the privacy concerns of a family.

According to Crescent rating statistics, in 2014 Malaysia, Turkey and the UAE were among the top Muslim-friendly destinations for travelers and they continue to hold their positions in the top till date (GMTI,2018). The expenditure of the halal tourism sector was more than \$145 billion in 2014 (Crescentrating, 2015) which is expected to grow to \$233 billion by 2020 (Dinarstandard, 2012). Based on the above estimates, halal tourism market appears to be very lucrative and promising for all the players in the field of tourism marketing.

### Literature Review

#### Concept of Halal Tourism

Muslim are supposed to be guided by the Quranic instructions and the sayings and deeds of the Prophet Muhammad (Peace be upon him) (Zamni and Henderson, 2010). Based on the Islamic viewpoint of God, man and nature, travel and tourism is important to mankind (Hasharina, et al., 2006). While traveling as well, Muslims are supposed to observe the tenets of Islam. Basically, halal tourism means that a tourist may enjoy his or her tour without forgoing the religious duties.

The term 'Islamic' is precisely applied only to that which relates directly to Islam and its principles (Douglas and Shaikh, 2004) whereas, halal tourism is apparently free from any such religious intentions.

It is noteworthy that halal tourism may seem to be focused on Muslim travelers but, it may be equally relevant to the people of other religions who are somewhat more conscious about their family, privacy and food habits. Halal tourism is not limited to Muslim travelers only, since the concept is 'family-oriented', the market may include the non-Muslims as well (Rehman and Jaboob, 2017). Thus, Halal tourism is any tourism activity which is permissible according to Islamic teachings.

### **Needs of Muslim Tourists**

There is a recently growing awareness among the Muslims to select Halal options for their needs from the common of options currently offered (Battour and Ismail, 2014; Muhammad, 1989). Many destinations such as Japan, the Philippines and Brazil are offering Muslim-friendly choices to Muslim travelers. Prayer rooms are allocated at major airports, and restaurants offer Halal food in Japan. Muslim-friendly guide is also published to provide information on Halal food and prayer places (The National, 2014).

Halal hotels and halal food Halal hotels provide Muslim guests with services such as Qibla direction that should be faced for Muslim prayers, Halal food, alcohol-free beverages and prayer room with call for prayers (Battour and Ismail, 2010). Japan is one of the non-Muslim countries that take initiatives towards training the hospitality staff by launching Muslim-Friendly Project (2015). Travel guide in Kyoto city website is available in four languages mainly for the Muslim travelers: Arabic, English, Turkish and Malay. It guides them about Muslim-friendly hotels (Muslim-Friendly Kyoto, 2016). The hotel also keeps the Holy Quran, a prayer mat and indicates the prayer direction for Muslim guests in about 20 of its rooms. Even the personal care products in such rooms have Halal certification.

Muslim-friendly airport is one of the best practices to make the Muslim travelers feel comfortable. Kansai airport allocates three prayer rooms segregated by gender for Muslim travelers. There are water friendly toilets and washing space is provided for ablution before praying. Fifteen restaurants prepare Halal food promoted as 'pork-free and alcohol-free menus', and three restaurants are 'Halal certified' (KIX MFA, 2015).

Smartphone Application Thailand has launched Muslim-friendly application to help tourism industry in Thailand (Lefevre, 2015). It helps visitors to find hotels and shopping avenues with prayer rooms and restaurants with Halal food.

### **Leading players in Halal Tourism**

As evident from tables-1&2, Malaysia, Indonesia, and Turkey are among the leading players in the halal tourism industry and as per the GMTI (Global Muslim Travel Index) 2018 ranks they occupy the first, second and fourth rank respectively.

In Turkey, before 2002, there were only 5 halal hotels, which increased to 27 with the opening of 22 new hotels, providing a capacity of approximately 20,000 beds Doğan (2008). Tekin (2014) found this number had increased to 152 organizations throughout Turkey. In fact, there is no halal standard approved of and controlled by the Turkish Ministry of Culture and Tourism. Some hotel owners voluntarily do not serve alcohol and thereby state themselves as a "family hotel." The hotels following the halal tourism concept obey all the legal requirements of the ministry directives but use hotel facilities as per halal tourism needs. For example, these hotels do not sell alcoholic beverages in the bars and use the dance club and night clubs for prayer purpose. Additionally, in these hotels separate pool and beach facilities is provided for men and

women, dress codes apply in certain areas, children (6 years and above) of opposite gender are not allowed in swimming facilities, no photography in swimming facilities. (Tourism File, 2011).

On the other hand, Malaysia has been making conscious efforts to brand itself as an Islamic and halal hub in the recent years. It has formed rules on unacceptable tourist behaviors which are forbidden by Islam (Henderson, 2003).

Halal tourism in Indonesia is an activity that is supported by a wide range of facilities and services provided communities, businesses, governments, and local governments that comply with Sharia (Ministry of Tourism Republic Indonesia, 2012). In 2014, the Ministry of Tourism in collaboration with the Indonesian Ulama Council (MUI) set up guidelines to determine the halal standards for tourism products. The theme of halal tourism in Indonesia emphasizes the principles of shariah in tourism management and service which is polite and friendly to all tourists and the nearby environment (Jaelani,2017).

In the cases of Malaysia and Indonesia in addition to the players in tourism industry, a major role is played by the government in consultation with the council of Islamic scholars in bringing out useful legislations and guidelines to boost halal tourism in their respective countries. In contrast, Turkey appears to be relatively neutral to the cause of Halal tourism. The operators in Turkey are free to offer halal tourism services on a voluntary basis (Rehman and Ahmeruddin, 2018).

### **Mastercard-Crescentrating Global Muslim Travel Index (GMTI)**

Crescent Rating has studied the halal tourism market and has benchmarked destinations with the annual Mastercard-Crescentrating Global Muslim Travel Index (GMTI) since 2011. The GMTI adopts the most recent set of measurements to better point out the level of Muslim-friendly travel of each destination. The ratings are based on Crescentrating ACES model which considers the factors like Access, Communication Environment and Services which are relevant to halal tourism.

#### **Figure-1 Crescentrating ACES Model**

<p><b>Access:</b> Is it easy to obtain VISA to the destination? Are there several ways to travel to the destination? Is the transport facilities sufficient for the long run?</p>	<p><b>Services:</b> Is there a range of dining options with halal guarantee? Is it easy to offer prayers? Are airport facilities Muslim friendly? Does destination provide unique experience for visitors?</p>
<p><b>Communication:</b> Is there adequate awareness &amp; outreach of Muslim travel needs? Is it easy to connect between point of origin and destination? Is the destination visible in new digital platforms like social networking sites?</p>	<p><b>Environment:</b> Is climate safe and relatable for Muslim travelers? Does the destination draw significant Muslim markets? Does destination have developed levels of institutions, research, education and technology?</p>

(Source: GMTI,2018)

Based on the data available in the GMTI from 2015-2018, table-1 is compiled which shows a comparison between the OIC and non-OIC destinations for halal travel from 2015-18. Table-1 clearly highlights the top positions for Malaysia, UAE, Indonesia and Turkey among the OIC nations whereas, Singapore, Thailand and United Kingdom are the top choices among the non-OIC countries. OIC destinations have a distinct advantage on the index due to the readily



available Muslim-friendly facilities and services. However non-OIC destinations are trying hard to move up the index rankings well by improving their services to better attract the Muslim travel market. This is also evident from Table-2 given below. Despite being a non-Islamic country, Singapore has occupied rank 6 worldwide as a preferred destination for Muslim tourists.

**TABLE-1**  
**The Top 10 OIC\* versus Non-OIC Destinations of Global Muslim Travel Index (GMTI) from 2015 to 2018**

Rank	2015		2016		2017		2018	
	(OIC)	(Non-OIC)	(OIC)	(Non-OIC)	(OIC)	(Non-OIC)	(OIC)	(Non-OIC)
1	Malaysia	Singapore	Malaysia	Singapore	Malaysia	Singapore	Malaysia	Singapore
2	Turkey	Thailand	UAE	Thailand	UAE	Thailand	Indonesia	Thailand
3	UAE	UK	Turkey	UK	Indonesia	UK	UAE	UK
4	Saudi Arabia	South Africa	Indonesia	South Africa	Turkey	South Africa	Turkey	Japan
5	Qatar	France	Qatar	Hong Kong	Saudi Arabia	HongKong	Saudi Arabia	Taiwan
6	Indonesia	Belgium	Saudi Arabia	France	Qatar	Japan	Qatar	HongKong
7	Oman	HongKong	Oman	Taiwan	Morocco	Taiwan	Bahrain	South Africa
8	Jordan	USA	Morocco	NA	Oman	France	Oman	Germany
9	Morocco	Spain	Jordan	Japan	Bahrain	Spain	Morocco	France
10	Brunei	Taiwan	Bahrain	Sri Lanka	Iran	USA	Kuwait	Australia

\***Organization of Islamic Cooperation(OIC)**

\*\* **Crescent Halal Friendly Travel Ranking** (Source: GMTI, 2015-2018)

It goes to the credit of Singapore that it has surpassed three countries namely Bahrain, Oman and Morocco to share the sixth rank with Qatar. It is a clear indication that the non-OIC nations like Singapore, Thailand, United Kingdom to name a few are finding the Muslim travelers market very lucrative and they are gearing up to take advantage of the opportunity brought forward by the novel idea of halal tourism. They are trying to modify their infrastructure and facilities to suit the special needs of Muslim travelers.

**TABLE-2**  
**The Top 10 Destination of Global Muslim Travel Index (GMTI) 2018**

Rank	Country	GMTI score
1	Malaysia	80.6
2	Indonesia	72.8
2	UAE	72.8

4	Turkey	69.1
5	Saudi Arabia	68.7
6	Qatar	66.2
6	Singapore	66.2
8	Bahrain	65.9
9	Oman	65.1
10	Morocco	61.7

(Source: GMTI,2018)

### **Halal Tourism in Oman**

As per the vision statement of Ministry of Tourism, Oman wishes to become a top of the mind tourist place by the year 2040. Undoubtedly, Oman has all the ingredients of a leading tourist destination. It has some of the most beautiful mosques, awe inspiring nature and wild life. Oman has some of the most stunning beaches covering over 3165 Kilometers coastline offering a variety of water sports activities (Omantourism, 2018).

Deserts and Bedouin life in Oman are also a puller for the tourists. Oman has a lot to offer to the adventure seeking travelers in the form of mountaineering, trekking, desert expeditions, etc. It has a well preserved cultural heritage and has a lot of colors in the form of its music and dance, handicrafts, Omani food, etc.

Although, there is no deliberate effort by the ministry to place Oman as a destination for halal tourism, still it has emerged as one of the top 10 destinations for halal tourism. As per Table-1, Oman enjoyed a GMTI rank 7 among OIC nations in the years 2015 and 2016 and later went marginally down to rank 8 in the years 2017 and 2018 (GMTI, 2015-2018). Table -2 shows a worldwide rank of 9 for Oman in 2018.

### **Methodology**

From the GMTI rankings it appears that Oman is on its way out from the top 10 destinations for halal tourism. Another important observation is that the non-OIC nations like Singapore, Thailand, United Kingdom, Japan, Australia, etc. are making their way into the top destinations for halal tourism. Oman despite having all the ingredients of making a top destination for halal tourism is found lagging behind. It thus becomes mandatory to look deeper into these rankings to find a solution to the problem of halal tourism in Oman.

This study is an exploratory study therefore, it is based on secondary sources like available research papers and reports on halal tourism.

Based on convenience, Qatar an OIC nation and Singapore a non-OIC nation both having rank 6 in 2018 (GMTI, score 66.2) worldwide as destinations for halal tourism are chosen for a comparative study with Oman (Rank 9, GMTI score 65.1). Other than convenience, the reason for choosing Qatar for a comparative analysis with Oman is that both these countries have been categorized as the OIC nations best positioned for growth(CrescentRating,2015). The basic objective is to compare these countries and look for the best practices being followed by them in the field of halal tourism. The Study delves deeper into the ACES framework and tries to look beyond the rankings arrived at by the GMTI.

### **Findings and Analysis**

Based on the ACES frame work an analysis is made for the years 2017 and 2018 which looks at the rank wise movement of countries in the top 10 of halal tourism with respect to each of

the factors given in the ACES. A brief factor wise analysis of the table-3(a) with special reference to Oman, Qatar and Singapore is presented below:

**Access** refers to the ease access of destinations and is dependent on the scores of air connectivity and visa free travel. Transport infrastructure is another metric added in 2018. Oman ranked 6<sup>th</sup> in the year 2017 and in 2018 it is not in the top 10 destinations. Oman has good air connectivity and relaxed visa requirements (refer to table 4). But it lacks in adequate public transport infrastructure. The only other mode of transport available is road transport mainly by cars and buses. This is not only expensive but also time consuming. Compared to Oman, Qatar had rank 4 in 2017 but it is also not in the top 10 in 2018. Singapore however has gone up to rank 3 in 2018 from rank 5 in 2017. In addition to a world class international airport, Singapore has a well-developed system for public transport which includes buses, trams and railways.

**TABLE-3 (a)**  
**The Top 10 Destination and Factors of Halal Tourism**

Rank	Access		Communications	
	2017	2018	2017	2018
1	Turkey	Turkey	Malaysia	Malaysia
2	Malaysia	Malaysia	Indonesia	Indonesia
3	UAE	Singapore	UAE	Singapore
4	Qatar	UAE	Singapore	Thailand
5	Singapore	Hong Kong	Bahrain	Japan
6	Oman	Germany	Qatar	UAE
7	Indonesia	Netherlands	Oman	New Zealand
8	Morocco	France	Morocco	Brunei
9	Saudi Arabia	UK	Saudi Arabia	Bahrain
10	Bahrain	South Korea	Turkey	Australia

(Source: GMTI, 2017-2018)

**Communication & Outreach** refer to a destination with an excellent ease of communication level as well as a good awareness on Muslim travel needs and outreach towards Muslim travelers. Digital presence is added in 2018 for the calculation of ranks. Oman ranked seventh in the year 2017 and in 2018 it is not in the top 10 destinations. Oman is relatively well placed in terms of ease of communication. However, it is lagging behind others in digital presence and customer outreach (refer to table 4). Qatar ranked 6<sup>th</sup> in the year 2017 and surprisingly in 2018 it is not in the top 10 destinations. Singapore however has gone up to rank 3 in 2018 from rank 4 in 2017.

Table-3(b) with special reference to Oman is presented below:

**TABLE-3 (b)**  
**The Top 10 Destination and Factors of Halal Tourism**

Rank	Environment		Services	
	2017	2018	2017	2018
1	Malaysia	Singapore	Malaysia	Malaysia
2	Turkey	UAE	Saudi Arabia	Indonesia
3	UAE	Turkey	UAE	Saudi Arabia
4	Singapore	Malaysia	Qatar	UAE

5	Morocco	Hong Kong	Indonesia	Egypt
6	Bahrain	Saudi Arabia	Oman	Turkey
7	Saudi Arabia	kazakhstan	Bahrain	Qatar
8	Indonesia	Spain	Turkey	Oman
9	Oman	Japan	Morocco	Bahrain
10	Qatar	Bahrain	Singapore	Iran

(Source: GMTI, 2017-2018)

**Environment** refers to the overall family-friendliness of the destination; number of Muslim visitor arrivals, safety and culture determines a good travel environment for Muslim travelers. Oman ranked ninth in the year 2017 and in 2018 it is not in the top 10 destinations. This is a surprising result and it may be attributed to a low score for visitor arrival (refer to table 4). Qatar ranked tenth in the year 2017 and in 2018 it is not in the top 10 destinations. Singapore however has gone up to rank 1 in 2018 from rank 4 in 2017. In doing this Singapore has surpassed the top 3 rankers in 2017 which includes Malaysia, UAE and Turkey. This is indeed a major achievement and a remarkable feat for Singapore.

**Enabling Services** refer to the level of Muslim-friendly services that each destination offers is based on the destination's halal dining options, prayer spaces, airport facilities and accommodation options. Unique experiences metric is added in 2018. Oman ranked sixth in the year 2017 and in 2018 it has slipped down to the rank number eight. Oman needs to consolidate itself on this parameter at least because this is where Oman scores high over its competitors. With a below 50 score of 47 against accommodation options (refer to Table-4), Oman needs to offer more accommodation choice ranging from dormitories to luxury hotels at affordable rates to its tourists. Qatar has gone down to rank 7 in 2018 from rank 4 in 2017. Singapore ranked tenth in the year 2017 and in 2018 it is not in the top 10 destinations.

Table 4 clearly indicates that Oman has safety and culture, airport facilities, ease of access to offer prayers, dining options, air connectivity, visa requirements and ease of communication as its major advantages in terms of being a halal tourism destination. However, it is found lacking in enabling climate, visitor arrival, digital presence, customer outreach, unique experiences, accommodation options and availability of public transport.

**TABLE-4 Metric wise scores of GMTI 2017-2018**

S. No.	Parameters	Oman		Qatar		Singapore	
		2017	2018	2017	2018	2017	2018
1	Enabling climate	41.2	56	42.6	62	53.4	98
2	Safety and culture	94	94	90	96	100	100
3	Muslim Visitor arrival	12.6	29	14.3	17	25.6	36
4	Dining options	80	80	90	90	80	85
5	Ease of access to prayer space	100	100	100	100	70	70
6	Airport facilities	100	100	100	100	66.7	67
7	Unique experiences	-	10	-	10	-	10

8	Accommodation options	47.7	47	53.9	55	42.7	39
9	Ease of communication	66.5	64	73	66	78.2	78
10	Digital presence	-	24	-	21	-	49
11	Outreach	31.3	31	26.3	26	51.3	51
12	Air connectivity	78.4	75	93.4	59	71.1	64
13	Visa requirements	63.9	69	67.4	67	77.5	71
14	Transport infrastructure	-	36	-	57	-	85

(Source: GMTI, 2017-2018)

In 8 out of 14 parameters, Singapore is clearly ahead of the other two countries. These are some of the most relevant ones including communication, digital presence and outreach which may be because Singapore is a hub for information technology. Singapore leaves Qatar and Oman far behind in terms of transport infrastructure, Visa requirements and Muslim visitor arrival. What is more surprising is that Singapore has a score of 100 and 98 for safety and culture and enabling climate respectively. Qatar leads only in case of dining options and accommodation options where Singapore is not far behind. Oman has a lead only in case of air connectivity. Oman and Qatar score over Singapore in case of airport facilities and ease of access to prayer space. Surprisingly all the three nations have a low score of 10 in case of unique experiences. This clearly hints that all these countries urgently need to create a unique touristic experience for the tourists visiting them and also for the potential tourists.

### Discussion

Singapore is one of the most successful destinations which has been able to cater to the needs of both Muslim and non-Muslim travelers. The GMTI (2015) report ranked Singapore as the No. 1 Muslim friendly destination among the non-OIC countries. With Muslim arrivals constituting around 20 percent of the total arrivals in 2014, it is a good example of how a destination successfully copes with the needs of both Muslim and non-Muslim visitors. The key strength of Singapore also lies with its local Muslim population. With around 15% of the population being Muslim, Singapore has been able to develop a strong Halal food and Muslim friendly services environment. Singapore has one of the strongest Halal certification bodies among the non-OIC countries. Singapore tourism board was a pioneer to publish the Muslim visitor guide in the year 2010. There are sufficient prayer facilities with a growing number of water friendly toilets. Some hotels cater to the fasting needs of Muslims during the month of fasting. With the growing awareness about Muslim travel needs, Changi airport is becoming more receptive to the needs of the Muslim tourists. Singapore airlines provides halal food and the catering service provider at the Changi airport has a separate halal kitchen. Thus, Singapore is a preferred travel destination by Muslims because of the following; 1) Family friendliness and safety,

2) High Muslim-friendly services and facilities available and 3) Good Halal awareness and reach to Muslims (COMCEC, 2016).

Qatar's is another destination, which has the potential to grow in the Muslim Friendly Travel (MFT) market. Qatar Tourism Authority seeks to develop the destination with a balance of preserving its cultural heritage as well as building modern attractions. Thus, Qatar is positioning itself as a destination offering heritage and modernity. Qatar has also the basic MFT services such as availability of Halal food, prayer facilities, etc. A large majority of hotels offer prayer facilities –such as designated prayer rooms, prayer mats and timetables and Qibla (direction for prayers) signs marked in rooms for Muslim guests. Qatar needs to explore

avenues on how best to provide a uniquely different and Qatari experience to the traveler. There are some attempts to raise the profile of country's tourism sector such as promoting and funding programs including sports, education, authentic Qatari and Arab cultural experiences. However, marketing campaign or strategies targeted at Muslim travelers is not evident (COMCEC, 2016). As far as Oman is concerned, it has all what it takes to make it a success story in halal tourism. However, There is a lack of general awareness among people about halal tourism in Oman. Relevant and user-friendly information about halal tourism in Oman is not widely available. Surprisingly, it is missing on the website of the ministry of tourism, Oman.

Lack of initiative by the concerned authorities in projecting Oman as a destination for halal tourism. Oman has a low digital presence and not many tourists around the world are much aware of Oman as a tourist destination. There are no unique experiences in Oman which may be considered different from what other Arab nations have to offer.

Omani culture is Islamic and conservative, which may not be very comfortable for some of the non-Muslim tourists. This is in favor of halal tourism however; it is a major put off for many tourists coming from liberal western countries (Rehman,2018).

### **Guidelines for halal Tourism in Oman**

Oman is found lacking a Unique Selling Proposition (USP) for its tourism. It needs to implicitly differentiate its tourism from that of its rivals and come up with a strong brand positioning for itself. 'Beauty has an address' the current punch line of Oman tourism needs to be replaced with something more tangible like 'Family-friendly' Tourism. Taking clue from countries like Malaysia, Indonesia and even Singapore, the concerned authorities along with other players in the field of tourism need to seriously and deliberately position Oman as a unique destination for halal tourism.

The lack of digital presence and a low customer outreach needs to be tackled almost on an urgent basis by actively participating in the relevant forum like travel blogs, trade exhibitions, conferences, digital marketing, etc. Oman tourism needs to upgrade its website and needs to make it more interactive and user friendly.

A full section on halal tourism needs to be added to the current website with suitable links to hotels, travel agents, restaurants, etc.

In fact, there is an urgent need to make the masses aware about halal tourism and its benefits for tourism sector in Oman. Once people come to know that it is not akin to pilgrimage or Islamic tourism, it will have a universal appeal for all the tourists irrespective of their faith. Halal tourism is about family, privacy, good wholesome food & drinks and a unique idea of fun. There is a strong need to create some unique experiences and something truly Omani about halal tourism in Oman which remain unmatched by the others in the fray.

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## Guide to Halal License Request Registry in Iran: a case study

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### Abstract

Islam provides defined economic and commercial systems. Halal products as an important part of economic transactions, attracts a great deal of attention in the Holy Quran and the traditions of the Prophet, while equity and regard to ethical aspects are vital. Halal products constitute a remarkable share in the global economy in which marketing and advertising play a great role. From a marketing perspective, it is always good to give consumers what they really want, and Muslims are a significant market segment that hasn't yet been studied and understood. In this regard, The Halal Research Center of the Islamic Republic of Iran, under the supervision of Iran's Food and Drug Administration, was approved by the Cabinet of Ministers in 2011 and its constitution was approved by the Council for the Development of Medical Universities.

The main objective of this study is to investigate Halal License Request Registry in Iran's Food and Drug Administration. In this study, Halal License Registration System in Iran is described by explaining the registration method and the necessary information for registration. Based on the present criteria, technical responsible of the company(sponsor) should receive their username and password from TTAC system (Tracing Tracking and Authentication Control) before login. The method of logging is explained, then introduction to system structure of these data based include General view, Main panel, Halal license registration Messages Logout. Request registration dashboard and Registering a new request, which are the next steps are also described. Request code, Type of production, Type of license, Section, Brand, Number of sub-productions, Halal license number, Date of registry, Date of issue, Date of expire State are the most important items of Request registration and expert team would review the request and following the acceptance of request, Halal licensing would be issued for these products online which could be used for import and export purposes.

### Keywords:

Halal License, Iran's FDA, Islam, TTAC

### Introduction

Islam as a complete religion has a mission of taking care of the needs and demands of its followers. Western brands and marketers fully understand the main markets they are dealing with, but Islam as a market has not yet been properly addressed, either in Muslim-majority or minority markets. The opening up of these markets and the increased immigration of Muslims to Western countries as significant minorities, can no longer be ignored. It is obvious that obtaining such the license would greatly help food and drug manufactures to sell and market their products, not only in Islamic countries, but also worldwide in all the continents for Muslims population.

In this regard, It was necessary to establish a central organization in Islamic Republic of Iran in 2015 to fulfill and centralize the following duties and obligations:

- 1- Halal production as well as the import or production of materials containing alcohol-based preservatives, gelatin, emulsifiers, enzymes, flavors and perfumes
- 2- Necessity of educational development, research and delivery of solution considering the delicacy and desecration of materials and food products, beverages, cosmetics, pharmaceutical and supplementary health, medical supplies and equipment.
- 3- Organizing and concentration of educational and research activities among relevant centers in the country.
- 4- Communicate with international centers to promote and exchange scientific research information and transfer the techniques required by the National Center for the Halal Study in Iran's Food and Drug Organization.

## Method

### Entering the system

1. For entering the system, type the address [www.irc.fda.gov.ir](http://www.irc.fda.gov.ir) in your browser as it is shown in Figure 1.
  2. You will see a page like in Figure 2. For entering the system for issuing Halal license, choose «ورود».
  3. Type your username in «نام کاربر» and your password in «رمز عبور» boxes and then press «ورود» button.
- Notice: Technical responsible should have taken their username and password from TTAC system before login.
4. In «فرآورده ها» section, choose «گواهی حلال».

### An introduction to system structure

The structure and menus of this system contain these items:

1. General view of the system: Here you can see the starting point for working with this system.
2. Main panel: The main menu for accessing different actions in the system like productions registry, primary substances and reports.
3. Halal license registration: The exclusive part for getting Halal license for different productions.
4. Messages: Here you can access to all your messages like systemic, personal or alert messages.
5. Logout: It is simply for logging out.

### Request registration dashboard

After entering to «گواهی حلال» section, you will see a message saying: “after registering the info, you should choose «ارسال درخواست به کارشناس».” Choose «تأیید» button and close the message. After closing the message, you will see an environment with all your registered requests shown in one place (Figure 7).

You can search between your requests in different ways:

1. Top right field is by Request Code.
2. Top second right is by Halal License Number.
3. Top second left is by Time period you registered your request.
4. Bottom right is by Time period your request issued.
5. Bottom left is by your request state.

By choosing «جستجو» button, search process goes underway by the fields you filled.

There are some columns in the table and here are their descriptions from right to left:

1. Request code
2. Type of production
3. Type of license
4. Section
5. Brand
6. Number of sub-productions
7. Halal license number
8. Date of registry
9. Date of issue
10. Date of expire
11. State

There are some buttons for actions on your request:

1. Details: for watching your request details, press «جزئیات» button. You will see some info on your license or your request. This info is not changeable from there and are read only.
2. Editing: you can edit your info whether your request be in draft or in need of edit. For editing a registered request, choose «ویرایش» button.  
Notice: You can't edit the fields in registering production info section because there are sub-productions.
3. Dispensing: When you are in draft or in need of edit, you can choose «انصراف» button to eliminate your request. In draft mode it will be deleted and in need of edit it will be shown as canceled.
4. Sending to Expert: If you choose «ارسال به کارشناس» button, your request will be sent to an expert for approval or disapproval consideration. The states will be shown as “waiting for approval”.

There are page buttons at the bottom of the page and you can switch between the pages. If you want to register a new request, you should choose «ثبت درخواست جدید» button.

### **Registering a new request**

After entering request registering page, you should register the production info in the first step:

1. Type of License: There is a list which you can choose between producing and importing.
2. Type of Production: As you can see in Figure 18 you can choose between different types of productions.
3. Expertise Level: By choosing «...» button you will see a table with different levels. You can search between these levels by choosing «جستجو» button. There are also buttons by the name of «انتخاب» which you can choose the level you have in mind. There are two other columns in the table. One is «طبقه کارشناسی» which means the expertise level and the other is «گروه-دسته» which contains the productions in each level. At the bottom you will find page buttons which you can switch between pages and see different levels. The last button here is «انصراف» which will close the page without any registration.
4. Brand name in Farsi (Persian): If the license type is importing, this field will be shown.
5. Brand name in English: If the license type is producing, this field will be shown.
6. By choosing the «بعدی» button, the info you entered will be registered and you will go to the second step which is for registering IRC records.
  - 6.1. At the top right there is the category list which you can choose between different types of productions.

- 6.2. There is an empty box in front of the category list which you should choose if the product doesn't have production license. By choosing this box, the fields related to production license or importing will be eliminated.
- 6.3. Production license number
- 6.4. Producer company name
- 6.5. Production name in Farsi (Persian)
- 6.6. Production name in English
- 6.7. License issue date: You can choose the date in the calendar.
- 6.8. License expiration date: You can choose the date in the calendar.
- 6.9. Product name by packaging design: If the license type chose producing, you will see this field. You should fill this field with sub-production names.
- 6.10. Records and testimony of leave: If there is a testimony of leave that issued from other countries you should complete this part. Choose the «افزودن گواهی حلیت موجود» button and you will see a new window opens.
- 6.10.1. Top right is for number
- 6.10.2. Top second right is for date of issue which you can determine in calendar.
- 6.10.3. Top second left is for date of expire which you can determine in calendar.
- 6.10.4. Top left is for the issuing country which you can choose in the list of countries.
- 6.10.5. Bottom right is for the administration or the organization which issued the testimony of leave.
- 6.10.6. The big box at the bottom of the page is for attaching files. You should upload a picture of the testimony of leave in PDF format and with less than 20 MB volume.
- 6.10.7. By choosing the «تأیید» button, the info you entered will be confirmed.
- 6.10.8. By choosing the «انصراف» button, the opened page will be closed without any confirmation.
- After the confirmation you will see the info in a table as it is shown in Figure 31. You can delete or edit the table whenever you want.
- 6.11. At the bottom of the table, there is another box for uploading the picture of the production/import license. The picture should be in PDF format and have less than 20 MB volume. There is also a list which you should choose the issuing administration or organization.
- 6.12. In front of the former box there is another box for uploading documents for producing methods. They should be in PDF format and have less than 20 MB volume.
- 6.13. Then in «اجزای متشکله» section, you should upload a PDF format file with less than 20 MB volume if containing parts of the production.
- 6.14. In front of the former box there is a place for uploading the PDF file of the origins of containing substances. This file also should be less than 20 MB.
- 6.15. Under the former boxes, there is a horizontal box which you should click on «افزودن سابقه» which is for adding records of tests and then follow the instruction bellow.
- 6.15.1. Top right is for number.
- 6.15.2. Top middle is for date of issue which you can determine in calendar.
- 6.15.3. Top left is for date of expire which you can determine in calendar.
- 6.15.4. Bottom right is for issuing administration or organization which you should type the name of the laboratory who tested the product.
- 6.15.5. The big box at the bottom is for uploading the test records in PDF format and less than 20 MB volume.

6.15.6. By choosing the «تأیید» button the info will be confirmed.

6.15.7. By choosing the «انصراف» button the info you entered will be dismissed.

After the confirmation, the test records will be shown in a table as it is shown in Figure 38. You can delete or edit them later.

6.16. By choosing the «ثبت» button all of the entered info will be shown as in Figure 39. You can add other productions by clicking on «افزودن فرآورده» and do the same process as you did before. You can also delete or edit all of the entered info. Be sure to choose the «ارسال به کارشناس» to send the request to the experts.

6.17. At the end by choosing the «بستن» button, the page will be close and you will transfer to list of requests.

### **Results and discussion:**

This article explains the route and stages for registering the halal product licenses in Iran. The system for issuing Halal license has been created for applicants to ease registering Halal license requests. For receiving Halal License, technical responsible of a company (sponsor) should register the product information, production instruments and its import ways as a request in this system. The registered information will be sent to Iran's Food and Drug Administration and if the experts approve the request, the Halal license will be issued.

The number of products which have been registered or failed and their categories (medicines, foods, food supplements, cosmetics etc.) should be investigated in further studies.

## Visitors' perceptions towards the management of main mosques in Malaysia

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### ABSTRACT

The success of a mosque depends on its management aspects. However, many weaknesses and problems are prevalent in the management of the mosque. Studies have shown that most of the mosques in Malaysia are facing management problems. Hence, this study focuses on the perceptions regarding the management of mosques in Malaysia through an in-depth study of JAKIM's three major mosques. This study interviewed 15 respondents: visitors who worshipped as part of the congregation of these main mosques. The data obtained was analysed to produce themes that explain the perceptions of visitors regarding the management of the mosques and related issues. The results showed that respondents were very positive in their feedback regarding the aspects studied. The implications of the study include suggestions for improvements vis-à-vis relevant parties based on the perceptions and problems encountered in the management of the respective mosques. Further management aspects were also suggested for future researchers.

**Keywords:** JAKIM, leadership, Malaysia, management, mosque, perception, personnel management, visitor

### INTRODUCTION

The mosque in Islam is an institution that is very important and very exclusive to all Muslims in all corners of the world. Basically, the mosque is a place of worship of Muslims. The mosque is a typical building for worshipping Allah SWT which is sacred and noble in Islam. It is also a symbol of Islamic culture, a centre of unification of the ummah and the development of Islamic teachings. The role and function of the mosque began from the time of Rasulullah SAW. The mosque is not only seen as a place for Muslims to perform prayers five times a day or Friday prayers each week, but has a wider role in the society. There are three main mosques in Malaysia namely the National Mosque in Kuala Lumpur, the Putra Mosque and the Tuanku

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Mizan Zainal Abidin Mosque, both located in Putrajaya. These main mosques are managed by the Department of Islamic Development Malaysia (JAKIM), a body which coordinates Islamic affairs in Malaysia.

Mosque is seen as a landmark of excellence which attests to the glory of Islam. All the spiritual and social activities performed are in line with the role of the mosque as holy ground which spreads Islamic teachings. This comprehensive function makes the mosque a focal point of the activities of the community. However, weaknesses and problems have been pinpointed in managing the mosque. Studies show that most of the mosques are facing management problems even though various efforts have been done to overcome them (Mohamed, Masrek, Mohd Daud, Arshad, & Omar, 2015; Razak, Hussin, Muhammad, & Mahjom, 2014). Besides, the mosque is seen solely as a place of worship and ritual practices with limited endeavours (Mohd Mohadis Yasin, 1997). Therefore, this research is very important as it identifies the perceptions of Muslims and categorises the root causes of the problems faced by JAKIM's main mosques' management from visitors' perspectives.

JAKIM's main mosques were chosen for this study as it is administered by a government department, i.e. the Islamic Development Department of Malaysia (JAKIM) under the auspices of the Prime Minister's Department (JPM). JAKIM's main mosques are also perceived to be the important trendsetters for other mosques in Malaysia. This study's main question is "What are the perceptions of visitors regarding the management of JAKIM's main mosques?" The objective of the study is to examine the perceptions of Muslims regarding the management of JAKIM's main mosques including the identification of its management problems and suggested solutions from the visitors' point of view.

This study is crucial for the management of JAKIM's main mosques in order to empower their responsibility in planning and implementing activities and programmes at the mosque. This study may be used as a reference by the Department of Islamic Development Malaysia (JAKIM), the State Islamic Religious Department, the State Islamic Religious Council and JAKIM's main mosques as well as other mosques in Malaysia to augment the significance of proper mosque management to be more effective and to be recognised as an Islamic institution par excellence. The study also contributes to the body of knowledge by adding further understanding in order to enhance the management of the mosque as a place of communal activity for Muslims in Malaysia. The findings are also important for future researchers in pursuing their research in related fields.

## **LITERATURE REVIEW**

The literary review of this study covers the background of mosque in Malaysia and the various aspects of management including the role of the mosque, the perceptions regarding the management of the mosques as well as associated problems.

### **Background of Main Mosques Management in Malaysia**

The mosque which is an Islamic non-profit organization is a special building for Muslims to perform prayers and other Islamic rituals. During the golden age of the Prophet Muhammad (peace be upon him), the mosque was seen as the nucleus for community development in various aspects which are central to the Muslim community (Maimunah et al., 2014). According to the Arabic Lisanul, the word 'mosque' comes from the words in fe'el madhi, fe'el mudhori 'in addition to' before being yasjudu. The prostration of the sujudan refers to placing the forehead on the earth. (Ibn Manzur, 1968: 204). This word refers to the purpose of prostrating, obeying, and showing respectfully (Syauqi, 2004). When referring to a place, the term becomes mosjidun which leads to the purpose of worshipping Allah SWT. Therefore, the term mosque

refers to a place or building which functions as a place of prayer and prostrating to Allah SWT. The word 'mosque' has been mentioned as much as 28 times in the al-Quran al-Karim. This shows that the mosque has been playing an important role in generating community development (Roslan, 2008). According to Omar et al. (2017), almost 6,600 mosques are to be found in Malaysia. The State Islamic Religious Council is the governance body which is responsible for policy making while the State Islamic Religious Department is the execution body for the policies and operating procedures to be followed by all mosques in each state. At the mosque level, two management parties are involved in managing mosque's operation and activities. First is the Mosque Management Committee which consists of the Chairman or Nazir, Secretary, Treasurer and Committee members. Their major duties are planning and executing the State Islamic Religious Council's policies and regulations regarding the operations carried out by the mosque and Islamic affairs within their qariah (geographical areas of responsibility) and the planning and the execution of the activities of the mosque. The second group comprises of the mosque's officers (namely Imam, Bilal, and Siak) who perform all religious duties in their respective mosque and qariah. In order to improve the roles of the mosque in the community, and gearing everyone towards greater heights in Islamic development, the first resolution in the Second National Seminar on Mosque Management 2006, urged all mosques in Malaysia to be managed and developed as the central institution for strengthening Islamic civilisation. In order to achieve those aims, the management aspects of the mosque need to be emphasized accordingly.

### **National Mosque**

The National Mosque of Malaysia which is located in Kuala Lumpur, was built between 1963 and August 27, 1965. It is a symbol of Islam's majesty as the official religion in Malaysia and it can accommodate 15,000 worshippers at one time. Situated in the strategic area of Kuala Lumpur City Centre, the National Mosque is located next to the Malaysian Railway Station, Pos Malaysia building, Islamic Art Museum, Kuala Lumpur Bird Park and within the vicinity of Perdana Lake Park. The National Mosque covers an area of 13 acres and its main building occupies approximately 3 acres. The entire mosque area which has seven entrances is surrounded by concrete walls and fences. Facilities for non-Muslim tourists are also available such as the Kuala Lumpur City Hall public toilet, which is located near the special entrance for both foreign and domestic tourists. Before the Shah Alam Mosque was built, the National Mosque was one of the most modern mosques in Southeast Asia. The National Mosque which took three years to build signifies the spirit of unity and tolerance. The architects and designers of the Federal Public Works Department carried out the design and supervision of its building. Prior to the commencement of the design, its chief architect, Baharuddin Abu Kassim, had studied the design of mosques in India, Pakistan, Iran, Turkey, Saudi Arabia, the United Arab Emirates and Spain.

The intention to build National Mosque arose a month before the independence of Malaya. The Federal Council had decided to establish a mosque in honour of former Prime Minister, Tunku Abdul Rahman Putra Al-Haj for his services to the people. After Malaysia has achieved its independence, the Royal Council started the construction of the mosque. However, Tunku did not want the mosque to be named after his name, but suggested that it be called the "National Mosque". Among the facilities provided at the National Mosque are a prayer hall, a main lecture hall, a main meeting room, three lecture rooms, a briefing room, a library, a counseling room, ablution rooms, toilets, a VIP room, a corpse management room, a foyer, a zakat collection centre, an exposition site, and kiosks.





Figure 1. National Mosque, Kuala Lumpur

At a glance, its tallest 245-foot tower looks like a rocket. Its shape is like the umbrella of a bud and its roof looks like a flower umbrella. The RM10 million building covers an area of five acres. You will find a prayer hall, a conference hall, a cemetery, a library, an office, a courtyard, a tower, a royal room and an imam's room within an area of 22,500 square foot. The Makam Pahlawan (Heroes' Mauselum) for notable national leaders and politicians is located in the west. Air-conditioned rooms with radio and television are also available and located at the prayer hall gallery. There are three large doors and a special door for royal use. On the ground floor, there are several rooms for ablutions, bathrooms, shoe racks and rest rooms for those coming from outside Kuala Lumpur can be found. On the first floor, a large courtyard is located nearby the prayer hall. A 48-foot concrete umbrella can be seen in the middle of the courtyard and pools with several fountains can be spotted at its sides.

The wall of the prayer hall is made of concrete frame and fitted with Italian marble stone. There are nine aluminum latches along the three sides of the wall. Qur'anic verses are written across the wall above the entrance of the prayer hall in the golden and bluish shades. Its frilled roof is highlighted in red light. The middle part is dyed with terrazzo lattice overlays along the gallery. It has an umbrella-shaped roof made of concrete with decorations made of glass mosaic and white gold. The posts are paved with terrazzo. At the middle of the roof, there is an aluminum plate carved with a Quranic verse resembling the Blue Mosque's dome in Istanbul, Turkey. Formerly, the shape of the mihrab looked like a door but it has been modified into a curved gate. Verses of the Qur'an as in Moroccan art are carved on the mihrab. The front side of the wall which surrounds the mihrab was based on Moroccan architecture. The pulpit, where the imam gives his sermon is located on the right side of the mihrab. The veranda-like pulpit is built from wood. There is a gallery for women and visitors who want to view the interior part of the prayer hall. The interior of the gallery is adorned by a lattice cloud that resembles the lattice cloud found at the Taj Mahal Mosque and Fatehpur Sikri in India. The exterior is paved with terrazzo lattice. All nine doors and lattice galleries enable the sunlight to stream into the prayer hall apart from the decorative lightings and hidden lightings at the aluminum rosettes of the roof and 16 chandeliers donated by the royals, governors and former Yang Di Pertua of Singapura.

The prayer hall can accommodate about 3,000 worshippers while the porch located at the three sides of the hall can accommodate up to 5,000 worshippers at one time. The porch is sheltered by a lattice curtain made of aluminum. The floor is made of terrazzo tiles while its roof is

constructed from concrete with several domes built from blue mosaic. At the west part of the complex, a conference hall with the wavy concrete roof is to be seen. The air-conditioned hall can accommodate 500 representatives during religious conferences. There is also a library located within the complex.

### **Putra Mosque**

The Putra Mosque, which is one of the main landmarks in Putrajaya, is named after the first Prime Minister of Malaysia, i.e. the late Tunku Abdul Rahman Putra Al Haj. It is adjacent to the Dataran Perdana and opposite the Putrajaya Lake. The mosque was built in June 1997, and handed over to JAKIM on 1 September 1999. The Putra Mosque was fully operational on 30 August 2000. The size of this mosque is 1.37 hectares. The mosque area extends from its entrance at the main gate and the mosque itself whilst Dataran Putra and Souq are not part of the mosque area. The architect who built this mosque is Y. Bhg. Dato' Dr. Nik Mohamad Bin Mahmood of Kumpulan Senireka Sdn. Bhd. The construction of the mosque costs about RM250 million with the maintenance cost of approximately RM100 thousand. The design of this mosque is adapted from the Middle Eastern and traditional Malay culture. The height of the Putra Mosque is similar to a 21-storey building. In addition, khat art is also applied on the walls of the mosque. It is the beautifully written art that has noble values and beauty. There are eight models of khat art that are applied in the mosque namely Kufi, Thuluth, Nasakh, Farisi, Riq'ah, Diwani, Diwani Jali and Raihani. Overall, the concept of the Putra Mosque is based on the Persian architecture which originated from the kingdom of Safawe with the combination of modern features of the contemporary concept using approaches concomitant to science and technology. Traditional architecture is used to harmonise the form of the rectangular shape at the prayer hall into the shape of a circle (dome) by introducing the octagon as a form of intermediation. The multi-storey design concept creates a unique identity for the Putra Mosque. The mosque has a very beautiful and unique gate. This design is similar to King Hassan Mosque's gate in Casablanca, Morocco. There is a magnificent 116-meter tall tower standing on the courtyard located at the left side of the gate. The eight-edged-star-shaped tower clearly demonstrates the architectural excellence and the supreme beauty of Islamic art. The five divisors on this tower symbolise the five pillars of Islam and five-time prayers routine embraced by all Muslims. The Putra Mosque provides the following facilities; a prayer hall, an auditorium, a library, a lecture room, a computer laboratory, a civic management room and a dining hall.



Figure 2. Putra Mosque, Putrajaya

### **Tuanku Mizan Zainal Abidin Mosque**

The Tuanku Mizan Zainal Abidin Mosque was named after the Yang di-Pertuan Agong XIII, Al-Wathiqu Billah Tuanku Mizan Zainal Abidin Ibni Al-Marhum Sultan Mahmud Al-Muktafi Billah Shah. The construction of the mosque started on April 5, 2004 and was completed before it was handed over to the Department of Islamic Development Malaysia (JAKIM) on August 19, 2009. The Tuanku Mizan Zainal Abidin Mosque is located at Presint 3, Putrajaya alongside the Palace of Justice. The location of this strategic and attractive mosque, on the shores of Putrajaya Lake is the main attraction for both domestic and foreign visitors. The sparkling and cascading night lights have definitely made the scenery even more beautiful for visitors who want peace and tranquility. Tuanku Mizan Zainal Abidin Mosque which can accommodate up to 20,000 worshippers at one time was built for the purpose of having a comfortable centre for worship and a centre of knowledge development for local and foreign communities. The mosque serves as a place which spreads da'wah and also as an institution of religious tourism for local people and international tourists. The mosque which was valued at RM200 million is the only mosque manufactured using 6,000 tonnes of iron which formed 70 percent of building materials with a remaining 30 percent made of concrete. The main component of this mosque is the mosque complex and Kiblat Walk, a pedestrian linking the Perbadanan Putrajaya Complex (PJC) with Tuanku Mizan Zainal Abidin Mosque. The mosque is designed with "wind, medium and transparent" concepts. Part of the main prayer hall is not equipped with any fan or air conditioner. Instead, the gas cooling technology called "Gas District Cooling" is utilised. The main prayer hall is surrounded by pools which make the visitors feel cool and comfortable because of the fresh air. The unique interior design of the Tuanku Mizan Zainal Abidin Mosque is the decorations of al-Qur'an verses laid out in a layer of glass 13 meters in height. The right side of the mirror displays verses 40 to 47 surah Ibrahim while on the left side, verses 148 to 153 of surah al-Baqarah is displayed. The main entrance to the main prayer hall is carved with the verse 80 of the surah al-Isra 'and the main gate, which is made of white concrete and is decorated with the calligraphic art of 99 Names of Asma' Ul-Husna. The dome

of the mosque is made of stainless steel whilst the main prayer hall is surrounded by a marshrabiyyah screen which consists of transparent lattice and architectural metallic wailing screen which is transparent besides having good air ventilation. In addition, the mosque uses ultrasonic technology to keep birds from entering the mosque. In short, Tuanku Mizan Zainal Abidin's mosque has its own identity. The architecture consists not only of Arabic art but a mixture of German and Chinese art. The unique art shows the word "Allah" can be seen from the bottom view of the interior part of the dome. In addition, this mosque has no tower compared to other mosques. Among the facilities provided at Tuanku Mizan Zainal Abidin Mosque are a prayer hall, a multipurpose hall, a corpse management room, shop lots, and parking lots.



Figure 3. Tuanku Mizan Zainal Abidin Mosque, Putrajaya.

### **The Role of the Mosque**

The mosque, as it did during the golden Islamiyah age does not only serves as a centre of worship and religious development which includes aspects of knowledge, culture and Islamic civilisation, but also plays a role as a tourist centre that is able to attract many visitors due to its beauty and uniqueness of design and art. As a centre of worship, the mosque meets the needs of the congregation by enabling the performance of sharia duty such as five-times-a-day prayers, Friday prayers, and both Eidulfitri and Eiduladha prayers. The mosque is also the focus of government departments or agencies to conduct various activities such as suratul yasin recitation, prayer for safety and protection, subuh (dawn) lecture, qiamullail program and Ramadan rituals. As a centre of knowledge, culture and civilisation, a mosque provides a variety of facilities such as library that serves as a reference centre for various ages and educational backgrounds, including students from institutions of higher learning. Besides, there are also knowledge enhancement programs such as seminars, colloquia, courses, and other community gathering events organised regularly at the mosque. Communities would benefit through the sharing and transformation of knowledge by participating in such activities. This will shape new innovations in the society and have a positive impact in building a better civilization.

As a social service centre, the mosque also provides facilities such as services to visitors or tourists, family advisory services, dining hall rentals, auditorium and lecture rooms as well as places of hospitality. A mosque is even functioning as the evacuation centre for all the victims irrespective of religious group when disaster strikes such as during Penang 2017's major flash

flood (Fairuz Mohd Shahar, 2017, p.3; “Using-mosque-flood-relief-centres,” 2017, para. 3). The mosque is seen as a strategic meeting place and a place of choice for local and international tourists. As the centrepiece of Islam, the management personnel of mosque need to strive constantly to enhance understanding and knowledge of Islam in all walks of life. The management personnel of the mosque need also to diversify its activities in a friendly manner by focusing on the development of Islamic teachings among the congregation.

### **Perceptions of Visitors towards the Management of Mosque**

According to Dewan Bahasa dan Pustaka (2018) the word "perception" can be defined as the imagery or imagination in the heart or mind (about something), view (through senses), impersonate making a picture (shadow) in the heart or mind of something, and visually impaired objects received without question. From the behavioural point of view, perception is defined as the interpretation of sensation, giving them meaning and organisation (Fole & Matlin, 1997). Past studies have been done on various aspects of mosque management from visitors' point of view and personnel perspectives such as strategic management and orientation (Amin Syukron, 2017; Omar et al., 2017), facilities management and performance (Maimunah et al., 2014; Sapri, Muin, & Sipan, 2016), financial and fund management (Kismawadi, Al-Muddatstsir, & Tjiptohadi Sawarjuwono, 2018; Mohamed, Aziz, Masrek, & Daud, 2014; Mohamed et al., 2015; Razak et al., 2014; Rizqi Anfanni Fahmi, 2017), leadership (Alade, Nasri, & Aziz, 2016; Syed Jamal Abdul Nasir Syed Mohamad, Hassan, & Mohamed Zakaria Mohamed Yahya, 2017), satisfaction of visitors towards mosque (Rizdayanti, Wulan, & Sylvie Nurfebriani, 2016; Sonny Majid, 2016) and also from Islamic management perspective itself (Fadzila Azni Ahmad, 2015; Rahman & Mohiuddin, 2015). However, studies which examine the perceptions of Muslims towards the functionality of mosque in a comprehensive manner through its management aspects among visitors have rarely been done.

Studies have highlighted discrepancies or problems found in various mosque management aspects (Mohamed et al., 2015; Rahman & Mohiuddin, 2015; Razak et al., 2014; Rizqi Anfanni Fahmi, 2017). The problem, according to Dewan Bahasa dan Pustaka (2018), is something that requires a solution, a matter or condition that creates difficulties or difficulties. The rising problems and discrepancies which are believed to stem from the issues related to management of a mosque are therefore important to be investigated particularly from a visitor's perspective. Most of the studies related to mosque management were originally from Indonesia (Amin Syukron, 2017; Dewiyanti & Budi, 2015; Kismawadi et al., 2018; Mushab Abdu Asy Syahid, 2018; Rizdayanti et al., 2016; Rizqi Anfanni Fahmi, 2017; Sapri et al., 2016; Sonny Majid, 2016), Malaysia (Maimunah et al., 2014; Mohamed et al., 2014, 2015; Omar et al., 2017; Razak et al., 2014; Sapri et al., 2016), and other Islamic countries such as Bangladesh, Nigeria and Iran (Alade et al., 2016; Feizabadi, Msolehian, & Yasamin Soltanian, 2017; Rahman & Mohiuddin, 2015). Quantitative methods surpassed qualitative methods used in the past studies of mosque management. Quantitative methods mainly involved surveys with questionnaires which were distributed to the visitors and management personnel of mosques (Alade et al., 2016; Kassim, Abdullah, & Taib, 2014; Omar et al., 2017; Rahman & Mohiuddin, 2015; Razak et al., 2014; Sonny Majid, 2016) besides experimental field research (Syed Jamal Abdul Nasir Syed Mohamad et al., 2017). Qualitative studies done involved observation (Amin Syukron, 2017; Kassim et al., 2014; Rizdayanti et al., 2016), interviews (Mohamed et al., 2015; Rizdayanti et al., 2016), focus group discussions (Sapri et al., 2016), and case studies (Kismawadi et al., 2018). Looking at the trends in researching the scenario of mosque management, it can be summarised that more qualitative studies are therefore required to elicit

a deeper and a richer understanding of the perceptions regarding the management of the mosque. Thus, it is the attempt of this study to examine the perceptions of visitors regarding the management of JAKIM's main mosques. It takes into account the identification of its management problem and recommendations for improvements from the visitors' point of view using a qualitative-based approach.

### **METHODOLOGY**

This study was conducted at the three main JAKIM mosques namely the National Mosque in Kuala Lumpur, the Putra Mosque and the Tuanku Mizan Zainal Abidin Mosque in Putrajaya. The researchers conducted face-to-face interviews with 15 respondents selected from among the visitors who frequented any of the above-mentioned main mosques run by JAKIM. The study applied a snowball approach in selecting the respondents to be interviewed. Besides identifying the perceptions of the visitors regarding the management aspects of the main mosques managed by JAKIM, the study also attempts to identify management problems and possible solutions at the aforesaid mosques. The study began in September 2017 and completed in May 2018. The approaches of the study included the use of the library resources, in-depth interviews, and observation.

Library research was conducted to understand the extent to which previous researchers carried out their research on the topic besides identifying gaps of the study. Documentation is a way of researching articles and documents related to the study (Diah, 1987). Data was obtained through books, papers, journals, written reports, magazines, official websites, and other sources which provide explanations and information regarding the subject of the study. Library research also seeks to obtain the concepts and theories related to this study in greater depth. To obtain a source of reference, researchers visited several libraries including the ones located at the Putra Mosque, the Putrajaya Islamic Complex, JAKIM, the National Mosque, the Tuanku Mizan Zainal Abiding Mosque, the National Library of Malaysia and the Hamzah Sendut Library at the Universiti Sains Malaysia. Besides, online search was also done via the National Library through its official portal and via the Hamzah Sendut Library through its online portal.

The in depth interview method was one of the main methods used in this study. According to Cannell and Kahn (1957), interviewing methods are more appropriate in obtaining in-depth data than questionnaires. Through this method, relevant information can be obtained from authoritative and responsible parties in the subject area. In depth interviews enable researchers to gather opinions from the perspective of the person who is experiencing the situation or matter (Seidman, 2006) while at the same time, allowing them to derive meaning from their narratives. The study uses the approaches posited by Cannell and Kahn (1957) which emphasise in-depth interview methods aimed at finding answers to research questions and objectives. Interview methods are conducted in an open and independent manner rather than in a structural and formal way, in order to obtain clearer information from the perspective of the respondents without any initial anticipation from the researcher. The interview method requires subjects and researchers to be present during the process of obtaining and garnering information. Information can be directly obtained by the researcher from the subject or informant in a direct mode. The selection of this interview method was aimed at obtaining complete and accurate data through profound communication between researcher and research respondents (Mohd Majid Konting, 1998). The discussion panel containing a set of questionnaire protocols was constructed in the form of open-ended questions. This technique enabled researchers to gather views, opinions, experiences and thoughts in the form of direct participation from respondents. All respondents had given their consent for this interview to be recorded. The interviews in this study include

the use of the iPad Air and iPhone 4 voice recorders. The purpose of the interview recording is to enable a permanent record to be kept and to allow the researcher to concentrate on the interview. Using the recording, the researcher can concentrate fully on the interviews and only make important notes during and after the interview. A total of 15 interviews had been transcribed into Microsoft Word files for further data analysis processing. The key contents of interviews were analysed into codes and themes. Janesick (1994) recommends cross-checks through the diversity of information obtained to reinforce the credibility of the qualitative data obtained. A copy of the transcript was then sent to the respondents to confirm the accuracy of the interview content. The interviewed parties were given one-week for providing any feedback. If no response was obtained, the researcher assumed that they have fully agreed with the content of the interviews.

Besides in-depth interviews, observation was also used to obtain additional data and information that may be difficult to acquire through interviews. This is because researchers have noted that observation is a direct representation that does not have intermediaries. According to Malakolunthu (2001), data collection is incomplete without observation because interviews are simply a collection of individual reports or individual groups of individuals. It is therefore important for a researcher to triangulate the data or information collected through observation.

In this study, qualitative studies were employed using the interpretive paradigm which aims to study a certain social relationship. It includes mechanisms and processes within the social environment of certain groups. Thus, the paradigm of interpretation does not show the overall situation but only focuses on specific research situations. However, the importance of research findings in specific situations can help in building social relationships at greater levels. Therefore, inconsistent and differentiated study findings are not a problem but a benefit in the context of social-related research (Guba and Lincoln, 1994). This interpretation aims to find out the way the respondents behave and the reasons or rationale underlying the objectives of their behaviours. Thus, the researcher needs to know all the aspects related to the study covering the purpose of respondents' actions, beliefs, opinions and feelings in the study conducted (Bailey, 2007). A total of 15 interview recording sessions which took about 30 minutes each were transcribed. After the transcribing process, the recordings were played back for analysis. Only relevant data was selected, processed, analysed and coded into relevant themes based on words, phrases or clauses found in the transcripts.

## **RESULTS AND FINDINGS**

The study involved 15 respondents selected among visitors and also the congregation of any of the three main mosques of JAKIM. Male respondents constituted 66.67% of the total respondents compared to female respondents (33.33%). The majority of the respondents were between the ages of 41 and 50 years (41.67%), followed by those between the ages of 18 and 40 years (33.34%) and more than 51 years old (25.00%). Since the main mosques are located within the vicinity of the government administrative centre, most of the respondents were government servants (91.67%) and the rest were students (8.33%). 58.33% of the total respondents reported that they visited the mosque daily for prayers (58.33%), followed by those who visited the mosque between 5 to 10 times per month (25.00%), and those who reported that they have visited the mosque sometimes (16.67%). Each respondent was given a unique code (eg. R1 as Respondent 1) in order to discuss the findings more thoroughly. All respondents have participated in the programmes organised at JAKIM's main mosques actively besides participating in community programmes organised by the mosques.

### **Perceptions of Visitors towards the Management of Mosques**

Based on the codes and themes generated through data analysis, the perceptions of visitors towards the management of the main mosques can be explained in terms of perceptions towards the appointment of mosque officials and staff members, facilities and infrastructure, the role of the mosque, the implementation of the management practices, the leadership of the mosque, the atmosphere of the mosque felt by visitors, the management problems of the mosque and its impact as well as suggestions for improvement in managing the mosques from visitors' perspectives.

#### **Appointment of Officers and Staff Members**

R1 and R5 were satisfied with the appointment of officers and staff members at JAKIM's main mosques. There were respondents who argued that this appointment can be improved by suggesting that the imam should have proper certification in al-Quran studies besides having good academic achievement and voice. Meanwhile, the bilal on duty should be selected among youths who are able to voice the azan well and loudly. In short, the respondents were satisfied with the appointment of officers and staff members of JAKIM's main mosques which are administered by the Public Service Department (JPA). The only thing to be improved is the criteria for the selection of imams and bilals.

#### **Facilities and Infrastructure of Mosques**

Most of the respondents stated that the facilities provided were very comfortable, conducive, and in the good condition. However, a respondent expressed the opinion that the JAKIM's supreme management should ensure that the Public Works Department (in Malay is Jabatan Kerja Raya) and the maintenance workers will repair any damages in the premises of JAKIM's main mosques. Some respondents also informed that the management of the mosque has been facing financial constraints in managing the operating and maintenance expenses of the facilities.

#### **The Role of the Mosque**

All respondents agreed that the mosque has a significant role as a centre for religious development, religious education, congregational gathering, discussion and reference, unity of the ummah, da'wah, social service and local community. R5 suggested that the mosque may also establish a daycare centre for senior citizens and to preserve its functions as seen during the era of Prophet Muhammad S.A.W. R8 recommended that physical activities with teenagers be held at the mosque while R9 proposed that mosques should be an economic centre for young people and traders.

#### **Implementation of Management Practices**

Most of the respondents agreed that the facilities of the mosques were well maintained, neat, and organised in a systematic way. There were also suggestions from R2, R4 and R5 that the mosques would need more monitoring from JAKIM's top management while the administrative personnel should have in-depth knowledge about the mosques besides organising impactful and significant programmes in order to attract public interest to visit the mosque.

#### **Leadership of the Mosques**

Respondents' opinions on leadership in implementing and managing JAKIM's main mosques were positive. All respondents agreed that the mosques are well managed and operated by the appointed leaders.

#### **Atmosphere of the Mosques**

All respondents agreed that it is very easy to come to the JAKIM's main mosques. All respondents derived great spiritual benefits while being at the respective mosques.



### **Mosque Management Problems**

Respondents provided mixed views on the common problems encountered at JAKIM's main mosques. R1 stated that from his observation, most of the public visitors did not give good cooperation while visiting the mosque and they did not comply with the guidelines in using the facilities provided at the mosque. For R3 and R4, among the problems faced were the illegal stays of homeless people, thefts and various bureaucracies in accessing the services of the mosques. In addition, R5 stated that some of the officers and staff members of JAKIM's main mosques were not creative and innovative enough in promoting and raising the image of the aforesaid mosques. For R6, the payment of the speakers varies between JAKIM's main mosques due to the distinctive nature of financial management according to respective mosques which is subjected to the financial regulations set by the Ministry of Finance and the Prime Minister's Department.

R7 stated that the toilets and ablution areas were located far away from the prayer hall and this has become a problem which invited complaints from senior citizens and disabled groups. For R8, communication problems were very common whereby officers and staff members who were assigned to attend foreign visitors and tourists lacked communication skills in foreign languages. R2, R6, R9 and R12 mentioned that financial constraints may be among the main problems faced in managing the mosques. For R10, the utility bills as well as repairing costs for small damages of facilities had resulted into high costs for the management of the mosques. For R5, the maintenance of facilities and infrastructure was a very common problem at the JAKIM's main mosques as it requires huge funds and allocation every year. Based on the information obtained, it can be concluded that R2, R3, R4, R5, R6, R8, R9, R10 and R12 agreed that insufficient financial allocation was a major problem faced by JAKIM's main mosques. Only one respondent, R11, did not comment anything on this matter.

### **Impact of Problems on Mosque Management**

In terms of the impact of problems on mosque management, R1, R3, R4, R6, R7, R8, R9, R10 and R12 stated that the difficulties faced have indeed had an impact on the management of the mosque. The management of the mosque seemed to be unable in providing the best service and quality and this would tarnish the good name and image of the mosques in particular and Islam in general. For R5, the situation might be caused by the increased in the workloads of managing the mosques besides lack of expertise among some of the mosques' officials and staff members.

### **Improvement of Management Practices**

In order to overcome the identified problems, R1, R5, R6, R9, R10 and R12 recommended that meetings and discussions to be held regularly to address any issues related to the management of JAKIM's main mosques as well as to plan significant programmes for JAKIM' main mosques. R5 mentioned that the identification of the causes and problems while working together to improve the image of the mosque is a step that must be taken to overcome this scenario. For R7, the management personnel should carry out more studies so that remedial action can be taken in managing the arising problems.

The problem of financing operating expenses may be overcome through the approval of expenditure in trust accounts and additional financial allocations by JAKIM's top management. R2 stated that the cooperation among all parties is also the key to the problem solving. R10 requested that the top management should facilitate the approval of funds and financial allocations for improving the activities, infrastructure and the facilities of the mosques.

In improving the accessibility to the facilities and infrastructure of the mosque, R7 suggested that the toilets and ablution areas be relocated nearer to the prayer halls to provide ease for

elderly as well as disabled groups. Regarding the measures that should be taken in addressing the problem of theft, R3 and R4 suggested that the security controls and monitoring at JAKIM's main mosques be improved. R3 and R4 also recommended that the mosques should be equipped with more CCTVs. Besides, the respondents also proposed that the current level of cooperation and solid ties between the mosques and the authorities, such as the Royal Malaysia Police, the Kuala Lumpur City Hall and the Putrajaya Corporation to be beefed up in order to overcome this problem.

In managing problems pertaining to human resources, R6 suggested that employees and staff members who are not able to carry out their duties properly may need to be replaced. For R2, constant monitoring by superiors is needed. For R8 and R9, the officers and staff members of the mosques need to be open in accepting views and criticisms from experts and professionals in their respective fields of mosque management as well as in the coordination of fundamental distribution programmes at JAKIM's main mosques. For R9, opportunities should be given for staff improvements to enable them to improve work performance, providing more training and exposure to officers and staff members, particularly the imams and bilals. According to R2, the management personnel of the mosques should be honest and sincere in managing the house of Allah. For R3 and R4, the mosque management has been well organised. In addition, the officers and staff members of the mosques need to respect each other and obey the instructions. In terms of enhancing the leadership of the mosques, R5 suggested that a higher numbers of dedicated leaders in managing the mosques should be appointed. For R8, the solution for the lack of expertise and communication skills among the officials and staff members is to provide training through workshops and courses in order to enhance their skills and knowledge. The same goes for R3, R4 and R10 who had the same opinion of providing more extensive courses and training sessions for the management personnel of the mosques. They will also need to be creative and innovative in parallel with the latest technology in managing the mosques.

R5 suggested that more programmes ought to be held at JAKIM's main mosques in order to attract more people to come and visit the three JAKIM's main mosques. For R8, the management of the mosque needs to plan strategically the programmes held at the mosque in order to promote Islamic culture in the society. The management personnel of the mosques should look into the need of the community of the mosques. In addition, the management personnel of the mosques need to utilise latest technology during sermons. In addition, R9 suggested that the management personnel of the mosques may also need to standardise the class modules and tuition fees between JAKIM's main mosques. R12 suggested the establishment of the Public Relations Unit in handling ad-hoc programmes and other communication events so as to better entertain the public in general and foreign visitors in particular. R8 believed that only by giving a clear and true understanding of Islam can the tourists be assisted and the image of the mosque be boosted to the highest level. According to R7, the management personnel of the mosques has taken care of the mosques' needs in making it to be more comfortable and fun for congregation to come and worship.

## **DISCUSSIONS AND IMPLICATIONS**

The concept of mosque management is very important in considering the role of the institution of the mosque as a place of worship where communal activities can be carried out. The purpose of this study is to find out the perceived level of management implemented at JAKIM's main mosques. The overall objective of the study is to examine the perceptions of visitors towards the management of the main mosques of JAKIM as well as to identify the management problems and improvements to be implemented from the visitors' perspectives.

Based on the in depth interviews and observations, the study found that all respondents were satisfied with the appointment of officers and staff members at the mosques. However, there were a few respondents who were disagreed with the way the appointments were done by suggesting that the personnel should have al-Quran and tahfiz qualifications. Imams and bilals should have a good voice in order to lead prayers or voicing out azan.

Facilities and infrastructural items available at the JAKIMs' main mosques were found to be very comfortable, conducive and in a good condition. However, regular maintenance and repairs are required by respective parties in improving the quality of the facilities and infrastructure despite financial constraints faced by the management of the mosques.

Regarding the role of the mosque, all respondents agreed that the three main mosques of JAKIM have served as the centres of worship, religious education, gathering, discussion and reference, unity of the ummah, da'wah, social services and the local community. The respondents suggested that day care centres be set up for senior citizens during office hours so they can participate in classes and activities which are beneficial for them. This is seen as relevant, appropriate and practical in big cities like Kuala Lumpur and Putrajaya. In addition, physical activities for teenagers and turning the mosques into the hubs for economic activities were also proposed to attract more young people and visitors to come to the mosques. According to sources from the Putra Mosque Public Relations Unit, tourist statistics to the Putra Mosque, Putrajaya is about 60,000 per month. This number did not include tourists who visited the National Mosque, Kuala Lumpur and Tuanku Mizan Zainal Abidin Mosque in Putrajaya. If these proposals are presented for approval, local communities may have the potential to benefit from generating their own family income. There were also respondents who suggested that the mosque should restore its functions to what it was during the era of Prophet Muhammad S.A.W. Overall, this study found that JAKIM's three main mosques have performed its true roles in the local community as well as those who visit it.

The respondents agreed and were satisfied with the implementation of the management by the mosque personnel which they found to be done in a very good, neat, organised, and systematic way. Some respondents suggested constant monitoring in the implementation of management practices of JAKIM's main mosques. The mosque administration needs also to have good knowledge about mosques including the history and its architecture. Large-scale programmes which have the greatest impact were also needed at the mosques in order to attract more people. In short, the implementation of the mosque management has been done in a well-organised, structured manner and has adhered to the rules and regulations.

The leadership of the mosque has been found to be satisfactory. However, more development programmes are required to train and nurture dedicated leaders in managing the mosque. In terms of the milieu, respondents found that it is very easy to come to the JAKIM's main mosques due to its strategic location and accessible road facilities. Furthermore, spacious parking spaces are available. All respondents expressed their love and enjoyment while being at the mosques besides expressing their gratitude to Allah.

In terms of mosque management problems, most respondents agreed that financial constraint was a major problem faced by JAKIM's main mosques. However, there are also other problems such as homeless people, thefts, incompetent officers and staff members which may distort the image of JAKIM's main mosques especially among foreign tourists. It was also found that the problems may impose a negative impact on the management of JAKIM's main mosques if it is not properly managed. Among the proposed improvements by the visitors are to hold regular meetings, provide trainings to all officers and staff members, improving the infrastructure and

facilities especially for senior citizens and disabled groups, improving the security level at the mosques, aligning mosque activities with the needs of the community, and utilising latest technology in managing and coordinating programs.

The implications of this study may help the management personnel to detect problems that may arise. These perceptions and identified problems are important in ensuring the effectiveness of the implementation of management practices at the JAKIM's main mosques so that the role of the mosque is always sustainable for future generations. Good mosque management is very important for the benefit of Muslims in Malaysia in particular and to all humanity around the world. Officers and staff members at JAKIM's main mosques have an important role to play in determining the success at the national level and on the international stage. Officers and staff members of the mosques need to improve themselves systematically, adhere to the department's instructions and avoid being involved in matters that could jeopardise the good image of the mosques. In addition, JAKIM's top management needs to monitor and be more concerned about the problems pertaining to the financial allocation faced by JAKIM's main mosques on an annual basis. Therefore, the financial allocation for operational development and operating expenses for JAKIM's main mosques should be reasonable and refined. In addition, the general well-being and career development of the officers and staff members need to be improved. This can be accomplished by providing career path opportunities, promotions, and training courses. Given limited time and resources, the study only examines mosque management aspects which are relevant and unique to the JAKIM's main mosques based on the visitor perceptions. Therefore, the scope of the mosque management is to be expanded in future studies. It is also recommended that future researchers should conduct a more detailed study on the way to attract more foreigners and non-Muslim visitors. Qualitative methods used in the study may also need to be complemented with quantitative-based studies using survey and questionnaires so that the results can be generalised to the larger population of the study.

## **CONCLUSIONS**

In conclusion, the mosque is the most important institution for the Muslim community. Based on the findings, the perceptions of the visitors towards the management of the JAKIM's main mosques were examined. Studies have also identified arising management problems and improvements to be made from the visitors' perspectives regarding the management of the mosques. Nevertheless, the efforts in bringing the mosques 'closer' to the local Muslim community are fraught with difficulties. It requires an integrated effort and cooperation from all parties concerned. Overall, the responsibility of managing the mosque has basically fallen on the shoulder of its management personnel. Therefore, it requires the process of planning, managing, directing, coordinating and controlling in order for a mosque to be an effective organisation in delivering the right message about Islam.

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## Religious Commitment in Muslim Millennials Green Purchase Intention

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### **Abstract**

Studies in green marketing seek to understand issues in sustainable consumptions and enhance the efficiency of environmentally friendly marketing practices. In doing so, researches pursue multifaceted, multidisciplinary frameworks to explore consumers' state of mind, and to appeals to consumers in developing sustainable marketing practices. Recent studies show the objectivity of religious teachings and values in promoting sustainable consumption and behaviours. Religion through its regulation and reinforcement mechanisms is perhaps a significant element in motivating a significant number of consumers to support environmentally friendly products and support sustainable marketing practices. While there are a considerable number of attempts to incorporate religion in modelling consumers' reaction to green marketing practices, there is still a gap in addressing the religion's pervasive influence in guiding consumers' mind and action in this context. This research aims to explore the underlying influence of religion in consumers' knowledge, perceptions about marketing practices, reactions and purchase intention in respects to a green product. We obtained 421 useable survey responses on seven constructs applied to green marketing practices, knowledge and concerns about the environment, religious commitment and intention to purchase green products. The data was analysed against the research framework using Partial Least Square Structural Equation Modelling on SmartPLS software. The finding highlights the importance of religion and consumers' concern over the environmental issues in the overall framework, in shaping their inclination to purchase products positioned as green and environmentally friendly products, while paying more for the products is perceived as justifiable. Managerial and policy implications are discussed.

## The Impact of Audit Quality and Corporate Governance on Earnings Management: A Case of Jordanian Companies

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### **Background**

At the last decade of the 20th century and by the beginning of the 21st century the world has witnessed several financial scandals, such as Enron, Xerox, and Tyco, the collapse of Arthur Anderson, the accounting failure of WorldCom and Global Crossing. Consequently there has been an international movement towards developing and implementing corporate governance mechanisms to fight against the opportunistic behaviors that have undermined investors' reliability in financial information, and force legislative and regulatory reforms not only in countries that suffered from such corporate collapses, but also in countries that have never experienced such crises. These Global crises shed much light on the effectiveness of corporate governance practices, with claims that the weakness in governance mechanisms, particularly in the finance sector, was a key contributor to the financial crises (Kirkpatrick, 2009; Rosen, 2010).

As economic crises usually exhibit much pressure on managers to meet profit guarantees, many companies revealed income-increasing earnings management during the periods of financial distress (Ahmad-Zaluki, et al., 2011), with the incentive to avoid the negative effects of facing great losses or decreasing earnings during the recession and recovery periods (Jahmani et al., 2016).

All of these situations eventually acquired the attentions of different users of financial statements and different interested groups of people such as academics, accountants, auditors, investors, and creditors for the significance of the concept of earnings management and the mechanisms of control on this important phenomena, specially audit quality and corporate governance .

Over the last few years, several investors, stockholders, and creditors lost large amounts of money, because their decisions had been taken based on information that was subject to different forms of earnings management practices. As a result, a strong need emerged to restrict these practices, and to find the appropriate solutions for this problem. Auditors enhance the credibility of financial information and financial statements, they can play an active role in reducing the effects of this problem. These auditors are qualified to detect these practices of earnings management because they are supposed to have reliable knowledge regarding accounting and auditing professions. On the other hand, many companies all over the world started to think about audit quality, and the concern about the quality of accounting numbers and its relation with the quality of the auditing process is increasing over time following the periodical clusters of business failures, frauds, and the litigation (Tie. 1999).

In the last two decades, corporate governance has received considerable attention in the economic environment. Corporate governance is one key element in improving economic efficiency and growth as well as enhancing investor confidence (OECD, 2013), it emerged as the natural response to agency problems between investors and managers of firms, who

frequently have inconsistent interests. Corporate governance is designed to pursue stakeholders' interests; for instance for obtaining a reasonable return on capital or reducing misappropriation of assets (Shleifer and Vishny, 1997). It also represents a set of mechanisms by which outside investors protect themselves against expropriation by insiders (La Porta et al., 2002). These mechanisms include the various applicable laws, rules, and functions.

There is no one single accepted definition of the concept of corporate governance, according to (Kim, 2006) it refers to the rules and standards that define the relationship between company management and stakeholders associated with the company: employees, suppliers, lenders, creditors, consumers, shareholders and bondholders. The Cadbury Committee report defines it as "the system by which companies are directed and controlled" (Dunne and Morris 2008, p. 176). It is generally known as the framework of rules, relationships, systems and processes within and by which authority is exercised and controlled in corporations (Dunne and Morris 2008). Of all the above definitions, Organization for Economic Cooperation and Development (OECD) seems to be the most comprehensive as it emphasizes that "corporate governance is the rules and practices that govern the relationship between the managers and shareholders of corporations, as well as stakeholders like employees and creditors. It contributes to growth and financial stability by reinforcement of market confidence, financial market integrity and economic efficiency" (OECD, 2004).

Boards of directors and audit committees are considered core elements of corporate governance that acquire the interests of academics, researchers and other concerned people nowadays. In Jordan and Arab countries and even in most Middle East countries these two groups had not been given sufficient attention, despite their possible influence on financial reporting based on international studies. Board of directors is the highest managerial position, so it can take significant and strategic decisions, whereas audit committee is a proficient and technical committee. Therefore, it can be argued that these two elements of corporate governance deserve more attention by researchers.

Bajra and Cadez (2017) investigate the impact of two central corporate governance mechanisms (internal audit function quality and board of directors' quality) on the incidence of earnings management. They find that the both key mechanisms have a direct effect on preventing earnings management, and, by implication, unrepresentative or even fraudulent financial claims.

In Jordan, Azzoz and Khamees, (2016) empirically examines the impact of corporate governance characteristics on earnings quality and earnings management. They studied all financial companies listed on the ASE from year 2007 to 2012 and investigated the main corporate governance characteristics that affect the earnings quality and also affect the earnings management for the Jordanian firms "the board size, CEO duality, board composition, audit committee size, audit committee composition and audit committee activity". By using modified Jones model to estimate earnings quality and earnings management. Their results provided that the audit committee size and audit committee activity has a relation with each of earnings quality and earnings management.

In general, many international studies suggest that earnings management increase in crisis periods, empirically Lisboa and Kacharava (2018) analyzed the financial statement data for the listed companies in UK and Portugal as representatives of countries of different culture and law systems. They found that financial crisis has an influence on firms' tendency to manage earnings in both Portuguese and UK corporations without significant differences among

countries, while the best relevant factors found to explain earnings management are the firm's size besides indebt.

Conversely, Roudaki (2018) reveals that external auditors' remuneration and board characteristics, such as board compensation and board independence, except for board ownership and board gender diversity, held no association with the agricultural companies' performance in New Zealand. While board ownership and board gender diversity were negatively, but significantly, associated with firm performance.

However, Chinga, et al, (2015) examine the relationship among audit quality, earnings management, and financial performance among public listed companies in Malaysia. They conclude that audit quality does not actually constrain earnings management practices in Industrial Products and Consumer Products companies. They construe these findings may be due to the difference between the audit environment in Malaysia and that in other developed countries.

On the other hand, (Slaheddine, 2017) finds that despite the crisis negatively affected the amount of profits (lower persistence and predictability respectively for French and American companies), the managers of corporations in the two countries did not manage the results and remained conservative during and after crisis.

### **Research Problem**

Consistent with the above discussion, the main question addressed in this paper is:

Do corporate governance mechanisms and high audit quality constrain earnings management practice after crisis?

In answering this fundamental research question, this paper explores the extent of the Jordanian industrial companies' practice of earnings management in their issued financial statements. It also investigates the effect of auditing quality characteristics on earnings management practices. Furthermore, the study examines the effect of corporate governance characteristics on earnings management practices, in particular, how and why audit committee size, independence, and meetings affect earnings management. Moreover, the study examines the impact of board of director characteristics namely size, independence, duality, gender, and the family, on earnings management.

### **Research Objectives**

The research mainly aims to examine and evaluate the impact of audit quality and corporate governance on the perceived earnings management in Jordan, the study focuses on these factors as being of the most important pillars of monitoring the firms' performance with respect to earnings management. Furthermore, the study aims to investigate the extent of Jordanian entity's practices of earnings management as measured by discretionary accruals. This study also sheds light on the nature of boards of directors audit committees in Jordan, and the extent to which the practices of earnings management might be eliminated by the enhancement of audit quality and the presence of an independent board of directors and experienced audit committee in the Jordanian companies. In particular the study aims to :

- 1- To investigate the extent to which the industrial companies listed in (ASE) practice earnings management, Earnings management is measured using the magnitude of abnormal accruals as estimated by the Kothari et al. model (2005), where the discretionary accruals are deemed to be a proxy for earnings management and it applies various models to isolate discretionary accruals within the total accruals (Dechow et al., 1995).
- 2- To explore the role of audit quality in eliminating earnings management in Jordan, by reviewing the related literature of the impact of the audit quality represented by auditor size,

fees and tenure on the financial reporting quality, and the role of high quality auditing in supporting fair financial reporting and high quality earning .

- 3- To examine the effectiveness of corporate governance on financial reporting quality, this includes reviewing the literature of how and why the appropriately constituted responsibilities and authorities of governance bodies involved with reliability of the financial reporting, and to examine the effectiveness of audit committee and board of directors in constraining earnings management.
- 4- To investigate the influence of Global Financial Crisis on the earnings management practiced by industrial companies listed in (ASE), this includes assessing the significance of the differences between the two variables before the financial crisis of 2008 and after 2008, a significant difference indicates an effect of the global crisis on the earnings management during all the years that follow 2008.

### **Research Contributions**

The significance of this study stems from being a considerable contribution to earnings management literature, as it is one of the rare practical studies that examine the effect of both the audit quality and corporate governance factors on earnings management in the Arab countries in general, and specifically in Jordan. This study contributes to the literature by examining audit quality variable and by using more representative measures for corporate governance. The findings of the study will be important for corporate managements, policy makers, shareholders to help them formulate convenient guidelines to improve fair financial reporting and eliminating accounts manipulation, which in return will result in more financial transparency and the allocation of resources in the most efficient areas in the economy.

Methodologically, what makes this study different from the previous Jordanian studies mentioned earlier is that the study will use the Factorial Experimentation Methods. Most of the previous Jordanian studies were quantitative based on a questionnaires distributed on the study sample. The study develops a new model that detects and measures earnings management more accurately in the Jordanian environment. The proposed model is an extension of the cross-sectional version of the Jones model, which uses variables that detects manipulation and measures the amount of the manipulation for companies that share a common incentive. It provides evidence of earnings management for listed companies in Amman Stock Exchange. Moreover, this study will examine two new variables simultaneously in the Jordanian environment, the first, is the effect of gender diversity, and the second is the family ownership of the board of directors in the listed companies.

This study has scientific relevance because the most of the current studies explores many boards characteristics such as independency, size and experience, and deals with the audit quality represented in the audit size, tenure and fees. There is less literature that investigates the relation of gender in the board of directors, in addition to the effect of family ownership and whether it interacts with the discretionary accruals or not, the study adds more variables for the audit quality embodied in audit fees and audit tenure besides audit size.

The results of this thesis can fill a gap in the existing body of the literature and give more comprehensive view for governance and earnings management after crisis in Jordan.

### **Study Hypotheses**

According to the forgoing discussion, the following hypotheses in relation to audit quality and corporate governance characteristics are formulated:

**General H1: There is positive relationship between the audit quality and earnings management practiced by corporations.**

**H1a:** There is positive relationship between the audit firm size and earnings management practiced by corporations.

**H1b:** There is positive relationship between the audit firm fees and earnings management practiced by corporations.

**H1c:** There is positive relationship between the audit firm tenure and earnings management practiced by corporations.

**General H2: There is positive relationship between the corporate governance and earnings management practiced by corporations.**

**H2a:** There is positive relationship between the audit committee size and earnings management practiced by corporations.

**H2b:** There is positive relationship between the audit committee independence and earnings management practiced by corporations.

**H2c:** There is positive relationship between the audit committee number of Meetings and earnings management practiced by corporations.

**H2d:** There is positive relationship between the number of board of director members and earnings management practiced by corporations.

**H2e:** There is positive relationship between the board of director independence the audit committee independence and earnings management practiced by corporations.

**H2f:** There is positive relationship between the board of director Existence of CEO duality and earnings management practiced by corporations.

**H2g:** There is positive relationship between the board of director Gender diversity and earnings management practiced by corporations.

**H2h:** There is positive relationship between the board of director family relationship and earnings management practiced by corporations.

General H3: There is positive relationship between both of audit quality and corporate governance with earnings management practiced by corporations.

General H4: There is positive relationship between both of audit quality and corporate governance with earnings management practiced by corporations attributed by the global financial crisis.

**H4a:** There is positive relationship between both of audit quality and corporate governance with earnings management practiced by corporations before the crisis.

**H4b:** There is positive relationship between both of audit quality and corporate governance with earnings management practiced by corporations after the crisis.

### **Research Methodology**

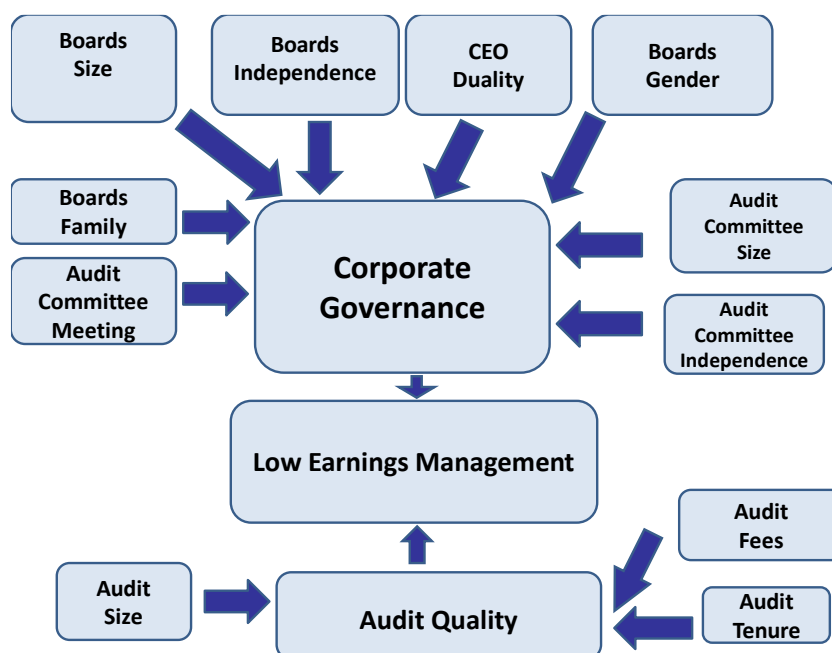
Based on the results of previous researches as well as the earnings management environment in Jordan and data availability, a definition for this study has been developed. This study uses the discretionary accruals portion as a proxy for earnings management, and the discretionary accruals are defined as the difference between actual and expected accruals. The study illustrates the development of discretionary accruals as a measure for earnings management by examining previous key studies that suggest and develop this measure and more recent suggested amendments for this factor. As many new previous studies indicate, the best way to measure the use of earnings management is considered the Kothari et al. model (2005), because this model proved to be more powerful in detecting earnings management in recent years. By computing the Jones-model performance-matched discretionary accruals, it is simply the Jones model modified by a performance indicator (ROA) which is suggested by Kothari, Leone and Wasley (2005).

### Study Sample and Period

The study sample includes all the **industrial companies listed in Amman Stock Exchange (ASE)** for the **period from 2002 to 2017** and the related audit firms which meet the following conditions; never been merged or delisted through the period of the study, and availability of all necessary data to estimate the variables of the study model. All the data related to earnings management variables are collected from the annual reports of the sampled firms, web sites and direct contacts as well. Financial data are collected from the Amman Stock Exchange (ASE) database.

The following figure summarizes the relation between the variables in the model of the study.

**Figure 8: The Study Model: The Relation between Earnings Management and key components of Corporate Governance & Auditing Quality**



### Study Model:

The study develops a new model that detects and measures earnings management more accurately in the Jordanian environment, the proposed model is Kothari et al. model (2005), it is an extension of the cross-sectional version of the Jones model, which uses variables that detects manipulation and measures amount of manipulation for companies that share a common incentive, but modified by performance indicator (ROA).

$$|DA_{i,t}| = \beta_0 + \beta_1 AUDSize_{i,t} + \beta_2 AUDFees_{i,t} + \beta_3 AUDTenure_{i,t} + \beta_4 ACS_{i,t} + \beta_5 ACIndep_{i,t} + \beta_6 ACM_{i,t} + \beta_7 BSize_{i,t} + \beta_8 BIndep_{i,t} + \beta_9 CEODual_{i,t} + \beta_{10} BGend_{i,t} + \beta_{11} Family_{i,t} + \epsilon_{i,t}$$

Where:

$|DA_{i,t}|$  = the absolute value of discretionary accruals of firm (i) in year (t) as measured above,  
 $AUDSize_{i,t}$  = audit firm size for firm (i) in year (t), measured using a dummy variable that takes the value 1 if the auditor is one of the big four auditing firms (Pricewaterhouse Coopers, Ernst and Young, KPMG or Deloitte), and 0 otherwise.

$AUDFees_{i,t}$  = audit firm fees for firm (i) in year (t), measured by amount of auditing fees paid to audit firm in a year.

**AUDTenure<sub>i,t</sub>** = audit firm tenure for firm (i) in year (t), measured using a dummy variable that takes the value 1 if the auditor is the same auditing firm, and 0 otherwise

**ACSize<sub>i,t</sub>** = the number of audit committee members for the company (i) in the year (t).

**ACIndep<sub>i,t</sub>** = the audit committee independence for the company (i) in the year (t), measured by the proportion "Number" of non-executive directors on the audit committee.

**ACMeeting<sub>i,t</sub>** = the number of audit committee meetings for the company (i) in the year (t).

**BSIZE<sub>i,t</sub>** = the number of board of director members for the company (i) in the year (t).

**BIND<sub>i,t</sub>** = the board of director independence for the company (i) in the year (t) measured by the proportion of independent directors on board.

**CEODUAL<sub>i,t</sub>** = the measurement of CEO duality for firm (i) in year (t). This variable is measured using a dummy variable that takes the value 1 if CEO and Chairman is the same person, 0 otherwise.

**BGend<sub>i,t</sub>** = the gender diversity in the board of director for the company (i) in the year (t) measured by the proportion of women directors on board.

**BFamily<sub>i,t</sub>** = the family relationship in the board of director for the company (i) in the year (t) measured by the proportion of family members on the board of directors who have any relationships with any other director and/or major shareholder.

$\beta_0 - \beta_{11}$  = regression coefficients.

### Calculating Discretionary Accruals:

This study uses discretionary accruals as a proxy for earnings management by using Kothari et al. model (2005), because - as previously mentioned - this model proved to be more powerful in detecting earnings management in recent years. By computing the Jones-model performance-matched discretionary accruals, it is simply the Jones model modified by a performance indicator, in common with prior studies, this study use Return on assets (ROA) as proxy for firm performance..

$$DACC = [NI_{i,t} - OCF_{i,t} / A_{i,t-1}] - [a_1(1/A_{i,t-1}) + a_2(\Delta RE_{i,t} - \Delta REC_{i,t}) / A_{i,t-1} + a_3 PPE_{i,t} / A_{i,t-1} + a_4 ROA_{i,t} / A_{i,t-1}]$$

### Where:

$NI_{i,t}$  = net income before extraordinary items for company i in current year t

$OCF_{i,t}$  = operating cash flows for company i in current year t.

$A_{i,t-1}$  = Lagged total asset for company i

$\Delta RE_{i,t}$  = change in operating revenues for of the company i in the current year t compared with the previous year  $t-1$ ;

$\Delta REC_{i,t}$  = change in net receivables for company in the current year t compared with the previous year  $t-1$ .

$PPE_{i,t}$  = gross value of property, plant and equipment for the company i in the current year t.

ROA : Return on Assets

$a_1 - a_4$  = regression parameters

$e_{i,t}$  = error term.

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## Explaining purchase intention through Islamic symbolic interaction: a study of video commercials

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### Personal Statement

“If one doesn’t know about something, then ask the right people who do” - and where else so many experts of Islamic Marketing can be met other than this colloquium. When first I thought to pursue research in Islamic marketing, the biggest concern was to have brain storming session with people who knew about or were interested in Islamic marketing. Unfortunately, despite being large Muslim population, researchers in Pakistan have not focused on Islamic marketing domain. Therefore, young researchers and PhD scholars have lack of support in terms of expert opinion. This colloquium provides great opportunity to meet experts and young scholars from different parts of world and share distinct ideas. As a PhD scholar I am looking forward to learn from experts and other scholars coming from different geographical areas. It is also a great opportunity to contribute my two cents in shape of review for other scholars.

I have completed the course work and cleared comprehensive exam (known as Doctoral Qualification Exam, in some parts) and am allowed to pursue with research thesis. I have gone through literature and currently in phase of finalizing the proposal, with the help of following esteemed advisors. Dr. Muhammad Ahmad, Working as Assistant Professor and comes with the background of Islamic Brand personality and Dr. Shakeel Iqbal Awan, working as Assistant Professor at IQRA University, with the background of Islamic Finance.

The reason to opt for domain of Islamic marketing is to understand this unpopular yet most important field of study. The motivation to choose this topic is to help academia and practitioners to come up with new idea which not only shariah compliant but also have the potential to attract modern Muslim consumer. My passion for academia has led me to go for Ph.D. and I want to be a part of the future of advertisement, where Muslim consumers will have their own identity and advertisements will be made with more modest approach. This colloquium will be of great help in finalizing my topic of research and right methodology to solve the query generated through research topic.

### Research Summary

Consumer behavior has long been studied to understand consumers’ response to marketing activities. The adoption and continuous expansion of theory of planned behavior (TPB) reflects the importance of consumer behavior for marketers. TPB presents purchase intention as key contributor in consumers buying behavior (Amin, Abdul-Rahman, & Abdul Razak, 2014). Purchase intention is defined as “an individual’s conscious plan to make an effort to purchase a brand” (Spears & Singh, 2004, p. 56). However, purchase intentions are not formed directly from any marketing stimuli; different psychological factors mediate the relation. Marketers have identified attitude towards advertisement and attitude towards brand as key component in building the purchase intention. To build positive attitude towards advertisement and brands, markets have used innovative ideas to shock customers and grab attention. For instance, sex appeal has long been used to create shock (Wirtz, Sparks, & Zimbres, 2018).

However, overexposure has reduced its charm for marketers hence, they require something new that can be noticed by the consumers (Mallia, 2009; Wirtz et al., 2018). The reduced attention towards sex appeal resulted in more demanding situation to come up with something new for marketers. In quest of coming up with something new, religion has attracted marketers the most as it is a taboo issue in most of the societies (Alhouti, Musgrove, Butler, & D'Souza, 2015; Mallia, 2009). Religion, specially Christianity, is used in form of symbolic interaction with consumers, for religious and conventional both products, without announcing it or using it as main stream message (Sahlaoui & Bouslama, 2016; Taylor, Halstead, & Moal-Ulvoas, 2017). However, Islamic symbols are hardly used in advertisements (Hasan et al., 2016). Muslims give importance to their religion and studying religious symbolic interaction among Muslims is equally important. It is therefore important to understand if these symbols can attract attention of Muslim consumers or not.

Furthermore, Islamic symbols are complex and may be accepted in one form of presentation and rejected in the other. For instance, a verse from the Holy Quran (Holy book of Muslims) may be accepted in visual or audio form presented in VCs however rejected when printed on a product, as it may seem derogatory for the holy script (Al Karim, 2015). This situation compels marketers to come up with innovative ideas to incorporate Islamic symbols in VCs in such way that they are not only acceptable for Muslim consumers but also avoid any controversy. It is therefore important to explore the symbols which are perceived Islamic by consumers and will be acceptable to be seen in VCs. Furthermore, symbols are not given equal importance, hence few symbols may be perceived to have more symbolic value whereas, others with low symbolic value. Symbols with high symbolic values will attract more attention and help in creating positive attitude towards a brand. On the other hand, hardly any literature is seen regarding assessing symbolic value of Islamic symbols in VCs. A few researches have presented Islamic symbols and their symbolic values; however, they are for symbols printed on packaging of the products (Akbari, Gholizadeh, & Zomorodi, 2014; Bakar, 2013; Henley, Philhours, Ranganathan, & Bush, 2009). Islamic symbols in VCs are yet to be studied for their symbolic values as these symbols are complex and may have different interpretation based on individual's religiosity.

Religiosity refers to persons' commitment toward religious beliefs, practices and values in everyday living (Newaz, 2014; Worthington et al., 2003). As religion is one of the most important factors in shaping behavior of individual and society, it is imperative to understand its affect over consumers' behavior. More specifically, for Muslims, Islam is not a separate spiritual discourse like Christians and Jews , rather it is a way of life (Newaz, 2014) which covers every aspect of one's life including personal and social practices. Thus it is assumed that religiosity will affect Muslim consumers' decision making process and might play a vital role in evaluation of VCs.

Muslims constitute around one fourth of the world's population and are active participants in global economy in various capacities including trade, service provision, investing, economy and politics. Muslim market is growing at an ever-increasing rate and next chunk of consumers to be looked for by businesses is majorly composed of Muslim consumers. According to Thompson Reuters state of the global Islamic economy report (Reuters & Standards, 2015), Islamic economy (economic activities by Muslim consumers and producers) sized \$1.9 trillion and estimated to be \$3 Trillion in 2021 at compound annual growth rate of 8%, whereas global economy growth rate is 4.2 which is almost half of the growth of Islamic economy.

In light of aforementioned review following research questions are formulated to guide the research study

- RQ1. Which symbols (Symbolic cues) are perceived as Islamic when shown in video commercials and how much symbolic value do they mean to the consumers?
- RQ2. Do Islamic symbols affect consumers' attitude towards advertisement and brand leading to a favorable purchase intention?
- RQ3. Does religiosity and product congruence effect the relationship of Islamic symbols with attitude towards ads and brands?

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## Customer's awareness and employees attitudes towards Islamic banking

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### **Abstract**

The Islamic banking sector has a vital role in the development of the economy of Afghanistan and it is one of the fastest growing sectors in the past decade (Mastoor, 2014). However, a survey done by Hrakat organization in 2015 found that the public had lost confidence and trust on Islamic services provided by Islamic banking because of the unavailability of an official framework. Fortunately, in October 2015, Da Afghanistan Bank (DAB) prepared and announced a framework for Islamic banking window in order to increase the accession of business persons to Islamic finance and to attract depositors in Islamic communities based on the DAB report.

The purpose of this paper is to examine the compliance of private Islamic banks in Kabul with Shariah Law. In particular, it aims to look to Islamic private bank's accounting system, legal aspect and Sharia Supervisory Board (SSB). Islamic banking institutions compete with the conventional banking industry and for this competition, they have to consider their customer's satisfaction. Therefore, this study focuses on the Islamic bank customer's attitude and the motivational factors that lead to customer's Islamic bank selection decision in Kabul.

Therefore, this paper is to survey the viewpoints of the bank employees and the customers in order to review their knowledge and their perceptions towards Islamic banking products and services. This paper presents primary data collected by questionnaires involving a sample of 75 respondents. It uses descriptive statistics and cross-tabulation analysis.

The findings reveal that Islamic private banks in Kabul present products and services that are complained with Islamic principles. However, private Islamic banks manage funds in the same way as conventional banking, and they don't use separate accounting and auditing systems. The findings also reveal that most customer's select Islamic banking because of their religious

believes even though the lack of sharia board members in the bank and the lack of awareness of sharia law among customers and employees. The positive finding is that customers are satisfied by the Islamic banking products and services offered by banks. These findings are beneficial and relevant to both full-fledged Islamic banks as well as conventional banks with Islamic banking window to focus on Islamic banking products and use them efficiently for the development of Islamic banking sector.

**Keywords:** Islamic banking, Customers awareness and satisfaction, Employees' attitude

## I. Introduction

The banking sector has a vital role in the development of the economy of Afghanistan (Mastoor, 2014). Afghanistan is an Islamic country and most residents are Muslims. They believe in Islam and they follow Islamic principles, interest is forbidden and not permissible.

Islamic finance system becomes a very important topic. It is a new concept and fastest growing sector in Afghanistan's financial services market since last couple of years. Therefore many conventional banks have set up separate Windows to provide Islamic financial services (Afghan United Bank, Ghazanfar Bank and Afghanistan International Bank). However, a survey done by Hrakat organization in 2015 found that the public had lost confidence and trust on Islamic services provided by Islamic banking because of the unavailability of an official framework. Fortunately, in October 2015, the central bank, Da Afghanistan Bank (DAB), issued a regulatory framework for Islamic banking based on standards issued by Accounting and Auditing Organization for Islamic Financial Institutions. Afghanistan stepped into the global Islamic financial industry and the development of the regulations could help attract corporations and depositors from Islamic communities into the Islamic finance. The increase in the number of Islamic banking windows and the launch of the first fully-fledged Islamic bank, the Islamic Bank of Afghanistan (IBA), would increase the number of customers of Islamic banking. However, still there are many people who are unaware of such services.

The purpose of this paper is to examine the compliance of private Islamic banks with Shariah Law. In particular, it aims to look to Islamic private bank's accounting system, legal aspect and Sharia Supervisory Board (SSB). Islamic banking institutions compete with the conventional banking industry and for this competition, they have to consider their customer's satisfaction. Therefore, this study focuses on the Islamic bank customer's attitude and the motivational factors that lead to customer's Islamic bank selection decision.

This paper attempts to also the employees attitudes and perceptions towards Islamic banking. A survey is conducted and the respondents are the bank employees and customers of three banks offering Islamic banking products and services: Bakhtar Bank, Afghanistan International Bank (AIB), and Ganzanfar Bank, all are located in Kabul, Afghanistan. The remainder of this article is organized as follows: Section II describes Islamic banking, Section III reviews the literature on the Customers attitudes and employees perceptions towards Islamic banking. Section IV covers the data and presents the descriptive statistics. Section V presents the methodology and discusses the results of the analyses. Section VI offers concluding remarks and recommendations.

## II. Islamic banking

Islamic banking is based on a legal system, the Sharia law (Bakar, 2010). Bakar (2010) classified Sharia law into five following categories: Riba (abandon of interest), Gharar (prohibition of investment in uncertain project such as gambling), Zulm (ban of cruel behavior in business and all other areas), Zakat (tax payment based on Islamic principles) and Haram (avoidance of taking part in producing products and services that are against the Islamic law).

The key principle of Islamic banking is ban of interest (Abdalla, 2015). Earning money by lending money or exchanging goods without taking part in risk and loss of an investment is religiously forbidden (Shihata, 2000). The idea behind profit and loss sharing is that the capital supplier, while investing his money through intermediary to a borrower, should be included in the loss and profit of the investment with the borrower (Hussain, Malik, & Bhat, 2015). The lender or depositor who supplies capital for an investment through bank has the right to be rewarded but the reward should not be prefixed and not based only on profit but it should include also the risk and loss (Abdalla, 2015). Islamic banks provide innovative products, Islamic finance instruments, that comply with Sharia and avoid the interest issue (Kamla & Alsoufi, 2015). The most used and important Islamic instruments are Amana (Custody; demand deposits), Bay Mu'ajal (pre-delivery, deferred payment sale), Murabaha (mark-up financing), Ijarah (lease, lease purchase), Bay' Salaam (Forward Sale, prepayment, deferred delivery), Istisna (Manufacturing; deferred payment, deferred delivery), Ju'ala (service charge), Kifalah (Guarantee), Mudarabah (trustee finance contract; Principal/Agent Partnership), Musharakah (Equity Partnership), Wikalah (Representation), Takaful (Insurance), Waqf and Qard Hassan (M. Hussain et al., 2016). These Islamic finance instruments can be classified into three categories based on the operations (Moisseron, Moschetto, & Teulon, 2015).

- Participatory operations (Mudarabah, Musharakah)
- Operations without counterparts (Qard Hassana)
- Commercial operations (Murabaha, Salam, Ijraha)

However, Grais and Iqbal (2004) divided Islamic finance instruments into two parts based on its contractual feature as transactional Islamic contracts such as Qard Hassana, Murabaha, Bay Salam, Bay Mua'ajal, Ijara, Istisna, and Musharaka, as well as Islamic intermediation contracts such as Mudarabaha, Kifala, Amana, Takaful, Wikala, and Ju'ala.

While Islamic banks and conventional banks provide same services, there are some differences that distinct them from each other (Olson & Zoubi, 2008). Islamic bank operations are based on Sharia law (interest prohibition) and their agreements with depositors and lenders are based on profit and loss sharing (PLS). Therefore Islamic banks invest their deposits through one of their products, Mudarabah (Principal/Agent Partnership) in order to share profit and loss with depositors. On the side, lenders can borrow funds from Islamic banks through Musharakah (Equity Partnership) and they agree to share profits and loss with Islamic banks based on agreed ratios.

### **III. Literature Review**

#### **III.1 Customers' attitudes toward Islamic banking**

Customer satisfaction is defined as an emotional reaction a person may feel as a result of comparing his expectation with the perceived performance of a product or a service (Kotler 2000). In the same way Hoyer and MacInnis (2001) defined satisfaction as a connection with feelings of acceptance, happiness... In a competitive environment, customers' satisfaction is an important factor to retain customers. It helps companies to build brand name (Eshghi, Haughton and Topi, 2007) and to differentiate its products in order to achieve a long relationship with customers (Deng et al., 2009).

Measuring customer's satisfaction in the service sector is difficult as services have different characteristics than physical products such as intangibility. In this context, satisfaction is measured not only when the service is rendered to the customer but also after the service is offered. Customer satisfaction is related to the service quality (Naser et al, 1999) which is a multidimensional variable including reliability, tangibility, responsiveness, assurance and empathy (Parasuraman et al, 1985; 1988). Moreover, Parasuraman et al. (1991) state that



customer's perception of the service excellence is based not only on the reliability of the service outcome, but also on tangibility, responsiveness, assurance and empathy which are related to the delivery process.

In the banking sector, measuring customer's satisfaction is difficult as a long period of time may be needed to evaluate and assess the quality of services (Devlin, 2001). Moreover customer's perceptions about the service quality is based on the past experience about the service performance. Customer satisfaction is a crucial factor in the banking sector as it is experiencing an intensive competition. In this context, Islamic banks are facing competition not only from other Islamic banks but also from many conventional banks which are providing Islamic financial services through their "Islamic windows"(Naser and Mountinho, 1997). Therefore, Islamic banks should not rely only on Islamic factors to attract and retain customers, they should pay more attention to customer satisfaction and customer retention (Hanif et al, 2010). Regarding customer satisfaction in banking sector researchers have conducted many studies to identify the motivational factors behind selecting bank. Okumus (2005) conducted a study in Turkey and he summarized these factors as follows: Bank location, service quality and the variety of services offered by the bank, external and internal representation of the bank and available comfort such as parking space and internal design of bank, staff behavior with customers, lower service charges and interest charges on lending, higher interest rate on savings, reputation, confidentiality and confidence level of the bank, counseling services and reception programs arranged by banks, marketing and advertisement strategy, family and friend's recommendation related to specific bank. Moreover he found that that religious belief is the primary motivation to use Islamic banking services and product. This result is in line with previous studies findings that highlighted the importance of shariah compliance as customers perceive Islamic banking an alternative to interest-based system (Naser et al. 1999; Ahmad and Haron, 2002; Bley and Kuehn, 2004; Dusuki and Abdullah, 2007). Therefore in Islamic banking, compliance with Islamic Law, the Sharia'h principles, and confidence in the Sharia'h supervisory committee were among the most important reasons behind choosing an Islamic bank. Other studies focusing on customers' perception and attitude towards Islamic banking found that awareness of Islamic banking and services is important and may lead to customer's satisfaction (Khattak, 2010). Moreover, several studies highlighted the relationship between customer satisfaction and the bank ability to provide high standard quality (Haque et al., 2009; Wajdi and Irwani (2007). According to Haque et al. (2009), the factors that influence customer selection of Islamic banks were high service quality, high confidence level of the bank, religious and social factors and service availability. In the same line Wajdi and Irwani (2007) studied the motivational factors behind customers' selection of Islamic banks in Malaysia and they found that service quality, product price, religious beliefs, convenience, financial reputation and social responsibility are the key factors that motivate customers to select Islamic bank. Furthermore, Haque et al. (2009) and Wajdi and Irwani (2007) concluded that religious believe is not the main driver of Islamic bank selection but service quality is the most significant factor for enhancement and good reputation of Islamic banks. Similarly, Kumar, Tat Kee, and Charles (2010) studied the quality of service delivery between Islamic and non-Islamic banks. They found four main factors that affect customers' satisfaction: competence, convenience, tangibility and reliability. They concluded that customers' expectations in term of competence and convenience are significantly higher from Islamic banks than non-Islamic banks. However, customers' expectations in term of tangibility and reliability from conventional banks are much more higher than from Islamic banks (Kumar et al., 2010). Dogbe (2011) by using same method for analysis used by Kumar, Tat Kee and Charles (2010) studied the impact of service quality on customer satisfaction. Based on customers and employees responses, he stated that tangibility among all the other four factors (assurance, empathy, reliability and responsiveness) is the main factor affecting quality service-delivering. Another line of research focused on

demographic features and their effect on Islamic bank selection. Among these researches, Rashid and Hassan (2009) reported that bank selection is influenced by customer's gender, age and education. Their results reported that unmarried, undergraduate, young male customers focus on bank efficiency, however, females, married, postgraduate customers pay more attention to banking services. This study emphasized the importance of customer's demographic factors while developing Islamic banking services, such as online banking, and innovative marketing products. Other factors have been reported as affecting customer's bank selection among them bank location (Khattak and Rehman, 2010), number of branches and ATMs and their location, speed of completing transactions... (Jamal and Naser, 2003; Khattak and Rehman, 2010).

### **III.2 Employees' perception and attitude towards Islamic banking**

Several studies have been conducted on employees' attitudes, perceptions and awareness towards Islamic banking (Arshad et al., 2011, Ijaz and Ali, 2013, Buchari et al., 2014). According to Arshad et al. (2011), the attitude of employees operating in conventional banks towards Islamic banking products is different from those operating in Islamic banks. This result can be attributed to lack of knowledge of Islamic banking principles. In fact Islamic banks employees have better attitude towards Islamic banking products as they are well trained and involved in Islamic transactions with sufficient knowledge of sharia Law (Zainol et al., 2008). In the same line Mehtab et al. (2015) found that employees' poor perception of Islamic banking is attributed to lack of awareness and understanding of Islamic banking principles and products. Buchari et al. (2014) concluded that bank employees should be aware of Shariah rules and principles underlying Islamic banking therefore they will show positive attitude towards Islamic products.

### **III.3 Islamic Banking and Risk Management**

According to Van Greuning and Iqbal (2008), four major risks threaten an independent bank: financial risks, operational risks, business risks and event risks. These authors explained the different steps in managing risk as follows: firstly, setting objectives for risk management; secondly, identifying the target of risk management; thirdly, measurement and assessment of the operations structure; fourthly, recognition of the risk factors; and lastly, setting the extent degree of risk threatening the bank. Islamic banks are coping with other risks such legal risks, credit risks, liquidity risks, operational risks and market risks, beside the risks that they are facing with conventional banks. In fact Islamic banks have to follow Shariah compliance of assets and liabilities, that differentiate them from conventional banks (M. Hussain et al., 2016). Furthermore to mitigate these risks Islamic banks apply only conventional banks measurement tools such as internal rating and control systems, external audits, matching of the maturity, GAP analysis, and risk reports. These measurement are not in contradiction with Islamic principles, but they are not sufficient to measure Islamic banks' specific risks (M. Hussain et al., 2016). In this case, Islamic banks' accounting and auditing department plays an important role as it addresses issues related to risk and to corporate governance problems by comparing Islamic principles with banks' internal system, accounting activities and information system (Van Greuning and Iqbal, 2008). Therefore Sharia compliance is one of the important concerns for the Islamic banks (Kammer et al., 2015). Based on AAOIFI and IFSB recommendations, each Islamic bank should have Sharia Supervisory Board that not only supervise the internal system but also the structure of the Islamic banks (Grais and Pellegrini, 2006). In their study, (Grais and Pellegrini, (2006), classified the role of SSB into five main categories as following:

- Certifying the permission for using new Islamic financial tools by ex-post Sharia audit.
- Confirming the fulfillment of ex-ante Sharia audit with transitions.
- Playing intermediary role between shareholders and investors by providing them advice for how to distribute profit or risk among them.

- Providing terms and conditions for measuring and paying Zakat.
- Verifying and prohibiting earnings that are in contradiction with Sharia compliance.

In another similar study Kammer et al., (2015), classified the Sharia Supervisory Board of Islamic banking to three core responsibilities as following:

- Supervising the Sharia compliance of the bank framework.
- Enhancing financial system of Islamic banking.
- Developing measurement for the analysis of Islamic banking.

According to Grais and Pellegrini (2006), beside the sharia supervisory board (SSB) there are some other internal Sharia review independent departments that confirm sharia supervisory board (SSB) rules and regulations application in the management level. Furthermore, both sharia supervisory board and internal sharia reviewer departments go through some issues in Islamic banks. Firstly; as they play the role of assessing body of the management process as well as the management decisions this may create conflict of interest between management level and these bodies. Secondly; lack of professional board members with required knowledge of Sharia and financial knowledge in these assessing bodies is another concern that raise the issue of competency (Grais & Pellegrini, 2006). Therefore regulators have to check Islamic bank framework compliance with Islamic principles and they have to supervise Sharia board members expertise. Regulator support is also essential for the development of Islamic banking guidelines and prudential regulations (Makhlouf, 2017). Ali and Ahmad (2007) highlighted two major features of Islamic banks, the degree of transparency in complaining their products and services to the Islamic principles and the degree of their engagement in social and welfare in community.

#### **IV. Data and Descriptive Statistics**

This part of the study explains the methodology, which consists of the primary and secondary data, approach used to gather data, the target population and sampling methods, design and tools of the research plan for analysis of the data, and limitations during data collection. The main goal of this research is exploring the features of Islamic banking in three private banks in Afghanistan.

##### **IV.1 Data Collection**

For this study, primary research data was collected based on survey conducted on three banks offering Islamic banking products and services: Bakhtar Bank, Afghanistan International Bank (AIB), and Ganzanfar Bank, all are located in Kabul, Afghanistan. According to the Afghanistan Banks Association (ABA), Bakhtar Bank, established in June 2009, is the third largest bank in Afghanistan. This bank was granted an Islamic Banking license on April 2018 after it completed the conversion of its balance sheet and it became the first full fledge Islamic bank of Afghanistan. In 2018 Bakhtar Bank was renamed the Islamic Bank of Afghanistan (IBA) and it is now the only bank in Afghanistan where all its services are based on Islamic laws. While conducting this survey, data from this bank is all based on the Islamic products and services that they expect to launch in the near future. AIB bank, established in 2004, is the first private bank providing products and services locally and internationally, however; it offered limited Islamic products and services through its Islamic banking window (Karimi, 2016). Ganzanfar Bank started its operations in March 2009 and it is a full fledge commercial bank but it has an Islamic banking window.

Secondary data for this study was gathered from the annual reports of the three selected private banks.

To collect the data two survey questionnaires were distributed to the target population, the customers and employees of the three selected banks. The sample size was 100 respondents for

each bank. The questionnaires were distributed in person to employees and customers, and relevant clarification was provided on spot in case of any confusion to respondents. The responses are collected from the respondents after completing the questionnaires. However, some unexpected security issues caused delay in data collection and data size. Most customers did not come to banks after the blasts due to security and road traffic issues. Moreover, lack of research culture and confidentiality policy of the banks are among the most important factors that reduce the access to bank employees. Therefore, the sample size for this study was to be hundred for each survey, but it decreased to forty one employees and thirty four customers. The questionnaire for customers was designed to gather data regarding their level of awareness about Islamic banking, their level of satisfaction regarding the bank they do business with, and their attitude toward Islamic banking products and services. The questionnaire for employees included questions regarding the bank products and services compliance with Islamic principles, accounting and auditing aspects of Islamic banking, legal and regulatory aspects, and existence of Sharia Supervisory Board (SSB).

#### **IV. Methodology and Empirical Results**

In this study, the purposive or convenient (non-probability) sampling method is used to gather data from employees. This method is used because it is the most convenient, accessible, and easier method to gather reliable data from a selected portion of employees such as Sharia Supervisory Board (SSB) members. Therefore, the informal focus group method was used by informal interview and observation. However, random (probability) sampling method is used to collect data from customers target population of conventional and Islamic banking products and services. For the purpose of analysis, the primary data, gathered from employees and customers, is grouped in categories for each survey separately (employee survey is grouped in five categories and customer survey is grouped in four categories).

##### **IV.1. Employees Survey Data Analysis**

Table 1 summarizes the distribution of social and demographic characteristics of the employees in the sample. There is a statistical significance in the difference of gender composition, with men being the majority. Though, during the research the effort was to reach both genders equally, but due to security issues for some day's female staff were off duty. Therefore, among the 41 respondents 36 of them are male (87.8%) and only 12.2% (5 out of 41) is female employees. Secondly more than half (65.9%) are in young age group between 18 to 28 years old, however, 26.8% are in age group between 29 to 38 years old, and only 7.3% are from age group between 39 to 48 years old. Among people with a formal education, 92.3 % have completed secondary school and most of them have bachelor degree (68.30%) however, only 17.1 % have master's degree. Another important information is related to employees' field of study. While only 12.20% of respondent employees have studied Islamic banking, a high percentage of respondents (65.7%) have studied either banking (29.2%) or finance (24.4%) or business (17.1%). Based on Table 1, some employees (17.1%) are working in banks but they have a major degree in other fields such as Islamic law and banking, Arabic language, civil engineering, computer science and journalism.

<b>Table 1: Employee Survey (First Category Data Summary)</b>		
<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Gender</b>	<b>Male</b>	<b>88%</b>
	Female	12%
<b>Age Group</b>	<b>18-28</b>	<b>66%</b>
	29-38	27%
	39-48	7%
<b>Educational Level</b>	Secondary School Level	7%
	Diploma Level	7%
	<b>Bachelor Level</b>	<b>68%</b>
	Masters Level	17%
<b>Field of Study</b>	Business	17%
	Finance	24%
	<b>Banking</b>	<b>29%</b>
	Islamic Banking	12%
	Other	17%
<b>Occupation</b>	<b>Customer service</b>	<b>49%</b>
	Operations	17%
	Other	34%

The frequency distribution of employees among the three banks is displayed in table 2. According to table 2, more than half of the respondents (51%) are from Bakhtar Bank which is the first full fledged Islamic bank in Afghanistan launched on April 2018, however, 32% of the respondent employees are working in AIB bank and 17% in Gazanfar bank. Only 24% of the respondent employees have been working for more than five years, however, 32% of employees have been working in the bank for the period of time from one to two years and 22% are recent hired employees. Regarding the disclosure of information from the bank, table 2 reports that 74.2% of the employees confirm that their bank share information with their customers.

<b>Table 2: Employee Survey (Second Category Data Summary)</b>		
<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Employee at which of the banks</b>	<b>Bakhtar Bank</b>	<b>51%</b>
	Afghanistan International Bank (AIB)	32%
	Gazanfar Bank	17%
<b>Employee work duration at the bank</b>	Less than an year	22%
	<b>1-2 years</b>	<b>32%</b>
	2-3 years	10%
	3-4 years	12%
	More than 5 years	24%
<b>Does the bank disclose information to public?</b>	<b>Yes</b>	<b>74%</b>
	No	26%

Table 3 reported the list of products and services available at each of the selected bank. Among the 17 Islamic products, ten are the most selected products which are Mudarabah, Musharakha,

Ijarah, Qard Hassana, Wadiah, Aqad, Wakalah, Istisna, Bai'Salam, and Musowamah. However, three products are used with high proportion, Mudarabah (76%), Musharakah (54%) and Ijarah (42%).

Characteristics	Response category	%
<b>Which products offered by the bank?</b>	Musharakah	54%
	<b>Mudarabah</b>	<b>76%</b>
	Bai'Salam	17%
	Musowamah	15%
	Wakalah	22%
	Ijarah	42%
	Wadiah	24%
	Aqad	24%
	Qard Hassana	42%
	Istisna	22%

Table 4 summarized the demand for Islamic products and services from the employee's perspective. It reports that 39% of respondent employees think that the demand of banking Islamic products has increased and 17% believe that the demand has highly increased. However, 39% of respondent employees think that demand is constant and 4.9% of the employees think that demand for Islamic banking products has decreased.

Characteristics	Response category	%
<b>Islamic banking products demand has</b>	Significantly increased	17%
	<b>Increased</b>	<b>39%</b>
	<b>Been constant</b>	<b>39%</b>
	Decreased	5%

It is also interesting to display the customer demand rate for the 17 Islamic banking products and services from the employee's point of view. Table 5 reports that there is a very high demand for Musharakah, Qard Hassana, Mudarabaha, Aqad and Wadiah. The demand rate for Musharakah, Ijraha, Mudarabaha, Istisna and Bai'Salam is higher than other products. However, employees think that the demand for products such as Tawaraq, Wakalah, Musawamah, Takaful, Hiba and Bai'al'Inah is lower than other products. Finally based on employee response there is low demand for Sukuk, Takaful and Wakalah.

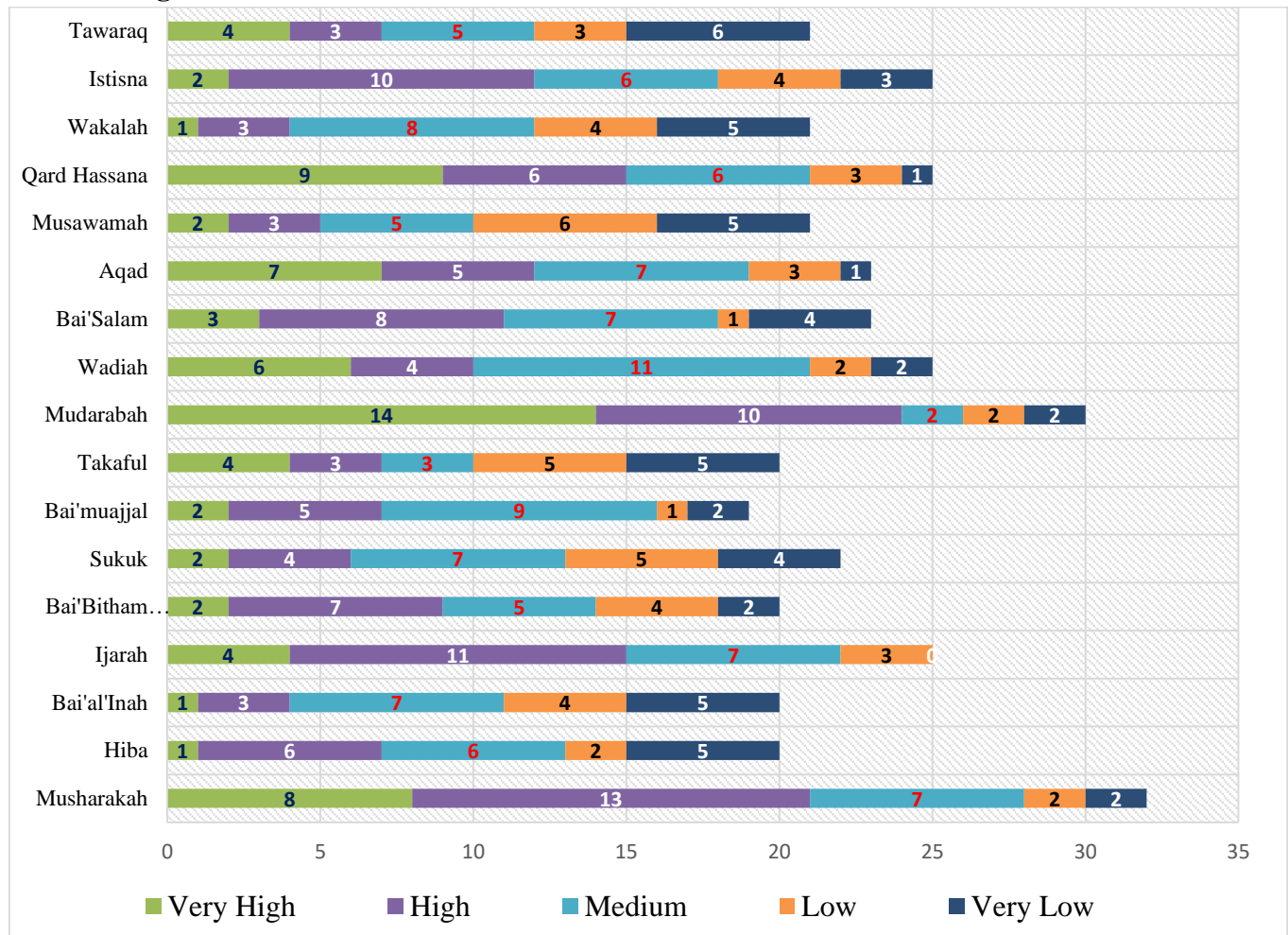
**Table 5. Degree of Demand for Islamic Products**

Table 6 reported results related to bank information disclosure. In fact 92.70% of the respondent employees brief customers about Islamic banking products and services while 7.3% do not provide customers information. Table 6 also summarized the behavior of customers while they are opening an account in the bank. From the point of view of the respondent employees 51.20% of customers always ask for a brief about a product before opening an account. Moreover according to table 6, employee's response show that 95% of customers of Islamic banking are from Islamic communities and 68.3% of employees think that there is a relationship between customers' religion and selection of Islamic banking products and service.

<b>Table 6: Employee Survey Respondent (Fourth Category Data Summary)</b>		
<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Do employees provide a brief detail about Islamic banking products?</b>	<b>Yes</b>	<b>93%</b>
	No	7%
<b>How often customers ask for a brief regarding Islamic banking products?</b>	<b>Always</b>	<b>51%</b>
	Usually	10%
	Sometimes	34%
	Often	5%
<b>Islamic banking most customers are?</b>	Muslim	95%
	Non-Muslim	5%
<b>Does customers religion impact selection of the bank</b>	Yes	68%
	No	32%

Table 7 reported the point of view of the employees regarding the compliance of Islamic banking products and services to Shariah law. More than half of respondent employees (51.40%) agreed that products provided by Islamic banking are in compliance with Islamic principles and only a very small portion (2.7%) highly disagreed. The data in Table 7, also showed the respondent employee's point of view regarding the existence of Sharia Supervisory Board in their bank. Almost 90% of respondent mentioned that there is a sharia supervisory board in their banks, however, 10% were unsure about it. Finally table 7 provided information related to the system for coding circulation of Islamic funds. More than half (56%) of the respondents said that they do not know about coding circulation of Islamic funds however, 34.20% said that the coding circulation of Islamic funds is different than non-Islamic funds in conventional banks and 9.70% agreed that there is not different system for coding circulation of Islamic funds as they use the same system used for conventional banks.

<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Employee response to the statement: Islamic banking products are complained with Islamic law</b>	Strongly Agree	35%
	<b>Agree</b>	<b>51%</b>
	Neither Agree Nor Disagree	11%
	Disagree	0%
	Strongly Disagree	3%
<b>Is there any Sharia Supervisory Board in the bank?</b>	<b>Yes</b>	<b>90%</b>
	No	11%
<b>How Islamic banking funds are circulated?</b>	<b>I do not know</b>	<b>56%</b>
	Different from conventional banking	34%
	Same as conventional banking	10%

#### **IV.2. Customer Survey Data Analysis**

According to the customer survey analysis related to demographic characteristics of the respondent customers, table 8 reported that almost 80% of respondent customers are male and only 20% are female. Table 8 showed that 90% of the respondent belong to two age groups of (18 – 28) and (29 – 38). Regarding the educational background of the respondent customers, 70% have bachelor or higher educational level (21% have Master degree). However, 18.20% of the respondents have diploma level education and 12.10% secondary school level. It is also interesting to focus on the working area for the respondent customer that are dealing with Islamic banking products and services. Table 8 reported that most (67.60%) of the respondent customers work in private sector while 20.60% work in government sector and 11.80% have their own businesses.



<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Gender</b>	<b>Male</b>	<b>80%</b>
	Female	20%
<b>Age Group</b>	<b>18-28</b>	<b>48%</b>
	29-38	40%
	39-48	9%
	49-50	3%
<b>Educational Level</b>	Secondary School Level	12%
	Diploma Level	18%
	<b>Bachelor Level</b>	<b>49%</b>
	Master Level	21%
<b>Occupation Field</b>	Government sector	21%
	<b>Private sector</b>	<b>68%</b>
	Private business	12%

Table 9 reported that most customer's respondents (41%) are from Afghanistan International Bank (AIB). Moreover, most respondents (38.20%) are banks' customers for less than a year and only 11.80% of the respondents are customers of the banks for more than five years. Table 9 showed that more than half of the customers (53%) have already used non-Islamic products (conventional banking products) however, 47.10% did not use it yet. Moreover 91% of the respondents are satisfied or highly satisfied with the bank services and products. Based on these results, it is important for Islamic banks to attract and retain customers as most customers have been using bank products for less than year or two years.

<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Customer of which of the banks?</b>	Bakhtar Bank	29%
	<b>Afghanistan International Bank (AIB)</b>	<b>41%</b>
	Gazanfar Bank	29%
<b>For how many years being customer of the bank?</b>	<b>Less than an year</b>	<b>38%</b>
	1-2 years	27%
	2-3 years	9%
	3-4 years	6%
	4-5 years	9%
	More than 5 years	12%
<b>Have you ever used conventional banking products?</b>	<b>Yes</b>	<b>53%</b>
	No	47%
<b>Level of satisfaction from the bank?</b>	<b>Highly satisfied</b>	<b>47%</b>
	Satisfied	44%
	Neither satisfied nor dissatisfied	3%
	Dissatisfied	6%

Table 10 showed the main reasons behind selecting Islamic banks. Based on the responses religion is the most important reason for selecting Islamic banking services and products (with 82.3% of responses). Then confidence is the second reason with 44.10% respondents' agreement and reputation is the third reason selected with 38.20% respondents. Some other reasons such as confidence on Sharia Supervisory Board (SSB), staff friendliness, friend and family reference, better services and ethical are respectively selected by customers as noticeable reasons behind the selection of Islamic banking with (29.40%), (26.50%), (23.50%), and (20.60%). However, it is interesting to find out that 90% of customers are satisfied from Islamic banks products and services.

**Table 10. Reasons behind the selection of Islamic Banks**

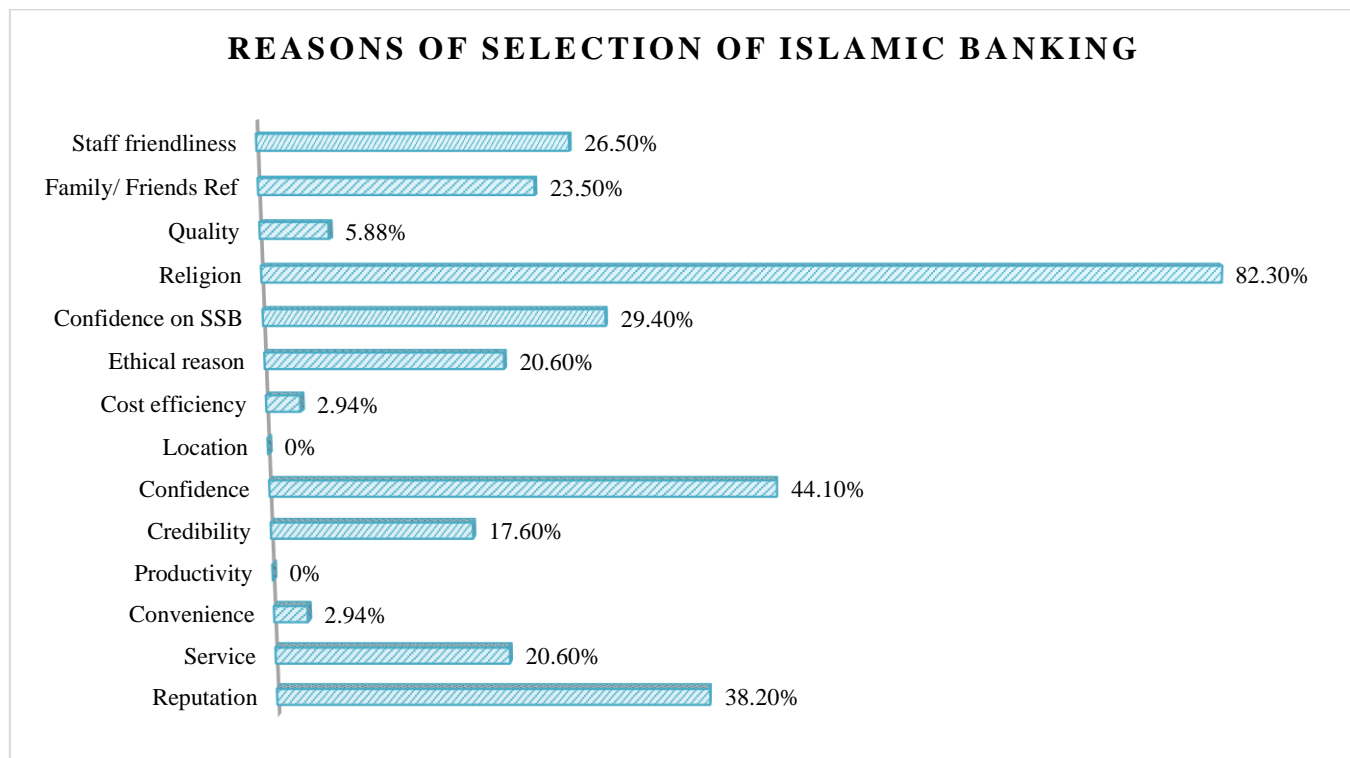


Table 11 summarized the three most selected features of Islamic banking by customers' respondents. The main distinguishing feature selected is interest free with more than 30% respondent's agreement, however, more than 20 % of the respondents select compliance with sharia law and 10% of the respondents select bank fund contribution in social welfare projects. Customers are unaware of other important and distinguishing features of Islamic banking such as existence of Sharia Supervisory Board (SSB), and profit and loss sharing.

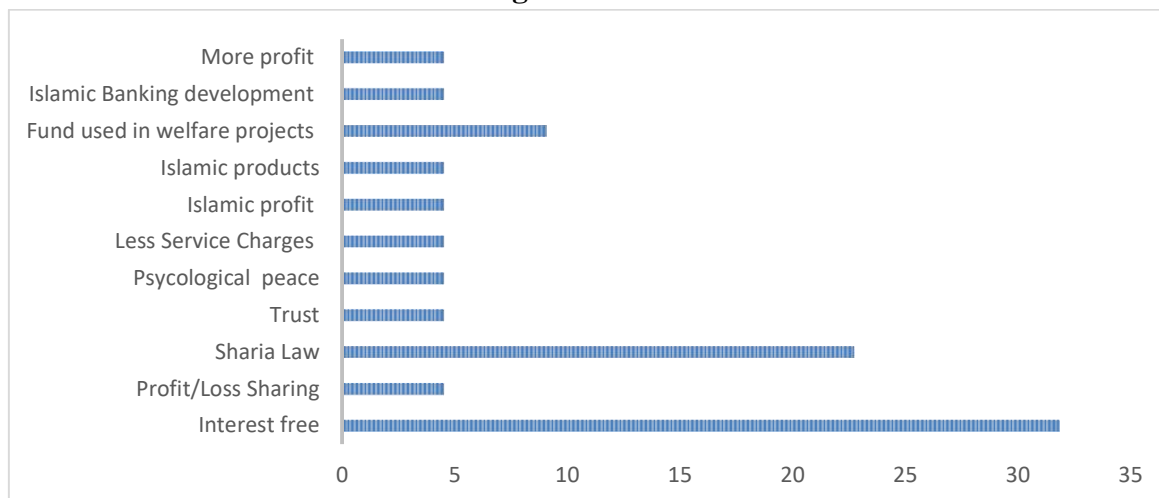
**Table 11. Features of Islamic Banking**

Table 12 reported the Islamic products and services that are used by the customers' respondents. Five products are selected Musharakah, Mudarabaha, Wadiah, Qard Hassana, and Istisna. Among these products Mudarabaha is the first product selected as used by 91.2% of the respondents and Qard Haassana is the second product that is used by 38.2% of customers. While Musharakah is used by 11.8% of customers, Wadiah and Istisna are used by small portion of customers (2.9% each). Regarding the investment of their funds, 78.10% of the customers' respondents ask information in order to know where their funds are invested and to be sure that their money is invested in social welfare projects and it not involve in non-Islamic activities such as gambling. These customers ask information about the product, the Sharia law, the Islamic trade and the investment policy of Islamic banking.

Characteristics	Response category	%
<b>Most used Islamic banking products and services</b>	Musharakah	12%
	<b>Mudarabah</b>	<b>91%</b>
	Wadiah	3%
	Qard Hassana	38%
	Istisna	3%
<b>Do you ask the bank where your money is invested after deposit in the bank?</b>	<b>Yes</b>	<b>78%</b>
	No	22%
<b>What kind of information you ask from the bank before opening an account?</b>	Islamic trade	8%
	Information about the product	23%
	Investment policy	8%
	<b>Where money is invested by bank</b>	<b>53%</b>
	Sharia law	8%

Table 13 reported the degree of customer's awareness about Islamic principles of Islamic banks. Based on the responses, 61.80% of customers responded in a positive way that they have sufficient knowledge of Islamic principles, while 23.50% of customers stated that they do not

have sufficient information. In regards to customer's response to the question related to interest, 92% of the customers know that in Islamic banking interest is prohibited while 8% are unaware of this principle. Regarding profit and loss sharing principle of Islamic banking, 85.30% of customers have enough knowledge about profit and loss sharing principle of Islamic banks, while 8.8% respond negatively. Finally regarding sharia supervisory board, surprisingly 52.9% of customers are not aware of the sharia supervisory board, while 32.4% said they know about it. According to the customer survey discussion and analysis part of the conceptual part, it is recommended that Islamic banks increase customers' awareness and knowledge of Islamic banking products and services through different programs such as Islamic marketing programs or school curriculum.

<b>Table 13: Customer Survey Fourth Category_ Awareness about Islamic Principles</b>		
<b>Characteristics</b>	<b>Response category</b>	<b>%</b>
<b>Customer awareness level of Islamic principles</b>	Very well	12%
	<b>Sufficiently</b>	<b>62%</b>
	Not much	24%
	Never thought before about	3%
<b>Customers awareness level of interest ban principle</b>	<b>Yes</b>	<b>91%</b>
	No	9%
<b>Customers awareness of the profit and loss sharing principle</b>	<b>Yes</b>	<b>85%</b>
	No	9%
	I do not know	5.90%
<b>Customers' knowledge about Sharia Supervisory Board (SSB)</b>	Yes	32%
	<b>No</b>	<b>53%</b>
	I do not know	15%

## **V. Conclusion**

This paper is an extension of the previous studies on Islamic banking providing new contribution and empirical evidence on customers' awareness and employees' attitude towards Islamic banking services and products in Kabul. This study reveals a lack of sufficient Islamic products in compliance with sharia, products that can satisfy the demand of customers. There is also a lack of Islamic banking accounting and auditing professionals to develop a separate and credible system for Islamic funds. Islamic banks or banks with Islamic windows have to increase the number of employees with specialization in Islamic area and who are able to develop and to control the legal and regulatory aspect of Islamic banking. These employees should share more relevant information regarding Islamic products with customers in order to build trust and credibility with customers and to increase the reputation of the bank. Moreover, to attract and retain customers, it is important for Islamic banks to know the reasons behind the selection of banks and how much customers are aware about the features of the new products.

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## Appendix

**Table 1. Islamic Banking Market in MENA Region**

Country	Number of full fledged Islamic banks	Number of conventional banks with Islamic banking window
Saudi Arabia	4	8
Egypt	3	14
Pakistan	5	12
Jordan	4	0
Yemen	4	3
Tunisia	0	1
Iraq	10	0
Morocco	0	
Lebanon	0	5

**Table 2. Islamic Assets and Deposit Development in MENA Region Countries**

Country	Year	Assets (A) / Financing (F)	Compounded annual growth rate	Deposits	Compounded annual growth rate
Saudi Arabia	2010	117.3 (F)	23%	155.8	15%
	2011	143.1 (F)		181.5	
	2012	178.3 (F)		204.9	
Egypt	2010	9 (A)	13%	8.4	11%
	2011	10.5 (A)		9.6	
	2012	11.5 (A)		10.4	
Pakistan	2010	4.8 (A)	32%	3.9	35%
	2011	6.4 (A)		5.2	
	2012	8.4 (A)		7.1	
Jordan	2010	3.1 (F)	28%	0.5	8%
	2011	3.4 (F)		5.7	
	2012	3.1 (F)		5.8	
Yemen	2010	0.9 (F)	0%	2.1	9%
	2011	0.7 (F)		1.8	
	2012	0.9 (F)		2.5	
Tunisia	2010	0.6 (A)	33%	0.5	26%
	2011	0.9 (A)		0.8	
	2012	1.1 (A)		0.8	
Iraq	2009	0.3 (F)	28%	0.5	
	2010	0.5 (F)			
Morocco	2009	0.1 (F)	13%		
	2012	0.1 (F)			
Lebanon	2010	0.1 (F)	26%	0.2	28%
	2011	0.1 (F)		0.2	
	2012	0.1 (F)		0.3	



**Table 3. Elements of Profit and Loss Sharing**

Products and Services	Projects with specific end (Musharakah)	Certificate for PLS on special projects
		Certificate for PLS on a projects portfolio
		Certificate for PLS on Islamic banking
	Projects with unspecific end (Pazireh)	Certificate to shares
Customers	Depositors	Real body
		Legal body
	Entrepreneurs	Legal body entities
Financial mediums	Insurance representatives	
	Portfolio management team	
	Insurance certificate	To avoid moral hazard
		To avoid adverse selection
To avoid asymmetric information		
Executive insurance	To insure responsibility	
	To insure place for the project	
IT base transaction system for Musharakah and Pazireh	Information system	
	Remote selling and buying system for Islamic banking products	
	24 hours per week service system	
	Multi languages system	
	Multi currencies system	
	Integrated system	
	High security system	
	Privacy system	
Contractions	Depositor	Jualah
		Wakalah
		Solh
	Entrepreneur	Musharakah
Consultant	Jualah	
Infrastructure	Strategy committee for profit and loss sharing principle	
	Expertise committee for revising profit and loss sharing principles	
		Legal department
		Project evaluation department
		Financial management department
Trustees department		

	Profit and loss sharing departments	Auditing department
		PLS front office
		Cashier
		Consulting services department
		Transactions
Contracts	Contract with entrepreneurs	
	Contract with depositors	
	Contract with trustees	
	Contracts for evaluation	
Instructions	Required documents	
	Entrepreneur ability to reach	
	Reports for justifications	
	Accounting and auditing	
	Guarantees, collaterals and inputs	
	Returns	
	Contract conditions	
	Contract settings	
	Supervision standards	
	Competencies of trustee	
	Reports from entrepreneur	
	Transactions	
	Certificates exchange	
	Variation in time schedule	
	Partnership	
	Cancelation from depositor side	
	Settlement	
Arbitration		
Unexpected forces		

**Table 4. Classification of Islamic Instruments Based on Contractual Bases**

Islamic instruments (Islamic contracts)	Contracts as transaction	Miscellaneous	Qard Hassana		
		Securities based on asset	Trade Financing	Murabaha	
				Bay salam	
			Collateral Securities	Bay Mua'ajal	
				Ijara	
		Equity	Musharaka	Istisna	
	Contracts as mediator	Mudarabaha			
		Kifala			
		Amana			
		Takaful			
		Wikala			
		Ju'ala			

**Table 5. Islamic Instrument and Contracts Catogorization**

<b>Islamic instrument and contracts</b>	<b>Financing</b>	Trade finance	Murabahah (Cost-plus-Sale)
			Bay' Salaam (Forward Sale)
			Bay' Muajil (Deferred Payment Sale)
		Ijarah (Leasing) Istisnah (Manufacturing)	
	<b>Investing</b>	Mudarabah (Principal/Agent Partnership)	
		Musharakah (Equity Partnership)	
	<b>Other</b>	<b>Services with free base</b>	Kifalah (Guarantee)
			Joalah (Fee-for Service)
			Amanah (Custody)
			Wikalah (Representation)
<b>Social welfare</b>		Qard Hassan	
		Waqf	
Tikaful (Insurance)			

**Table 6. Key Instruments of Islamic Finance**

<b>Terms</b>	<b>Descriptions</b>
Amana (Demand deposits)	Deposits held at the bank for safekeeping purpose. They are guaranteed in capital value, and earn no return.
Bay mu'ajal (Pre-delivery, deferred payment)	The seller can sell a product on the basis of a deferred payment, in installments or in a lump sum. The price of the product is agreed upon between the buyer and the seller at the time of the sale, and cannot include any charges for deferring payment.

<p>Murâbahah (Mark-up financing)</p>	<p>The seller informs the buyer of his cost of acquiring or producing a specified product. The profit margin is then negotiated between them. The total cost is usually paid in installments.</p>
<p>Ijārah (Lease, lease purchase)</p>	<p>A party leases a particular product for a specific sum and a specific time period. In the case of a lease purchase, each payment includes a portion that goes toward the final purchase and transfer of ownership of the product.</p>
<p>Salam (Prepayment, deferred delivery)</p>	<p>The buyer pays the seller the full negotiated price of a product that the seller promises to deliver at a future date.</p>
<p>Istisna (Deferred payment, deferred delivery)</p>	<p>A manufacturer (contractor) agrees to produce (build) and to deliver a certain good (or premise) at a given price on a given date in the future. The price does not have to be paid in advance (in contrast to salam). It may be paid in installments or part may be paid in advance with the balance to be paid later on, based on the preferences of the parties.</p>
<p>Ju'ala (Service charge)</p>	<p>A party pays another a specified amount of money as a fee for rendering a specific service in accordance with the terms of the contract stipulated between the two parties. This mode usually applies to transactions such as consultations and professional services, fund placements and trust services.</p>
<p>Kifala</p>	<p>It is a pledge given to a creditor that the debtor will pay the debt, fine or liability. A third party becomes surety for the payment of the debt if unpaid by the person originally liable.</p>
<p>Mudârabah (Trustee finance contract)</p>	<p>Capital's owner provides the entire capital needed to finance a project while the entrepreneur offers labor and expertise. Profits are shared between them at a certain fixed ratio, whereas financial losses are exclusively borne by Capital's owner. The liability of the entrepreneur is limited only to his time and effort.</p>
<p>Musharakah (Equity participation),</p>	<p>The bank enters into an equity partnership agreement with one or more partners to jointly finance an investment project. Profits are distributed according to predetermined ratios, and losses are shared strictly in relation to the respective capital contributions.</p>

Qard Hassan (Beneficence loans)	These are zero-return loans that the Qur'an encourages Muslims to make to the needy. Banks are allowed to charge borrowers a service fee to cover the administrative expenses of handling the loan. The fee should not be related to the loan amount or maturity.
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Source: (M. Hussain et al., 2016)

## D-8 İSLAM ÜLKELERİ İÇİN KÜRESELLEŞME VE FİNANSAL GELİŞİM İLİŞKİSİ: EKONOMETRİK BİR ANALİZ

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### Globalization and Financial Development in D8 Islamic Countries: an Econometric Analysis

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#### Abstract

The objective of this study is to examine the globalization effect on financial development in the D-8 countries. Many countries are financially under-developed despite their robust financial systems. One of the important reasons for this is that the level of globalization of these countries is very low. Therefore, the relationship between globalization and financial development is important for policy makers. The empirical dimensions of this relationship will be demonstrated with an econometric approach.

One of the important factors shaping financial development is political institutions. Girma and Shortland (2008) emphasized that democracy and political stability are important determinants of financial development. There is a positive relationship between institutional development and financial development. In this study, the impact of political institutions will be discussed. Another factor that determines financial development is economic growth. There are many studies in the literature showing that economic development increases financial development. In this context, the following long-term panel data model for D-8 countries will be used.

$$FG = \alpha + \beta_{1i}EB + \beta_{2i}PK + \beta_{3i}KR + u_{it} \quad (1)$$

The measure of financial development (FG) is domestic credit provided by the banking sector, economic growth (EG) is GDP per capita, political institutions (PK) is democracy index and KR is the overall globalization index. The existence of this long-term relationship in (1) tested with a panel cointegration approach. The empirical results show that there is long-term relationship between these variables.

**Keywords.** Financial Development, globalization, political institutions development, economic growth, panel cointegration

#### ÖZET

Bu çalışmanın amacı, küreselleşmenin finansal gelişime etkisini D-8 İslam ülkeleri için araştırmaktır. Küreselleşmenin ekonomik büyümeye katkısının yanısıra finansal gelişime de oldukça katkısı bulunmaktadır. Birçok ülke güçlü finansal yapıları olmalarına rağmen, finansal olarak geridedir. Bunun önemli nedenlerinden biri de bu ülkelerin küreselleşme düzeylerinin çok düşük olmasıdır (Law vd, 2015). Bu nedenle, küreselleşme ile finansal gelişim arasındaki ilişki, politika yapıcılar için önem arz etmektedir. Ekonometrik yöntemlerle bu ilişkinin ampirik boyutlarını ortaya çıkarma hedeflenmektedir. Finansal gelişimi şekillendiren önemli

faktörlerden biri de, politik kurumlardır. Girma ve Shortland (2008), demokrasi ve politik istikrarın finansal gelişimin önemli bir belirleyeni olduğunu vurgulamışlardır. Kurumsal gelişim ile finansal gelişim arasında pozitif yönlü ilişki olduğuna dair bilgiler bulunmaktadır. Bu çalışmada politik kurumların etkisi de ele alınacaktır. Finansal gelişimi belirleyen bir diğer etmen ise, ekonomik büyümedir. Ekonomik gelişmenin, finansal gelişim de artırdığı yönünde literatürde pek çok çalışma bulunmaktadır. Bu bağlamda D-8 ülkeleri için aşağıdaki uzun dönemli panel veri modeli ele alınmıştır.

$$FG = \alpha + \beta_{1i}EB + \beta_{2i}PK + \beta_{3i}KR + u_{it} \quad (1)$$

Bu denklemdeki *FG*, finansal gelişmişlik düzeyini göstermektedir ve bu değişken için finansal sektör tarafından sağlanan yurt-ıçi krediler kullanılacaktır. *EB* değişkeni ekonomik büyümeyi göstermektedir ve kişi başına GDP ile temsil edilecektir. *KR* değişkeni ise, küreselleşme indexini göstermektedir. (1)'deki bu uzun dönemli ilişkinin varlığı panel kointegrasyon yaklaşımı ile test edilmiştir ve değişkenler arasında uzun dönemli bir ilişki olduğu bulgusuna ulaşılmıştır.

**Anahtar Kelimeler:** Finansal Gelişim, Küreselleşme, politik kurumsal gelişim, Ekonomik Büyüme, Panel Veri Analizi

## HELAL GIDANIN ÖNEMİ SERTİFİKASYONU VE ANALİZLERİ

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### Importance of Halal Food Certification and Analysis

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#### Abstract

Halal food is one of the most important issues to Muslims. Halal food is also one of the most important subjects of humanity since it also means healthy food. Certification and accreditation are important in halal food certification. Common halal standards should be provided all over the world. Halal certified foods are also very important in terms of economic size and growth rate.

Laboratory results are very important in halal food certification. In terms of reliability and accuracy, laboratory analysis should be performed with great care.

Halal food certification process and accreditation are explained in this study. Food Safety Management Systems and Problematic Products regulations which are mandatory for the control of halal food were clarified and the role of laboratory analysis in this process is presented.

**Keywords.** Halal Food, Certification, Halal standards, Laboratory analysis

#### ÖZET

Helal gıda çalışmaları, özellikle Müslümanları ilgilendiren en önemli konulardan biridir. Helal gıda, aynı zamanda sağlıklı gıda manasına da geldiğinden, aslında tüm insanlığın en önemli konularındandır. Helal gıda belgelendirmede sertifikasyon ve akreditasyon oldukça önemlidir. Bütün dünyada ortak helal standartları sağlanmalıdır. Ekonomik büyüklüğü ve büyüme hızı açısından da helal belgeli gıdalar çok önemlidir.

Laboratuvar sonuçları helal gıda belgelendirmesinde çok önemlidir. Güvenilirlik ve doğruluk açısından belgelendirmede laboratuvar analizleri önemle yapılmalıdır.

Helal gıda belgelendirme süreci ve akreditasyonu anlatılmıştır. Helal gıdanın kontrolleri açısından zorunlu olan “Gıda Güvenliği Yönetim Sistemleri” ve “Sorunlu Ürünler” konuları anlatılmıştır. Bu süreçte laboratuvar analizlerinin rolü sunulmuştur.

Tüm anlatılanların neticesinde gelmek istediğimiz nokta ise biyokimyanın, helal gıda çalışmalarında önemidir.

#### GIDA GÜVENLİĞİ YÖNETİM SİSTEMLERİ ve HELAL GIDA

Kuruluşlarda Gıda Güvenliği Yönetim Sistemi uygulamaları, üretim kontrolü, ürün kontrolü, ekipman kontrolü, bakım ve genel hijyen uygulamaları, personel ve ziyaretçi hijyeni, taşıma,



depolama, ürün bilgisi, eğitim, tedarikçi seçimi ve değerlendirmesi, iletişim ve benzeri konuları kapsamaktadır.

Üründe proses (süreç) hatalarından kaynaklanabilen, tolere edilemeyecek risklerin odaklarını belirleyen, ürün kalitesini ve tüketici sağlığını güvenceye alan sistem, temel hedeftir. Ürün, tasarım, üretim ve kalite kontrolde gıda güvenliği denetimleri, potansiyel tehlikeyi belirleyici ve çözümleyici rol oynamaktadır.

Gıda endüstrisinde her birim, kendi kontrolü altında iken gıda güvenliğini sağlayacak koşulları gerçekleştirmelidir. Ön gereksinim (ön yeterlilik, ön koşullar, Prerequisite Programmes - PRPs), Gıda Güvenliği Yönetim Sistemi'nin, sağlam temellere oturmasını sağlayan programlardır.

Sağlıklı olmak istiyorsunuz. Bu sizin en temel ihtiyacınız. Doğru beslenmek, sağlıklı olmanın en temel şartlarından birisi ve bu yüzden kaliteli gıda ürünleri tüketmek istiyorsunuz. Peki, bir ürünün kaliteli olduğunu nasıl anlayacaksınız? O ürünle ilgili olarak yapılan reklamlara mı güveneceksiniz? Yoksa bir bilene mi sormalısınız? Kalitesiz ürünler piyasaya sürülebilir mi? Bizim adımıza bazı kurumlar bu takipleri yapmıyorlar mı? Sorular uzayıp gidebilir. Kısacası; “Bir tüketici olarak, kaliteli ürün ile kalitesiz ürünü ayırt edebilir miyim? Ayırt edici belirgin bir unsur var mıdır?” diye sorarsanız, cevabımız “evet” olacaktır. (Gültekin,2014)

Bir gıda ürününün piyasaya sürülebilmesi için Gıda Tarım ve Hayvancılık Bakanlığı'nın belirlediği standartlarda üretilmiş olması gerekmektedir. Bu standartlara uyulduğunun takibi de yine bu bakanlıkça yapılmaktadır. Bir iş yerinin, bir sistemin veya bir ürünün durumunu değerlendirmek için hangi standartlara göre çalışıldığının veya üretildiğinin bilinmesi gereklidir. Bu yüzden firmalar, kendilerini belirli ölçütlere göre organize ederek standart hale getirmeye çalışırlar. İşte bu standartlardan bazıları:

### **TSEK ve ISO 9000**



Türk Standartları Enstitüsü (TSE) birçok amaca yönelik standartlar belirler ve bunları belgeleir. TSE'nin verdiği belgelerden bir tanesi, gıda kalitesini belgelemek için kullanılabilen, Kalite Uygunluk Belgesi'dir (TSE/TSEK Belgesi). TSEK amblemi, üzerine ve/veya ambalajına konulduğu ürünlerin, Türk Standartları Enstitüsü tarafından kabul edilen kalite, faktör ve değerlerine uygun olarak imal edilip piyasaya arz edildiklerini belirtir. Bir iş yeri, kendi alanıyla ilgili olarak TSE'nin hazırladığı standartlara uyuyorsa, yani TSE belgesi aldıysa, biz anlarız ki bu kurumun çalışma standartları, TSE'nin belirlediği standartlardadır.



Bir diğer kalite belgesi de ISO 9000 kalite belgesidir. Bir ürünün elde edildiği sistem ISO 9000 kalite belgeliyse, biz anlarız ki, bu işyerindeki üretim basamakları, uluslararası arenada kabul görmüş standartlara uymaktadır. TSE ve ISO 9000 gıda üretimine özel olmayıp, genel kalite belgeleridir. Bunun yanında, sektörlere göre kalite standartları belirlenmiştir.

## HACCP ve ISO 22000



Gıda üretiyorsunuz ve ürünlerinizin sürekli aynı kalitede olmasını istiyorsunuz. Bu isteğinizi gerçekleştirmek için ürününüz tüketiciye ulaşmaya kadar, üretim, taşıma ve pazarlamanın her aşamasını sıkı bir şekilde kontrol etmek zorundasınız. Bunu gerçekleştirmek için Gıda Güvenliği Kontrol Sistemi'ni kurmalı ve sürekliliğini sağlamalısınız. Bunu sağlamak için tüm aşamaların sistematik bir şekilde ele alındığı bir metoda ihtiyaç bulunmaktadır. İşte, Kritik Kontrol Noktası ve Risk Analizleri (HACCP: Hazard Analysis and Critical Control Points) kavramı, bu ihtiyaca sistematik ve mantıksal yaklaşım getiren bir sistemdir. HACCP, bir gıda güvenliği sistemidir ve ülkemizde 15 Kasım 2004 tarihi itibarıyla et, süt ve su ürünlerinin üretiminde uygulanması zorunlu hale gelmiştir.

HACCP, güvenilir ürünlerin tüketiciye sunulması amacıyla, düzgün işleyen bir sistemin oluşturulması ve korunması temeline dayalı, bir gıda güvenliği kavramıdır. Bir gıda zincirinde, ham madde temininden başlayarak, gıda hazırlama, işleme, üretim, ambalajlama, depolama ve nakliye gibi gıda zincirinin her aşaması kontrol altına alınmaktadır. Bu noktalarda risk analizleri yapılarak, gerekli yerlerde kritik kontrol noktaları belirlenmektedir. Belirlenen bu noktalar titizlikle takip edilerek, muhtemel problemler, henüz oluşmadan önlenmektedir. Böylelikle sistemin korunması sağlanarak, belirli normlara uygun, güvenilir gıdaların üretilmesi sağlanmaktadır. Bu prensipler her ölçekteki kuruluşa uygulanabilmektedir.

Çeşitli ülkelerin ilgili resmi organları ve ulusal standart kuruluşları HACCP Yönetim Sistemi'ne yönelik önemli düzenlemelere gitmişler ve standartlar yayımlamışlardır.

HACCP kavramının ortaya çıkışının 30 yıldan fazla bir geçmişe sahip olmasına ve kavramın uluslararası geçerliliğinin bulunmasına rağmen, bu zaman zarfında HACCP Yönetim Sistemi için dünyaca kabul görececek ortak ve kapsamlı bir standart oluşturulamamıştır.

Uluslararası piyasalarda ise hemen her ülkenin gıda güvenliği ile ilgili standardının bulunması ve diğer ülkelerin birbirlerine uyum sağlamasındaki zorluk/isteksizlik ise bu konuda uluslararası bir standardın hazırlanarak, yayımlanması ihtiyacını ortaya çıkarmıştır. Bu amaçla, Uluslararası Standartlar Organizasyonu (ISO) bünyesindeki çalışma gruplarından birisi olan TC 34 tarafından, ISO 22000 Standardı hazırlanmaya başlanmış, ilgili standart "ISO 22000:2005 Gıda Güvenliği Yönetim Sistemleri-Gıda Zincirindeki Tüm Kuruluşlar İçin Şartlar" adı ile uluslararası bir HACCP Yönetim Sistemi Standardı olarak 1 Eylül 2005 tarihinde yayımlanmıştır.



ISO 22000, gıda sektöründeki kalite standartlarıdır. Bu standart yürürlükte değilken, gıda güvenliği standartları, HACCP standartlarıydı. ISO 22000 aslında, HACCP'nin uluslararası platforma genişlemesi olarak kabul edilebilir. ISO 22000 bir gıda güvenliği yönetim sistemi olup, HACCP standartlarını da kapsamaktadır. Bir ürün ISO 22000 (veya ISO 22000 HACCP) standartları sertifikasına sahip ise; "Bu ürünün üretiminden satışına kadar, her noktası denetim ve kontrol altındadır." diye düşünebilirsiniz. Bir ürünün bu standart sertifikalarına sahip olması,

bir yandan tüketiciye güven verirken, diğer yandan da yurt dışına ihracatını kolaylaştırmaktadır. Bugün birçok uluslararası firma, kalite belgesi olmayan firmalarla alış veriş yapmamaktadır. Bir gıda ürününün HACCP standartlarına göre üretilmesi ve/veya buna ilave olarak ISO 22000 kalite belgesinin olması, bu ürünler için bir tercih sebebidir. Bu belgeler ürün kalitesinin devamlılığının garantisidir. Bu da bir ürünü tercihte, önemli bir husustur.

ISO 22000 Standardı'nın temel yaklaşımı, tüketicinin gıda kaynaklı hastalıklara maruz kalmaması için geliştirilmiş, gıda zinciri içerisindeki tüm prosesleri altyapı, personel ve ekipman gibi tüm etkileyenleriyle birlikte kontrol altında tutan önleyici bir sistemin kuruluşlarda uygulanmasıdır.

Temelde ISO 22000 sadece gıda güvenliğini değil, duyuşal ve besleyici kalitedeki artışı da sağlayıcı rol oynarken; endüstriyel üretimde, servis ve hizmet uygulamalarında da kalite güvencesinin temel ve vazgeçilmez bir parçasını oluşturmaktadır. Gıda Güvenliği Yönetim Sistemi'nde üretim ve sonrasında herkese sorumluluk verilmekte ve daha çok katılım ile iyi bir motivasyon sağlanmaktadır. Ayrıca kaynaklar daha etkin kullanılıp, kayıplar azaltılarak verimlilik artırılmakta ve işletme, toplam kalite sistemine doğru yönelebilmektedir.

ISO 22000, gıda zincirindeki zayıf halkaları ortadan kaldırarak, gıda kaynaklı tehlikeleri en aza indirgeyip, gıda zincirinin güvenliğinin bütünlüğünü sağlar. ISO 22000, sistemin benimsendiği ve uygulandığı, gıda işleyiciliği, üretimi, depolama, gıda ve gıda ürünleri dağıtımında yer alanlar için bilimsel bir anlam ifade etmektedir. Gıda Güvenliği Yönetim Sistemi için ISO 22000'in amacı gıda güvenliği ve emniyetini sağlamaktır. ISO 22000 kendi başına veya ISO 9001 gibi diğer yönetim sistemi standartlarıyla kombine olarak uygulanabilir.

Özetle, gıda endüstrisinde yer alan veya bu endüstri ile uzak-yakın teması bulunan her kurum ve kuruluşun, ISO 22000 Standardı'nın taleplerini kısmen ya da tamamen uygulaması gerekir.

## **HELAL SERTİFİKALARI**

### **Helal Sertifikası**

“Helal” sözcüğü Türk Dili'nde: “Dini kurallara aykırı olmayan” olarak tanımlanır. “Helal Gıda” kavramı, “İslami kurallar doğrultusunda izin verilen gıda” anlamında kullanılmaktadır. Helal sertifikası ise üretilen bir ürünün, sertifika veren bir kuruluş tarafından, ürünün İslami kurallara göre yasak olan herhangi bir unsur içermediğinin, bu unsurlardan arındırılmış yerlerde veya cihazlarda hazırlandığı, işlendiği, taşındığı ve depolandığının, bu durumların dışında üretilen herhangi bir gıda ile hazırlama, işleme, taşıma ve depolama aşamasında direkt temasta olmadığını belgelenmesidir. (Gültekin, 2014).

Ülkeler arası serbest ticaretin, sadece devletler için değil, aynı zamanda üretici ve tüketiciler için de sayısız faydaları vardır. Dünya Ticaret Örgütü'nün (DTÖ) kurucu üyesi ve Avrupa Birliği'yle Gümrük Birliği'ne ortak bir ülke olan Türkiye, ticaretin serbestleşmesinin olumlu yönlerine tanıklık etmiştir. Ticaretin serbestleştirilmesinin olumlu etkilerinin yanı sıra, Gümrük Birliği, Türkiye'nin ‘kalite altyapısı’ olarak adlandırılan standardizasyon, uygunluk, değerlendirme, akreditasyon ve metroloji alt yapısında, önemli bir dönüşüme yol açmıştır. Avrupa Birliği ve diğer gelişmiş ekonomilere son derece paralel olan Türkiye'nin kalite alt yapısındaki gelişmeler, helal sertifikasyona yaklaşımını şekillendiren önemli bir faktördür. Ancak çok sayıda farklı helal standartları, sertifikasyon programları ve logolar, üreticiler ve tüketiciler dahil, tüm ülkeler için önemli riskler oluşturmaktadır. Bu karmaşık sorunların çözümü, aslında çok basittir: Tek bir helal standart ve hükümetler arası akreditasyona dayalı, güvenilir bir belgelendirme sisteminin kurulmasının benimsenmesi (Sönmez, 2013).

2010 yılı verilerine göre Dünya Müslüman sayısı 1.8 milyardır. Bu sayının 2020 yılında 2 milyara ulaşması öngörülmektedir. Helal belgelendirme kavramı ilk olarak, karma toplumlarda

yaşayan Müslümanların, daha emin ve güvenilir gıda tüketimini temin etmek amacıyla ortaya çıkmıştır. Günümüzde gıda sektörüne ek olarak, kozmetik, tekstil, hizmet gibi farklı sektörlerde de helal belgelendirmeye ihtiyaç duyulmaktadır.

Helal gıda pazarı şu anda dünya gıda endüstrisi içinde % 16 civarında bir yer teşkil etmektedir ve yakın gelecekte bu oranın % 20 oranında olacağı ön görülmektedir (The Economist, 2009). Hashim'in yaptığı araştırmada Asya için helal gıdanın pazardaki etkisi % 63'e kadar yükselmektedir (Hashim, 2010).

Günümüzde helal gıda pazarının mevcut büyüklüğü ve sürekli genişlemesi sebebiyle, sadece Müslümanlar değil, batı ülkeleri ve Müslüman olmayan sanayiciler de helal gıda üretimine yönelmişlerdir (WHF, 2009).

Helal gıda pazarındaki global hızlı gelişmelerin sonucu olarak, helal gıda sertifikaları bir ihtiyaç haline gelmiştir. Sertifikaların güvenilirliğini ve uluslararası kabulünü sağlamak için ise helal gıda sertifikaları için standardizasyon zorunlu olmuştur. Helal gıda belgelerinin güvenilirliği ve standartlarının oluşmasında biyokimya laboratuvarlarının sunacağı bilimsel veriler büyük önem arz etmektedir (Van der Spiegel ve ark. 2012).

Pazar potansiyelinin artması ve belgelendirme alanlarının çeşitliliği, dünyada helal belgelendirme uygulamalarını artırmış ve belgelendirme kuruluşları arasında uygulama farklılıklarına neden olmuştur. Anlayış ve uygulama farklılıklarının temel sebebi kontrolsüzlüktür. Helal belgelendirmeye yönelik, global bir kabul sağlamanın yolu, Dünya Ticaret Örgütü'nün belirlediği kurallara paralel olarak, İslami şartları ve kuralları ön planda tutan, bir akreditasyon mekanizması kurmak ve geliştirmektir. Bu yolla, hem helal belgelendirme faaliyetlerine uluslararası bir kabul ve güven zemini sağlanacak hem de uluslararası ticarete helal kapsamına giren ürün ve hizmetlerin, ilave bir teknik engelle karşılaşmadan, kolayca alınıp satılması sağlanabilecektir. (Çetin ve Yüksel, 2013).



### Helal Sertifikasına İhtiyaç Var mıdır?

Yaşayanların tamamına yakınının Müslüman olduğu bir ülkede, helal sertifikasına ihtiyacın olmadığını düşünebilirsiniz. Çünkü üretimleri yapanlar veya yurt dışından ithal edenler, zaten Müslümandırlar. Dolayısıyla İslami kurallara uyacaklardır. Böyle bir beklenti içindedesinizdir ve bu yaklaşım aslında doğrudur. Fakat günümüz şartları, bu şekilde bir beklentiye sahip olmanın, aşırı iyi niyetli bir yaklaşım olduğunu göstermektedir. Kötü zanda bulunmak elbette iyi değildir. Ancak kendinizi ve sevdiğinizlerinizi koruyacaksanız, biraz da şüpheci olmalısınız.

Helal gıda konusunda iki temel endişe kaynağı vardır. Bunlardan birincisi yenmesi yasaklanmış olan gıdaların direk tüketilmesi, ikincisi ise gıda katkı maddeleri şeklinde tüketilmesidir.

Helal gıda konusunda asıl endişe, gıda katkı maddeleridir. Katkı maddelerinin bir kısmı hayvanlardan elde edilmektedir. Ülkemizde kullanılan katkı maddelerinin çoğunluğu ise yurt

dışından ithal edilmektedir. İşte burada akıllara, cevap bekleyen birçok soru geliyor: “Yenmesi dinen yasaklanmış ya da İslami usullere göre kesilmemiş hayvanlardan elde edilen katkı maddelerinin tüketilmesinin hükmü nedir?” Veya: “Tüketilmesi uygun olmayan bir katkı maddesinin, içine katıldığı bir gıdayı tüketmenin hükmü ne olacak?” Örneklendirecek olursak, “Domuz yağından elde edilmiş bir monogliseriti yemenin hükmü nedir?” “Bu monogliseritin belirli oranlarda içine katıldığı ekmeğin yenmesinin hükmü ne olacaktır?”

Birçok kurum ve organizasyonun internet sitesinde, yenmesi helal olmayan katkı maddeleri, listeler halinde sıralanmıştır. Ancak bu bilgilere ne kadar güvenilebilir? Ülkemizde helal sertifika çalışmalarının fazlaca gündeme geldiği bu günlerde, geniş kitlelerin güvenini kazanacak adımlar atmak gerekir. Birileri helal sertifikası verir, diğerleri de bunu yalanlarsa, tüketici kitle üzerinde yeni bir karmaşa başlayacaktır. Bu yüzden, akıllarda endişe bırakmayacak bir yol izlenmelidir.

Oldukça hassas ve karmaşık bir konu olan katkı maddeleri ve bunların helalliği hususunda, her bir tüketicinin derin bilgi sahibi olması beklenemez. Dolayısıyla insanların güvendiği kurum veya kuruluşlarca, çiftlikten sofraya tüm aşamaların incelenerek, helal olarak sertifikalandırıldığı sistemlere ihtiyaç vardır. Bu sistemlerde gıda güvenliği risk uzmanı, gıda mühendisi, veteriner; ziraat, tıp ve kimya gibi alanlardan uzmanlar ile Diyanet İşleri Başkanlığı'na bağlı fıkıh uzmanları, birlikte yer almalıdır. Böylelikle hem bilimsel olarak hem de sonuçları itibarıyla, toplumun genelini tatmin eden neticelere ulaşılabilecektir.

### **Helal Sertifikası Çalışmaları**

Helal sertifikası, sadece dini hassasiyeti olan kişiler için değil, üretici firmalar için de son derece önemlidir. Dünya üzerinde 112 ülkeye yayılmış, 1.8 milyar Müslüman tüketici mevcuttur. Bu tüketici topluluğunun 1.3 milyarı, eski ismi İslam Konferansı Örgütü (İKÖ) olan, İslam İşbirliği Teşkilatı (ICO) üyesi, 57 ülkede yaşamaktadır. Ortadoğu, Kuzey Afrika, Güney ve Güneydoğu Asya ile Çin'deki geniş Müslüman kitleler, helal gıda ürünleri için çekici bir pazar oluşturmaktadır. Halihazırda helal gıda ürünleri için en güçlü pazar olan Güneydoğu Asya ülkelerinde 241 milyon, Ortadoğu ülkelerinde ise 186 milyon Müslüman yaşamaktadır.

Günümüzde helal gıda pazarının, yıllık 150 milyar dolarlık işlem hacmine sahip olduğu tahmin edilmektedir. 1,8 milyar Müslüman tüketicinin, helal gıdayı benimsemesi sağlandığı takdirde, dünya çapında helal gıda pazarının, yıllık 860 milyar dolara ulaşması rahatlıkla mümkün görünmektedir. Bu da dünya yıllık ticaretinin % 7'sine karşılık gelmektedir. Böylesine büyük bir ticaret hacmi, üreticilerin helal gıda konusuna ilgilerini çekmektedir.

Dünyada helal sertifika çalışmaları ilk olarak, halkının % 60'ı Müslüman olan Malezya'da başlamıştır. İlk helal sertifikası da bu ülkede verilmiştir. Helal olarak sertifikalanan ürünlerin üzerinde, Arap harfleriyle helal yazılı bir amblem bulunmaktadır. Bu amblemelerde ayrıca Latin harfleriyle “Halal” ibaresi de bulunur. 2007 yılı itibarıyla 38 ülkede, 92 kurum helal sertifikası vermektedir. Avustralya ve ABD, sertifika veren kurum sayısı olarak, 15 ve 12 kurumla başı çekmektedir. Diğer ülkelerde bir veya birkaç adet kurum mevcuttur.

Bir ürünün helal sertifikası taşıması, tüketicilere bu ürünün İslam kurallarına uygun olduğunu garantilerken, şu bilgileri de vermektedir: Bu ürün aynı zamanda temizdir, sağlıklıdır, güvenlidir, kalitelidir ve korumalıdır. Bu yüzden helal sertifikalı ürünler, sadece Müslümanlar tarafından değil, tükettiği gıdada yukarıdaki özellikleri arayan diğer tüketiciler tarafından da tercih edilmektedir. Dolayısıyla sertifikalı ürünler, sadece kişilerin inançlarına uygun olduğu için değil, müşteriye ürün kalitesi ve temizliği gibi konularda güvenilir bilgiler verdiği için de tercih edilir hale gelmiştir.

### **Türkiye'deki Durum Nedir?**

Ülkemizde helal gıda konusu yıllardır konuşulmaktadır. Dini hassasiyeti olan ve yedikleri gıdaların İslami kurallara uygun olmadığını fark eden duyarlı bazı kişi ve sivil toplum örgütleri, internet ve basın-yayın yoluyla, kamuoyunu bilgilendirmeye çalışmışlardır. Bununla beraber bazı ülkeler, ithal edecekleri ürünlerin helal olmasını talep etmektedirler. Bu şartı yerine getirebilmek için ülkemizdeki firmalar, Diyanet İşleri Başkanlığı'ndan yazılı bir belge alarak, sorunu çözmeye çalışmaktadırlar. Ancak bu çalışma, profesyonellikten uzak olmakta ve yetersiz kalmaktadır. Bugün Müslüman olmayan ülkeler bile, sadece bazı İslam ülkelerine ihracat yapabilmek için çok güzel ve güvenilir sertifikalar kurmuşlardır. Olaya tamamen ticari olarak yaklaşmaktadırlar. Çünkü Müslüman ülkelere yönelik helal gıda pazarı, ihmal edilecek bir pazar değildir. TSE, "Helal Gıda" standart belgesinin altyapısını hazırlamış ve helal gıda sertifikası vermeye başlamıştır. TSE, Diyanet İşleri Başkanlığı görevlileri ile birlikte yapılan inceleme sonucunda, ürünlerin İslami kurallara uygun olup olmadığına karar vermektedir. TSE helal sertifikası vermeye, 2011 yılında başlamış olmakla beraber, Gıda ve İhtiyaç Maddeleri Denetleme ve Sertifikalandırma Araştırmaları Derneği (GİMDES), Malezya'dan akredite olarak yıllardır helal sertifikası vermektedir. Dünya Helal Gıda Birliği Derneği, Helal Gıda Denetim ve Sertifikalandırma Merkezi ile İran'da kurulmuş olan ve ülkemizde şubesi olan İslam Odaları Araştırma ve Bilgilendirme Merkezi (ICRIC) sertifika vermeye daha sonra başlayan kuruluşlardır. Ülkemizde sertifika veren kuruluşların sayısı 10'u geçmiştir. Mevcut dernek çalışmaları, ülkemizdeki boşluğu doldurmaya yöneliktir. Gerek TSE gerekse diğer kuruluşların, bir an önce yetkin ve güvenilir kurumlarca akredite olmaları ve hizmetleriyle toplumda güven kazanmaları gerekmektedir. Sertifika veren kurumlardan bir kısmının arzu edilen ciddiyette olmaması, ülkemizdeki helal sertifika kurumlarına güveni sarsacaktır. Bu anlamda, uluslararası düzeyde geçerliliği olan saygın akreditasyon kurumlarına ihtiyaç vardır. İslam İşbirliği Teşkilatı (ICO)'na bağlı olan İslam ülkeleri Standartları ve Metroloji Enstitüsü (SMIIC), akreditasyon standartları geliştirmiştir. Merkezi İstanbul'da olan bu kurumun, sertifika veren kurumlar üzerinde ne denli etkin olacağı merakla beklenmektedir. Türkiye'de helal sertifikası çalışmaları gecikecek olursa, ülkemizdeki üretici firmalar, yurt dışındaki firmalardan bu sertifikaları alacaklardır. Bu, ülkemiz için ciddi bir kayba yol açacaktır. Ayrıca helal belgesini ucuza mal etmek için güvenilir olmayan firmalardan belgeler alınabilecek ve böylece bir dönem sonra, ülkemizden ihraç edilen helal ürünlere itibar azalabilecektir.

Şu anda helal sertifikasyon çalışmalarında önemli sorunlardan birisi, gerek ülkemizde gerekse diğer ülkelerde geçerli olan, tek bir helal standardının olmamasıdır. Özellikle gıda katkı maddelerine yönelik helal standartlarının oluşması için Helal ve Sağlıklı Gıda Platformu'nun akademik çalışmaları bulunmaktadır.

Günümüzde güvenli gıda üretimi için hammaddeler, katkıları, yardımcı diğer maddeler ve ambalaj malzemelerinin üretiminden başlayarak, tedarikçilerin seçimi ve değerlendirmesini, işletmeye kabulünü, üretim aşamalarını, son muhafaza ve sevkiyat dahil olmak üzere, kontrol altında tutan bir yaklaşımın gerekliliği ortaya çıkmıştır.

Sonuç olarak: Gıda güvenliği, tüketim noktasında gıdadan kaynaklanan tehlikelerin varlığı ve seviyeleri ile ilgilidir. Gıda güvenliği tehlikeleri, gıda zincirinin herhangi bir aşamasında ortaya çıkabileceğinden, gıda zincirinde yeterli kontrol, temel zorunluluktur. Bu nedenle gıda güvenliği, gıda zincirinde yer alan tüm tarafların ortak sorumluluğudur.

Gıda tedarikinde hatalar, ihlallere, kötü şöhrete, yetersiz beslenmeye, kalitesiz ürüne, kazancın azalmasına, insanların acı çekmesine, ölüme neden olabilir.

### **İşlenmiş et ürünleri**

Salam-sosis, pastırma, hamburger, köfte, kavurma, döner veya piliç köfteleri ileri derecede işlenmiş et ürünleri olarak satılabilmektedir. İleri işlenmiş et ürünlerinde kritik kontrol noktalarını (KKN) vurgulamak için basit bir akım şeması verilmiştir:

KKN1: Et helal olan hayvanlardan ve helal yollarla temin edilmelidir.

KKN2: Ekipman. Helal olmayan hayvanların kesildiği işletmelerde kullanılan alet ve ekipmanların tekrar kullanılmaması, eğer kullanılacak ise su ve deterjan ile temizlik işlemlerinin, çok ciddi bir şekilde yapılması gereklidir.

KKN3: Yasaklı materyallerin ürünlerde kullanılmasına izin verilmemelidir. Özellikle şüpheli ise jelatin, domuz yağı, domuz ekstraktı, doğal domuz et aroması, hayvanlardan elde edilen mono ve digliserit gibi diğer ingrediyenler ve alkol içeren diğer katkı materyalleri kesinlikle kullanılmamalıdır.

KKN 4: Kılıflar. Kılıfların 3 tipi vardır ve bunlar ürünlerin tipine göre kullanılmaktadır.

a) Doğal kılıflar: Bunlar hayvan bağırsaklarından elde edilmektedir. Bunlar kuzulardan, koyunlardan, keçilerden, sığırlardan ve domuzlardan elde edilebilmektedir. Domuz kılıfları, helal ürünlerde kullanılmamalıdır. Helal gıdalarda, yalnızca helal yöntemlerle kesilmiş hayvanlardan elde edilen kılıflar kullanılmalıdır.

b) Kollagen kılıflar: Bunlar sığır veya domuz, kemik veya derilerinden yapılabilmektedir. Bunlar yenilebilir kılıflar olabilmesi için helal kesilmiş hayvanlardan elde edilmelidir.

c) Selüloz kılıflar: Bunlar yenilemeyen kılıflardır. Ürün şekillendirilip ve pişirildikten sonra üründen soyulur. Selüloz kılıflar, bitki materyali olan selülozdan ve gliserin gibi diğer materyallerden elde edilir. Bu ürünlerin de helal sertifikalı olmasına dikkat edilmelidir.

KKN5: Paketleme ve etiketleme. İşlenmiş et ürünlerinin üretiminde son basamak, ürünün paketlenmesidir. Ürün paketi üzerine yapıştırılan etikette, kullanılan bütün materyallerin isimleri, açık bir şekilde belirtilmelidir. Alınmış olan sertifikalar da belirtilmelidir.

### **Etil alkol (Etanol)**

Mono alkol çeşididir. Şekerlerin Saccharomyces cerevisia esp. suşları tarafından, oksijensiz ortamda fermantasyonu yoluyla elde edilir. Buna tarımsal etanol denir. Etil alkol, vücutta metabolize olabilen ve içildiğinde sarhoşluk veren alkol türüdür. (Elgün A, 2011).

Etil alkol her ne kadar kimyasal bir madde olsa da insan diyetinde yer aldığı sarhoşluk verici ve sağlık üzerine olumsuz etkilerinden dolayı tıbbi, sosyal ve dini açıdan önemli gündem maddelerinden birini oluşturmaktadır. Alkolün keyif verici içeceklerde ve gıda maddelerindeki mevcudiyetleri, etkisi ve kontrolü önemli denetim konularından biridir.

Gıda maddelerindeki alkoller:

1: Sirke, şekerli gıdaların fermantasyonu yoluyla elde edilen şarap ve benzeri alkollü içkilerden de üretilir. Sirke üretiminin ilk aşamasında, meyve suyundaki şekerler maya tarafından alkole dönüştürülür. İkinci aşamada alkol, asetik asit bakterileri ve oksijen yardımıyla okside olarak asetik aside, yani sirke asidine dönüştürülür. Sirke, şeker ihtiva eden üzüm ve elma gibi meyvelerden, şaraptan, biradan (malttan), melastan, bal gibi gıdalardan yapılabilmektedir. Sirke elde edildiği ürünün ismini alır (Üzümden elde edilen 'üzüm sirkesi' adını alır). Hidrolize olabilir ve fermente edilebilir karbonhidratları içeren tüm gıda maddelerinden sirke üretilebilir. Farklı kaynaklı sirkelerin, aromatik profilleri dışında önemli bir farkları yoktur.

2: Sirke, alkolden üretildiği için, içinde % 0,2-0,3 gibi tat ve kokuyla hissedilemeyecek kadar az miktarda artık alkol kalır.

3: Gıda ve içeceklerde tat ve koku vermek amacıyla (meyveli, kolalı) kullanılan aroma maddelerinin büyük kısmı alkolde çözülmüş halde korunup, kullanılmaktadır. Gıda

etiketlerinin üzerinde genelde sadece aroma ifadesi yazıldığından dolayı aromanın alkollü mü veya alkolsüz mü olduğu ve hangi özelliğe olduğu anlaşılamamaktadır.

4: Ekmek hamurunda da fermantasyon aşamasında % 1-3 civarında alkol oluşur, pişirme aşamasında bir kısmı buharlaşıp uçmaktadır. Fırından çıkmış taze ekmekte % 0,3-0,5 alkol vardır.

5: Meyvelerde olgunlaşma ile doğal yoldan oluşan alkol de lezzeti değiştirir. Göynümüş armut buna örnek verilebilir. Bazı tropik bitkilerde de söz konusudur. İki haftalık olgunlaşmış bir muzun 100 gramında yaklaşık 1gram alkol oluşmaktadır.

6: Alkolsüz bira, özel fermantasyon tekniği veya alkolün uzaklaştırılmasıyla elde edilir. Alkolsüz biranın adı 'alkolsüz' olmasına rağmen, içinde % 0,3 ila 0,5 alkol vardır.

7: Bazı ilaçlarda alkol, çözücü olarak kullanılabilir.

8: Yeni yapılmış taze boza ve kefir, şartlara göre % 0,4-0,8 civarında alkol içerir. Uzun süreli inkübasyon, alkol miktarını %2'nin üzerine kadar çıkarabilir. Marketlerde satılan kefir pastörize edildiği için alkol miktarları artmıyor; çünkü fermantasyon devam etmiyor.

9: Tarımsal ürünlerden elde edilen etil alkole biyo-alkol denir. Hem gıda ve içeceklerde ve hem de sanayide kullanılabilir. Sanayi amaçlı olarak etan gazından etil alkol üretimi yapılabilir.

10: Çok beklemiş, ekşimiş turşular ve yoğurttaki alkol miktarı % 0,5'e kadar çıkabilir.

### **Helal Olmayan Kaynaklardan Elde Edilen Katkı Maddeleri**

Yağlardan elde edilen veya muhtelif yağların üretimde veya üretim sonrası kullanıldığı birçok katkı maddesi vardır. Bu yağların helal olmaması durumunda bunların üretiminde kullanıldığı katkı maddeleri de helal olmayabilir. Bu katkı maddelerinin bir kısmını yağların hidroliziyle elde edilen monogliseritler, digliseritler, yağ asitleri ve gliserol oluşturmaktadır. Gerek mono ve digliseritler, gerekse yağ asitleri ve gliserol kendileri direk katkı maddesi olarak kullanılabilir. Bunun yanında başka maddelerle de birleşerek yeni katkı maddelerinin üretiminde kullanılabilir. Katkı maddelerinin bir kısmı ise helal kaynaklardan elde edilmiş olmakla birlikte yağlarla karıştırılarak ticari hale getirilmektedir. Bu durumda kullanılan yağın kaynağı da önem arz etmektedir. Bu tip katkı maddeleri aşağıdaki tabloda özet olarak verilmiştir.

Hayvansal kaynaklı olabilen ve helallik açısından önem arz eden katkı maddeleri çok sayıdadır ve detaylı bilinmelidir (Gültekin, 2014).

### **Kollajen**

İnsan ve hayvan organizmalarında en çok bulunan proteindir ve toplam proteinlere oranı yaklaşık % 60'tır. Globüler proteinlerin aksine, doğrusal fiber benzeri bir yapıya sahip olan kollajen moleküllerinin en belirgin özelliği, üç polipeptid alt biriminden oluşan büklümlemiş kangal şeklindeki üçlü sarmal yapılarıdır. Kollajen proteinin yapı taşları sayılan ve polipeptid alt birimlerden oluşan  $\alpha$ -zincirler, bir ortak eksen etrafında dönerek 3000 Å uzunluğunda ve 15 Å çapında katı bir çubuk benzeri moleküller oluştururlar. Bu zincirler mikro fibrilleri, mikro fibriller makro fibrilleri ve daha sonra da makro fibriller bir araya gelerek kollajen fiberlerini meydana getirirler. Kollajen tek bir çeşit protein değildir; bugüne kadar, 27 farklı tipte kollajen tespit edilmiştir. Bunlardan en yaygın olan Tip I kollajendir ve daha çok deri, kemik ve tendon gibi bağ dokularında bulunur. Tip II kollajen özellikle kıkırdak dokuda bulunmaktadır. Tip III kollajen ise yaşa bağlı olarak büyük değişiklik gösteren bir proteindir. Diğer kollajen tipleri ise çok küçük miktarlarda bulunur ve genellikle organdan organa farklılık gösterirler.

Diğer proteinler gibi kollajen de primer, sekonder ve tersiyer yapılara sahiptir. Kollajen proteinin yapı taşı olarak bilinen tropo kollajen birimleri 3 farklı primer polipeptid zincirinin bir



araya gelmesiyle oluşmuştur. Örneğin jelatin üretiminde kullanılan Tip I kollajende, 1014 adet aminoasidin bir araya gelmesiyle meydana gelmiş 3 polipeptit yer almaktadır ve her bir polipeptit zincirinin molekül ağırlığı yaklaşık olarak 100 000 g/mol'dür.

Polipeptit zincirlerindeki glisin (Gly), tek başına aminoasit kompozisyonununun % 33'ünü, prolin ve hidroksprolin ise % 22'sini meydana getirmektedir. Bu nedenle alfa ( $\alpha$ ) zincir olarak da adlandırılan bu yapı, Gly-X-Y diziliminin 334 kere tekrarlanması ile meydana gelmiştir; burada X ve Y çoğu kez prolin ve hidroksprolin olmakla birlikte başka herhangi bir amino asit de olabilir. Ancak sadece N- ve C- terminal uçlarında bu genel yapıya uymayan ve 15-26 adet aminoasitten meydana gelmiş kısa zincirler de bulunmaktadır. Glisin, prolin ve hidroksprolin ile diğer aminoasitler arasında oluşan H bağları, kollajen moleküllerinin kendine has sağlamlıkta bir yapı kazanmasını sağlamaktadırlar. İşte bu aminoasitler, polipeptid zincirinin rotasyonunu sınırlayarak, üçlü sarmal yapının kararlı hale gelmesini sağlarlar. Tip I kollajendeki, ikisi birbirine özdeş üç  $\alpha$ -zincirden oluşan sarmal yapı, tropo kollajen olarak adlandırılır ve kollajen proteinin yapıtaşını oluşturmaktadır. Hayvanın yaşına ve bulunduğu dokuya bağlı olarak, bu  $\alpha$ -zincirler ve tropo kollajen molekülleri arasında (molekül içi ve moleküller arası) lisin ve hidrokasilisin çapraz bağları oluşmakta, bu oluşumlar hep beraber kollajen fibrili adı verilen dayanıklı yapıyı meydana getirmektedir. Kollajen bu sağlam ve kararlı yapısını, fibriller arasındaki bu çapraz bağlara borçludur ki bu çapraz bağ yapıları da kovalent bağlar şeklindedir. Birçok kollajen fibrili, yine bu çapraz bağlar sayesinde bir araya gelerek, deri, kemik, tendon gibi dokuların temel yapısını oluşturmaktadır. (Schrieber ve Gareis, 2007).

### **Jelatin**

Sığır ve domuz gibi hayvanların bağ dokularından ekstrakte edilen kollajenin, kontrollü şartlarda kısmi hidrolizi ile türetilen bir proteindir. Bu işlemle moleküller arasındaki H bağları ve diğer çapraz bağlar zayıfladığı gibi bazı amino asitler arasındaki kovalent bağlar da kopar ve daha küçük molekülü yapılar ortaya çıkar. Böylece ortalama 300 - 350 kDa olan kollajen molekülünün ağırlığı, jelatinde 10 - 65 kDa'a kadar düşmektedir. Jelatinin protein içeriği % 85 - 92 arasında değişir ve jelatini oluşturan diğer maddeler ise mineral tuzlar ve kurutma işlemi sonrasında bile mevcudiyetini sürdüren sudur. Jelatin, kollajen gibi sıradan bir molekülün, nasıl çok fonksiyonlu bir yapıya dönüşebileceğine dair gösterilebilecek en güzel örneklerden biridir. Jelatinin kalitesi, üretimde kullanılan hammaddenin kalitesi ve üretim tekniği ile yakından ilgilidir. Amino asit içeriği bakımından, A tipi jelatin ile kollajen, hemen hemen birbirinin aynıdır. B tipi jelatinde ise glutamin ve asparajin aminoasitlerinin neredeyse tamamı glutamik asit ve aspartik asite dönüşmüştür. Yine kollajen ve dolayısıyla jelatin içerisinde, triptofan hiç yoktur ve metiyonin, sistin ve tirozin aminoasitlerinin oranı ise yok denecek kadar azdır. Jelatin, bu yönü ile iyi bir besleyici özelliğe sahip değildir; ancak su tutucu, kıvam artırıcı, jelleştirici, yapıştırıcı, taşıyıcı gibi özellikleri nedeniyle birçok alanda tercih edilen bir hidrokolloiddir. (Ockerman ve Hansen, 1988).

Jelatin, sahip olduğu eşsiz fonksiyonel özellikleri nedeniyle çok amaçlı bir gıda katkı maddesi olarak en yaygın kullanıldığı alanlardan birisi gıda endüstrisidir. Jelatin hidrolizatları, gıdalara eklenme yanında bira, şarap ve meyve sularının berraklaştırılmasında kullanılır. Şekerleme endüstrisinde jelatin, ısıl tersinir jel oluşturma özelliği, köpük oluşturma ve stabilizasyonu, bağlama, emülsifikasyon ve kontrollü şeker kristalizasyonu gibi fonksiyonları icra ettiği için özellikle bu alanda çok fazla kullanılmaktadır (Schrieber ve Gareis, 2007).

Jelatin, tıpta kullanılan serumlarda, kapsüllerde, vitamin kaplama materyallerinde, pastillerde, tabletlerde ve aşuların formülasyonlarında yaygın olarak kullanılmaktadır.

## **SORUNLU ÜRÜNLERİN TESPİTİ**

Bu bölümde sıklıkla karşımıza çıkan ve helal gıda açısından sorun oluşturabilen bazı maddelerin analizine dair birkaç örnek sunacağız:

### **Et ve et ürünleri**

Et ve et ürünlerinde kullanılan karışımdaki, hayvan etlerinin orijinlerini belirlemede histolojik, morfolojik, elektroforetik, immünojenik ve serolojik metotlar kullanılmakta, bunlar içerisinde son zamanlarda DNA bazlı metotlar, bütün türleri kapsayacak şekilde yapıyı muhafaza etmesi ve yüksek sıcaklıklardaki stabilitesinden dolayı daha fazla kullanılmaktadır (Kozan ve ark. 2013).

Bir DNA hibridizasyon yöntemi olan Polimeraz Zincir Reaksiyon (PZR) teknikleri, bitki, bakteri ve hayvan türlerinin orijininin tespit edilmesinde büyük kolaylık sağlamakta ve günümüzde başarıyla kullanılmaktadır. Bu yöntemler temel olarak, analiz edilecek örnekten alınan doku veya hücrelerden izole edilen DNA'nın, PZR ile çoğaltılmasına ve görüntülenmesine dayanmaktadır (Özüğür, 2013).

Neticede incelenen ürün türleri içinde, et ürünleri kaplama kılıflarından elde edilen homojenatın PCR işlemi sonrası ticari kit kullanılarak yapılan bant görüntülenmesi sonucunda domuz türevlerinin varlığı gösterilmiştir. Böylelikle helal kriterlerine uygun olmadığı ispatlanmıştır (Che Man ve ark. 2012).

Murugaiah ve arkadaşlarının yaptığı benzer bir araştırma sonucunda PCR-restriction fragment length polymorphism (RFLP) metodu ile mitokondriyal DNA kullanılarak et ürünleri içinde domuz eti varlığının gösterilebildiği ortaya konulmuştur (Murugaiah ve ark. 2009).

Et endüstrisinde bazı üreticilerin, düşük kaliteli veya eti yenilmeyen hayvanlara ait etleri, doğrudan ya da çeşitli et ürünlerine işleyerek tüketime sunması, tüketicilerde sağlık, ekonomik, din ve kültürel değerler açısından, bir takım problemlere neden olabilmektedir. Son yıllarda, et ürünlerinde kullanılan farklı et türlerinin, kalitatif ve kantitatif tespiti amacıyla, real-time PCR tekniğinin kullanımına yönelik yoğun araştırmalar yapılmış ve oldukça umut verici sonuçlar alınmıştır. (Güllüce ve ark. 2011).

Fourier transform infrared (FTIR) spectroscopy metodunun domuz kökenli yağı tespit etmekte kullanılabileceği, prediktif değerinin kabul edilebilir olduğu gösterilmiştir (Rohman ve ark. 2011).

Araştırma sonucunda, 24 adet örneğin hiçbirisinde, domuz eti bulgusuna rastlanmamıştır. Bu araştırma, Kırklareli ilinde et ürünlerinin üretiminde, hammadde yönünden helal gıda üretimine uygunluğunu desteklemektedir (Çetin ve Atik, 2013).

DTAB DNA izolasyon yönteminin, ısı işlem görmüş et ürünlerinin DNA izolasyonunda daha etkin olduğu tespit edilmiştir. Oluşturulan test panelinin, et ve et ürünlerinin pratik ve hesaplı tür tayini analizinde kullanılabileceği kanısına varılmıştır. (Kurar ve Güzeloğlu, 2013).

### **Jelatin**

Kollojenden elde edilen bir protein olan jelatin, kıvam arttırıcı özelliğiyle gıda katkı maddesi olarak yaygın biçimde kullanılan ve hayvansal kaynaklı olan bir maddedir. Helal gıda sertifikası verilebilmesi için jelatinin hayvansal kaynağının tam olarak belirlenmesi gerekmektedir (Boran ve Regenstein, 2010).

Demirhan ve arkadaşlarının yaptığı çalışmada, jelatinin kökeninde domuz türevi olup olmadığını araştırmaya dönük olarak, real-time PCR kullanılarak, ticari kitlerle jelatinden DNA izole edilmiştir. Bu araştırmada domuz spesifik primerler kullanılarak, jelatindeki domuz türevi gösterilmek istenmiştir. Jelatin içerdiği bilinen çeşitli gıda maddeleri inceleme için

seçilmiştir. Araştırma sonucunda, Almanya'dan ve Türkiye'den alınan çeşitli gıda maddesi örneklerinde domuz kökenli jelatin varlığı gösterilmiştir (Demirhan ve ark. 2012).

2008 yılında yayınlanmış bir derleme makalede real-time PCR metodu ile domuz türevli madde varlığı tespit edilmiş 29 araştırmanın varlığı gösterilmiştir (Mafra ve ark. 2008).

Bir araştırmada yoğurt, peynir ve dondurma gibi süt ürünlerine katılan jelatinin orijini belirlemek amacıyla yeni bir nano UPLC-MSE tekniği geliştirilmiştir. Bu araştırmada, bu teknik iki aşamada uygulanmıştır: İlk aşamada, MS-örnek hazırlama aşamasından önce, bu ürünlerden jelatin ekstrakte edilmiştir. İkinci aşamada ise triptik jelatin peptidleri, ultra-performans sıvı kromatografisi ve elektro sprey iyonizasyon kuadropol uçuş zamanı kütle spektroskopisi (nano UPLCESI-q-TOF-MSE) tekniği kullanılarak identifiye edilmiş ve analiz edilmiştir. Bu tekniğin getirdiği yenilik, bağımsız bir veri toplama modunda çalışabilmesi ve değişimli bir düşük ve yüksek çarpışma enerjisinin, prekürsör ve ürüne ait iyon bilgisinin elde edilmesinde uygulanabilmesidir. Bu teknik ile peptidlerin kütleleri, güvenilir ve hassas bir seviyede belirlenebilmekte ve böylece jelatin peptidlerinin identifikasyonu yapılabilmektedir. Domuz ve sığıra spesifik olan marker peptidleri kullanılarak söz konusu süt ürünlerine katılan jelatinin orijini, başarılı bir şekilde belirlenebilmiştir. (Yılmaz ve ark. 2013).

### **Alkol**

Alkolsüz içecekler, Türk Gıda Kodeksi Alkolsüz İçecekler Tebliği'ne göre 3,0 g/L'nin altında etanol içeren içecekler olarak belirtilmektedir. Yapılan çalışmada elde edilen bulgular kolalarda en çok binde 0,14, portakallı gazlı içeceklerde binde 0,53, meyveli sodalarda binde 0,88, enerji içeceklerinde binde 0,47, meyve sularında binde 1,46 ve süt ürünlerinde binde 0,25 oranında etanol bulunabildiğini göstermektedir. Bu değerler Türk Gıda Kodeksi Alkolsüz İçecekler Tebliği'ne göre bulunabilecek maksimum miktar olan 3,0 g/L'nin çok altındadır. (Alkan ve ark. 2013).

Sonuç olarak “helal gıda çalışmalarında biyokimyanın yeri neresidir” sorusuna, “tam merkezidir” cevabı, çok doğru olsa gerek. Bu alanda uzmanlaşmış laboratuvarların ve enstitülerin kurulması standardizasyon için oldukça önemli bilimsel bir destek sağlamış olacaktır. İstedikiniz kadar kıymetli çalışmalar yapın, bunu eğer tetkikle, rakamla doğrulamazsanız beyhudedir, ehemmiyetini kaybeder, inandırıcılığı olmaz. Biyokimya işin içindeyse bu bir ispattır, delildir.

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## İSLAMİ FİNANSTA FİNANSAL TEKNOLOJİLERİN ETKİSİ: İSLAMİ FİNTEK

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### The Effect of Financial Tehnologies on Islamic Finance: Islamic Fintech

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#### Abstract

Financial Technologies (fintech) has gained massive importance in banking and finance in recent years. The next generation of technologies that will shape the financial industry of the future – even though it is at its infant period – is developing rapidly. Financial technologies can be divided into two groups: service-based fintech and fintech in terms of technology. The service-based part include mobile payment systems, crowdfunding, neo-banking and insurtech while the technology-based part include blockchain, cloud computing, big data analysis, internet of things and artificial intelligence.

Islamic fintech is the adaption of financial technological developments to Islamic finance. Although the Islamic finance industry has made serious progress in this area, it has not yet reached sufficient diversity and maturity. After the issuing of new generation of products, Islamic finance will both be free from the constraints of banking and help the system to become “Islamic”. In this study, sub-subjects of fintech and Islamic fintech ecosystem were analyzed.

**Keywords:** Fintech, Islamic fintech, Mobile banking

**JEL Codes:** G23, G21, O16

#### ÖZET

Finansal teknolojiler (fintek) son yıllarda hızlı bir ilerleme kaydederek bankacılık ve finans sektöründe etkili olmaya başlamıştır. Geleceğin finans endüstrisini şekillendirecek olan yeni nesil teknolojiler – henüz başlangıç seviyesinde olsa da – çabuk gelişme göstermektedir. Finansal teknolojiler iki gruba ayrılabilir: servis tabanlı fintek ve teknoloji açısından fintek. Servis kısmında mobil ödeme sistemleri, kitlesel fonlama, neo-bankacılık ve insurtek yer alırken teknoloji tarafında blok zincir, bulut bilişimi, büyük veri analizi, nesnelere interneti, yapay zekâ başlıkları sayılabilir.

İslami fintek, finansal teknolojik gelişmelerin İslami finansa uyarlanmasıdır. İslami finans endüstrisi bu konuda ciddi atılımlar yapsa da henüz yeterli çeşitliliğe ve olgunluğa ulaşmamıştır. Çıkartılacak yeni nesil ürünler İslami finansı hem – zorunda kaldığı – bankacılık kısıtlarından kurtaracak hem de sistemin “İslami”leşmesine yardımcı olacaktır. Bu çalışmada fintek alt başlıkları ele alınarak İslami fintek ekosistemi incelenmiştir.

**Anahtar Kelimeler:** Fintek, İslami fintek, Mobil bankacılık

**JEL kodları:** G23, G21, O16

#### GİRİŞ

Finansal teknoloji (fintek) girişimleri mobil ödeme sistemlerinde, çevrimiçi tasarruf araçlarında, günlük bütçe uygulamalarında, kişisel finansal konsolidasyonda, küçük ve yeni işletmeler için finansal ve muhasebe çözümlerinde, robot yatırım danışmanlığında ve birçok

farklı alandaki kitlesel fonlamada görülmektedir (Göktepe, 2018). Henüz on yıllık bir geçmişe sahip olmasına rağmen fintek alanı – blok zincir teknolojisinin de etkisiyle – hızla çeşitlenmektedir. Fintek başlığı altındaki uygulamalar ana başlıklarıyla; alternatif finans, blok zincir ve kripto paralar, kişisel finans ve yatırım yönetimi, ödeme ve transfer sistemleri, kitlesel ve birebir fonlama, dijital bankalar, bilişim altyapısı, sigorta (insurtek), robo-danışmanlık, veri analizi şeklinde özetlenebilir. Her bir alt başlık altında birçok girişim bulunduğu gibi farklı ve yeni alt ürünlerin de zamanla ortaya çıkması beklenmektedir. Bankalar finansal sektörün ana ve gerçek oyuncularına olsa da dünya çapındaki 6000 – 7000 fintek firması bu kârlı bankacılık endüstrisinden parçalar koparmaya başlamıştır (Varga: 2017). Gelişmeler fintek girişimlerinin bankalar eliyle yönlendirilerek – birleşme veya satın alma yoluyla – büyütüldüğünü göstermektedir. Fintek girişimleri bankaların pastadaki paylarını büyütmenin etkin aktörlerin de rollerinde farklılık oluşmasına sebep olacaktır.

İslami fintek, fintek ürünlerinin İslami finans alanında kullanılmasını tanımlamaktadır. Fintek piyasasının bazı ürünlerinin şer’i hukukla çelişmesi kullanım alanlarını daraltsa da helal alanda kullanılabilecek yeterli çeşitlilikte ürün bulunmaktadır. Diğer yandan İslami finansın global finans sektöründe etkin bir rol alması için İslami fintek büyük bir fırsattır. Z kuşağının tercihlerinde doyurucu ve çeşitli ürünlerde yer alabilirse özlenen konumuna erişecektir. Finansal teknolojilerde Amerika ve İngiltere başı çekmektedir. Müslüman – yoğun ülkelerin finansal bağımlılıktan kurtularak kendi ekosistemini oluşturması, bu ülkelerle olan ticarete de ibreyi kendilerine çevirmelerine yardımcı olacaktır.

Bu çalışmada fintek yapısı ele alınarak fintek ürünlerinin çeşitleri açıklanmıştır. Üçüncü bölümde İslami fintek piyasasının önündeki fırsatlar ve engeller incelenmiştir. Dördüncü bölümde İslami fintek ekosistemi ve farklılıkları konu edilmiştir. Son bölümde ise İslami fintekin geleceği ve yeni gelişmeler tartışılmıştır.

## **FİNTEK NEDİR?**

Fintek, akademisyenler tarafından “teknoloji ile sunulan finansal servisler” (Swan, 2017), “finansal çözümler sunma için teknolojinin kullanımı” (Arner, Baberis ve Buckley, 2017), “finansal aktiviteleri geliştirmek için teknolojiyi kullanan yeni finansal endüstri” (Schueffel, 2016) olarak tanımlanmıştır. Fintek kısaca yeni teknolojilerin finansal alanda kullanılmasını ifade etmektedir. Fintek in iki önemli perspektifi bulunmaktadır: finansal servis endüstrisi ve dijitalleşme veya teknolojik perspektif (Mohamed ve Ali, 2019:49).

Fintek piyasası çok hızlı gelişme ve devinim göstermektedir. Arner vd (2016) fintekin evrimini 3 ana dönemde gruplandırmıştır: fintek 1.0 (1866 – 1967); fintek 2.0 (1967 – 2008); fintek 3.0 (2008 – günümüz). Fintek 3.0’ın başlama tarihi olarak 2008’in belirtilmesinin ana sebebi blok zincir teknolojisi ve ona bağlı olarak ortaya çıkan kripto paralar, özellikle de bitcoin gösterilebilir. 2008 den sonra fintek uygulamaları çok aktif bir şekilde uygulanmaya başlanmış, internet ve diğer teknolojik gelişmelerin ışığında da kendi piyasasını oluşturmuştur. Mobil ödeme sistemleri pazarın öncüsü konumundadır. Finansal sistem dijitalleşmiş olsa da mobil ödeme sistemleri, çeşitli düzenlemeler ve pazarlanabilirlik sebebiyle, hala limitlerine ulaşmamıştır (Lee ve Ahn, 2016; Park ve Lee, 2013). Diğer yandan sektör, tahminlerin ötesinde büyümektedir. Piyasa araştırma şirketi Gartner tarafından 2013 yılında hazırlanan raporda mobil ödeme pazarının 2017’de \$224,3 milyar olacağı tahmin edilirken Capgemini (2016) tarafından hazırlanan raporda 2014 yılında \$387,3 milyara ulaştığı belirtilmiştir (Capgemini, 2016).

Fintek uygulamaları mobil ödeme sistemlerini geliştirdiği gibi dikkatleri de üzerine çekmiştir. Bankalar ve finansal kuruluşlar farklı ve etkin fintek çözümleri arayışına girmiştir. Nitekim, 2017 nin üçüncü çeyreğinde finteke yapılan global yatırımlar \$8,2 milyara ulaşmıştır. Artık kurumlar yerel ölçekte global piyasada anlaşmalar yapmakta, ortak şirketler, satın almalar veya birleşme ve ele geçirme yöntemleriyle fintek üzerine çalışan – genelde start-up olan – şirketleri bünyelerine katmaya çalışmaktadır (KPMG, 2017:9).

Rekabetin fazla ve devinimin hızlı olduğu bu ortamda ana belirleyici müşterilerdeki değişimin yanı sıra tercih ve beklentilerde oluşan farklılaşmadır. KPMG Türkiye'nin 2018 yılında yaptığı araştırmaya göre müşteriler kendilerine özel ürünler beklemekte, finansal gereksinimlerin hemen karşılanmasını istemekte ve şeffaflık, netlik ve güven duymayı beklemektedir. İsteddiği zamanda banka işlemlerini yapabilmeyi ve yeni gelişmelere adaptasyonu bekleyen yeni nesil müşterilerde aidiyet duygusu da bulunmaktadır. Bu sebeple bankalar ve finansal kuruluşlar gelişmekte olan finansal teknolojileri hem en büyük tehdit hem de en büyük fırsat olarak görülmektedir (KPMG, 2018:3).

### **Finansal Servis Endüstrisi Perspektifinden Finansal İnovasyon**

#### **Mobil Ödeme Sistemleri**

Klasik ödeme sistemi olan nakit, çek, kredi kartı ve debit kart gibi sistemler yerini yavaş yavaş mobil ödeme sistemlerine bırakmaktadır. Klasik sistemlerdeki aynı işlem dizgesinin mobil aletlerle yapılmasına mobil ödeme servisi denmektedir (Kang, 2018). Fintek devriminin ilk ve en etkili sembolü olarak ödeme servisleri endüstrisi gösterilebilir (Mohamed ve Ali, 2019:50). Bankacılık dışı ödeme sistemi olarak adlandırılan ve büyük teknoloji devlerince oluşturulan yeni yapıdaki fintek şirketleri, bankacılığın ana kısımlarından olan geleneksel aracılık hizmetlerini sıfırlamış ya da büyük ölçüde sekteye uğratmıştır (Mohamed ve Ali, 2019:50). Hali hazırda aktif olan ödeme sistemleri olarak Apple Pay, Samsung Pay, LG Pay, Android Pay, Alipay, WeChatPay, PayPal, VISA, Citipay gibi şirketler öne çıkmaktadır. Bu şirketlerin büyük çoğunluğu banka değildir ve özellikle PayPal, WeChatPay ve Alipay pastadan büyük bir pay almaktadır. Mobil ödeme sistemlerinin gereklilikleri şöyle sıralanabilir (Kang, 2018):

- Kullanışlı olmak: Fintek mobil sistemleri, kullanıcının ihtiyacına göre uyarlanmış ve prosedürleri minimize etmiş olmalıdır.
- Mobil ödeme altyapısı: Mobil fintek ödeme servisleri istenen servise mobilden istenen yer ve zamanda ulaşılacak şekilde bir altyapıya sahip olmalıdır.
- Uyumluluk: Mobil ödeme sistemleri banka ve kart şirketleri gibi geleneksel ödeme servisleri ve finansal ortama uyumlu olmalıdır.
- Mobilite (Hareketlilik): Mobil ödeme sistemleri mobil cihazlar tarafından desteklenmelidir.
- Güvenlik: Ödeme servisleri kullanıcıların varlıklarıyla doğrudan alakalı olduğundan güvenlik, mobil ödeme servisleri için zorunluluktur.
- Sadelik: Nesnelerin interneti (IoT) teknolojisindeki gelişmelerle birlikte mobil aletler daha hafif ve küçük olmaya başlamıştır. Giyilebilir teknolojinin gelişimiyle hali hazırdaki mobil ödeme sistemleri akıllı telefonların ötesine geçmek durumundadır.

#### **Kitlesel Fonlama**

Kitlesel fonlama birçok kişi ve kuruluştan fon olarak makul bir neden, proje veya girişim için fon veya sermaye yatırımı oluşturma uygulamasını ifade eden terimdir (Mohamed ve Ali, 2019:53). Kitlesel fonlama, finansal kaynak sağlama amaçlı (Schweibacher ve Larralde, 2012), daha çok internet tabanlı kitlesel fonlama platformlarında gerçekleşen ve çoğunlukla



standart finansal araçlar olmadan finans sağlamayı amaçlayan açık bir çağrıdır (Mollick, 2014).

Kitlesel fonlama, bağış toplama faaliyetleri ve fon karşılığı önerilen getiriye göre değişmektedir (Cai, 2018). Belleflamme ve ark. (2015) kitlesel fonlamayı iki ana gruba ayırmıştır: i) yatırım bazlı kitlesel fonlama ii) ödül ve bağış esaslı kitlesel fonlama. Birinci tür fonlama, fon sahiplerinin bir girişime/kampanyaya yatırımcı olduğu ve parasal fayda elde edebileceği sermaye-bazlı, imtiyaz-bazlı ve borç verme bazlı (örneğin kişiden kişiye borç verme) kitlesel fonlamayı içerir. İkinci türde ise projenin desteklenmesi karşılığında bir ödül (veya getiri) sağlanmamakta fakat sponsorlar genelde basit getirilerle (müzik CD'si, tişört veya ürünlerde indirim gibi) ödüllendirilmektedir.

Golder ve Mitra (2018) kitlesel fonlamayla ilgili literatürden elde ettiği önemli bulguları aşağıdaki şekilde özetlemiştir (Golder ve Mitra, 2018:363-364):

#### *Sermaye Tabanlı Kitlesel Fonlama*

Projenin etkileri ve girişimin kalitesinin sinyalleri nelerdir?

- Girişimin fonlanmasının başarısı finansal ve risk şeffaflığına, liderliğe, insan sermayesine ve belirsizliğin seviyesine bağlıdır.
- Arkadaş ve/veya aileden olmayan bireylerin girişimleri sadece diğerlerinin eski fonlama kararlarıyla alakalıdır.
- Aile ve arkadaşlar girişim fonlama döngüsüne erkenden katkı yapma eğilimindedir.
- Yatırımcılar firmanın çekim gücü veya var olan ana yatırımcılardan ziyade kurucu ekip hakkındaki bilgilere daha güçlü tepki vermektedir.

#### *Borç verme tabanlı kitlesel fonlama*

Yatırımcılar finansal getirilerini maksimize etmeyi ve batma riskini minimize etmeyi isterler.

Projenin etkileri ve girişimin kalitesinin sinyalleri nelerdir?

- Ödünç verme teklifi borçlunun kredi değerliği ve ötekilerin eski teklifleriyle alakalıdır.
- Sadece belirgin kredi kusurları bulunan projelere gelen teklifler ötekilerin eski teklif kararlarıyla alakalıdır.
- Bir kredinin aldığı teklifler kültürel ve ait olduğu yere ait önyargılara tabidir.
- Kredinin fonlama başarısı, sosyal ağla pozitif korelasyona sahiptir.
- Kredinin fonlama başarısı, projenin iyi anlatılmasıyla alakalıdır.
- Kredi temerrüt oranı okunurluk, pozitiflik, objektiflik ve aldatmaya dair ipuçlarıyla alakalıdır.

#### *Ödül tabanlı kitlesel fonlama*

Fonlayanlar projenin hayata geçirilmesini isterler. Projenin etkilerinin ve fikir sahiplerinin kalitesinin sinyalleri nelerdir? Sosyal normların etkileri nelerdir?

- Projenin fonlanmasının başarısı hazırlıklı olmak, sosyal ağlar, cinsiyet, geçmiş performans ve güncellemeyle ilişkilidir.
- Projenin başarısı, tanımlarken kullanılan dil ile ilişkilidir.
- Projenin desteklenmesi, hedeflenen amaca yaklaşmayla pozitif ilişkilidir.
- Katkılar, proje sahibinin diğer projeleri destekleyerek toplamda biriktirdiği iç sosyal sermayeyle olumlu bir şekilde ilişkilidir.

#### *Bağış tabanlı kitlesel fonlama*

Bağışçılar, olayı/sebebi desteklemek istemektedir (Bağışçılar iyi hissetmek istemektedir). Projenin etkilerinin ve fikir sahiplerinin kalitesinin sinyalleri nelerdir? Sosyal normların etkileri nelerdir?

- Bağışlar hayır kurumunun etkililiđiyle pozitif iliřkili ve rekabetle negatif iliřkilidir.
- Projenin hedefini tamamlamasına yardımcı olan bağışlar diđer bağışlardan daha fazladır.
- Bağışlar, sosyal ađlarla olumlu yönde iliřkilidir.
- Bağışlar, ötekilerin önceki bağış kararlarıyla pozitif iliřkilidir.
- Bağışlar, ilk bağışın boyutuyla ters orantılıdır.

### 3.3. Dijital Bankalar (Neo-Bankalar)

Dijital bankalar (digital banks), yeni nesil bankalar (neo-banks) veya rekabetçi bankalar (challenger banks) adlarıyla anılan banka türü, ön ödemeli kart işinin bir uzantısı olarak görülebilir. Neo-banka; herhangi bir fiziksel şube olmaksızın cari hesapların, tasarruf hesaplarının ve banka kartlarının dijital kanallar aracılığıyla – öncül olarak mobilden – kontrol edilmesini sağlayan kurumlardır (Barba, 2018). Dijital bankacılık modelinin yanında sadece dijital bankaların (diđer adıyla neo-bankalar) ortaya çıkışı ve pazarda momentum kazanması bankacılık endüstrisinde bir başka paradigma deđişikliğine sebep olmuştur (Oracle, 2017).

Neo-bankaların çalışma sistemi ilginçtir. Müşteri açısından neo-bankalar, klasik bankalarda olan banka hesabı, banka kartları ve çeklerini sentezlemektedir. Düşük ve net bir fiyat yapısı amaçlanmıştır, böylece müşteri ne ile karşı karşıya olduğunu bilmektedir. Bütün işlemler anında muhasebeleştirilir ve abartı koruma bulunmaz. Neo-bankaların şubeleri bulunmamasına rağmen müşteri desteđini çevrimiçi ve telefonla sağlarlar (Khayrallah vd., 2015).

Operasyon tarafında ise neo-bankalar diđer bankalardan farklıdır. Şube bulunmaması masraf ve karmaşıklığı kaldırır. Basit ön ödemeli kartlardan banka hesaplarına geçiş sofistike bir yapı gerektirmemektedir. En önemlisi de kredinin olmaması riskleri ortadan kaldırır. Böylece neo-bankalar (i) düşük maliyetlerle iş yaparlar (ii) ölçeklendirilebilir (Khayrallah vd., 2015).

Neo-bankalar aşağıda belirtilen özellikler sebebiyle geleneksel bankalardan farklıdır:

- Düşük fiyat yapısı: aylık ücret yok, para çekme maliyeti yok, yeniden yükleme ücreti düşük;
- Geniş ve ücretsiz ATM ađı;
- Kredi ücreti yok çünkü hesap ürünleri ön ödemeli ve tekrar yüklenebilir banka kartları;
- Geleneksel bankaların mobil uygulamalarının aksine basit ve ilgi çekici bir mobil deneyim;
- Bir şeyi alıp almadığını belirlemenize müsaade eden sezgisel bütçeleme ve para takip aracı;
- Gerçek zamanlı hesap mizanı, akıllı telefondaki mizan kullanımı mümkün olan paranızın tam miktarını göstermektedir.

Kolaylık ve düşük maliyetinin yanında neo-bankaların dezavantajları da bulunmaktadır. Neo-bankalar merkez bankalarının koruması altında değildir (Barba, 2018) ve hesabınızın hacklenmesi olasılığı her zaman bulunmaktadır (Khayrallah vd., 2015). Fakat bu bankalar dijital çağın vatandaşı olan yeni nesle daha ucuz ve daha iyi teklifler sunduğundan gerçek zamanlı müşterileri çekmektedir.

### InsurTek (Sigortacılık Teknolojisi)

Insurtek, sigorta endüstrisinin karşılaştığı birçok problemin yönlendirildiđi teknoloji uygulamasıdır (Yan vd., 2018). Insurtek, mevcut sigortacılık fırsatlarını, potansiyellerini ve zorluklarını ele alan finansal inovasyonun bir parçasıdır (Mohamed ve Ali, 2019:56). Tanımlardan anlaşılacağı üzere Insurtek, yeni nesil teknolojilerin sigortacılık sektöründe kullanılması şeklindedir. Bu sebeple sigorta şirketleri dijital dönüşümünü yapmalı ve teknoloji

meraklısı neslin ihtiyaçlarını anlamalıdır. Büyük veri analizleri bu alanda büyü bir rol oynayabilir; bu durum kullanıcıların davranışlarına ilişkin büyük verilerin işlenmesinden sezgisel politikalar üreterek, müşteri ihtiyaçlarına yönelik öngörüler sağlayabilir ve gereksinimlerini tahmin edebilir (Mohamed ve Ali, 2019:56). Sağlık sektörü için giyilebilir ürünler, genetik veriler, kronik yönetimi ve önleyici sağlık hizmetleri müşterilere sunulan sigorta hizmetlerini değiştirebilir (Yan vd., 2018:251-252).

Rick Huckstep (2018) sigorta sektörü için en önemli 10 Insurtek eğilimini şöyle sıralamıştır:

- 1) Otomasyon, sigortacılık değerleri zincirindeki insani çabanın yerini alacaktır;
- 2) Sigorta primleri, bireysel riskler esas alınarak, ileri teknolojinin etkisiyle kişiselleştirilecektir;
- 3) Blok zincir devrinin başlamasıyla deneme aşamasından dağıtık muhasebe defter uygulamasına hızlı bir geçiş olacaktır;
- 4) Insurtek 2020 yılına kadar ana akım haline geldiğinde eski ile yeni çizgi bulanıklaşacaktır;
- 5) Yaşam tarzı uygulamaları vasıtasıyla dijital entegrasyon, sigortalıyla sigortacı arasındaki dinamik ilişkisi değiştirecektir;
- 6) Hepsi bir arada sigorta poliçeleri uygulanmaya başlanmıştır;
- 7) Yeni modeller, geleneksel sigorta zincirine meydan okuyacaktır;
- 8) Insurtek 2.0 ın piyasaya sürülmesiyle taklitleri de gelecektir;
- 9) Müşteriler için hasar çözümü otomatik, self servis ve hızlı ödeme deneyimiyle sağlanacaktır;
- 10) Teknoloji, etkin kayıp önleme sigorta ürününde önemli bir özellik haline gelecektir.

Blok zincir ile geliştirilen akıllı kontratlarla müşteri ve sigorta şirketlerinin talepleri daha şeffaf, duyarlı ve itiraz edilemez şekilde yönetilebilir. Sosyal medya faaliyetleri, sigorta şirketlerinin işlerini geliştirmelerine ve müşterileriyle bağlantı kurmalarına yardımcı olacaktır (Goel, 2016).

### **Teknoloji Perspektifinden Fintek**

Yeni dijital gelişmeler ve ileri teknolojiler finans sektöründe hızlı, etkin ve doğrudan uygulanmaktadır. Dijital dönüşüme en hızlı cevap veren ve ürünlerini buna göre dönüştüren/çeşitlendiren finans sektörü, geleceğe kendini uyarlamak adına teknolojiyi kaldıraç olarak görmektedir. Bu sebeple teknolojik değişimlerin fintech açısından ele alınması gerekmektedir. Bu bölümde en çok kullanılan ve etki eden teknolojik gelişmeler ana başlıklar halinde ele alınacaktır.

### **Blok zincir ve Uygulamaları**

Blok zincir yapısı Bitcoin gibi sanal paraların altında yatan temel teknolojidir. Blok zincir, diğer adıyla dağıtık mizan defteri teknolojisi, halka açık bir ticari işlem defteridir. Blok zincir varlık ve bilgi değişimi için merkezi olmayan bir aracı gibi çalışır. İki ana teknoloji bileşeni ise “P2P” veya paylaşımlı veri depolama ve ortak anahtar şifrelemesidir (Mainelli ve Milne, 2016).

Blok zincir denemeleri bitcoinden önce 1991 yılında Haber ve Sonetta tarafından dijital dokümanların zaman damgası (timestamping) güvenliği metodu önerisi ile başlamıştır (Narayanan vd., 2016). İlk denemeler blok zincir uygulamasını olgunlaştırmış ardından da 2009 yılında Bitcoin sistemi piyasayı sürülmüştür (Ünsal ve Kocaoğlu, 2018). Son 10 yılda kripto para ve blok zincire olan ilgi hızla artmış ve işlevsel olan veya olmayan birçok altcoinler ortaya çıkmıştır.

Blok zincir bir tane olmadığı gibi sadece bitcoin ve altcoinler için de kullanılmamaktadır. İki tür blok zincir ağı tipi bulunmaktadır. Birincisi izin verilen ve özel amaçlar için kullanılan blok zincirler, ikincisi ise kamuya açık ve herkesin ulaşmasına izin verilen blok zincirler. Birinci

sistem kurumların kendi iç sistemi, bir grup şirket veya endüstri için kullanılmasının yanında gerek duyulan özel amaçlar ve sektörler için de kullanılabilir. Kamuya açık blok zincir ise bitcoin gibi bilginin açık ama iletilerin özelleştirildiği sistemler tarafından kullanılmaktadır. Blok zincir, bitcoinle öğrenilmiş olsa da birçok alanda kullanılmaya müsaittir. Ödeme endüstrisi, ticari finansman, sermaye piyasaları, sigorta ve yatırım yönetimi sayılabilir. Ödeme endüstrisine blok zincir üç ana yararı göze çarpmaktadır: verimlilik, aracının ortadan kaldırılması ve işlem maliyetlerinde azalma (Mohamed ve Ali, 2019:58).

### **Bulut Bilişimi**

Bulut bilişim olarak bilinen fenomenin ortaya çıkışı bilgi teknolojisi (IT) hizmetlerinin icat edilmesi, geliştirilmesi, konuşlandırılması, ölçeklendirilmesi, güncellenmesi, bakımı ve ücretinin ödenmesindeki temel değişiklikleri temsil eder (Marston vd., 2011). Bulut bilişimde kullanıcılara sağlanan genel araçlar (örneğin CPU ve depolama) internet üzerinden talep edilerek kiralanır ve yayınlanır (Zhang vd., 2010).

Kişi, kurum ve şirketler kendi bilişim altyapısını ve veri merkezini kurmak yerine bulut sağlayıcılarından alan kiralararak gereksinimlerini karşılamaktadır. Böylece hem kendi IT altyapısını kurma ve sürdürme masraflarından hem de güncelleme, personel ve bakım-onarım masraflarından kurtulmuş olur (Mohamed ve Ali, 2019:58).

Gartner Research, gelecek birkaç yılda IT harcamalarının yaklaşık üçte birinin hosting ve bulut bilişimine yapılacağını, büyüyen ihtiyacın ise ağırlıklı olarak alt yapı, uygulama, yönetim ve güvenlik servisleri üzerine yoğunlaşacağını öngörmektedir<sup>1</sup>. Bulut bilişim servisi üç kategoriden oluşmaktadır: Altyapı servisi, platform servisi, yazılım servisi. Bulut işlemleri isteğe bağlı veri erişimi ve her yerden erişim imkânı sunmaktadır.

### **Büyük Veri Analizi**

Büyük veri, uygun bilgilerin toplanmasını ifade eder. Böyle büyük veri hareketi, büyük miktarlarda çok yüksek boyutlu veya yapılandırılmamış verilerin sürekli olarak ve eskisinden çok daha ucuz maliyetle üretilmesi ve depolanmasından kaynaklanmaktadır (Fan vd., 2014). International Data Corp. (IDC) büyük veriyi; sosyal etkileşimler, simülasyonlar, mobil cihazlar, etkinlikler, teçhizat, ar-ge ve fiziksel yapıdan gelen bilgi akışlarının gözlemlenmesi ve analizi olarak tanımlamıştır (IDC, 2012). Büyük veri ile bağımsız danışmanlık veya finansal yönetim gibi kişiselleştirilmiş servisler üretilerek özel müşterilerin taleplerini karşılayacak yeni hizmetler oluşturulmuştur (Gai vd., 2018).

IBM Teknoloji Trend Raporu'na (2011) göre 93 ülke ve 25 endüstriden 4000'den fazla bilişim teknolojisi (IT) uzmanı 2010 lu yıllarda iş analizlerinin dört ana teknolojik trendden oluşacağını belirtmiştir. Bloomberg Businessweek (2011) tarafından iş analizinin incelendiği ankette geliri 100 milyon doları aşan şirketlerin %97 sinin iş analizlerinin bir formunu kullandığı tespit edilmiştir. Turner ve ark. (2014) veri hacminin üssel büyüdüğünü ve üretilen yararlı verinin 2020 yılına kadar 16 zetabayt (16 trilyon GB) ulaşacağını tahmin etmektedir.

Finansal servis endüstrisinin veri madenciliği ve analizini kullanarak ulaşacağı avantajlar birden fazladır. Örneğin sahtekârlığın tespiti, bireysel müşteri servisleri ve operasyonel etkinliklerin gelişimi bunlardan birkaçıdır. Büyük veri analizi aynı zamanda türev ürünler gibi karmaşık enstrümanlarda gerçek zamanlı risklerin tanımlanması için de kullanılabilir. İç ve iş verileriyle kredi ve operasyonel riskler ile müşteri bağlılığı ve karlılığı da kestirimsel çözümlerle

<sup>1</sup> <https://www.gartner.com/smarterwithgartner/cloud-computing-enters-its-second-decade/>

yoluyla tespit edilebilir. Sonuç olarak büyük veri analizi birçok organizasyon için lüksten öte hayatta kalmak ve karşılaştırmalı avantaj kazanmak için çok önemli bir araçtır (Mohamed ve Ali, 2019:60).

### **Nesnelerin İnterneti (IoT)**

Nesnelerin İnterneti (IoT), modern kablosuz telekomünikasyon senaryosunda hızla yerleşen yeni bir paradigmadır. Bu kavramın temel fikri radyo frekansı tanımlama (RFID) etiketleri, sensörler, aktüatörler, cep telefonları vb. gibi çevremizde yaygın olarak var olan nesnelerin benzeri adresleme düzenleri sayesinde ortak hedeflere ulaşmak için birbirleriyle ve komşularıyla etkileşiminin sağlanmasıdır (Giusto, 2010). IoT milyarlarca fiziksel cihazın internet üzerinden birbirleriyle iletişim kurmasını, veri toplama ve dağıtmasını sağlayan teknolojidir. Ucuzlayan işlemci ve kablosuz internet sayesinde akıllı olmayan cihazlar da birer akıllı cihaz haline getirilebilmektedir. Özellikle IPv6 protokolünün uygulamaya geçmesiyle her cihaz için yeterli IP adresi genişliğine ulaşılmıştır (Mohamed ve Ali, 2019:60).

Kuşkusuz IoT fikrinin ana gücü, potansiyel kullanıcıların günlük yaşam ve davranışlarının çeşitli yönlerinde sahip olacağı etkidir. İş insanları açısından ise otomasyon ve endüstriyel üretim, lojistik, iş/süreç yönetimi, insan ve malların akıllı sistemlerle taşınması gibi alanlarda belirgin ve görünür sonuçlar vermektedir (Atzori vd., 2010). IoT perakendecilere, satıcılara ve bankalara izledikleri varlıklar ve hizmetlerle ilgili gerçek zamanlı anlık verileri sunarken hareket halindeki mallar için de şeffaflık sağlayabilir (Santander., 2015).

Ericsson Mobilite Raporuna göre 2016 3Ç de 84 milyon yeni mobil cihaz sisteme dâhil olurken yılsonu itibariyle sisteme uyum sağlayan cihaz sayısı 7,5 milyara ulaşmıştır (Obile, 2016). Amerikan Ulusal İstihbarat Konseyi, IoT yi ABD nin milli gücü üzerinde potansiyel etkiye sahip olan “Yıkıcı Sivil Teknolojiler” listesinde ilk altı içerisinde saymıştır<sup>1</sup>.

### **Robo-Danışmanlar**

Otomatikleştirilmiş araçlara alışılmasına rağmen fintek, finans sektörüne tamamıyla yeni teknolojik yenilikler getirmiştir. Bunlardan biri de insandan insana etkileşim olmadan çevrimiçi tabanlı hizmetler sunan robo-danışmanlıktır. Robo-danışman yazılımı, yatırımcılara finansal durumları ve hedefleriyle ilgili sorular sorar ve aldığı cevaplara dayanarak bazı yatırım ürünlerini almak, satmak veya tutmak üzere tavsiyeler sunan algoritmalar üretir. Sonuçta ortaya çıkan tavsiye, müşteriden gelen bilgiye ve sadece verilen bilgilere dayanarak öneri oluşturan algoritmanın mantığına bağlıdır. Aracın kendisi müşterinin bir dizi soruyu yanıtladığı bir karar ağacı olarak sunulabilir (Sao ve Haapio, 2017). Bazı robo-danışmanlar tamamen otomatiktir, bazıları ise tavsiye sürecinin bir aşamasında insandan insana etkileşim sağlar. Yatırım kararları çevrimiçi yapıldığında, genellikle yatırımcının verilen bilgiyi veya uygunluk değerlendirmesinde sorulan soruları anladığından emin olmasını sağlayan insan faktörü yoktur (EBA, 2015).

KPMG'nin 2016 yılı araştırmasında katılımcıların %75'inin robo-danışman hizmetleriyle ilgilendiğini görülmektedir (KPMG, 2016). Bir araştırma firması olan MyPrivateBanking (2016), hibrit robot işlemlerin 2020 yılına kadar dünya çapında 3,7 trilyon ABD doları değerine çıkacağını; 2025 yılına kadar ise toplam pazar büyüklüğünün 16,3 trilyon ABD dolarına çıkacağını tahmin etmektedir.

### **Yapay Zekâ**

<sup>1</sup> <https://fas.org/irp/nic/disruptive.pdf>

Yapay zekâ, makinaların deneyimlerden öğrenmesini, yeni girdilere uyum sağlamasını ve insan benzeri görevler gerçekleştirmesini mümkün kılar. Bilgisayarlar modern teknolojileri kullanarak büyük miktarda veriyi işleyebilir ve verilerdeki kalıpları tanıyarak belirli görevleri gerçekleştirmek için eğitilebilir (Mohamed ve Ali, 2019:64).

Finansta uygulanabilir üç yapay zekâ alanı (Bahrammirzaee, 2010):

- i) Kredi değerlendirme: kredi puanlama ve derecelendirme, kredi risk analizi, tahvil derecelendirme vb.
- ii) Portföy yönetimi: optimal portföy seçimi, öz sermaye seçimi, varlık portföy seçimi vb.
- iii) Finansal tahmin ve planlama: iflas tahmini, finansal öngörü, hisse senedi ve döviz kuru tahmini

Hsieh (1993), aşağıdaki potansiyel işletme finansı uygulamalarına Yapay Sinir Ağları teknolojisinin adaptasyonu sağlanarak önemli ölçüde geliştirilebileceği önerisinde bulunmuştur: finansal simülasyon, yatırımcı davranışının öngörüsü, finansal değerlendirme, kredi onayı, güvenlik, varlık portföy yönetimi, ilk halka arzların fiyatlandırılması ve optimal sermaye yapısının belirlenmesi.

Medsket ve ark (1996) tarafından başka bir sınıflandırma önerisinde, yapay sinir ağı temelli kararların desteklendiği finansal analiz görevleri şöyle listelenmiştir:

Kredi yetkilendirme taraması, ipotek riski değerlendirmesi, proje yönetimi ve ihale stratejisi, konut finansman riski değerlendirmesi, proje yönetimi ve ihale stratejisi, finansal ve ekonomik öngörü, döviz kuru ticaretinin risk değerlendirmesi, sabit getirili yatırımlar, güvenli fiyat hareketlerindeki düzenin tespiti, temerrüt ve iflasın öngörülmesi.

### **Yapay Zekâ ile Öğrenme veya Derin Öğrenme**

Derin öğrenme, tahminleyici performansını optimize etmek amacıyla büyük veri kümelerini kullanmak için bir çerçeve sunar. Bu nedenle derin öğrenme çerçeveleri finans alanında hem teorik hem de pratik birçok probleme tam uymaktadır.

Bir görüntüyü tanımanın veya sözlü isteklere uygun şekilde yanıt vermenin aksine insanlar, örneğin gelecekte bazı dönemlerde iyi performans gösterebilecek bir hisse senedi seçimi gibi doğuştan gelen bir yeteneğe sahip değildir. Bununla birlikte derin öğrenme araçları bu tür seçim problemlerinde yararlı olabilir. Çünkü derin öğrenme teknikleri özünde, herhangi bir fonksiyon haritalama verilerini (diğer getiriler, ekonomik veriler, muhasebe takibi, demografik veriler, yasal rejimle ilgili veriler gibi) getiri değerine dönüştürmek için mevcut en iyi yoldur. En azından teoride derin öğrenme, ne kadar karmaşık ve lineer olmayan olursa olsun, getiri için bir ilişki bulur. Bu hem geleneksel finansal ekonominin basit doğrusal faktör modellerinden hem de görece, geçici, istatistiksel arbitraj yöntemleri ve diğer nicel varlık yönetimi tekniklerinden çok farklıdır (Heaton vd., 2017).

### **İSLAMİ FİNTEK**

Etimolojik açıdan İslami Fintek teknoloji ile İslami finansın birleşmesidir, diğer bir ifadeyle fintek ile üretilen herhangi ürün veya hizmetin şer'i kurallara uymasındır. İslami fintek yapay zeka, blok zincir, büyük veri, bulut teknolojisi ve nesnelere interneti gibi devrimsel teknolojilerden yararlanarak daha sofistike ve şeffaf yollarla İslami finansal hizmetleri sağlamaktır (Mohamed ve Ali, 2019:70). İslami fintek, İslami veya Şer'i kurallar gözetilerek kullanarak yenilikçi finansal hizmetler veya ürünleri kullanan teknoloji tabanlı işletmeler anlamına gelir. İslami fintek etik sorumluluğa sahip finansmanı teşvik eder ve bütün finansal formları yönlendirmek ve etkilemek için bir fırsat sunar (Rusydia: 2018). İslami fintek

şeffaflığı, iki taraf için de sağladığı fayda ve şer'i uyumluluğuyla konvansiyonel benzerlerinden farklılaşmaktadır (Firmansyah ve Anwar, 2019).

İslami bankacılık ve finans, konvansiyonel finans endüstrisinden farklı değildir. Aynı piyasaya, aynı koşullarda hizmet ettiğinden risk bileşenini barındırmaktadır. Fakat İslami finans tipik batılı yatırımcı anlayışıyla örtüşmeyen bir dizi özellik sergilemektedir. Kar-zarar paylaşımı, bu kurumların en temel çalışma prensibidir. Diğer yandan İslami finans, ortaya çıktığından beri konvansiyonel finansal yapıyı taklit ettiğinden risk transferi/değişimi geleneksel faiz-tabanlı bankalardan farklı olmayacaktır. Ayrıca İslami banka müşterileri, konvansiyonel bankalarda olduğu gibi, garanti veya sabit getiri beklemektedir. İslami bankaların likit kalma, risk almama, borç-öz kaynak oranını öz kaynak ağırlıklı tutma arzusu konvansiyonel bankalara nazaran bir derece daha fazladır (Iqbal, 2012). Bu kısıtlar sebebiyle İslami finansın büyüme ve konvansiyonel bankalarla rekabet etme olasılığı azalmaktadır.

Müslüman nüfusun yoğun olduğu ülkeler genelde GSMH sı düşük, az gelişmiş veya gelişmekte olan ülkelerdir. Risk ve güvence noktasında itidalli davranan bankaların bu bölgede geniş bir müşteri portföyüne ulaşması zorlaşmaktadır. Bunun sonucu olarak da Müslüman nüfusun büyük bir çoğunluğu finansal bağlamda temsil edilmemektedir (Todorof, 2018). Örneğin Endonezya'da nüfusun sadece %36 sının banka hesabı bulunmaktadır (Rusydia, 2018). Fintek, küçük yatırımların ve/veya düşük yoğunluklu hesapların finansal sisteme katılması için çözüm önerileri sunmaktadır. Fintek uygulamaları bankalar gibi – herkesin karşılayamayacağı – katı kurallar manzumesiyle müşterinin karşısına çıkmamaktadır. Bunun yanında Müslüman ülkelerde genç nüfusun fazla olması ve teknoloji meraklısı olması İslami fintek için avantaj oluşturmaktadır. Yeni neslin büyük çoğunluğunun akıllı telefon sahibi olduğu değerlendirildiğinde, bu neslin fatura ödeme, kredi temini hatta banka hesabı açma gibi finansal ihtiyaçlarının yönetimini dijital ortamda yapacak olmalarını düşünmek zor olmayacaktır (Todorof, 2018).

Alaabed ve Mirakhor (2017) Fintek'in İslami finanstaki risk paylaşımı uygulamasını hızlandıracağını öngörmüşlerdir. Finansal teknolojiler bankacılık endüstrisinin ana etkeni olan düzensiz vade ve kaldıraç risklerini ortadan kaldırdığı için Şeriat ruhuna daha yakın olduğunu belirtmişlerdir. Firmansyah ve Ramdani (2018) İslami Fintek'in spesifik sosyal problemlere ve finansal sisteme dahil olmak için yenilikçi çözümler sağlayacağını iddia etmişlerdir. Rusydia (2018) Fintek'in geleneksel finansal kurumların sağlayamadığı acil ihtiyaçlara çözüm üretebileceği için büyük bir potansiyele sahip olduğunu belirtmiştir.

Fintek tabanlı çözümlerin dâhil edilmesi – daha hızlı, müşteri odaklı ve daha ucuz işlem maliyetlerinden dolayı – İslami bankalar hem şer'i uyumlu hem de daha ucuz yatırım ürünleri oluşturacaktır (Beik ve Arsyianti, 2008). İslami fintek, İslami finans endüstrisine katkıda bulunmak isteyen küçük yenilikçi start-up'lar vasıtasıyla İslami finansal kurumlarda adaptasyon ve uygulanması mümkün olan risk-paylaşımı modeli için fırsatlar sağlamaktadır. Özü itibarıyla İslami finans asimetrik enformasyon, sahtecilik, tarafların karşılıklı güvensizliği gibi konuların bertaraf edilmesini içerir. Finansal hizmetlerin sosyal ve etik etkileri de İslami fintek'in ana vaatlerinden biridir. Örneğin sosyal bir projeye geleneksel banka ve finansal kurumlar tarafından finans sağlanması genelde mümkün değildir (Mohamed ve Ali, 2019:72). Otomasyon sadece finansal performansı artıran bir araç olarak değil aynı zamanda sürekliliği ve verimliliği de artıran etkili bir araç olacak şekilde gelişim göstermektedir. Bu sebeple fintek devrimine huzursuz edici bir etken olarak bakmak yerine ileri ekonomik ve sosyal hedefleri gerçekleştirme adına kaldıraç olarak düşünmek gerekmektedir. İslami fintek'in henüz bebeklik döneminde olduğuna şüphe yoktur. Konvansiyonel fintek manzarasıyla karşılaştırıldığında

İslami fintek'in boyutları çok küçüktür. Fakat son 3-4 yılda ortaya çıkan ve yükselen start-up'larla hatırı sayılır bir ilerleme kaydetmiştir. Ana akım olarak İslami kitlesel fonlama başat olsa da blok zincirin bazı yönleri birkaç platform tarafından kullanılmaya başlanmıştır (Mohamed ve Ali, 2019:72).

Literatür çalışmalarına dayanarak Rusydiana (2018) İslami finansal teknolojiyle alakalı araştırmaları dört kritere göre ayırtmıştır:

- i) Fintek fonksiyonu perspektifi
- ii) İslami fintek in gelişmesi konusunda karşılaşılan problemler
- iii) İslami fintek'in geliştirilmesi için gerekli olan strateji veya esaslar
- iv) İslami fintek'in gelişmesiyle ilgili ekosistem veya aktörler

Belirtilen kriterlerden birincisi fintek'in işlevsel fonksiyonlarıdır. Finansal teknolojinin İslami fintek'te de kullanılan çeşitli fonksiyonları şöyle belirtilebilir (Saksonova ve Merlino, 2017):

1. Online finansal işlemler
2. elektronik para veya e-para (e-cüzdan)
3. Sanal hesap
4. Kaynak
5. Borç veren
6. Kitlesel fonlama
7. Kişisel finans planlama

İslami fintek'in henüz çok yeni olmasının yanında uygulanan ülkelerde karşılaşılan genel problemler de bulunmaktadır. Bunlardan bir kısmı az gelişmiş ya da gelişmekte olan ülkelere ait problemler, bir kısmı ise şer'i hukukla alakalı problemlerdir. Genel olarak problemleri aşağıdaki şekilde sınıflandırabiliriz:

1. Fintek iş süreçlerini yukarıdan aşağıya koruyan politika araçlarının eksikliği
2. Fintek için uygun insan kaynağı eksikliği
3. Kötü yazılım saldırılarından kaynaklanan yüksek güvenlik riskleri
4. Online tabanlı kredilerin yasal sıkıntıları
5. Alt sınıf müşterilere ulaşamama
6. Şer'i hukukun anlaşılabilmesi
7. Yönetim, muhasebe ve şer'i denetim konularında geliştirme gerekliliği

İslami fintek'in geliştirilmesi için gerekli esaslar ve stratejiler de şöyle özetlenebilir:

1. Büyük verileri yönetme ve analiz etme becerisi
2. Teknolojik altyapının geliştirilmesi
3. Kolay işlemleri yapabilecek sistemi oluşturma
4. Dijital pazarlama açısından içerik tabanlı pazarlama
5. İlgili paydaşlarla işbirliği, ortaklık ve yatırım işi kurulması
6. Fintek ürünlerinde yenilik

Fintek'in kendine ait bir ekosistemi olduğu görülmektedir. Bu sistem içerisinde bağıl veya bağıl olmayan aktörler bulunmaktadır. Bu aktörler özetlenirse;

1. Devlet ya da düzenleyici kurum
2. Şer'i fintek endüstrisi
3. Var olan endüstriler (bankalar ve diğer finansal kurumlar)
4. Girişim sermayesi
5. Eğitim kurumları
6. Network altyapısı internet sağlayıcıları



## İSLAMİ FİNTEK EKOSİSTEMİ

İslami finteck; İslami finansta kullanılan teknolojiler ile İslami kurallara uyan adil, esnek ve sürdürülebilir bir ekonomi oluşturmak olarak tanımlanabilir (Mohamed ve Ali, 2019:75). İslami fintek'in konvansiyonel fintekten fazla bir farkı yoktur. Global fintek pazarında sunulan ürün yelpazesi hemen aynı argümanlarla İslami fintek pazarında da sunulmaktadır. Fakat başlıca farklılık ürünlerin "İslami", yani şeriat uyumlu, olma gerekliliğidir. Bu yönüyle oluşan farklılık, İslami ve konvansiyonel bankacılık arasındaki farklarla örtüşmektedir. İslami fintek'ler de riskli ve/veya faiz içeren ürünlere yatırım yapamaz, fonlayamaz. Eğlence, kumar ve içki içeren sektörlerde bulunamaz.

İslami finans sektörünün konvansiyonel finans sektörüyle yarışması mümkün olmamaktadır. Yüzyıllardır süregelen bankacılık sistemi ve hizmetleri hem içerik hem de işleyiş olarak İslam ile bağdaşmadığı için İslami bankalar ölçek ve ürün yelpazesi olarak eksik kalmaktadır. Fakat fintek, İslami finans endüstrisi için yüzyıllarca bankacılık oyununda geri kalan İslami finans endüstrisi için Şeriat uyumlu yenilikçi iş modelleri, yeni teknolojilerin etkin kullanımı ve rekabetçi ürünler sunmak ve dağıtmak adına konvansiyonel sistemle yarışabilme fırsatları sunmaktadır (Mohamed ve Ali, 2019:74). Hali hazırda 170 den fazla İslami banka ve 80 kadar da İslami finans penceresi uygulayan konvansiyonel banka bulunmaktadır. Bu bankalar gelecekte global İslami fintek ürünleri kullanarak dünyayla rekabet edebilirler (Wintermeyer ve Basit, 2017).

İslami fintek, yapılanmasını tamamlamış ve adeta dünyayı parsellemiş olan konvansiyonel bankacılıkla rekabet edebilmek için bir fırsattır. Müslüman nüfusa sahip ülkelerin avantajları ve dezavantajları bulunmaktadır. Örneğin, vakıf anlayışı Müslümanlar arasında hala işler ve gelişmiş bir yapıdır. Vakıf eliyle yardım yapan bankaların müşterileri duygusal bir bağlılık hissetmekte ve bu bağlanma bankaya da uzun dönemli bağlılık olarak dönmektedir. Vakıf anlayışını uygulayan fintek mekanizması, üyeleri tarafından takip ve takdir edilecektir.

Müslüman toplumlarda İslam'ın ilk yıllarından itibaren tesis edilen ve uygulanan diğerkâmlık, imece, sosyal yardımlaşma anlayışı ön plandadır. Bundan dolayı İslami fintek'lerde öne çıkan ve en işler fintek olan kitlesel fonlama başat faktördür. İslami fintek kuruluşlardan en eskileri en yüksek fona sahip olanları kitlesel fonlama üzerine çalışanlardır. Hatta bu kurumlar birleşerek şeriat uyumlu helal fintek olarak islamic-crowdfunding.com çatısı altında toplanmıştır. Bu tarz kuruluşlardan global ölçekte çalışan Launchgood, Zoomal, Masjid, Halal Launcher gibi şirketler olduğu gibi ülkesel çapta çalışan Alfamnah, HBR, Beehire (BAE), Waqfworld, Ata Plus, Pitchin (Malezya), Blossom Finance, Gandeng Tangan (Endonezya), EthisCrowd, Kapital Boost, Skola Fund (Singapur), IRUSA (A.B.D), Yomken, Shekra (Mısır), Islamic Relief (Kanada), Yields ve Seed (İngiltere) gibi kuruluşlar da bulunmaktadır. İslami finansal teknolojiler sadece Müslüman ülkelerde değil diğer ülkelerde de tesis edilmiştir.

Müslüman nüfusun genç olması, banka hesabı açma ve hesapta fon tutma noktasında çekingen davranması ve konvansiyonel bankaların önem vermeyeceği kadar küçük birikimlere ve kısıtlı mali imkânlarla sahip olması, aslında, İslami fintek için bir avantajdır. İslami fintek'in en büyük avantajı işlem ve şubeleşme maliyetlerini minimize edebilmesidir. Böylece, mobilize olmanın yaşam tarzı olduğu Z kuşağına ulaşmak için standart maliyetlere katlanmayarak, sistemi iyileştirerek genç nesil ile iletişim kurabilecektir.

Şer'i uyumlu yatırım fonları mikro, küçük ve orta ölçekli yatırımları yapmaya müsaittir (Wintermeyer ve Basit, 2017). Bu tip yatırımlar, piramidin en altında yer aldığı için global bankaları tehdit etmez. Yapay zekâ, davranış analizi, meta data madenciliğiyle İslami kurumları başarılı kredi miktarını artırabilir, buradan kazanılan müşteriler için bankalara veri sağlayabilir

(Nazım, 2019). Başka bir açıdan ise İslami finans etik sorumlulukları teşvik ederek bütün finans yapılarını etkilemek için fırsat oluşturmaktadır.

## SONUÇ

Kripto paraların arkasında yatan blok zincir teknolojisi farklı sektörlerde kullanılmaya başlanmıştır. Blockchain teknolojisinin uygulanmaya başlanmasıyla finans piyasası yeni bir döneme girmiştir. Ele alındığı her bir endüstride devrim niteliğinde yenilik ve ilerleme vaat etmektedir. Teknolojik gelişimlere en açık sektör olan finans endüstrisi de bu ilerlemelerde öncü konumundadır. Finansal teknolojiler, finans piyasasının geleceğini şekillendirecek beklentiler ve çözümler içermektedir. Hali hazırda piyasada var olan bankaların ve bankacılık sisteminin çok büyük oranda etkinliğini yitireceği, yerini teknolojik devrime bırakacağı günümüz bankacıları tarafından da kabul edilmektedir. Yarış henüz yeni başlamış ve öne çıkan herhangi bir kurum/kuruluş/organizasyon olmamıştır (KPMG, 2018). Bu yönüyle sahanın çok bakir olması, alınacak yolun çok olması ve henüz – olan gelişmelerle bile – bebeklik evresinde olduğu düşünüldüğünde, konuyla ilgili yapılacak her çalışma önem arz etmektedir.

İslami finans yapısı gereği konvansiyonel bankacılıkla rekabet edememektedir. Bu bir dezavantaj olsa da konunun “İslamiliği” düşünüldüğünde ihtiyatlı davranılması doğru ve anlamlıdır. Fakat İslami bankacılık ve finansın önünde, geleneksel bankacılığın argümanlarından ve sıkıntılarından kurtulmak için bir fırsat bulunmaktadır. Geleceğin teknolojisi, faiz ve şubeleşme kozunu klasik bankacılığın elinden alarak yeni nesil teknolojiyi en etkin ve çeşitli kullanan şirketlerin tarafına kaydıracaktır. Fintek’in birçok alt uygulaması İslami fintek için de uygundur. İslami fintek uygulamaları için gerekli olan bilgi birikimi, insan birikimi ve fiziksel altyapı oluşturmak için Müslüman devletlere büyük görevler düşmektedir. Son birkaç yılda bu konuda ciddi adımlar atılmış olsa da fintek ekosisteminde İslami fintek sadece %5 lik yer tutmaktadır. Organize ve çeşitlendirilmiş çalışmalar bu sektörün gelişimine katkıda bulunacağı gibi öncü ve İslami yeni ürünlerin oluşturulmasında da başat rol oynayacaktır.

Yakında sukuk gibi ürünlerin dijital pazara girmesi beklenmektedir. İslami fintek murabaha ve takafül gibi ürünlerin dijital ortamda alınıp satılmasına imkân tanıyacaktır (Wintermeyer ve Basit, 2017). Özellikle akıllı kontratların belirli bir standarda oturması, yasal düzenlemelerin yapılanma ihtiyaçlarına cevap verebilecek esnekliğe ulaşmasıyla – kontrat tabanlı – birçok üründe hızlı bir genişleme görülecektir. Son birkaç yılda kaydedilen gelişmeler, yakın zamanda İslami fintek uygulamalarının büyük sıçrama yapacağını habercisi konumundadır.

Bankacılık ve finans alanının “İslami”leşmesi için tek çıkar yol İslami fintek görünmektedir. Bu sebeple sektörün öncüleri konuya daha fazla önem vermeli, resmi otoriteler sektörün önünü açacak düzenlemeleri ivedilikle hazırlamalı, hükümetler – gerekirse alan ve ürün belirleyerek – yazılımcılarla beraber özel servisler sunmalıdır. Konu kişilerin istek ve kâr beklentilerine bırakılmayacak kadar hassastır. Hali hazırda girişimde bulunan start-up’lar desteklenmeli ve geliştirilerek global piyasanın oyuncuları haline getirilmelidir. Dünyada finteklere yapılan yatırım ve satın almalar hızla büyümektedir. Belirtilen destek ve gayretlerle katma değeri yüksek, geri dönüşümü değerli ve sermaye kaybına sebep olmayacak satışlar sağlanarak ülke ekonomisine de ciddi katkılar elde edilebilir.

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## Türk Girişimci Biyografi ve Otobiyografilerinde Anadolu Yaklaşımını Aramak

### Searching Anatolian Approach in Biography and Autobiographies of Turkish Entrepreneurs

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### Searching the Anatolian Approach in Turkish Entrepreneur Biography and Autobiography

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#### Abstract

It is not independent of the culture, memory and historical experience of the society in which scientific approaches or theories are put forward. Anatolia has a different experience than the societies and geographies in which today's marketing theory is put forward. From this point of view, it can be said that market relations and market system in today's society do not fit the theoretical structure and need a new theorization. The Anatolian Approach is a theoretical effort to explain the context of buyer seller relationships that are the subject of marketing. The purpose of this research; is to look at practice entrepreneurs operating in different stages of the Anatolian Approach in Turkey. Thus, it will be tried to reveal whether theoretically expressed is in practice. Hence the autobiographies, biographies, memoirs and life histories of well-known businessmen in Turkey analyzed with qualitative content analysis as an exploratory qualitative research design was made. In the study area determined as the Anatolian context; books that combine the memories or life stories of entrepreneurs or business owners who have held a competitive advantage in a particular region for a certain period of time have been used as research data. As a result of analysis; values and practices were obtained. Accordingly, virtuous trade; is a set of practices that arise from the values such as diligence, fulfillment of the word, altruism, honesty and sincerity. In the context of Anatolia, different business cultures and modern marketing approach applications are combined. Accordingly, conceptualizations in which differences of buyer-seller relationships and the approach to the gains obtained as a result of these relations will be more favorable.

**Keywords:** Anatolian Approach, Entrepreneurial Biographies, Marketing Theory.

#### Özet

Bilimsel yaklaşımların veya teorilerin ortaya konuldukları toplumun kültüründen, hafızasından ve tarihsel tecrübesinden bağımsız değildir. Anadolu'nun, günümüz pazarlama teorisinin ortaya konulduğu toplumlar ve coğrafyalardan farklı bir tecrübesi vardır. Buradan hareketle günümüz toplumundaki pazar ilişkilerinin ve pazar sisteminin teorik yapıya uymadığı ve yeni bir teorileştirmeye ihtiyaç duyduğu söylenebilir. Anadolu Yaklaşımı, pazarlamaya konu olan alıcı

satıcı ilişkilerini bağlamsal olarak açıklamaya çalışan teorik bir çabadır. Bu araştırmanın amacı; Anadolu Yaklaşımını Türkiye’de farklı dönemlerde faaliyet gösteren girişimcilerin pratik ve uygulamalarında aramaktır. Böylece teorik olarak ifade edilenin uygulamada olup olmadığını ortaya konulmaya çalışılacaktır. Buradan hareketle Türkiye’deki tanınmış iş adamlarının yayıncılar tarafından basılmış otobiyografileri, biyografileri, anı kitapları ve yaşam öykülerini nitel içerik analizi ile analiz ederek keşifsel bir nitel araştırma tasarımı yapılmıştır. Anadolu bağlamı olarak belirlenen çalışma alanında; başarılı olmuş, belirli bir bölgede, rekabetçi avantajı yerelde veya ulusalda bir süre elinde bulundurmuş girişimciler veya işletme sahiplerinin anılarını veya yaşam öykülerini bir araya getiren kitaplar araştırma verisi olarak kullanılmıştır. Analiz neticesinde iki temel kategori olarak; değerler ve pratikler elde edilmiştir. Buna göre erdemli ticaret; çalışkanlık, sözü yerine getirme, kanaatkârlık, diğerkâmlık, dürüstlük ve samimiyet gibi değerlerden kaynaklanan, itibar elde etme, ihsan, fırsatçılıktan kaçınma, manevi kazanç hissi duyma ve değer odaklı olma gibi araçlar ile kendini ortaya koyan pratiklerdir. Anadolu bağlamında farklı iş yapma kültürlerinin ve modern pazarlama yaklaşımı uygulamalarının bir arada bulunmaktadır. Buna göre, daha önce literatürde Anadolu Kaplanları (Demir, Acar ve Toprak, 2004) veya İslami Kalvinistler (ESI, 2005) olarak nitelendirilen kavramsallaştırmalar yerine alıcı-satıcı ilişkisindeki odağa ve bu ilişkiler neticesinde elde edilen kazançlara yaklaşımdaki farklar göz önünde bulundurularak yapılan tanımlamalar daha yerinde olacaktır.

**Anahtar Kelimeler:** Anadolu Yaklaşımı, Girişimci Biyografileri, Pazarlama Teorisi.

## Giriş

Anadolu Yaklaşımını pazarlamaya konu olan alıcı satıcı ilişkilerini bağlamsal olarak açıklamaya çalışan teorik bir çabadır. Erdoğan (2009) tarafından kavramsallaştırılan ve farklı yazarların katkıları (Torlak ve Özmen, 2009; Torlak, 2010; Torlak, Erdoğan ve Yılmaz, 2013; Erdoğan ve İşlek, 2013; Erdoğan ve İşlek, 2018) ile geliştirilen bir yaklaşım olarak Anadolu Yaklaşımı müşterinin velinimet olarak kabul edildiği bir pazar ortamında pazar ilişkilerini açıklamaya çalışmaktadır. Bu çabanın gerekli görülmesinin önde gelen sebeplerinden ilki Türkiye’de pazarlama öğretiminin yoğun bir şekilde Anglo-Sakson bakış açısı ile şekillenmiş olmasıdır. Türkiye’de ilk olarak kurulan İktisadi ve Ticari İlimler Akademileri’nde ders veren Amerikalı hocaların büyük etkisi ile İngilizceden çeviri pazarlama kitaplarının öğretim materyali olarak kullanılması (Tuncer, 2016) pazarlama öğretimindeki başat Amerikan etkisi göstergeleri olarak dikkat çekmektedir.

Daha sonraki yıllarda ise pazarlama öğretimi hem dünyada hem de Türkiye’de daha fazla ciddiye alınarak bir disiplin (Nakıboğlu, 2016) olarak yükseköğretimde kabul gören bir konuma yerleşmiştir. Böylece 1980’lerden sonra pazarlama araştırması, stratejik kararlar ve tüketici davranışı gibi farklı alt alanlara ayrılan disiplin hem Amerikan hem de Avrupalı yazarların katkıları ile gelişim göstermiştir. Bu tartışmalar esnasında 1990’lı yılların ortasından itibaren İskandinav yazarların (Grönroos, 1994; Gummesson, 1997) katkıları ile gündeme gelen İlişkisel Pazarlama Yaklaşımı hem Türkiye’de hem de dünyada pazarlama teorisi tartışmasını zenginleştirmiştir. Pazarlamaya ilişki yönlü bakış açısı hizmet pazarlaması ve endüstriyel pazarlama alanlarındaki pazar işlemlerinin ve pratiklerin işlemsel değişimi temel alan geleneksel pazarlama düşüncesi tarafından etkili bir şekilde açıklanamadığı eleştirileri ile de gündeme gelmiştir (Erdoğan vd., 2011). Pazarlamaya ilişkisel yaklaşımın ortaya çıkışı işlemsel değişim ve ilişkisel değişim ayrımının (Anderson ve Narus 1991; Dwyer vd. 1987; Morgan ve Hunt 1994) yapılmaya başlanmasına yol açmıştır (Lefaix-Durand ve Kozak, 2009:1004).

Dwyer ve arkadaşları (1987) işlemsel ve ilişkişel deęişimi odađına alan iki farklı yaklaşımın durumsal ve süreç özellikleri bakımından farklarını sıralamışlardır. Sheth ve Shah (2003:628) işlemsel deęişimi “alıcı ve satıcı aktörler arasındaki kısa dönemli bir doğaya sahip veya tek seferlik bir deęişimden oluşan, sınırlı bir etkileşimin ötesinde bađlılık içermeyen karakterde” bir deęişim türü olarak tanımlarken, ilişkişel deęişimi “alıcı ve satıcı aktörler arasındaki uzun dönemli taahhütler ve işbirliği isteđi” olarak belirtmektedirler.

Pazarlama teorisi üzerine yapılan bu tartışmalar temel olarak Amerikan bakış açısı ile oluşturulmuş olan yaklaşımların diđer bađlamaları açıklamakta yetersiz kalması üzerinden şekillenmiştir. Gummesson (2002) ilişkişel yaklaşım için bu durumu standartlaşmış ürünlerin kitlesel üretiminin söz konusu olmadığı pazarları ve buradaki pazar ilişkilerini açıklama çabası olarak ifade etmektedir. Anadolu yaklaşımı da benzer bir tespitten hareketle farklı sosyal, ekonomik ve kültürel tarihselliklerin eseri olan Anadolu’daki pazarlama pratiđini kavramsallaştırmaya çalışmaktadır.

### **Anadolu Yaklaşımı**

Bilimsel yaklaşımların veya teorilerin ortaya konuldukları toplumun kültüründen, hafızasından ve tarihsel tecrübesinden bađımsız olamayacağı ve Anadolu’nun, günümüz pazarlama teorisinin ortaya konulduđu toplumlar ve coğrafyalardan farklı bir tecrübesinin olduđu düşüncesinden hareketle günümüz toplumundaki pazar ilişkilerinin ve pazar sisteminin teorik yapıya uymadığı ve yeni bir teorileştirmeye ihtiyaç duyduđu söylenebilir. Bu teorileştirme pazarlama yönetimi ve ilişkişel pazarlama yaklaşımlarına temel olan konuların Anadolu’daki pazarlarda araştırılması ve tarihsel arka plan, etik kodlar, sosyo-kültürel özellikler bakımından günümüz Türkiye’deki pazarların bir farklılık arz edip etmediđi sorusu ile şekillendirilebilir. Küçük Asya (Asia Minor) olarak da adlandırılan Anadolu günümüzde Türkiye topraklarını kapsamakla beraber farklı medeniyetlerin ve insan topluluklarının üzerinde yaşadığı ve bu tür farklı mirasların halen görünür olduđu bir coğrafya olarak dikkat çekmektedir. Türklerin kadim kültürel karakteristiđi ile beraber tarihin farklı dönemlerinden Anadolu’nun ev sahipliđi yapmış olduđu farklı medeniyetlerin tarih boyunca zenginleşen kültürel mirası Anadolu’daki günümüz kültürel yapısını etkilemiştir. Bu durum Anadolu olarak anlayabileceğimiz Türkiye’nin sıklıkla Dođu ile Batı arasında ve özellikle de İslami Dođu ile Hıristiyan Batı arasında bir köprü olarak anlaşılmasında görünür olmaktadır. Buna göre; Türkiye, bir taraftan Avrupalı İslam’dır ve diđer taraftan da Orta Dođu’daki Modernleştirici bađlamdır. (Tezcan, 2017). Bunun yanında Anadolu bađlamını açıklarken Sandıkçı ve Ger (2005) Türkiye’yi Hem Dođu hem de Batı tarafından şekillenen, dini ve seküler gerilimlerin tüketim ve pazarlama uygulamalarını etkilediđi bir bađlam olarak tanımlamaktadır. 21. yy ile beraber küresel ekonomik hâkimiyet gelişmekte olan ülkelerin lehine olacak şekilde olumlu bir takım sonuçlar ortaya çıkardı. Küresel ekonominin devamlılıđını ve büyümesini sağlamada gelişen pazarlar önemli bir misyon ve işlev üstlenerek etkili hale geldiler. Öztürkcan ve Yolbulan-Okan’a (2018, s. 3) göre, son zamanlarda Türkiye de bu gelişmelerden faydalanarak önemli atılım ve gelişmeler yaşamıştır. Buna göre Türkiye’deki pazarlama bađlamı; hem liberal politikaların etkisiyle kapitalizm, sanayileşme, modern pazarlama ve tüketici kültürünün insanların daha aşına olduđu kavramlar haline gelmesi hem de ekonomik, kültürel, tarihi, sosyal ve politik güçlerin pazarlama alanını şekillendirmesi ile oluşmaktadır.

Türkiye’deki pazarlama pratiđinin tarihsel arka planına yönelik bir dönemlendirme çalışması Erdoğan ve İşlek (2018) tarafından yapılmıştır. Bu amaçla Medine Pazarları, Hisbe Teşkilatı ve Ahilik kurumunun izlerini takip ederek 7. yüzyıldan 14. yüzyıla kadar geçen sürede mübadele ilişkilerinin Anadolu’da hangi deđer kodlarına bađlı kalarak oluştuđu ortaya konulmuştur.



Böyle bir çalışma ile pazarlama düşüncesi ve uygulamasının Anadolu'nun mirası da göz önünde bulundurularak nasıl bir kültürel birikim ve sosyal inşa süreci yaşadığına dair bir fikir ortaya atılmaktadır. Anadolu'nun mirası olarak ifade edilenin her ne kadar büyük oranda İslami olsa da, birlikte yaşanan diğer dinlere mensup topluluklarla etkileşimde bulunarak İslami olmayan öğeleri de içinde barındırdığı vurgulanmaktadır.

Medine Pazarlarında Müslümanların kendi iş pratiklerini ortaya koydukları ve bu yolla alışverişe farklı bir ticari anlayış getirdikleri söylenebilir. Medine'ye yerleşen Müslümanların ilk iş olarak hem sosyalleştikleri, hem ibadet ettikleri hem de alışveriş yaptıkları bir sosyal alanı pazar olarak kurmaları ve bu pazarda dini hayatı ticaret veya alışveriş gibi günlük (dünyalık) işlerden ayrı bir şey görmeyen bir felsefe ile iş yapmaları ilgi çekicidir. Daha ilginç ise bu anlayışın diğer Müslüman toplumlara veya Müslümanlaşan yeni gruplara yapmış olduğu, salt dini olmayıp sosyal bir boyutu da olan etkidir. Bu etkilerden biri kendini Anadolu'daki Hisbe ve Ahi örgütlenmelerinde kendini gösterirken, bir diğer etki ise Güneydoğu Asya ve Sahra altı Afrika'nın Müslümanlaşmasında görülmektedir. Buna göre ticaret yolları ile farklı ülke ve toplumlara ulaşan Müslümanlar sadece ticari faaliyetleri ile toplumların Müslüman olmasını sağlayabilmiştir (Geertz, 1968; Lewis, 1993).

Temel amacı ekonomik düzenlemeler yaparak ve işlemleri denetleyerek tüketiciyi korumak (Alkış, 2011) olan Hisbe Teşkilatı – daha sonra Osmanlı İmparatorluğunda İhtisap Ağalığı olarak kurumsallaşmıştır – hem toplumdaki ilişkileri hem de özellikle pazarlama ilişkilerini yüksek oranda etkilemiştir. Alışverişe konu olan taraf ve işlemlerin kontrolü ile yargı kurumlarına daha az iş yükü getirmeyi amaçlayan Hisbe Teşkilatı tüm toplumda doğruyu, dine uygun olanı ve adaletli davranışı hatırlatma amacı taşımaktadır.

Anadolu'da tarihsel olarak ticari pratiğin ortaya çıkmasında önemli olan bir diğer kurum ise Ahilik Teşkilatıdır. Ahilik, Lonca öncesi Anadolu'da ortaya çıkmış ve Türklerin toplumsal yapısında önemli bir yapı taşı olagelmıştır. Ahilik teşkilatında zaviyelerde bir araya gelen zanaatkârların hem dünyevi hem de uhrevi ilerlemelerini sağlamak için oluşturulan sosyal ve ekonomik bir yapı söz konusudur. Hisbe Teşkilatında toplumu ve alışverişini doğru, dürüst ve adaletli bir şekilde yürüterek tüketiciyi, ürünü ve kaliteyi koruma düşüncesi Ahi Teşkilatı ve devamında ortaya çıkan Loncalarda da devam etmiştir.

Erdoğan ve İşlek (2018) tüm bu tarihsel birikim ile beraber müşterinin velinimet olarak görüldüğü bir pazarlama anlayışının var olduğunu savunmaktadır. Üst düzey toplumsal ve uhrevi hedefleri önceleyen, bireysel çıkar yerine bireyin tekâmülüne ve gelişmesine önem veren ve ticari hedef ve faaliyetlerin ötesinde sosyal kaygılarla da şekillenen farklı bir mübadele modelinin (Torlak, Erdoğan ve Yılmaz, 2013: 189) günümüz pazarlarında da ortaya çıkabileceğini ifade etmektedirler. Erdoğan (2009) tarafından Anadolu Yaklaşımı olarak ifade edilen bu mübadele modeline göre günümüz pazar pratiklerinin bir kısmı Ahilik, Hisbe ve Medine pazarları gibi tarihin farklı dönemlerinde pazar ilişkilerine etki etmiş anlayış ve davranışların günümüzdeki yansımalarıdır. Müşterinin velinimet görülmesi, alıcı ve satıcı arasındaki ilişkilerde sadece maddi kazançların değil sosyal bir takım edimlerin de önemli görüldüğü ve ayrıca iyi insan, iyi birey veya iyi bir kul olmakta ticari davranış ve pratiklerin araç olarak görüldüğü bir anlayış söz konusu yaklaşımın önemli ipuçları olarak belirtilmektedir. Bu noktadaki vurgu, tarihsel kurumların işlevleri yerine ortaya koydukları zihni altyapı ve pazar davranışına olan etkisidir. Günümüzün yüksek oranda küreselleşmiş ve serbest piyasa ekonomisinin hâkimiyetine girmiş pazarlarda liberal kapitalist mantık dışında bir takım alıcı ve satıcı eylemleri söz konusu olabilmektedir. Nitekim Anadolu Yaklaşımı da bu farklılığı ortaya koyma çabasıdır.

Yukarıda ifade edilen tarihsel arka planın yanı sıra Türkiye'nin yakın tarihindeki gelişmeler ışığında pazarlamanın durumunu ortaya koymak da gerekmektedir. Aylin Genç ve İğneci (2018) pazarlamanın genel olarak Batılı kültürün bir parçası olarak dinamik ve sürekli adaptasyonu gerekli kılan yapısının kabul gördüğünü, fakat bununla beraber Türk kültürü içinde pazarlama anlayışının tarihsel bir bağlamda ortaya çıktığını belirtmektedirler. Misafirperver, hizmet odaklı ve müşteri tatminin önceleyen bir tavırla müşterinin velinimet olarak görüldüğü anlayış tarihsel olarak oluşmuş olmakla beraber modern Türkiye'nin geçirmiş olduğu siyasi, ekonomik ve sosyal tecrübeler farklı pratiklerin bir arada yaşamasını getirmiştir.

### Araştırma

Yukarıda genel hatları ile ifade edilmeye çalışılan Anadolu Yaklaşımını Türkiye'de farklı dönemlerde faaliyet gösteren girişimcilerin pratik ve uygulamalarında aramak bu araştırmanın amacıdır. Böylece teorik olarak ifade edilenin uygulamada olup olmadığını ortaya konulmaya çalışılacaktır. Buradan hareketle Türkiye'deki tanınmış iş adamlarının yayıncılar tarafından basılmış otobiyografileri, biyografileri, anı kitapları ve yaşam öykülerini nitel içerik analizi ile analiz ederek keşifsel bir nitel araştırma tasarımı yapılmıştır. Anadolu bağlamı olarak belirlenen çalışma alanında; başarılı olmuş, belirli bir bölgede, yerelde veya ulusalda bir süre elinde rekabetçi avantajı elinde bulundurmuş girişimciler veya işletme sahiplerinin anılarını veya yaşam öykülerini bir araya getiren kitaplar araştırma verisi olarak kullanılmıştır.

**Tablo 1: Doküman İncelemede Analiz Edilen Eserler Listesi**

No	Kitap Adı	Yazar Adı	Basım Yılı	Yayınevi	Basım Yeri
1	Kopuzlar: Rizeli Bir İş Adamının Gerçek Yaşam Öyküsü 1892-1963	Şakir Kopuz	1947/2003	Kaknüs	İstanbul
2	Rıza Güral'ın Tornası: Ticaretten Sanayiye Kütahyalı Bir Aile Öyküsü	Rıdvan Akar	2011	Chiviyazılar	İstanbul
3	Rüzgârımı Kendi Yaratan Adam: Mustafa Vasfi Diren	Haşim Akman	2013	Elma	İstanbul
4	Bir Marka Yaratmak: Abdullah Kişili	Nuri M. Çolakoğlu	2017	Matsis	İstanbul
5	Sabri Ülker'in Hayat Hikâyesi	Hulusi Turgut	2014	Doğan	İstanbul
6	İki Çift Söz Yeter	Ahmet M. Ziylan	2011	Yüzakı	İstanbul
7	Yücelerde Bir Bardak Çay	Ahmet M. Ziylan	2013	Yüzakı	İstanbul
8	Bir Dünya Kurmak - Hüsnü Özyeğin'in Hayatı	Rıdvan Akar	2017	Özyeğin Üniversitesi	İstanbul
9	Lüzumlu Adam İshak Alaton	Mehmet Gündem	2017	Alfa	İstanbul
10	İş Hayatımdan Kesitler ve Gençlere Tavsiyeler	Üzeyir Garih	2013	Hayat	İstanbul
11	Türk Sanayiinde Bir Uzun Yol Kaptanı - Hasan Subaşı Kitabı	Pembe Candaner	2015	İş Bankası	İstanbul

12	İş'te Hayat: Başaranların Hikâyesi	Hasan Koç	2015	İkinci Adam	İstanbul
13	Kendi İşini Kendin Bul	İlhan Ekşioğlu	2015	İnkılap	İstanbul
14	Zirvedeki Şahin	Kemal Şahin	2000	Hayat	İstanbul
15	Özel Arşivinden Belgeler ve Anılarıyla Vehbi Koç	Can Dünder	2006	Doğan	İstanbul
16	Gönül Galerimden	Sakıp Sabancı	1988	Kent	--

Çalışmada, Hsieh ve Shannon (2005, s. 1286) tarafından yönlendirilmiş nitel içerik analizi olarak ifade edilen teknik uygulanmıştır. Nitel içerik analizini çalışmanın nasıl tasarlandığı, kodlamanın ne zaman yapıldığı ve kodların kaynağına göre üç farklı türde uygulanabileceğini ifade eden yazarlar; geleneksel, yönlendirilmiş ve özetleyici nitel içerik analizi tanımları yapmışlardır. Bunların içinde yönlendirilmiş içerik analizinde teori temel alınarak oluşturulan araştırma tasarımı, kodların kodlama öncesinde ve süresince belirlenmesi ve araştırma bulgularından kaynaklanan kodların kullanımının söz konusudur. Bu araştırma da eser incelemesi, daha önce yapılan teorik tartışmalar ve konu ile ilgili yapılmış yayınlardaki kategoriler temel alınarak oluşturulmuştur.

Analiz neticesinde iki temel kategori olarak; değerler ve pratikler elde edilmiştir. Değerler; eser incelemesinde konu edilen girişimci, sanayici, esnaf veya tüccarların ticaretlerine yön veren kavram ve düşünceler olarak belirlenmiştir. Buna göre kişiler bu değerleri çerçevesinde pazarlamaya konu olan işlerini gerçekleştirmektedirler. Çalışkanlık, fedakârlık, sözü yerine getirme, diğerkâmlık, kanaatkârlık, dürüstlük, samimiyet, liyakat, vatan sevgisi, tevazu ve ahlaklı olma kişilerin pazarlama eylemlerine, ticaretlerine ve profesyonel hayatları dışındaki ticari olmayan tecrübelerine de yön veren değerler olarak belirlenmiştir. Değerler ile pratiklerin birbirlerinden tamamıyla ayrılmadığı bu noktada vurgulanmalıdır. Nitekim değerler pratikler ile ilgili kavramsal düzeyi nitelerken, pratikler değerlerin nasıl uygulandığı ile ilgilidir. Bunun yanında erdemli ticaret pratiğinin değerleri de birbirlerinden tamamen ayrılan kavramlar olarak değerlendirilmemelidir. Bütüncül bir şekilde ele alınarak tüm değerlerin bir araya gelerek erdemli ticaret pratiğinin düzeyini belirlediği göz önünde bulundurulmalıdır.

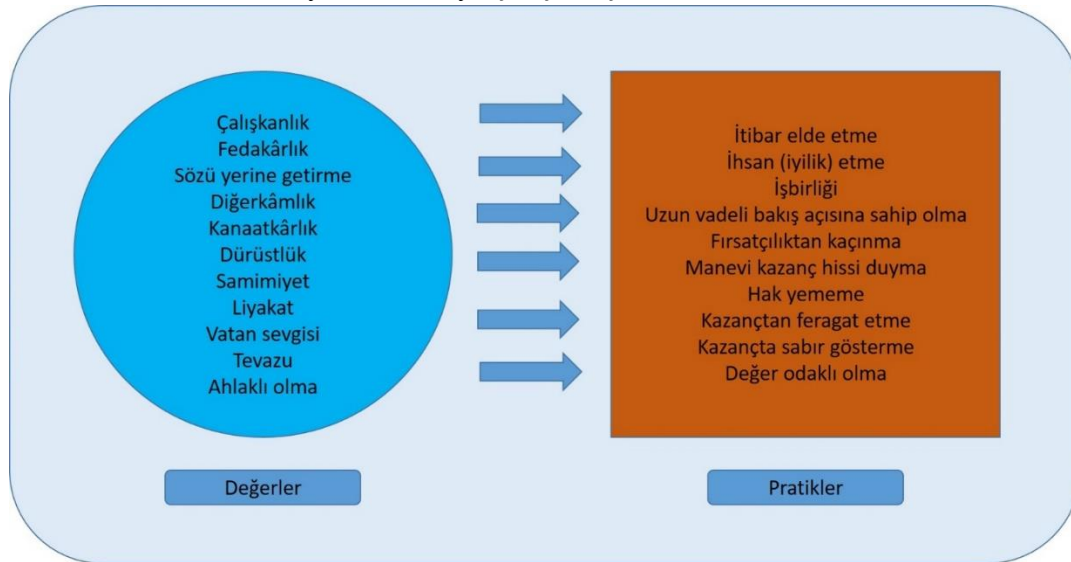
**Tablo 2: Eserlerden Yapılan Doğrudan Alıntılar**

<b>DEĞERLER</b>	
Çalışkanlık	<i>İnsanlar iki şekilde hayatlarını kazanırlar. Bazıları akıl ve zekâ, marifet ve hünerleriyle; bazıları da bilek ve 'kol kuvvetleriyle, bükülmez pazularıyla. Çünkü hayat mütemadi faaliyet ister. İşte dünyadaki hakiki servetler bunlardır. Yoksa baba ve akraba zenginliğine, irad ve akara dayanan servetlerle idame edilen hayat ve maişet, vakar sahibi bir erkeğe yakışan geçim yolu değildir. Bu tarz bir hayat, miskin ruhların karıdır. (1,162)</i>
Fedakârlık	<i>"Yorulduğum artık çalışmak istemiyorum... " Adam işi bırakacak, Mehmet Kavala da acele birini arıyor. Yani o da benim gibi sıkıntılı olunca anlaşıyoruz. Sana 120 lira vereceğim diyor, bana 150 lira ver diyemiyorum, çünkü bu işe mecburum... Yedek subay iken 550 lira alıyordum, şimdi ise 120 liraya razı oluyorum. (9,70)</i>
Sözü Yerine Getirme	<i>Ülker şirketinde, söz senetti. Yazılı anlaşma veya bono gibi ticari evraklar olmasa dahi, ödemeler, taahhüt edildiği gün yapılırdı. Bu tavır, Ülker'e yeterince itibar kazandırıyor. (5,320)</i>
Diğerkâmlık	<i>"Vasfî ağabey yapısı itibariyle kendisini her zaman yakınlarından sorumlu hissedirdi. Tanrı onun bu vasfını mükemmel diyebileceğimiz kadar geliştirmişti. Tatlı ve acı günlerinde hep yakınlarıyla 'beraberdirdi." Kısacası Diren ailesi iki ayağı üzerinde durabilen bütün bireyleriyle ve soyadını kelimenin gerçek anlamıyla hak eder biçimde, hayatın getirdiği bütün güçlüklerle karşı direniyordu. (3,43-44)</i>
Kanaatkârlık	<i>Sıkıntıların Türkiye gibi ülkelerde geçici olduğunu biliyordu. Binlerce insana istihdam sağladığı işlerinde ayaklarını yorganına göre uzatmayı önemli ilkelerden biri haline getirdi. Çünkü "Biz emperyalist olamayız." diyordu. İnsanlar ağlarken ağlayan, üzülürken üzülen, gülerken gülen duyarlı bir iş adamı olarak, çalışanlarına karşı hep sorumluluk hissetti. (12,246)</i>
Dürüstlük	<i>Yolumu, piyasanın güvenini kazanarak açtım. İşe staj esnasında işçilik yaparak kazandığım 5 bin markla başladım. Ama asıl sermaye o değildi. En büyük kapitalim dürüstlüğümdü, güvenilir olmamdı. Ben o kapitali kullandım. Yükselmişsem bu sayede yükseldim. (14,185)</i>
Samimiyet	<i>Dürüstlükten, özveriden taviz vermeden çalıştı ve kendisine "Ekrem Baba" diye seslenen işçileriyle samimi bir aile ortamı oluşturdu iş yerinde. Bayrak üretiminde Türkiye'nin en önde gelen firmalarından biri olmayı, çalışanlarıyla kurduğu bu dürüst ve samimi ilişkilerle elde etti. (12,67)</i>
Liyakat	<i>Çocuklarımız şirket içinde profesyonellerle aynı seviyede rekabete girmeyecekler ve onlarla yarışmayacaklar. Bu bir prensip. Çünkü profesyonellerle rekabete girdiği zaman otomatik olarak sen o profesyoneli kaybetmeyi göze alıyorsun. Sistem zarar görüyor ve ayrıca daha da önemlisi, şirket içinde bir saltana havası doğuyor. Hâlbuki biz bunu istemiyoruz. Aksi durumda liyakat ortadan kalkıyor, profesyonel kendini güvende hissetmiyor. (9,262)</i>

Vatan Sevgisi	<i>Bu zaruretle varlıklı vatandaşlardan Varlık vergisi istenmesi zamanı hulul edince, her vatandaş gibi ben de hisseme düşen vecibeyi ifa maksadıyla 12000 lirayı hükümetimin emrine verdim. Vatanımın ilerideki ihtiyaçlarına da hazır bulunmak için, var kuvveti pazuya vererek, teşkilatımın başına daha büyük gayretle geçtim. (1,120)</i>
Tevazu	<i>Gösteriş yapanları sevmem. Hayatı böyle görenlere de acırım. Fani olduğunu unutanlar sık sık bu görgüsüz durumun tam içine düşerler. İnsan neden kibirlenir, neden lüzumsuz yere övünüp durur, neden neden neden... (9,284)</i>
Ahlaklı Olma	<i>İş bilir ve çalışkan insanların; kazançlarını, saadetlerini çekemeyenlerin, hased ve kıskançlık saikasıyla ve iftira çamuruyla kurdukları tuzaklara da düşmemelidir. İnsan; nefesine, parasına ve işine hakim olmalıdır. İyi mevsimlerin tatlı meyvalarını çürütmemelidir. (1,142)</i>
<b>PRATİKLER</b>	
İtibar Elde Etme	<i>Çalışanlarınız sizden korkarlar mı? Korkulacak hiçbir şey yapmam. Kimseye de ağır bir söz söylemedim. İşimde çok ciddiyim. Zamanında gelmek, zamanında gitmek, işi takip etmek gibi... Bu ciddiyet, bir saygınlık getiriyor. (2,79)</i>
İhsan (İyilik) Etme	<i>Evvela şahsımın prensibi şudur: Lütf-u talihle refaha erişenler, hayırlı vatan işlerine her zaman hazır bulunmalıdırlar. Ve bu nimeti hayırseverlikle kutlamalıdırlar. İyiliğin ve hayırseverliğin her çeşidi, Tanrı nazarında makbuldür. (1,127)</i>
İşbirliği	<i>Ticari yaşamında "benlik" kavramının karşısında oldu. "Ben olmazsam bu işler olmaz!" yerine, "Bizlerle bu iş güzel." diye düşündü. (12,109)</i>
Uzun Vadeli Bakış Açısı	<i>Bu anıları anlatarak hem savaş yıllarında geçirdiğim sıkıntılı günlerden örnekler vermek, hem de inancımı göstermek istedim. Doğruluğuna emin olduğum işlerde daima cesaretle, yılmadan yürüdüm ve her zaman uzun vadeli düşünerek hareket ettim. (15, 143)</i>
Fırsatçılıktan Kaçınma	<i>Ticarette, iş hayatında, rekabetin-kazancın tabii bir şekilde hâkim olduğu her sahada, insan karını, hesabını bilmek ile sadece menfaatini düşünmeyi birbirine karıştırmamalı. İnsaf, mürüvvet, insanlık göstermek gerektiğinde, kendi menfaatini değil, karşısındakini düşünmeli... Sadece maddi sebepler üzerinde düşünülse bile, acımasızlığın değil, insafın hâkim olduğu bir ortama herkes bir gün ihtiyaç duyabilir. (6,240)</i>
Manevi Kazanç Hissi	<i>Ama hep alçakgönüllü, hep bizden biri gibi kaldı. Çalışıp kazandı, kazanıp paylaştı. Ne bir iltifat beklediği oldu ne de hayırseverliğini reklam etti. "Ben, bu yardımları yapabildiğim için şükrediyorum." dedi hep. (12, 71)</i>
Hak Yememe	<i>Abdullah Bey krizlere karşı önlemını önceden alıyor. Çok güzel bir anım var. Teşviklerle alakalı çok büyük toplantının sonunda, işi bitirmiştik. Abdullah Bey baktı ve dedi ki, "Oğlum sakın benim kursağımdan haram lokma geçirme." Bu benim için çok önemliydi. Abdullah Bey'in 50 yıllık iş hayatının odak noktasını oluşturuyor bu. O noktada o çiviye de bana çıkmıştı. (4,138)</i>
Kazançtan Feragat Etme	<i>Ticarette, iş hayatında, rekabetin-kazancın tabii bir şekilde hâkim olduğu her sahada, insan karını, hesabını bilmek ile sadece menfaatini düşünmeyi</i>

	<i>birbirine karıştırmamalı. İnsaf, müriyyet, insanlık göstermek gerektiğinde, kendi menfaatini değil, karşısındakini düşünmeli... Sadece maddi sebepler üzerinde düşünülse bile, acımasızlığın değil, insafın hâkim olduğu bir ortama herkes bir gün ihtiyaç duyabilir. (6,240)</i>
Kazançta Sabır Gösterme	<i>100 lira için değer mi demeyin sakın! Değer, çünkü başarmanın paradan daha önemli olduğu anlar vardır. Evet, sadece 10 lira kazandık ama mutluyuz, çünkü o gün için hedefimiz bir anda büyük paralar kazanmak değil. Var olmak, tecrübe kazanmak, yer edinmek, saygın bir firma olarak iz ve isim bırakmak. (9,118)</i>
Değer Odaklı Olma	<i>Bu olaydan aldığımız ders ile, müşteriye rağmen de olsa ne yapıp yapıp işimizde tekniğin ve kalitenin gereğinden vazgeçmemeyi öğrendik. Bu hususun devamlı tatbiki gelişmemizde çok yararlı oldu. (10,63)</i>

Yukarıdaki tabloda değerler ve pratiklere ilişkin incelenen eserlerden yapılan doğrudan alıntılara yer verilmiştir. Böylece eserlere konu olan girişimcilerin hangi değer ve pratikleri nasıl ifade ettikleri ortaya konulmaya çalışılmıştır.



### Şekil 1: Doküman İnceleme Analizi Neticesinde Elde Edilen Kategoriler

Eser incelemesi kapsamında yapılan analizde erdemli ticaretin değerlerinin yanı sıra bu değerlerin nasıl uygulandığına yönelik de kodlar tespit edilmiştir. Buna göre pazardaki tüm alıcı-satıcı ilişkilerinde tarafların bir takım uygulamaları erdemli ticaretin pratiğini ortaya koymaktadır. Pratikleri yansıtan kodlar; itibar elde etme, ihsan (iyilik) etme, işbirliği, uzun vadeli bakış açısına sahip olma, fırsatçılıktan kaçınma, manevi kazanç hissi duyma, hak yememe, kazançtan feragat etme, kazançta sabır gösterme ve değer odaklı olma olarak belirlenmiştir.

### Sonuç

Araştırmanın temel bulgusu alıcı-satıcı ilişkilerinin özel bir formu olarak değerlendirilen *Erdemli Ticaret* pratiğidir. Erdem odaklı olarak pazarlama faaliyetlerinin gerçekleştirilmesi daha önce farklı yazarların çalışmalarına konu olmuştur. Erdoğan (2009; 2014) tarafından *Anadolu Yaklaşımı* olarak ifade edilen ve farklı yazarların katkıları (Torlak ve Özmen, 2009; Torlak, 2010; Torlak, Erdoğan ve Yılmaz, 2013; Erdoğan ve İşlek, 2013) ile Anadolu bağlamındaki pazarlama pratiğini anlamaya ve anlamlandırmaya çalışan çabalar, bu araştırmanın ortaya koyduğu sonuçlara temel teşkil etmektedir. Anadolu'nun kendi tarihi

tecrübelerinden ortaya çıkan ve kendine has ekonomik ve sosyal arka planına bağlı olarak gelişen yapısı bu yaklaşımın ortaya çıkmasında önemli görülmektedir. Bu noktada çalışmanın bir bölümünün toplumsal kültürü ve Anadolu bağlamını kavramsal olarak açıklamaya çalışması çabası anlamlı hale gelmektedir. Nitekim söz konusu bulgular ancak belirli bir toplumsal kültür ve değişim serüveni içinde ortaya çıkan pratikleri nitelendirmektedir. Bu pratiklerin tamamına ise *Erdemli Ticaret* adı verilmiştir. Erdemli ticaret, alıcı-satıcı ilişkilerinin özel bir formu olarak belirlenmiştir. Buna göre belirli kaynaklardan beslenen pratikler söz konusudur. Yine, bu pratiklerin araçları ve sonuçları araştırma neticesinde ortaya konulmuştur. Dahası erdemli ticaretin değerleri ve pratikleri eser incelemesi neticesinde ortaya çıkan veriler ile desteklenmiştir.

Buna göre erdemli ticaret; çalışkanlık, sözü yerine getirme, kanaatkârlık, diğerkâmlık, dürüstlük ve samimiyet gibi değerlerden kaynaklanan, itibar elde etme, ihsan, fırsatçılıktan kaçınma, manevi kazanç hissi duyma ve değer odaklı olma gibi araçlar ile kendini ortaya koyan pratiklerdir. Buna göre pazardaki tüm alıcı-satıcı ilişkilerinde tarafların bir takım uygulamaları erdemli ticaretin pratiğini ortaya koymaktadır. Pratikleri yansıtan kodlar; itibar elde etme, ihsan (iyilik) etme, işbirliği, uzun vadeli bakış açısına sahip olma, fırsatçılıktan kaçınma, manevi kazanç hissi duyma, hak yememe, kazançtan feragat etme, kazançta sabır gösterme ve değer odaklı olma olarak belirlenmiştir. Bu noktada önemle vurgulanması gereken nokta, elbette erdemli ticaret pratiklerinin Anadolu bağlamında ortaya çıkan yegâne davranış kalıbını nitelendirmediğidir. Erdemli ticaret pratikleri, eserleri incelenen girişimcilerin vurguladığı üzere günümüzde giderek daha az görülen pratiklerdir. Buna göre yoğun rekabet ortamında Anadolu'daki pazar aktörlerinin birçoğu maliyet veya fiyat odaklı olmayı tercih ederek kısa dönemli kârlara odaklanabilmektedir. Dahası uzun dönemli ilişkilere yoğunlaşan aktörlerin tamamı erdemli ticaretin pratiklerini takip etmeyebilmektedir.

Anadolu bağlamında farklı iş yapma kültürlerinin ve modern pazarlama yaklaşımı uygulamalarının bir arada bulunmaktadır. Buna göre, daha önce literatürde Anadolu Kaplanları (Demir, Acar ve Toprak, 2004) veya İslami Kalvinistler (ESI, 2005) olarak nitelendirilen kavramsallaştırmalar yerine alıcı-satıcı ilişkisindeki odağa ve bu ilişkiler neticesinde elde edilen kazançlara yaklaşımdaki farklar göz önünde bulundurularak yapılan tanımlamalar daha yerinde olacaktır. Nitekim Anadolu Kaplanları, Yeşil Sermaye veya İslami Kalvinistler gibi tanımlamalar uygulama ve pratiklerden ziyade pazarda yer alan aktörlerin farklı dini, sosyal ve coğrafi konumlanmalarından hareketle ifade edilmiştir. Nitekim Anadolu bağlamında eserleri incelenen girişimci ve iş insanları farklı pratik ve uygulamaları ortaya koymaktadır. Bu noktada ortaya konulan argümanı desteklemek için incelenen eserlerde de İslami Kalvinist veya Anadolu Kaplanı olarak nitelendirilmeyen kimselerin de farklı pratik ve uygulamalara sahip oldukları görülmektedir. Diğer yandan, din, dini yorum veya siyasi tercihlerden bağımsız olarak Anadolu'da erdemli ticaret pratiklerinin ortaya çıktığını vurgulamak gerekmektedir.

*Rıza Güral bir "Anadolu Beyi" olarak kalmayı tercih etti. O ne "Anadolu kaplanı" ne de "yeni Türk burjuvazisi" diye tabir edilen "yeni seçkinler" arasında yer aldı. İş yapma anlayışı, değerleri ve meslek ahlakı ile "eski"ye ait olardı. Küresel düşünme becerisi, vizyonu ve zekâsıyla "yarını" kurguluyordu. (2,203)*

*Eskiden toplumun her tabakası esnaf ahlaki değerleriyle yoğrulurdu. Usta-çırak eğitimi böyleydi... Hoca-talebe münasebeti böyleydi. Dükkân sahibinin müşterisine, müşterinin iş sahibine, babanın evlada, evladın anne-babasına, hâsılı toplumda herkesin herkese bakışı bir edep, bir terbiye dairesi içindeydi... Fedakârlık, diğerkâmlık ölçüleri içerisindeydi... O eski nesle ait insanlar, daha çocukluktan, tasavvufî terbiye almış gibi olurlardı. Bütün cemiyet bir*

*dergâh gibi insan yetiştirirdi. Sabrı öğrenirdi, itaati öğrenirdi, çözüm bulmayı öğrenirdi, girişkenleşirdi, tek kelimeyle pişerdi. (6,287)*

Çalışmanın teorik katkı sunmayı amaçladığı bir diğer alan da pazarlama uygulamasının Batı dışı bağlamlarda nasıl ortaya çıktığı veya gerçekleştirildiği üzerine olan tartışmadır. Temel olarak Batılı kavram ve yaklaşımlar ile şekillenen Pazarlama Teorisinin bazı bağlamları açıklamakta güçlük çekmesi muhtemeldir (Alatas, 2003; Fırat ve Tadajewski, 2009). Buradan hareketle, Erdemli Ticaretin Anadolu bağlamını anlamak ve kavramsallaştırmak için uygun bir kavram olduğu düşünülmektedir. Nitekim erdemli ticaret ile ortaya konulan yaklaşım; farklı kaynak, araç ve pratikleri vurgulayarak alıcı ve satıcıların Anadolu bağlamında göstermiş oldukları pazar davranışlarını açıklamaktadır.

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## Küresel Bir Zorunluluk Olarak Hizmet Kalitesi Bağlamında Helal Tüketim\*

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### Halal Consumption in the Context of Quality of Service as a Global Must

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#### Abstract

The intense competition environment in the world of consumption is vital to ensure the continuity of the companies and customer satisfaction. The main purpose of this study is to investigate the service quality from the point of view of Muslim customers. In this study, the relationship between the dimensions / factors of service quality and halal consumption is investigated theoretically. The research provides important information for service providers that will target Muslim customers. This research also has the potential to enrich the literature in terms of conceptualization and theory of service quality. In this study, the relationship between perceived service quality and halal consumption will be studied on a theoretical basis. In the past, many studies have investigated the properties of perceived service quality of halal consumption in theory. However, consumers are limited to understanding certain reasons why they choose halal consumption and how they perceive the quality of halal services.

**Key words:** Service, Quality, Halal, Consume

#### Özet

Tüketim dünyasında var olan yoğun rekabet ortamı, firmaların sürekliliğini ve müşteri memnuniyetini sağlamaları için hayati öneme sahiptir. Bu çalışmanın temel amacı, hizmet kalitesini Müslüman müşterilerin bakış açılarından araştırmaktır. Bu çalışmada, hizmet kalitesinin boyutları / faktörleri ile helal tüketim arasındaki ilişki kuramsal olarak araştırılmaktadır. Araştırma, Müslüman müşterileri hedef alacak hizmet sağlayıcılar için önemli bilgiler sunmayı amaçlamaktadır. Bu araştırma aynı zamanda hizmet kalitesi kavramsallaştırma ve teori bakımından alan yazını zenginleştirme potansiyeline sahiptir. Bu çalışmada algılanılan hizmet kalitesi ve helal tüketim arasındaki ilişkiye kuramsal bazda bakılmaya çalışılacaktır. Geçmişte yapılan birçok çalışma, helal tüketime ilişkin algılanan hizmet kalitesinin özelliklerini kuramsal olarak araştırmıştır. Ancak, tüketicilerin neden helal tüketimi seçtikleri ve helal hizmetlerinin kalitesini nasıl algıladıklarını açıklayan belirli nedenlerin anlaşılması ile sınırlıdır.

**Anahtar kelimeler:** Hizmet , Kalite, Helal, Tüketim

#### Giriş

İnsanlar günlük yaşantılarında birçok satın alma faaliyetinde bulunurlar. Bu faaliyetler esnasında işletmeler hakkında duymuş ve görmüş oldukları bütün olayları uygun bir şekilde mantık ve duygu sentezinden geçirerek bir görüş oluştururlar. Bu görüşün kaynağı olarak da ya geçmiş deneyimlerini ya da referans gruplarında yer alan bireylerin geçmiş deneyimlerini

kullanırlar. Bu noktada işletmeler açısından elzem olan durum ilk faaliyet müşteri memnuniyetinin sağlanmasıdır. Müşterilerin satın alma esnasında veya sonrasında memnun olup olmaması aslında tüketicinin ya da müşterinin ürün veya hizmete yüklemiş olduğu bir algıdır. İşte bu noktada yapılabilecek en önemli faaliyetlerden biri sunulan hizmet kalitesinin artırılması veya yükseltilmesi işlemidir. (Aşık, 2016, 1161).

Bu nedenle, günümüz işletmeleri müşterilerin beklenti ve gereksinimlerini karşılamak için kalite konusunda sürekli iyileştirme göstermesi ve atılım sağlamak için çaba sarfedilmesi gerekmektedir. Bu durum müşterilerin artması ve mevcut müşterilerle ilişkilerin sürdürülmesi için hizmet sunumunun tipik olarak önemli olduğu yemek sektöründeki işletmelerde özellikle geçerlidir. (İbrahim S., 2014)

Esfahani'ye göre sektörlere ilişkin İslami bakış açısı, çeşitli nedenlerden dolayı mevcut küresel ekonomide giderek daha fazla önem kazanmaktadır. İslam, Müslüman müşterilerin belirli günlük prosedürler ile tutum ve davranışlarını oluşturan uygulamalı bir dindir. Önceki çalışmalar dinin değerler, alışkanlıklar, tutumlar ve yaşam tarzı ve sonunda tüketicinin karar verme davranışları üzerinde önemli bir etkisi olduğunu göstermektedir. (Esfahani, 2013)

Sungkar (2010), Helal Gıda Ürünleri konusunda tüketicilerin satın alma kararlarını ve davranışlarını etkileyen birçok faktör olduğunu belirtmiştir.

Bu faktörler;

- Tüketicilerin Dindarlığı Ve İnançları,
- Helal Logosu / Etiketlerine Duydukları Güven Ve Güven,
- Yükselen gelir düzeyleri,
- Daha yüksek eğitim seviyeleri,
- Bilgiye sınırsız erişim,
- Kolayda mallara olan talebin artması (hazırlanma ve tüketme için daha az zaman)
- Sağlık ve Beslenme Değerleri Konusunda Artan Endişeler.(Sungkar 2010, Mahiah Said 2013:122)

Küresel Helal endüstrisi dünyanın birçok yerinde artan bir büyüme göstermiştir. Dünyada helal gıda pazarları her yıl gelişmektedir. Dünyanın herhangi bir yerindeki Müslüman müşteriler Helal ürünler tüketmeyi sever ve bu küresel helal pazarı için iyi bir işarettir (Esfahani, 2013). Pek çok müşteri helal ürün-kalite arasında doğrudan bir ilişki kurmaktadır. Pek çok müşteri helal ürün-kalite arasında doğrudan bir ilişki kurmaktadır. Örneğin kalite kullanım “amacına uygunluk” olarak tanımlandığında helal ürünler özellikle o mal veya hizmetleri arayanlar için kaliteli ürünler olarak tanımlanabilirler.

### **Hizmet kalitesi Kavramı**

Hizmet kalitesi, “müşterilerin beklentilerini karşılamak için üstün ya da mükemmel hizmetin verilmesidir” (Odabaşı, 2000: 93).

“Genel olarak hizmetler ile ürünlerin farklı özelliklere sahip olması kalite konusunda farklı değerlendirmelere yol açmaktadır. İslamoğlu vd (2006) göre hizmet kalitesi, tüketicilerin veya müşterilerin isteklerinin ve ihtiyaçlarının bunun yanında oluşmuş olan arzularının ve beklentilerinin karşılanması faaliyetleridir.

Özveren'e (2010) göre Hizmet kalitesi, müşterinin satın alma faaliyeti sonrasında oluşan his ile birlikte memnuniyet oranının artıp artmaması ile ilgili bir durumdur. Dolayısıyla, hizmet kalitesi kavramını; “müşterinin var olan ya da oluşmuş olan gereksinimleri ve hizmete ilişkin beklentileri, yine bu doğrultuda hizmette bulunması gereken özellikleri, sonuç olarak ta

hizmetin bu özelliklere sahip olma derecesi ile orantılıdır” şeklinde ifade etmektedir (Özveren 2010: 32).

Gülmez ve Dörtüol’a (2013) göre hizmet kalitesi “müşterilerin istek ve ihtiyaçlarının başarılı bir şekilde tatmin edilmesini içeren aktiveler bütünüdür ve bir süreçtir.” (Ünsalan, 2016)

1978’de Sasser, Olsen ve Wyckoff “un yapmış olduğu çalışmada hizmet kalitesi kendi içerisinde tesis, personel ve malzeme olarak 3 aşamada ele alınmıştır. Bu aşamalar ele alındığında personel, işletme çalışanlarının hizmet kalitesine verdikleri katkı, tesis; işletmenin hizmet kalitesini artırmak üzere yapmış oldukları sunumunun gerçekleştirilmesi amacıyla sahip olduğu makineler, tesisler, cihazları gibi fiziksel varlıkları ve malzeme ise işletmenin sunmuş olduğu hizmetin üretiminde kullanılan işlenmiş hammaddesi olarak ifade edilmektedir(Özveren 2010: 33, Demireli, 2014).

Demireli’nin çalışmasında derlediği üzere hizmet bağlamında kalite kavramı üç boyutta açıklanmaktadır. Bu boyutlar; fiziksel, kurumsal ve etkileşimsel kalite olarak sınıflandırılmaktadır. Bu sınıflandırmada yer alan fiziksel kalite; işletmenin aktif olarak kullandığı bina, araç ve gereçler gibi fiziksel öğeleri ifade ederken kurumsal kalite; işlemin müşterilerin zihnindeki imajını ya da diğer bir ifadeyle işletmenin profilini içermekte olup etkileşimsel kalite ise; işletmenin çalışanları ile müşterileri arasındaki etkileşimini ifade etmektedir(Dilşeker, 2011: 14, Demireli, 2014).

1995’de Parasuraman ve arkadaşlarının yapmış oldukları çalışmada hizmet kalitesi kendi içerisinde 5 boyutta ele alınmıştır. Bunlar; “Somut Varlıklar, Güvenilirlik, Cevap Verilebilirlik, Güven Verme ve Empatidir”.

Somut Varlıklar işletmenin hizmetlerini sunmak amacıyla kullanmış oldukları fiziksel varlıkları ve iletişim malzemelerini ifade etmektedir.

Güvenilirlik; işletmenin sunmayı planladığı hizmetlerini müşterinin zihninde yarattığı güven ve hizmetin doğru bir şekilde yerine getirilmesini ifade eden bir kavramdır.

Cevap Verebilirlik; işletmenin personelinin müşterine hizmet verme aşamasında istekli, gönüllü, yardımsever ve hızlı hizmet sunabilmesini ifade etmektedir.

Güven Verme; işletme çalışanlarının müşterilerine vermiş oldukları hizmetleri sunabilmek için bulunması gereken bilgi ve deneyime sahip olmalarını ifade etmektedir. Aynı zamanda çalışanların müşterine karşı kibar olmaları gerekmektedir.

Empati; işletme çalışanlarının kendilerini müşterilerinin yerine koyarak, onları anlamalarını sağlamakta ve bu yönden müşterilerin memnun ve tatmin olmalarını sağlamak için daha fazla ilgi gösterme sürecidir. (Parasuraman & Zeithaml, 1995) .

Sonuç olarak “hizmet kalitesi”, hizmet sağlayıcılarının hizmetin boyutları bağlamında (Güvenirlilik, Somut Varlıklar, Heves, Güven verme ve Empati) tüketicinin istek ve beklentilerini karşılama veya aşma kabiliyetini ifade eder.

### **Helal ve Helal Tüketim Kavramı**

Bruil’in 2010 yılında yaptığı tanımlamaya göre helal, şariat uyarınca izin verilen ya da yasal olan şeyler ya da eylemlerdir. Haram ise yasal olmayan veya izin verilmeyen şeylerdir.

Riaz’ın 2004 yılında yaptığı çalışmaya göre “helal” kelimesi, Batı gıda endüstrisinde son yıllarda, özellikle Orta Doğu ve Güneydoğu Asya’ya gıda ürünlerinin ihracatı nedeniyle oldukça yaygınlaşmıştır. Bu Arapça kelimenin, “izinli” veya “yasal” olarak anlamı çok açıktır. Bununla birlikte, pratik yorumu gıda üreten şirketler tarafından anlaşıldığı gibi, gıda ithalatı yapan ülkeler arasında da büyük farklılıklar göstermektedir. Gıda bilimi ve teknolojisi ile uğraşanlara genel olarak farklı dinlerin ve etnik grupların beslenme gereksinimleri hakkında bilgiler öğretilmez; sadece ürün geliştirme, kalite güvencesi, satın alma ve diğer kilit personel

olmakla birlikte, endüstride koşer, helal ve vejetaryen gibi kavramlarla karşı karşıya kalmaktadırlar. Bu sebeple işletmeler Müşterilerinin gereksinimlerini karşılamak için bu kavramları öğrenmek zorunda kalmışlardır. (Riaz, 2004)

Dünyadaki Müslümanlar, haram olan, izin verilmediği anlamına gelen yiyecek ve içeceklerden kaçınmışlardır (Masliya binti Amat, 2014). Bu yiyecek ve içeceklerin başlıcaları İslam dininin de öngördüğü üzere ölmüş hayvanların eti, domuz eti ve domuz etinin kullanıldığı tüm ürünler, kişinin sarhoş olmasına neden olan alkol içeren maddeler ve uyuşturucu maddelerdir. (Kızgın, 2014)

Delener ve Pettinger 'e göre din, tüketici tutum ve davranışlarını, ayrıca yiyecek satın alma kararını ve yeme alışkanlıklarını etkileyebilir. Bu geçmiş araştırma açıklamasına dayanarak, dindarlığın tüketici davranışlarını etkileyebileceği kanıtlanmıştır (Delener 1994, Pettinger 2004).

Helal gıda ürünleri kavramı konusundaki tüketicilerin farkındalık artışına, Moskova genelinde helal mağazalarında yıllık satışlardaki hızlı artış örnek gösterilebilir. Yıllık satışların Rusya'da , 2004'te 45 milyon ABD dolarından 2006'da 70 milyon ABD dolarına, 2008'de 100 milyon ABD dolarına çıkmış olması bu süreci anlatan bir göstergedir (Muhammad, 2007). Bu aşamadaki artış sadece Müslüman olanlardan değil Müslüman olmayanlardan da kaynaklanmaktadır.

Kanada Tarım-Gıda Ticareti Hizmet Raporuna (2008) göre, birçok Müslüman olmayan ülkede helal ürünlere her iki tüketici grubu için de güçlü bir talep bulunmaktadır. Helal ürünler, hayvanlara daha insani davranmak ve helal ürünlerinin daha sağlıklı ve daha güvenli olduğu algısı nedeniyle gayrimüslim tüketiciler arasında da popülerlik kazanmaktadır. Bu nedenle Gayrimüslim Ruslar, Müslüman mağazalardan gittikçe artan oranda alışveriş yapmaktadırlar. Bu ürünlerin taze, güvenli ve enfeksiyonsuz olduğuna inanmaktadırlar (Golnaz, 2010, Service, 2008).

### **Hizmet Kalitesi-Helal Tüketim İlişkisi**

Kültürün, müşterilerin satın alma alışkanlıklarını ve davranışlarını hizmet bağlamında etkilediğine pek çok kanıt bulunmaktadır (Matilla, 1999; Ueltschy ve Krampf, 2001). Temelde hizmet kalitesi tanımlandıktan sonra, tüketicinin aldığı hizmetleri yorumlama süreci başlamakta ve hizmet performansı kararlara odaklanılmaktadır (Ghobadian, Speller ve Jones, 1994).

Özellikle, artan müşteri memnuniyetini sağlayan kaliteli hizmetlerdeki artış, ağızdan ağıza, pazarlama marka sadakatinin viral yayılımını teşvik eder, alımları tekrarlamasına ve yeni müşterilerin oluşturulmasına yardım eder (Gayatri ve Chew, 2013, Nassar ve diğerleri, 2015).

Razzaque vd. göre, son yıllarda dini canlanmanın trend olması ve hizmet kalitesi konusunda kapsamlı araştırmalar yapılmış olması, küresel pazar ortamını değiştirmiştir. Bu değişim algılanan hizmet kalitesi ile Helal (İslam hukukuna göre izin verilen) hizmetlerin algılanan davranışları arasındaki ilişkilerin daha iyi anlaşılması için elzem durumdadır (Abdur Razzaque ve diğ., 2013).

Malik ve diğ. (2013) 'e göre, müşterilerin restoranların hizmet kalitesi konusundaki algılarını

- Yemek kalitesi,
- Maddi duran varlıklar,
- Personel,
- Rahatlık

- Püf noktaları olarak beş boyutta incelemek mümkün iken Sumaedi ve Yarmen (2015) ise genel olarak, İslam ülkelerindeki restoranların hizmet kalitesi için 8 boyuttan oluşan bir model önermişlerdir. Bu boyutları:
- Genel fiziksel çevre,
- İslami fiziksel çevre,
- Gıda kalitesi,
- Bekleme süresi,
- Personel,
- Süreç,
- İslami uzmanlık ve
- Helal kalite olarak ifade etmek mümkündür.

Gıda endüstrisi, diğer tüm endüstriler gibi, tüketicinin ihtiyaç ve isteklerine cevap vermektedir. Dünyanın her yerinden insanlar artık yiyecekler, sağlık ve beslenme konusunda daha bilinçli durumdadırlar. Örneğin daha düşük kalorili, daha az kolesterol, yağ ve sodyum içeren sağlıklı besinler yemek daha önemli hale gelmiştir. Birçok insan, sentetik ürünler ve diğer doğal olmayan kimyasallar kullanılmadan organik olarak üretilen yiyeceklerle ilgilenmektedir. Amerika ve Avrupa'daki etnik ve dini çeşitlilik, gıda endüstrisini Çin, Japon, İtalyan, Hint, Meksika, vejeteryan, Yahudi ve Müslüman gibi farklı gruplara uygun ürünler hazırlamaya teşvik etmektedir (Riaz, 2004).

Helal gıda pazarı önemli bir pazar haline gelmiştir. İslam, dünyadaki en hızlı büyüyen dindir, ortalama bir Müslüman tüketici tüketim paketinin büyük bölümünü helal yiyeceğe harcar, ortalama bir Müslümanın artan tüketimi, ulusal marketler ve çokuluslu şirketleri bu muazzam potansiyeli değerlendirmek zorunda bırakmıştır. Dünya çapındaki helal pazar toplam Müslüman nüfusu yoğun olan ülkelerin hükümetlerini bu gelişen uluslararası helal pazarda ana oyuncu olmak için yönlendirmiştir. Helal dünyasına dalan yeni bir okuyucu, “patlayan helal pazarı”, “büyük potansiyel”, “kullanılmayan altın madeni” veya “helal büyüme ve fırsatın motoru” olarak güçlü terimlerle tekrar tekrar karşılaşacaktır. Regenstein bu konuda , “gıda şirketleri helal olmadıkça küresel olmayacak” demiştir (Regenstein,2003).

Helal gıda ticareti hızla artmış ve daha fazla ülke İslami Finansı kendi bankacılık sistemlerinde benimsemiştir. Helal faaliyet gösteren işletmeler açısından Helal Kozmetik ve kişisel bakımlar sektörleri cazip sektörler olarak göze çarpmaktadır. Bu anlamda da dünya genelinde bu büyüyen pazara dokunmak için daha fazla işletme söz konusu sektörlerle girmekte ve her geçen gün bu şirketlerin sayıları artmaktadır ( Ahmad, 2015).

### **Sonuç**

“İslam dinini benimsemiş Müslüman tüketiciler için helal kavramı yaşamlarının her aşamasında önem arz eden bir durumdur. Çoğunluğunu Müslümanların oluşturduğu ülkelerde helal ürünler ve hizmetlere kolaylıkla erişilebilirken, Müslümanların azınlıkta olduğu ülkelerdeki tüketicilerin helal özellikli ürüne ulaşabilmesi oldukça zor olabilmektedir. Bu durumda bu ülkelerde tüketim esnasında helal ürünlere ulaşma ve satın alma konusunda müslüman tüketiciler daha hassas davranmakta ve bu konuya daha çok dikkat etmektedirler. Bu tarz durumlarda helal ürünlerin varlığı önem arz ederken aynı zamanda da ürün yada hizmetin kalitesi konusunda tüketiciler sıkıntılar yaşamaktadırlar.

İşletmelerin sunmuş oldukları hizmet kalitesinin ölçülmesinin oldukça zor olmasından dolayı helal tüketim sektöründe de bu ölçümün yapılması yoğun rekabet ortamında daha da zorlaşmaktadır. Buna rağmen işletmelerin, müşterilerin helal tüketim konusundaki kalite

algılarını etkileyen olumlu/olumsuz boyutların tespit etmesi gerekmekte ve bu tespit neticesinde ortaya çıkarttıkları olumlu boyutların daha da iyi hale getirilerek, olumsuz boyutların da düzeltilmesi işletme açısından çok büyük önem arz etmektedir.

Helal Tüketime yönelik ürün ya da hizmetlerin kalitesinin yükseltilmesi sonucunda tüm Dünyadaki işletmelerin müşteri potansiyeli artacak ve daha çok sadık müşteriye sahip olacaklardır. Ayrıca işletmeler kalitenin yükseltilmesi sonucu rekabet güçlerini arttırarak, pazar paylarını arttıracak ve sektörlerinde diğer işletmelere nazaran saygınlık kazanacaklardır. Bunun sonucu olarak da tüketicilerin bu konudaki istek ve ihtiyaçları karşılanarak müşteri tatmini ve memnuniyeti sağlanacaktır.

### Öneriler

Bu araştırmada tüm Dünya’da yaşayan Müslüman tüketicilerin helal tüketime yönelik sergiledikleri davranışları üzerine çalışılmıştır. Yapılan çalışmalar, tüketicilerin helal ürünlere yönelik geliştirdikleri tutumlarını, kalite konusundaki beklentilerini, müşteri memnuniyeti ve müşteri tatmininin, helal tüketime yönelik satın alma faaliyetleri üzerinde etkiye sahip olduğunu göstermektedir. Aynı zamanda tüm müslüman tüketiciler için işletmelerin helal tüketim konusunda göstermiş oldukları tutumlarını daha da güçlendirmesi ve tüketicilere helal içerikli mesajları vermeye çalışmaları, işletmeler açısından olumlu sonuçlar ortaya çıkaracağı düşünülebilir. Küresel rekabetin ağırlığını daha da fazla gösterdiği günümüzde, dünyada yeni kurulacak işletmeler açısından helal tüketim kavramına yönelik çalışmalar ve talepler göz önünde bulundurularak, üretim ve pazarlama faaliyetlerini yapılandırmaları doğru bir yaklaşım olacaktır. Literatürde bu konuda yapılacak araştırmaların arttırılması helal tüketim kavramının daha farklı yönlerinin de ortaya konularak bu çalışmada yer alan verilerle desteklenmesi ile birlikte kavramın çeşitlendirilmesi konuyla ilgili genel bir yargıya varılmasına yardımcı olabilecektir.

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## Helal Tüketim Bağlamında Sosyal Mübadele Teorisi: Kuramsal Bir Çalışma

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### Social Exchange Theory in the Context of Halal Consumption: A Theoretical Study

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#### Abstract

In social exchange theory, concrete or abstract exchanges between buyer and seller are mentioned. This relationship is explained in terms of reward and cost. In this context, it is similar to rational behaviors. The relationship with behaviors that provide the most social return is formed. These interrelated behaviors; under certain conditions, it is believed that the quality of the existing relationship will improve. Halal consumption is considered as a rational behavior for the consumers who prefer it. In this context, social exchange theory is important for marketing sales area because it also shapes the relationship between halal food seller and buyer. In this context, we aim to explain the concept of halal food which is manifested in the recent years in social terms not only in Muslim countries but also in Europe.

**Key words:** Social, Barter, Halal

#### Özet

Sosyal mübadele teorisinde alıcı ve satıcı arasındaki somut veya soyut alışverişten bahsedilmektedir. Bu ilişki ödül ve maliyet ekseninde açıklanılmaktadır. Bu bağlamda rasyonel davranışlara benzemektedir. Sosyal açıdan en çok getiri sağlayacak davranışlar ile ilişki biçimlenir. Birbirine bağlı bu davranışların; belirli koşullar altında, mevcut ilişkinin kalitesini artıracığı düşünülmektedir. Helal tüketim, tercih eden tüketiciler açısından rasyonel bir davranış olarak değerlendirilmektedir. Bu bağlamda helal gıda satıcısı ve alıcısı arasındaki ilişkileri de şekillendirmesi nedeniyle sosyal mübadele kuramı, pazarlama satış alanı için önem arz etmektedir. Bu kapsamda bakıldığında, çalışmada son yıllarda kendini gösteren helal gıda kavramının sosyal anlamda sadece Müslüman ülkelerde görülmemesi, Avrupa'da da yaygınlaşmasının sebepleri açıklanmaya çalışılacaktır.

**Anahtar kelimeler:** Sosyal, Mübadele, Helal.

#### Giriş

Tüketici odaklı olarak tanımlanan tüketici tatmini ve memnuniyeti modern pazarlamanın en önemli unsurları arasındadır (Seyidov, 2015:388).

Günümüz ekonomik sistemlerinde bireylerin ihtiyaç duydukları malları ve hizmetleri elde edebilmeleri, bu mallar ve hizmetler karşılığında ürettikleri, sundukları ekonomik faydaya bağlıdır. Bu açıdan ele alındığında, isteklere ulaşabilmenin yolu değişimden geçmektedir. Söz

konusu deęişim üreticilerden tüketicilere doğru mal ve hizmet akışı şeklinde olurken, tüketicilerden üreticilere doğru değerli olan varlıkların akışı şeklinde olmaktadır.

Bu akışın temelleri olan üreticiler ve tüketiciler mübadelenin kaynağı olarak süreci belirleyen, yönlendiren ve koordine eden bir güç unsurudurlar. Sosyal mübadele kuramı, kişiler ve örgütler arasında gerçekleşen mal veya hizmetlerin deęişimi neticesinde oluşan bir kavramdır. Toplumsal etkileşimi koordine etmesi ve bu ilişkilerin sürdürülmesi dâhil tüm olguları içerisine alan geniş bir yelpazeye sahiptir (Aydın, 2017:548).

Helal tüketim tüm dünyada deęişik kültür özelliklerine sahip topluluklarda kabul görmektedir. Sosyal mübadele teorisi ve helal tüketim kavramı da farklılaşarak gelişmektedir. Her iki kavramın kuramsal düzlemde birlikte açıklanabilmesi bu çalışmanın önemini otaya koymaktadır. Toplumdaki ilişkileri etkileyen tüketim faaliyetinin helal tüketim kavramına baęlı olarak sosyal mübadele bağlamında karşılıklı ilişkileri nasıl etkilediğı ve bu ilişkiler esnasında nasıl bir rol oynadığı çalışmanın temel problemini oluşturmaktadır. Her iki Teorinin de etkileşimde bulunduğu taraflar için halen önem arz etmesi ve geçerliliğini koruması nedeniyle bu çalışma yapılmıştır.

### **Sosyal Mübadele Teorisi**

Sosyal mübadele teorisi, kişilerin ve örgütlerin arasında oluşan toplumsal faaliyetleri bir tür kaynak deęişimi biçiminde oluşturan, eskiden beri süregelen sosyal davranışa yönelik oluşturulmuş olan teorilere kadar uzanmaktadır. Bu teoride genel olarak varsayılan durum, deęişime taraf olan kişilerin, çeşitli nedenlerle beklenti (saygı görme, onur, arkadaşlık, dikkate alınma vb.) içinde sosyal ilişkilere girmesi ve ilişkilerini bu kapsamda sürdürmek istemesidir. Bu teorinin gelişiminde katkısı bulunan araştırmaların başında, Blau, Emerson ve Homans gibi sosyolog araştırmacılar ile Thibaut ve Kelley gibi sosyal psikologların çalışmaları yer almaktadır. Homans, bu anlamdaki ilk sistematik teoriyi sosyal davranışı bir mübadele ilişkisi olarak görerek geliştirilmesine katkıda bulunmuştur. Bununla birlikte, Blau, sosyal ilişki kavramını bir deęişim süreci olarak görmüş ve “sosyal mübadele teorisi” kavramını ilk kez ifade etmiştir. Thibaut ve Kelley’e göre kişiler ve örgütler amaçlarına ulaşmak amacıyla işbirliği yaparak arzuladıkları sonuçlara ulaşmayı hedeflemektedirler(Bedük, 2015:5).

Giddens'e (1984) göre; sosyal deęişim, sosyal uyumun sağlanması ile karşılaştırılmamalıdır. Kişilerin ve toplulukların farklı sektörlerdeki yerini deęiştirmekte, aynı zamanda rutin davranışlar ile toplumsal bütünleşme üzerindeki deęişimlerini önemli bir şekilde etkilemektedir (Giddens,1984).

Molm'un 2003 yılında yaptığı çalışmaya göre karşılıklı deęişim sürecinde, her bir kişinin eylemlerinin sonuçları yalnızca bir başkasının bireysel eylemlerine baęlıdır; yani, A kişinin davranışı bireysel olarak B kişisi için ödülleri oluşturmaktadır, bunun tersi de geçerlidir. Sonuç olarak, faydalar tek taraflı olarak oluşabilmektedir: taraflar karşılıksız olmayan deęişimleri başlatarak karşılığında başka birinden (veya aynı anda birden fazla kişiden) fayda görebilirler. İkinci boyutta aktörler, verdikleri şey için ne aldıklarını önceden bilirler. Ancak oyuncular bireysel olarak müzakere etmeden başkalarına fayda sağladıklarında, karşılığında bir şey alacaklarını bilmeden genellikle bunu yaparlar. İlk İki biçimin deęiştirdiği üçüncü boyut, deęişim ile ilgili eşitsizliğin ortaya çıktığı zamanlamadır (Molm,2003).

### **Helal Kavramı**

İslam dinini benimsemiş toplumlar tarafında hassasiyet gösterilen helal kavramı özellikle son zamanlarda tüm dünyada sıklıkla üzerine düşülen bir konu haline almaya başlamıştır. Bu kavrama Söz konusu kavrama, son yıllarda deęişik perspektiflerden de bakılmaya başlanmıştır.

Türk Dil Kurumu'na göre en temel anlamıyla helal; “dinin kurallarına aykırı olmayan, dini bakımdan yasaklanmamış olan” anlamına gelmektedir (Tdk, 2005:874).

Arapça'da “izin verilen” veya “izin verilen” anlamına gelen “Helal”, esasen bir yaşam biçimidir ve yalnızca bir Müslüman'ın tüketmesine izin verilen yiyecek türleri ile sınırlı değildir; anlamlı bir hayattır. Sonuç olarak, Helal yemek sadece yiyeceğin ne olduğu değil, nasıl hazırlandığı ile ilgilidir (Golnaz, 2010).

Ülke içi ve dışı hem tedarikçi olan işletmeler hem de müşteriler gıda alıp satarken İslami kurallara daha çok dikkat etmektedirler. Aynı zamanda bu satın alma işlemleri sırasında helal olup olmadığını sorgulamakta ve helal sertifikasına sahip ürün ve hizmetlere yönelmektedirler (Kızgın, 2014).

Torlak'a göre Helal, İslam kültürü açısından hayati bir özellik olduğundan “Helal Sertifika” yeni pazar süreçleri için keşfedilme fırsatı tanımaktadır. Müslüman tüketiciler bugün Dünya nüfusunun %25'ini oluşturmakta ve 2025 yılına gelindiğinde söz konusu oranın %30'lara çıkacağı düşünülmektedir. Islamic Food and Nutrition Council of America'ya göre, müşterilerin almış oldukları ürünlerin üzerinde helal sertifikasını görmeleri ürünün haram olmadığı yada içerisinde helal olmama ihtimali bulunan maddeler içermediği algısı yaratarak bunun sonucunda o ürünü satın alabilmektedirler. İşletmelerin sahip olduğu helal sertifikası sayesinde ürettiği helal ürün ve hizmetleri dünya çapında tanınırlığını artırılarak aynı zamanda daha geniş bir tüketici kitlesi de oluşturabilmektedir (Rajagopal vd., 2011, Torlak, 2012).

İş dünyasına ilişkin İslami bakış açısı, çeşitli nedenlerden dolayı mevcut küresel ekonomide giderek daha önemli hale gelmektedir. İslam, müslüman müşterilerin belirli günlük prosedürlerle tutum ve davranışlarını oluşturan uygulamalı bir dindir (Esfahani, 2013).

ABD'deki ve Dünyadaki Müslüman nüfus, her yıl daha güçlü bir pazar mevcudiyeti geliştirmektedir. Geçtiğimiz 30 yıl boyunca, pek çok pazar bölgesinde, birçok helal ürün ve etnik ürün temelli mağaza açılmıştır. Kuzey Amerika'daki 6 ila 8 milyon Müslüman'ın çoğu helal ürüne yönelik yapılan düzenlemeler ile özellikle de domuz etinden kaçınmakta, ancak gıda endüstrisi bu tüketici grubunu çoğunlukla göz ardı etmekte iken (Regenstein, 2003) son yıllarda yaşanan ekonomik gelişmeler helal tüketicilere verilen önem düzeyinin artması ile sonuçlanmıştır.

Genellikle gıdalla özdeşleştirilen helal kavramı daha farklı ürünler için de bu değerlendirmeye tabi tutulabilmektedir. Kavram; “gıda dışında banka, tıbbi ürünler, kozmetik ve turizm sektörlerinde de kullanılmaktadır”(Talib vd, 2012, s. 91, Çallı, 2014).

### **Sosyal Mübadele-Helal Tüketim İlişkisi**

Sosyal mübadele kuramına (Blau, 1964) göre, ekonomik değişimlerin ne zaman ve nasıl gerçekleştirileceği düzenlenirken sosyal mübadelede soyut değişimler ön planda tutulmaktadır. Oluşturulan bu sürecin zamanı belirsizdir ve hayatın olağan akışı içerisinde gerçekleşir (Karagonlar, 2015). Ancak bu farklılığa rağmen benzerliklerde söz konusu olabilmektedir. Hem ekonomik değişimler hem de sosyal değişimler bireylerin ödül veya başka bir beklentileri söz konusu olduğunda gerçekleşir (Tolay, 2018:540).

Sosyal mübadelede işletme paydaşları taraflar, işverenler, yöneticiler, işgörenler, sendikalar, tedarikçiler ve müşterilerden oluşmaktadır. Değişimi oluşturan paydaşlar mübadele esnasında ve sonrasında birbirlerine iki çeşit fayda sunmaktadırlar: Bunlar ekonomik ve sosyo-duygusal faydalardır. Ekonomik faydalar daha çok, finansal yapıdadır ve somut özellik taşırlar. Sosyo-duygusal faydalar ise, kişilerin sosyal etkileşimde bulunma ve saygı görmeye yönelik ihtiyaçlarını ihtiva etmektedir (Cropanzano, Mitchell 2005). Sosyal mübadele sürecinde taraflar değişim sonucunda istek ve beklentilerine uyacak faydalara ulaşmak için belli maliyetlere

katlanmak durumunda kalmaktadırlar. Bireyler fayda ve maliyet arasında denge gözetmektedirler. Fakat bu durum her zaman istenildiği gibi dengeli olmamaktadır (Konovsky, Pugh 1994). Elde edilen ekonomik çıktılar kısa süreli bir özellik göstermekte iken sosyoduygusal faydalar ise daha uzun süreli bir özellik taşımaktadır (Cropanzano,2003,Bolat,2009). Dünya üzerindeki dinlerin bazılarının gıda tüketimi konusunda getirmiş oldukları kısıtlamalar bu ürünleri satın alan müşterilerin konu hakkında daha fazla bilgiye ihtiyaç duymalarını sağlayacak ve bu durumda tüketicilerin bilgi ihtiyacı da artacaktır. Bu tüketicilerin ihtiyaç duydukları bilginin karşılanabilmesi için çeşitli denetim ve sertifikalandırma sistemleri oluşturulmuştur. Bu sistemlere örnek verecek olursak; İslam dinini benimseyen ve inanan tüketiciler için üründe “helal gıda” sertifikası bulunması, ürünün İslami kurallara uygunluğunu gösterirken “Koşer” sertifikası ise Yahudi dinini benimsemiş tüketici grubu için ürünün uygun olduğunun bir göstergesidir(Güzel, 2017:300).

Müslüman tüketiciler, helal tüketime yönelik göstermiş oldukları hassasiyet dolayısıyla ihtiyaçlarını karşılamak üzere bu kavrama uygun ürün ve hizmet aramaktadırlar. Bu talep karşısında işletmeler ürün ve hizmetlerini bu kavram çerçevesinde çeşitlendirmekte ve Pazar ortamına sunmaktadırlar (Öztürk, 2015).

Kanada Uluslararası Pazar Ofisinin yayınlamış olduğu raporda, uluslararası alanda helal gıda ticaretinin yıllık 150 milyar dolar tutarında olduğu belirtilmiştir. Avrupa Birliği genişlemeden önce Müslüman nüfusun 12 ila 18 milyon civarında birey olmasına rağmen ve azımsanmayacak düzeyde Müslüman nüfusuna rağmen Avrupa Birliğinde hala helal ürün ticareti ile ilgili hiçbir tahmin bulunmamaktadır. İşletmeler açısından bu Pazar potansiyeli çok büyük bir pazar niteliğindedir. Daha önceki yıllarda çeşitli nedenlerle ABD’ye göç eden Müslüman tüketicilerin % 75’inin dini kurallara uyması göç sonrasında da helal gıda tüketimi konusunda hassas davrandıklarını göstermektedir. Söz konusu oranı Avrupa’da yaşayan tüketiciler için geçerli olduğu varsayıldığında yaklaşık 10 milyon Müslüman tüketici için helal gıda pazarı potansiyeli oluşturulması gerektiğini söyleyebiliriz (Bonne,Vermeir, 2007,Çukadar, 2017:191)

Helal kelimesi geçmişten nispeten günümüze kadar sadece Müslümanların kabul ettiği bir kavram olarak bilinmekte ve helal ürün üretimi için gereken mevzuat da bulunmamaktaydı. Bu tür üretilen ürünlerin satış ve dağıtımını için gerekli önemin gösterilmemesi ve küresel ölçekli işletmelerin helal olarak ürettikleri ürünleri pazara sunarak isimlerini duyurmaması dolayısıyla konuya da yeterince önem verilmemiştir. Günümüzde ise uluslar arası faaliyet gösteren işletmelerin bu tarz ürünleri üreterek pazara sunmasıyla birlikte, ürünlerin küresel ölçekli talebi de oluşmaya başlamıştır. Bunun sonucu olarak helal ürün sadece dini bir kavram olmakla birlikte ticari öneme de sahip bir kavram olarak da değerlendirilmeye başlanmıştır (Torlak, 2012:2)

### **Sonuç ve Öneriler**

Günümüz ekonomik sistemlerinde bireylerin ihtiyaç duydukları malları ve hizmetleri elde edebilmeleri, bu mallar ve hizmetler karşılığında ürettikleri, sundukları ekonomik faydaya bağlıdır. Bu akışın temelleri olan üreticiler ve tüketiciler mübadelenin kaynağı olarak süreci belirleyen, yönlendiren ve koordine eden bir güç unsurdurlar. Sosyal mübadele kuramı, kişiler ve örgütler arasında gerçekleşen mal veya hizmetlerin değişimi neticesinde oluşan bir kavramdır. Müslüman tüketiciler bugün Dünya nüfusunun %25’ini oluşturmakta ve 2025 yılına gelindiğinde söz konusu oranın %30’lara çıkacağı düşünülmektedir. Sosyal mübadele teorisi bakış açısıyla helal tüketim, değişime taraf olan kişilerin, çeşitli nedenlerle beklenti (saygı görme, onur, arkadaşlık, dikkate alınma vb.) içinde sosyal ilişkilere girmesi ve ilişkilerini bu

kapsamda sürdürmek istemesidir. Müslüman tüketiciler, helal tüketime yönelik göstermiş oldukları hassasiyet dolayısıyla ihtiyaçlarını karşılamak üzere bu kavrama uygun ürün ve hizmet aramaktadırlar. İşletmeler açısından bu Pazar potansiyeli çok büyük bir pazar niteliğindedir. Günümüzde ise uluslar arası faaliyet gösteren işletmelerin bu tarz ürünleri üreterek pazara sunmasıyla birlikte, ürünlerin küresel ölçekli talebi de oluşmaya başlamıştır. Sosyal mübadele sürecinde bağlamında helal tüketime yönelik tutumlar oluşturularak, ürün ya da hizmetlerin tüm Dünyadaki işletmelerin müşteri potansiyeli artacak ve daha çok sadık müşteriye sahip olacaklardır. Ayrıca işletmeler değişim faaliyetlerini bu kapsamda gerçekleştirerek rekabet güçlerini, pazar paylarını arttıracak ve sektörlerinde diğer işletmelere nazaran saygınlık kazanacaklardır. Bunun sonucu olarak da tüketicilerin bu konudaki istek ve ihtiyaçları karşılanarak müşteri tatmini ve memnuniyeti sağlanacaktır.

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## İSLAMİ PAZARLAMA BAKIŞ AÇISIYLA HELAL TURİZMİ KONU ALAN ÇALIŞMALARIN SİSTEMATİK DERLEME YÖNTEMİYLE İNCELENMESİ

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### Investigation of the Works on Islamic Marketing Including Halal Tourism : a Systematic Review

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#### Abstract

Due to their beliefs, observant Muslim tourists show more travel behavior in accordance with these beliefs. In this context, the studies carried out in the field of halal tourism from the marketing point of view were examined by systematic review method. The findings revealed that some of the tourism establishments in Turkey do not have halal food certification, while certified facilities are not willing to use these features in a marketing context and their personnel lack knowledge about the halal concept. Findings show that the presence of halal food in the facilities directly affects the choice of destination for Muslim tourists and religious beliefs had an effect on the behavior of local tourists to select and purchase touristic products.

**Keywords.** Halal Tourism, Halal Marketing, Islamic Marketing, Halal Holidays

#### ÖZET

İnançları gereği satın aldıkları ürün ve hizmetlerde İslami esaslara uygunluğu gözeten Müslüman turistlerin gün geçtikçe daha fazla seyahat etme davranışı sergilemesi ve geceleme sayılarının hızla artış göstermesi '*islami pazarlama*' adıyla yeni bir pazarlama türünün doğmasına yol açmıştır. Bu bağlamda araştırma kapsamında, pazarlama bakış açısıyla helal turizm alanında yapılmış olan çalışmalar, sistematik derleme metodu ile incelenmiştir. Bulgular, ülkemizdeki turizm işletmelerinin bir bölümünün helal gıda sertifikasyonuna sahip olmadığını, sertifikalı tesislerin ise bu özelliklerini pazarlama bağlamında kullanma konusunda istekli olmadığını ve personelin helal konseptle ilişkin bilgi eksikliği olduğunu ortaya koymuştur. Bulgulara göre helal konseptli tesisleri tercih eden Müslüman turistler, gidecekleri mekanların özelliklerinin kendi yaşamlarını kolaylaştırmasını, tesislerin dizayn, tasarım ve hizmet anlamında İslami yükümlülükleri göz önünde bulundurmasını, alkol ve domuz eti servisinden uzak Müslüman dostu oteller inşa edilmesini ve havalimanlarının helal konseptle uygun olarak yeniden düzenlenmesini talep etmektedir. Öte yandan tesislerde helal gıdanın bulunmasının, Müslüman turistlerin destinasyon seçimini doğrudan etkilediği; dini inanışların, yerli turistlerin, turistik ürünü seçme ve satın alma davranışları üzerinde etkisi olduğu görülmüştür.

**Anahtar Kelimeler:** Helal Turizm, Helal Pazarlama, İslami Pazarlama, Helal Tatiller

#### GİRİŞ



İslam ülkelerinde refah düzeyindeki artışın Müslüman ülkelerde yaşayan bireylerin eğitim düzeylerini de paralel seyirde arttırması; teknolojik gelişmeler sayesinde küreselleşmenin hız kazanması; gelişmiş iletişim araçlarının kullanımının ve elde edilmesinin daha kolay hale gelmesi Müslümanların dünyevi beklentilerinin artmasına neden olmuştur. Refah seviyesindeki artış sonucunda dini hassasiyeti yüksek olan Müslümanların seyahat, dinlenme, eğlenme arzularını tatmin etmek istemeleri, niş bir pazar olan helal turizmin küresel bir pazar haline gelmesine zemin hazırlamış, bu durum ise turizm işletmecilerinin ve pazarlamacıların bir hayli dikkatini çekmiştir (Batman, 2017). Bu durum, turizm sektörüne olan ilgiye, kitlesel veya bireysel seyahat etme isteğine ve müşteri beklentilerindeki artışa uygun turistik ürün ve hizmetlerin sunulmasını zorunlu hale gelmiştir (Battour ve İsmail, 2016; Carboni, Perelli ve Sistu, 2014). “*Helal*” kelimesi Arapça kökenli olup “*izin verilebilir, müsaade edilebilir*” anlamına gelmektedir (Wilson, 2014, s.257). Helal kavramı genel olarak gıda ürünleri ile ilişkilendirilse de aslında birçok sektörde İslami esaslara uygun anlamını karşılayarak müteaddiyin turistlere hitap eden özel kapsamlı hassas bir yaklaşımı ifade etmektedir. Helal; kozmetik ürünleri, eczacılık ürünleri, bankacılık ve finans ve turizm gibi hizmetleri de kapsamaktadır. Helal turizm kavramı, turizm tanımında geçen “*seyahat ve konaklamalardan doğan ihtiyaçların*” İslami kural ve inanışlara uygun şekilde karşılanması olarak tanımlanabilmektedir (Arpacı ve Batman, 2015, s.75). Son yıllarda gelişmekte olan bu sektördeki talebinin yansması olarak Türkiye’de Müslüman turistlere hizmet edebilecek helal otel sayısında artış gözlemlenmektedir (Duman, 2012). HalalBooking.com adresinde kayıtlı ve Türkiye’de faaliyet gösteren konaklama tesislerindeki tüm yiyeceklerin helal konseptine uygun olduğu görülmektedir. Ayrıca, alkol satışı veya servisi yapmama kuralı olan konaklama işletmeleri incelendiğinde Tatil köyleri, Şehir otelleri, Termal oteller ve Havuzlu villalar olmak üzere Türkiye’de toplam 302 konaklama işletmesinin bulunduğu dikkat çekmektedir (HalalBooking, 2018). Küresel Müslüman Seyahat Endeksi (Global Muslim Travel Index) 2018 raporunda yer alan sonuçlara göre Malezya, Endonezya, Birleşik Arap Emirlikleri en iyi destinasyonlar sıralamasında yer alan ilk 3 ülkedir. Türkiye ise helal turizm pazarında 4. Sırada yer almaktadır. Bu çalışmada öncelikli olarak helal turizmin kavramsal çerçevesi ile ilgili alan yazında yer alan bilgilere dayalı mevcut durumu gösteren genel bir çerçeve ve bulgulara dayalı kavramsal bilgi birikimi ortaya konulacaktır. Bunun yanı sıra helal turizm pazarında Türkiye’nin mevcut durumu geçmiş yıllardaki verilerle karşılaştırılarak bu alanda yapılan yenilikler ve hizmetlerden söz edilecektir. Araştırma, modern bir yaklaşım olan İslami pazarlama bakış açısıyla, helal turizmi konu alan yerli ve yabancı alanyazında yayınlanmış olan ampirik çalışmaları mercek altına alarak, sistematik derleme metodu ile derinlemesine incelemeyi amaçlamaktadır.

## **KAVRAMSAL ÇERÇEVE**

### **Helal Kavramı ve Turizm**

Müslüman ve Batılı ülkeler arasındaki ilişkiler özellikle 11 Eylül 2001 saldırılarından sonra gün geçtikçe kötüleşmeye ve zayıflamaya başlamış, karşılıklı güvensizlik oldukça belirgin hale gelmiştir. Bu durum küresel ekonomiyi ve dolayısıyla dünya turizmini olumsuz yönde etkilemiştir. (Henderson, 2003). Bu etkiler ABD’nin Orta Doğu’daki Arapların ve Müslümanların ülkeye girişlerini kısıtlaması şeklinde ortaya çıkmıştır. ABD ve Avrupa’da 11 Eylül’den sonra yaşanan bu olaylar Orta Doğu ve diğer ülke Müslüman turistlerinin destinasyon tercihlerini değiştirmelerine neden olmuştur. Bu tercih ve karar sürecinde alternatif tesislerin İslami esaslara uygunluk ve helal standardizasyonu önemli olmaya başlamış uluslararası turizm pazarında hizmet veren işletmeler bu duruma kayıtsız kalmayarak İslami turizmin

yaygınlaşmasını sağlamışlardır (Battour, İsmail ve Battor, 2010). Genel olarak ele alındığında; akademik literatürün İslami turizm, medya Helal Turizm, seyahat acentelerinin ise Helal, Müslüman dostu ve İslami turizm terimlerini kullandığı belirtilmektedir (Khan ve Callanan, 2017). İslami Turizm, birçok araştırmacı için yeni bir konsept olsa da bu kavramın Abbasiler dönemindeki erken İslam medeniyetinden geldiği görüşü henüz tam anlamıyla doğrulanmamıştır (Eid ve El-Gohary, 2015). İslami Turizm alanındaki en eski akademik çalışmalardan biri Din (1989) tarafından yapılmıştır. Konsept için açıkça bir tanım sunmamakla birlikte, modern kitle turizminin ticari amaçlarının, Tanrı'ya boyun eğmenin kutsal amacını vurgulayan İslami seyahat kavramından farklı olduğunu vurgulamaktadır. (Din, 1989). İslami Turizm (İT), her bir Müslümanın Hac veya Umre'yi gerçekleştirmek için kutsal Mekke şehrini ziyaret etmesinin istendiği İslami Şeriat (ilke, dini kural) ile derinden ilişkilidir (Jafari ve Scott, 2013; Eid ve El-Gohary, 2015). Helal turizm tanımları incelendiğinde, bazı çalışmalarda Helâl Turizm yerine İslami Turizm kavramı kullandığı görülmüş olsa da; bu iki kavramın birbiri ile benzerlik gösterdiği hususunda hem fikir olan araştırmacılar da mevcuttur (Battour vd., 2014; Henderson, 2009; Jafari ve Scott, 2014). İslami ilkelere uygun ürün ve hizmet sunan otel işletmelerinin nasıl adlandırılacağı konusunda genel kabul gören bir yaklaşım mevcut değildir. Bu alanda faaliyet gösteren oteller İslami oteller, Şeriat uyumlu oteller ve Helal oteller olarak adlandırılmaktadır (Rosenberg ve Choufany, 2009; Saad vd., 2014; Arpacı vd., 2015). Halalbooking.com ve halaltrips.com gibi çevrimiçi rezervasyon portallarının ortaya çıkması, küresel turizm organizasyonlarının helal turizmdeki büyümeyi fark ettiğini ve Müslüman misafirlerine tatillerini rahat geçirmeleri için özel hizmetler sunma niyetini kanıtlar niteliktedir (Mohsin vd., 2016). Helal otellerde olması gereken birtakım gelen özellikler aşağıda sıralanmıştır (Samori ve Sabtu, 2014, s.151):

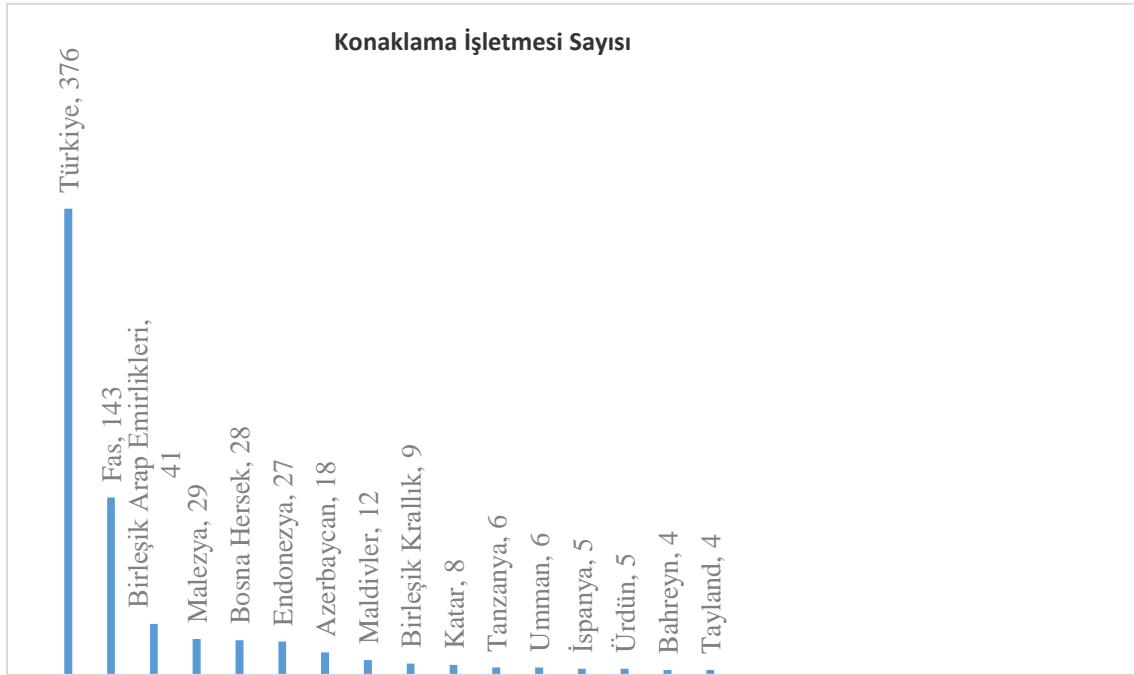
- a) Tesis veya işletmede helal gıda servisi yapılacağı gibi alkol servisi olmaması,
- b) Oda içerisinde Kâbe'nin yönünü gösterecek ok gibi bir işaretin ve Kutsal kitabın olması,
- c) Odada yatak ve tuvaletin pozisyonunun kible yönüne doğru olmaması,
- d) Otelde veya tesiste mescit olması,
- e) Uygunsuz eğlencenin olmaması,
- f) Ağırıklı olarak İslami kurallara uygun kıyafetlere sahip Müslüman personelin çalışması,
- g) Kadın ve erkekler için ayrı hizmet veren salon, faaliyet alanları ve yüzme havuzu olması,
- h) Evli olmayan çiftler için kadın ve erkek olarak ayrı oda/kat olması,
- i) Turistler için giyinme kuralları olması,
- j) Otel lobisi ya da restoranlarında kumar ve alkollü içecek olmaması,
- k) Otel dolabında yasaklanmış yiyecek ve içecek olmaması gerekmektedir.

Küresel turizm pazarının genel büyüme oranı yüzde 3,8 iken, helal turizmin yıllık büyüme oranı yüzde 4,8 olarak tahmin edilmektedir. Bu nedenle helal turizmin dünya turizmindeki payının gelecekteki yıllarda önemli ölçüde artması beklenmektedir (Arpacı, Uğurlu ve Batman, 2015). Dünyada en hızlı büyüme gösteren turizm konseptlerinden birisi olan helal turizm kapsamında hizmet veren turizm işletmeleri genel olarak şu başlıklar halinde sıralanmaktadır (Tekin, 2014, s.756):

1. Konaklama işletmeleri (Otel, tatil köyü, motel, kamping, hostel, oberj, pansiyon vb.)
2. Seyahat işletmeleri (Tur operatörleri ve seyahat acenteleri)
3. Yiyecek-içecek işletmeleri (Restoran, pastane, cafe, bar, bistro, bar vb.)
4. Ulaşım işletmeleri (Karayolu, havayolu, demir yolu, denizyolu işletmeleri)
5. Eğlence işletmeleri (Eğlence parkları vb.)
6. Diğer işletmeler (Turizm sektöründen doğrudan beslenen işletmeler; turizm mağazaları gibi)

### İslami Pazarlama Bağlamında Helal Turizm

Geçmişten günümüze farklı yaklaşımlarla şekillenen ve ortaya çıktığı dönemden bugüne adeta kabuk değiştirerek müşteri ihtiyaçlarına odaklı hale gelen pazarlama anlayışı, çağımızda post-modern bir bakış açısını benimsemiştir. Mütedeyyin olarak tabir edilen ve İslami esaslara yüksek hassasiyet gösteren Müslüman turistlerin gün geçtikçe daha fazla seyahat etme davranışı sergilemesi; bu turistlerin İslami kurallara göre düzenlenmiş turizm işletmelerine karşı bağlılık geliştirerek destinasyonu tekrar ziyaret etme eğilimlerinin artması; Türkiye’de ve dünyanın diğer ülkelerinde yaptıkları geceleme sayılarının hızla artış göstermesi ‘*islami pazarlama*’ (muhafazakâr pazarlama) adıyla yeni bir pazarlama türünün doğmasına yol açmıştır. Bu bağlamda toplam 1.8 milyara ulaşan sayısı ile dünya nüfusunun yaklaşık dörtte birini (%23) oluşturan Müslümanların turizm faaliyetlerine gösterdiği ilginin ve katılım sürelerinin artması sonucunda bu kitlenin ciddi bir tüketim potansiyeli taşıdığı anlaşılmıştır. Bu durum yeni pazarlar ve farklı stratejiler arayışında olan modern pazarlamacıların dikkatini çekmiştir. Gerek bireysel gerekse kitlesel olarak turizm faaliyetlerine katılan ve ziyaret ettikleri bölgelerde yüksek miktarda harcamalar yaparak bölgesel ekonomiyi hareketlendiren Müslüman turistler, tüketimlerinde dini inançlarına göre tercihlerde bulunmaktadır. Kozmetikten gıdaya, turizmden tekstile birçok alanda faaliyet gösteren firmalar, dini hassasiyetleri dikkate alarak muhafazakâr Müslüman müşterilerine hizmet veya ürün ulaştırmak için yenilikçi stratejiler geliştirerek yoğun bir rekabet içine girmişlerdir. Dünyanın en prestijli finansal danışmanlık şirketlerinden olan AT Kearney’in tahminlerine göre helal ürün ve hizmetleri kapsayan pazarın büyüklüğünün yaklaşık 2 trilyon dolar olması ve bu pazarın her geçen yıl giderek büyümesi neticesinde muhafazakâr tabanlı İslami pazarlama faaliyetlerinin planlanması ve etkili bir şekilde uygulanması markalar için günümüzde bir zorunluluk halini almıştır. Bunun yanı sıra, Dünya Turizm Örgütü ve Dünya Bankası’nın öngörülerine göre turizm, önümüzdeki 20 yıl içerisinde dünyanın en büyük endüstrileri arasında yer alacak; genel kaniya göre ise helal turizmden elde edilecek gelir ise 238 milyar doları aşarak yatırımcılarını karlı çıkaracaktır. Bu öngörülerini destekleyen araştırmalar, uluslararası turizm pazarının %3,8; helal turizm pazarının ise %4,8 düzeyinde büyüme gösterdiğini ortaya çıkarmıştır (Pamukçu ve Arpacı, 2015; Tanrıseven vd., 2015). Mastercard ve Crescentrating tarafından 2016 yılında yayınlanan ‘Müslümanların Seyahat Tercihleri İndeksi’ne göre Müslüman turistlerin en çok ziyaret ettiği ülkeler sıralamasında Türkiye, 73.9 puanla Birleşik Arap Emirlikleri ve Malezya’nın ardından üçüncülüğü elde etmiştir. Laik bir yönetim anlayışına sahip olan ve nüfusunun %98’nin Müslüman olduğu Türkiye’de, Helal turizm faaliyetleri 1990’lı yıllarda başlamıştır (Özdemir ve Met, 2012). Türkiye’de Dünya Helal Birliği’nden otel bazında ilk helal turizm hizmet belgesini ise Antalya’nın Alanya ilçesinde bulunan Adenya Otel almıştır. Oflaz (2015, s.58-60), yapmış olduğu çalışmada helal konseptli hizmet ve ürün sunan otelleri bölgesel olarak ele alınmıştır. Buna göre Türkiye’deki helal konseptli otellerin 25’i Akdeniz bölgesinde, 17’si Doğu Anadolu bölgesinde, 50’si Ege bölgesinde, 13’ü Güneydoğu Anadolu bölgesinde, 25’i İç Anadolu bölgesinde, 27’si Karadeniz bölgesinde ve 50’si Marmara bölgesinde yer almaktadır. İslami pazarlama kapsamında ele alındığında Müslüman dostu bazı işletmeler ön plana çıkmaktadır. Bu işletmeler çoğunlukla helal sertifikalı gıdalar tercih etmektedir. Bu gıdalar; Duru Bulgur, Balparmak, Erpiliç, Hastavuk, Tadelle ve Orkide vb. (Gimdes, 2018). Hizmet sektöründe bakıldığında ise Netlog lojistik, Evratur, Hünkar Turizm gibi şirketler İslami pazarlama uygulamaktadırlar.



**Grafik 1:** Helal Turizm Kapsamında Bütün Tesisteki Yiyeceklerin Helal Olduğu Konaklama İşletme Sayısı

**Kaynak:** halalbooking.com

Dünya genelinde Helal Turizm kapsamında tesiste bütün yiyeceklerin helal olduğu toplam 739 konaklama işletmesi bulunmaktadır. Grafik 1’de görüldüğü gibi tüm tesiste helal gıda olarak hizmet veren işletmelerin sayı olarak dağılımı gösterilmektedir. Türkiye’de tüm tesiste helal gıda hizmeti sunan toplam 376 konaklama işletmesi olduğu net bir şekilde görülmektedir. Tablo 1’de Küresel Müslüman Seyahat Endeksi (GMTI- Global Muslim Travel Index)’ne göre İslam İşbirliği Teşkilatı (OIC- Organisation of Islamic Cooperation)’na üye olan devletlerin 2017 ve 2018 performansları karşılaştırılmıştır. Bu karşılaştırma ülkelerin helal turizme uygunluğu açısından önemlidir. Ülkelerin performansları karşılaştırılırken 2017 yılı için 4 ana başlık ve alt başlıkları ile beraber toplamda 11 derecelendirme kriteri belirlenmiştir. 4 ana başlık ve alt başlıkları şu şekildedir: Erişim (havayolu bağlantısı ve vize gereksinimleri), iletişim (Müslüman gezgin ihtiyaçlarının farkındalığı & sosyal yardım ve iletişim kolaylığı), çevre (aile dostu destinasyonlar, Müslüman gezgin & Genel güvenlik ve gelen Müslüman ziyaretçiler) ve hizmetler (yemek seçenekleri & helal güvencesi, ibadet yerlerine erişim, havaalanı olanakları ve konaklama seçenekleri). Ülkelerin performansları karşılaştırılırken 2018 yılı için 4 ana başlık ve her ana başlığın altında 3 alt başlıkla toplamda 12 derecelendirme kriteri belirlenmiştir. Ana kriterler erişim (vize gereksinimleri, havayolu bağlantısı, ulaşım altyapısı), iletişim (sosyal yardım, iletişim kolaylığı, dijital görünüş), çevre (güvenlik ve kültür, gelen ziyaretçiler, uygun iklim koşulları) ve hizmetler (temel ihtiyaçlar (helal gıda ve ibadet yerleri), temel hizmetler (havaalanı, otel), eşsiz deneyimler) olarak 4’e ayrılmıştır. Bu kriterlerin etki oranları ise erişim 10%, iletişim 15%, çevre 30% ve hizmetler 45% olarak hesaplanmaktadır.

**Tablo 1.** 2018'deki En iyi 20 İslam İşbirliği Teşkilatı Destinasyonunun 2017 Performansına göre Karşılaştırması

Sıralama	En iyi 20 İİT 2018	Skor	Sıralama	En iyi 20 İİT 2017	Skor
1	Malezya	80.6	1	Malezya	82.5
2	Endonezya	72.8	2	Birleşik Arap Emirlikleri	76.9
2	Birleşik Arap Emirlikleri	72.8	3	Endonezya	72.6
4	Türkiye	69.1	4	Türkiye	72.4
5	Suudi Arabistan	68.7	5	Suudi Arabistan	71.4
6	Katar	66.2	6	Katar	70.5
8	Bahreyn	65.9	7	Fas	68.1
9	Umman	65.1	8	Umman	67.9
10	Fas	61.7	9	Bahreyn	67.9
11	Kuveyt	60.5	11	İran	66.8
11	Brunei	60.5	12	Ürdün	66.3
13	Tunus	60.2	13	Brunei	64.4
13	Ürdün	60.2	14	Mısır	64.1
15	Mısır	60.0	15	Kuveyt	63.9
17	İran	55.9	16	Maldivler	63.1
18	Maldivler	55.4	17	Kazakistan	62.0
19	Pakistan	55.1	19	Tunus	61.1
20	Kazakistan	54.8	21	Bangladeş	59.8
21	Cezayir	54.1	22	Cezayir	59.4
23	Lübnan	53.4	23	Pakistan	57.6

**Kaynak:** Mastercard & Crescentrating Global Muslim Travel Index 2018, s.25.

Tablo 1'de yer alan sonuçları incelendiğinde Malezya'nın 1. Sırada yer aldığı görülmektedir. Malezya'yı ülke olarak ele alındığında ise; ülke nüfusundaki etnik yüzdeler olarak %53.3'nün Malay, %26'nın Çinli, %7.7'nin Hintli, %11.8'nin yerli ve %1.2'nin diğerleri olduğu mensubu olunan dinin genel yüzdeleri bazında ise %60.4'nün Müslüman, %6.3'nün Hindu, %9.1'nin Hristiyan, %19.2'nin Budist ve 5% diğerleri olduğu görülmektedir (Laderlah vd., 2011). Malezya'nın başarı nedenleri olarak devlet garantisi, İslami turizm merkezinin kurulması, standardizasyon ve sertifikalandırma, ulusal plan belgesi, geleneksel ve sosyal medya reklamları ve mevcut olan helal ekosistem gösterilebilir (OIC & Sesric, 2017). Laik bir yönetim anlayışına sahip olan ve nüfusunun %98'nin Müslüman olduğu, Türkiye ise Helal Turizmde seçilen en iyi destinasyonlar arasında 4. Sırada yer almaktadır. Endonezya ise 2017 yılında 3. Sırada yer alırken 2018 yılında 2. Sıraya yükselmiştir. Tablo 2'de ise 2016, 2017 ve 2018 yıllarında Türkiye'yi ziyaret eden Müslüman sayısı verilmiştir. İran ve Birleşik Arap Emirlikleri'nden gelen ziyaretçi sayıları 2018 yılında 2017 yılına oranla azalma göstermiştir. Genel çerçevede incelendiğinde ise Müslüman ziyaretçi sayılarında ciddi artış gözlemlenmektedir.

Tablo 3'de İslam İşbirliği Teşkilatına üye olmayan ülkeler içindeki en iyi 10 destinasyon verilmiştir. Tablo 1 ile karşılaştırıldığında Malezya, Türkiye, Suudi Arabistan, Birleşik Arap Emirlikleri ve Mısır gibi Müslüman ülkelerin yanında, Avustralya, Singapur, Fransa, Japonya, Filipinler, Yeni Zelanda ve Brezilya gibi ülkelerde dini hassasiyeti yüksek olan Müslüman turistlere uygun konaklama hizmeti sunulmaktadır (Battour ve Ismail, 2016; Mohsin, Ramli ve

Alkhulayfi, 2016). Bu durum bize Helal Turizm'in sadece Müslüman ülkelerde uygulanmadığını ve küresel çapta bu sektörün önem arz ettiğini göstermektedir.

**Tablo 2.** Ülkeler Bazında Türkiye'yi ziyaret eden Müslüman Turist Sayıları

Ülke	2016	2017	2018
Arnavutluk	77977	96942	118098
Azerbaycan	564748	713167	802820
Birleşik Arap Emirlikleri	30803	41296	37791
Bahreyn	35539	52030	68309
Bangladeş	8397	10236	16613
Cezayir	163147	195580	264625
Endonezya	41429	72204	107336
Fas	80718	104766	162754
Irak	381879	832317	1087425
İran	1559714	2314656	1894193
Katar	30348	43682	82989
Kazakistan	231328	390201	413163
Kırgızistan	83208	96858	107571
Kuveyt	169013	242065	282380
Libya	66780	89842	165432
Lübnan	179087	221056	314801
Malezya	41350	47896	77567
Mısır	87852	91788	136212
Özbekistan	123087	179618	227796
Pakistan	48136	70234	104913
Sudan	9760	11218	14540
Suudi Arabistan	511809	627979	702725
Tacikistan	23094	28065	38229
Tunus	92260	99625	126852
Türkmenistan	148768	210754	232894
Ürdün	194154	264255	386394
Yemen	23531	26340	36364

**Kaynak:** TUROB <http://www.turob.com/tr/istatistikler>.

**Tablo 3.** İslam İşbirliği Teşkilatı Ülkeler Haricindeki En iyi 10 Destinasyon

Sıralama	GMTI 2018 Sırası	Destinasyon	Skor
1	6	Singapur	66.2
2	16	Tayland	56.1
3	22	Birleşik Krallık (UK)	53.8
4	25	Japonya	51.4
5	27	Tayvan	49.6
6	27	Hong Kong	49.6
7	32	Güney Afrika	47.7
8	35	Almanya	45.7
9	36	Fransa	45.2
10	37	Avustralya	44.7

**Kaynak:** Mastercard & Crescentrating Global Muslim Travel Index 2018: 18).

## YÖNTEM

Nitel araştırma yöntemini benimseyen bu çalışmada, pazarlama bakış açısıyla gerek Türkiye gerekse dünya ülkelerinde helal turizm alanında yapılmış olan çalışmalar, sistematik derleme metodu ile incelenmiştir. Bu amaçla "Halal Tourism Motivation", "Halal Marketing", "Islamic Marketing", "Halal Holidays", "Helal Turizm" ve "İslami Pazarlama" anahtar kelimeleri kullanılarak Ulakbim, WOS (Web of Science), Emerald ve Sciencedirect veritabanlarında listelenen çalışmalar araştırma kapsamına alınmıştır. Tarama sonucunda veritabanlarından elde edilen makaleler, belirli dâhil etme ve dışlama kriterleri kullanılarak yazalar tarafından değerlendirilmiştir. Bu sistematik derlemenin dahil etme ölçütleri son 10 yıl içerisinde helal turizmin veya islami pazarlamanın konu edilmiş olmasıdır. Amaçlı örneklem yöntemlerinden olan ölçüt örnekleme tekniği doğrultusunda 2008-2018 yılları arasında İngilizce ve Türkçe dillerinde tam metin olarak yayımlanan çalışmalar ele alınmıştır. Araştırma notları (research notes), özet metinleri, kitap bölümleri, bildiriler çalışmaya dâhil edilmemiş yoğun düzeyde kavramsallık içeren ve yalnızca alanyazın taramasına odaklanan teorik çalışmalar, dışlama kriterleri kapsamında analiz dışı bırakılmıştır. Tarama kapsamında uygulamalı ve özgün değeri yüksek çalışmalara öncelik verilmiş ve toplam 62 makale sistematik derleme kapsamında incelenmiştir.

**Tablo 3.** Helal Turizm Konulu Çalışmaların İncelenmesi

Yıl	Araştırmacı	Konu	Bulgular
2018	Vargas-Sánchez	Helâl turizmin konsepti, sınırları ve çeşitleri ile ilgili konuları araştırmacılar ve sektörde çalışanlar için ortaya çıkarmak.	Helal turizm konseptinin, otel, acente, restoran gibi ürün ve hizmet barındıran kuruluşlarda hızla büyüdüğü tespit edilmiştir. Buna karşın Helal turizmin kavramları ve literatürde kullanılan Helal turizm, Müslüman dostu turizm, İslami turizm gibi kavramlar henüz tam anlamıyla oturmuş değildir.
2018	Aziz vd.	Müslüman ailelerde sosyo-demografik değişkenlerin ve seyahat karakteristiklerinin etkileri	Cinsiyet ve gelir düzeyi haricindeki sosyo-demografik farklılıklar Müslüman ailelerin motivasyonunu önemli derecede farklılaştırmakta olduğunun sonucuna varılmıştır.
2018	Boğan	Helâl turizmin kavramlarını teoride ve pratikte aydınlığa kavuşturmak	Niyet ve İslami Motivasyon farklı kavramlardır. Her Müslüman farklı bir şekilde İslam'ı benimsediği için homojen bir hedef kitle yoktur. Bu sebeple hedef Müslüman ülkeye göre Helal turizm uyarlanmalıdır.
2018	Bucak ve Yiğit	Helal gıda sertifikalı ürünlerin otellerin menülerinde kullanım düzeyinin belirlenmesi	Araştırmada yer alan otellerden sadece 1 tanesi helal gıda sertifikasına sahiptir. Örneklemin içerisinde yer alan diğer 4 otel sertifikaya sahip olmasa da helal gıda sertifikalı ürünleri kullandıklarını belirtmiştir.
2018	Diker vd.	Çanakkale'deki otel müdürlerinin Helâl turizm algısı	Otel müdürlerinin Helâl turizme karşı algısı dini esaslı olması sebebiyle negatif olmuştur. Çanakkale iline turistik amaçla gelen hedef kitlenin de etkisi diğer bir gerekçe olarak gösterilmektedir.
2018	İsa	Müslüman turistlerin Helâl turizme karşı Malezya'daki algısı	Fiyat ve sosyal değişkenler turistlerin memnuniyetine etki etmezken nitelik, duygu ve Helâl konular doğrudan etkide bulunduğu saptanmıştır.
2018	Küpeli vd.	Turizm sektöründe dini terimler	Helâl, muhafazakâr, İslam hukuku kavramları var olsa da turizm sektöründe bu ve diğer kavramlar netlik kazanmadığı tespit edilmiştir.
2018	Michael vd.	Avustralya'nın İslam Kültürüne ait Abu Dabi ve Dubai milletlerinin ülke hakkındaki algıları	Müslüman katılımcılar, Avustralya eğlenceli, aile odaklı, dinlenilebilecek ve arkadaş canlısı bir atmosfere sahip olduğu algısı tespit edilmiştir.
2018	Yousaf ve Xiucheng	Helâl turizm ve mutfağının Asya ve Uzakdoğu ülkelerindeki pazarlama stratejileri	Tayland, Güney Kore ve Japonya'da Helâl turizm ile ilgili pazarlama çalışmaları, konaklama işletmeleri ve restoranlarda yapıldığı tespit edilmiştir. Fakat, Çin Halk Cumhuriyeti'nde Helal turizm ile ilgili pazarlama, ürün ya da hizmet çalışmalarının zayıf olduğu sonucuna varılmıştır.
2018	Wardi vd.	Helâl turizm ve destinasyona gitmiş müşterilerin memnuniyetinin ağızdan ağıza yayılması	Helâl turizm faaliyetleri, müşteri memnuniyeti ve ağızdan ağıza yayılma konuları birbirleriyle ilişkili olduğu saptanmıştır. WOM'un etkisinin önemli olduğu sonucuna varılmıştır.



2017	Alserhan vd.	Dünyadaki İslami otellerin analizi	Yapılan çalışmada İslami Otellerin tam anlamıyla şeffaf olmadığı sonucuna varılmıştır. Bunu etkileyen unsurlar arasında etik boşluklar, yanlış pazarlama ve konumlandırma stratejileri ve yetersiz hizmet gibi sebepler mevcuttur.
2017	Ayaz vd.	Helâl turizm konseptinde rehberlik hizmetleri	Helâl turizm alanında profesyonel rehberler yetiştirilmeli, Müslüman turistlerin ihtiyaçlarına tam anlamıyla cevap verilebilecek kişi ya da kurumlar bulundurulmalıdır.
2017	Akbaba ve Çavuşoğlu	Konaklama işletmelerinin helal sertifikasyonuna sahip olabilmesi için yerine getirilmesi gereken şartlar	Gıda ve İhtiyaç Maddeleri Denetleme ve Sertifikalama Araştırmaları Derneği (GIMDES) ve ADL Belge ve Danışmanlık Hizmetleri tarafından verilen kriterlerin tespiti ve değerlendirilmesi yapılarak literatüre katkıda bulunulmuştur.
2017	Akdemir ve Selçuk	Otel işletmelerinin helal gıda sertifikasına bakış açılarının değerlendirilmesi	Araştırmaya dahil edilen beş otelden hiçbirinin helal gıda sertifikasına sahip olmadığı, sertifikaya sahip olmaları durumunda pazarlama amaçlı çok fazla kullanmayı düşünmedikleri tespit edilmiştir.
2017	Akkuş	Turizm fakültesi öğrencilerinin Helâl konseptli otellere bakış açısı, Erzurum.	Hem muhafazakâr hem de muhafazakâr olmayan öğrencilerin Helal konseptli oteller hakkında çok fazla bilgi sahibi olmadıkları, herhangi bir eğitim almadıkları tespit edilmiştir. Bunun dışında çok az sayıda öğrenci grubu Helal konseptli otellerde çalışma fırsatı bulmuştur.
2017	Aydın	İslami turizm kavramının ve Türkiye’de yürürlüğe konan teşvik mevzuatının genel hatlarının incelenmesi	Turizmde yapılan teşvik ve destekler 4 grupta toplanmıştır. Bunlar; KOSGEB destekleri, Bakanlar kurulu kararları yatırım teşvik ve destekleri, 2634 sayılı turizmi teşvik kanunu ve emlak vergisi muafiyetidir.
2017	Bilgin	Helâl otelcilik için işbirlikçi pazarlama stratejileri geliştirme	Helâl konsept hakkında otel işletmeleri arasında pazarlama iş birliklerinin olumlu anlamda işlevsellik taşıdığı belirlenmiştir.
2017	Dilek ve Çakmak	Kastamonu’da Helâl turizme bakış açısı	Kastamonu ilinin Helâl turizme karşı olan ilginin yüksek olduğunun sonucuna varılmıştır.
2017	Elaziz ve Kurt	Helâl turizm ve popüler kültürle olan ilişkisi	Kapitalist tüketici kültürü ile bir araya gelen Helâl turizm, Müslüman turistleri giyim, barınma, yeme-içme alanları gibi çeşitli alanlarda birtakım esnekliklerle karşı karşıya bırakmaktadır.
2017	Eravcı	Helal turizm için destinasyon özelliklerine dikkat çekmek ve bu özelliklerin karar süreçlerine olan etkisi	Müslüman turistler gidecekleri mekanların özelliklerinin kendi yaşamlarını kolaylaştırmasını arzu etmektedirler.
2017	Gilani ve Monsef	İran – Gilan Eyaletinde Helal turizmin stratejik planlaması	Bölgenin güçlü ve zayıf yönleri SWOT analizi kullanılarak belirlenmiş, Helal turizme açık bir Eyalet olduğu sonucuna varılmıştır.

2017	Hacıoğlu vd.	Helâl konseptli Türkiye, Malezya ve BAE'deki şehiriçi otellerinin karşılaştırılması	Şehiriçi otellerin buldukları ülkeye göre mezhep farklılıkları, kültür farklılıkları gibi sebeplerle konseptler arasında farklılıklar görüldüğü saptanmıştır.
2017	Khan ve Callanan	Helâl turizmin kavramsal tanım Sorunu	Yapılan literatür çalışmalarında Müslüman dostu, Helâl turizm, İslami Turizm gibi kavramların arasında kesin bir fark görülmemiştir.
2017	Kıngır ve Kardeş	Türkiye'de helal turizmin mevcut durumunu değerlendirmek	Gelişmekte olan teknoloji, artan refah seviyesi ve buna bağlı olarak artan eğitim seviyesi ile birlikte Müslümanların dünyevi beklentileri ve turizm eğilimleri artmakta ve Helal turizmin hareketlendiği gözlemlenmektedir.
2017	Mohezar vd.	İslami Sağlık turizminin güçlü ve zayıf yönlerini açığa çıkarmak	SWOT Analizi kullanılarak Malezya'da bulunan İslami kurallara uygun hastanelerin güçlü ve zayıf yönleri bulunmuş, olası tehditler tespit edilmiştir.
2017	Pamukçu ve Sarıışık	Helal turizmi turistik bir ürün olarak irdelemek, helal turizmin Dünyadaki değerini incelemek ve helal turizm uygulayan ülkelerin durumunu araştırmak	Gayrimüslim ülkelerde helal turizm pazarına yönelik stratejiler uygulanırken ülkemizde bu pazara yönelik disiplinli stratejilerin henüz belirlenmediği sonucuna varılmıştır.
2017	Poyraz ve Oktay	Helal konseptli otellerde tutundurma stratejileri	Helâl konseptin tam olarak algılanamaması, konsepte bağlı otellerin yetersizliği, otellerin ortak bir standardizasyon geliştirememesi nedenleriyle helal turizm kavramı turizm sektöründe istenilen düzeyde değildir.
2017	Rahman vd.	Yabancı milletten öğrencilerin Müslüman bir ülkede eğitim görmesi ve tercih sebebi	Yapılan çalışmalar sonucunda yabancı öğrencilerin Malezya'da eğitim almasının başlıca sebebi hizmet kalitesidir. Dini inancın doğrudan bir etkisi yoktur.
2017	Rahman vd.	Müslüman dostu sağlık turizmi zincirinin verimliliğinin araştırılması	Bulgular, bir bütün olarak ele alındığında Müslüman dostu sağlık turizminin öneminin ve pozitif etkisinin var olduğu sonucuna varılmıştır.
2017	Rahman vd.	Müslüman dostu sağlık turizmi pazarının pazarın ortaya çıkışı ve bunun ihtiyacı, Malezya Örneği	Müslümanların Helâl hizmet ve ürün alması, bunların da bu şekilde entegre edilip pazara sunulması Müslümanların algılarında bir tercih sebebi oluşturmaktadır.
2017	Rahman vd.	Müslüman turistlerin Malezya'yı tercih etmelerindeki motivasyon sebepleri	İslami yükümlülükleri göz önünde bulundurması, psikolojik ihtiyaçları karşılaması, kişisel ihtiyaçların İslami kurallara uygun bir şekilde karşılanması gibi etkenler Malezya'yı tercih sebebini öncelikli sıralara taşımasını sağlamıştır.
2017	Shafaei	İslami destinasyonlarla İslami marka değeri arasındaki ilişki	Malezyayı ziyaret eden turistler, sunulan imkanları bilinç, imaj, nitelik, değer ve sadakat anlamında katkısı olduğunu belirtmişlerdir.
2017	Sezer	Trabzon'da bulunan otellerin Helâl turizm açısından değerlendirilmesi	Otel çalışanlarının Helâl turizm hakkında bilincinin çok olmadığı fakat sunulan hizmetlerin ve ürünlerin Helâl turizm anlamında kayda değer olduğu belirlenmiştir.

2017	Sormaz vd.	Helâl otelleri tercih eden turistlerin gıda hizmetinden beklentileri ve memnuniyetleri	Çalışma sonucunda, Helâl gıda standartları tam anlamıyla karşılanması gerektiği, bunun demografik olarak veya şehir içi-şehir dışı otel ayrımı olmaksızın gerektiği tespit edilmiştir.
2017	Suligoj ve Marusko	Slovenya'daki Otel Müdürlerinin Helâl Turizm Hakkında Düşünceleri	Slovenya'da İslami turizm ve Helâl turizm hakkında otel müdürlerinin çok fazla bilgisinin olmadığı saptanmıştır.
2017	Wignett vd.	Müslüman turistlerin Helâl tatil beklentilerinin keşfi	Helâl gıda, sadece kadınlara özel yer ve hizmetler, giyim kuralları ve buna bağlı olan hizmetler yer alırken alkollü bir yer olmaması tercih sebebi olduğu saptanmıştır.
2017	Winarti	Endonezya'da Helal turizm konseptinin kimleri kendine çekmekte olduğu üzerine bir çalışma.	Helal Pazar neticesinde Müslüman olmayan turistlerin ilgilerinin kaybedildiği saptanmıştır.
2016	Battour ve Ismail	Helâl Turizmin konseptleri, uygulamaları, zorlukları ve geleceği üzerine bir araştırma	Müslüman dostu otellerde alkol içeren meşrubatlar bulunmamalı, domuz eti olmamalıdır. Havalimanları da Müslümanlar için uygun hale getirilmelidir.
2016	Henderson	Helâl gıdanın Helâl turizme olan etkisi	Helâl gıdanın bulunması Müslüman turistlerin destinasyon seçeneğini doğrudan etkilemektedir.
2016	Jaswir ve Ramli	Malezya'daki Müslüman dostu kurumların ve çalışanların değerlendirilmesi	Helal Turizm konseptinde kavramsal ve teknik olarak ürün ve hizmetlerde eksiklikler olduğu tespit edilmiş ve geliştirilmesi önerilmiştir.
2016	Mohsin vd.	Helâl turizmin temelleri ve potansiyelleri	Mekanlar, ürünler, hizmetler ve yasalar/kurallar Müslümanların hayat tarzına uyumlu bir şekilde dizayn edilmelidir.
2016	Razzaq vd.	Helâl otellerin Yeni Zelanda'daki kapasitesi	Yapılan çalışmaya göre Auckland ve Rotorua şehirlerinde 367 Müslüman Dostu servisleri olan otel tespit edilmiştir.
2016	Samori vd.	Helâl turizm trendleri	Müslümanlara edilecek hizmette Kuran-ı Kerim ve Hz. Muhammed'in sözleri (hadis-i şerif) esas alınmalıdır. Müslüman turist sayısı arttıkça, onlara yönelik ürün ve hizmet üzerinde gelişmeler yaşanmaktadır.
2016	Oktadiana vd.	Müslüman yolcuların ihtiyaçları	Helal turizm konseptine göre yapılan çalışmalar sonucunda Helâl gıda bulunan restoranlar, Helâl dinlenme tesisleri, ibadetlerini yapabilecekleri uygun mekanlar olması gerektiği tespit edilmiştir.
2016	Tekin ve Yılmaz	Türkiye'de İslami turizm konseptinde hizmet veren konaklama işletmelerinin sayılarının, yerlerinin, hizmet özelliklerinin ve karakteristik özelliklerinin tespiti	En fazla konaklama işletmesi bölge olarak Ege Bölge'sinde, şehir olarak ise Antalya ilinde konumlanmıştır.

2016	Tuna	Türkiye’de Helal turizmin rolü ve potansiyeli	Helal turizmi kavramsal olarak açıklanmış ve Türkiye’de yer alan helal turizm uygulamaları istatistiklerle belirtilmiştir. Helal turizm ve İslami turizm arasındaki ayrım belirtilmiştir.
2016	Zailani vd.	Müslüman turistlerin Müslüman dostu hastane memnuniyeti	Müslüman hasta turistlerin memnuniyetini hastane ve doktorların rolü doğrudan etkilerken hemşirelerin bir etkisi bulunmamaktadır.
2015	Dinçer vd.	İslami ülkelerdeki turizm gelişimi ve Türk turizm girişimciliğinin ekonomik katkısı	Sektördeki ekonomik rekabetin sonucu olarak en avantajlı durum düşük maliyet, yüksek nitelik, daha karlı müşteriler ve hızlı servis olarak belirtilmiştir.
2015	Arpacı vd.	Helâl konseptli otellerde müşteri şikayetleri	Geçen yıllar itibariyle şikayetler artmıştır. Nitelsiz personel, çağrı merkezleri, reklam ve kampanyalar en çok şikayet alan konular olmuştur. Misafirin eğitim düzeyi arttıkça şikayet oranı da artmıştır.
2015	Arpacı ve Batman	Helâl konseptli otel işletmelerinin yüksek ve düşük sezonda algılanan hizmet kalitesinin müşteri sadakati ve müşteri değeri üzerine etkisi	Algılanan hizmet kalitesi genel puan ortalamasıyla yüksek sezonda daha fazla olduğu tespit edilmiştir. Müşteri sadakatinde ise sezon farklılığının etkisi yoktur.
2015	Shakona vd.	Müslümanların Amerika’daki seyahat davranışlarını anlamak	Müslümanların dini inançları seyahat, gıda ve giyim anlayışlarını etkilemektedir.
2014	Eid ve El-Gohary	Turist memnuniyetinde ve algılanan değerde İslam dininin rolü	Nitelik, fiyat, duygusal ve sosyal değer, İslami olan veya olmayan katkıların Müslümanların tüketici memnuniyetine olan etkisi saptanmıştır.
2014	Ghani	Müslüman ülkelere Malezya’ya gelen turist sayısı	Müslüman ülkelere yapılan destinasyon çalışmaları sonucunda artış sağlanmış fakat Müslüman ülkeler arası mesafe, kişi başına düşen gelirin düşük olması gibi sonuçlar saptanmıştır.
2014	Jafari ve Scott	Müslüman dünyası ve turizmi	Müslümanların dini ibadetleri olan Hac ve Umre ziyaretlerinin yanı sıra başka amaçlarla başka ülkelere de çok boyutlu seyahat ettikleri, birtakım ihtiyaç ve gerekliliklerin bulunduğu saptanmıştır.
2014	Stephenson	İslami misafirperverlik ve konaklama ile ilgili gelişmeler, zorluklar ve fırsatlar	Helâl Gıda Müslümanların ilk önceliklerinden birisidir. Her Müslüman ülkenin ya da bölgenin İslam inancı ve kültürüne uygun araştırmalar yapılarak gerekli ihtiyaçlar karşılanmalıdır.
2013	Wilson	İslami pazarlamanın anlamı ve bu alanın gelişimi	İslami Pazarlama, son yıllarda dijitalleşmenin de etkisiyle git gide sosyal etkileşimler sayesinde global ölçekte büyümeye başlamıştır.
2012	Samori ve Sabtu	Malezya’da bir otelin Helâl standartlarının gelişimi	Otelin odalarında, ortak kullanım alanlarında ve gıda başta olmak üzere birçok konuda düzenlemeler yapılmıştır.

2012	Jalilvand ve Samiei	Ağızdan ağıza pazarlamanın İslami turizm destinasyonlarına olan etkisi	Yapılan anket çalışması sonucuna göre iki önemli sonuca varılmıştır: Ağızdan ağıza pazarlama turistlerin tercihlerini etkilemektedir. İkincisi; Milliyet, cinsiyet, seyahat amacı ve geçmiş deneyimler ağızdan ağıza pazarlamayı etkiler.
2012	Yeşiltaş vd.	Yerli turistlerin satın alma süreçlerinde dini hayat tarzlarının otel seçimi üzerindeki etkisi	Araştırmada yerli turistlerin dini inançları ile otel tercihleri arasında anlamlı bir ilişkinin varlığı tespit edilmiştir. Dini emirlerin yerli turistlerin turistik ürün seçme ve satın alma davranışında etkisi olduğu sonucuna ulaşılmıştır.
2011	Sandıkçı	İslami pazarlama hakkında geçmiş ve gelecek hakkında araştırma	İki çıkarımda bulunulmuştur: İslam kültürünün kapitalist batı tüketim kültüründen uzak olması sebebiyle bu alan rağbet görmemiştir. İkincisi ise, az olan rağbetin etkisiyle alanın oldukça gelişmeye ve keşfedilmeye açık olduğudur.
2010	Stephenson vd.	Birleşik Arap Emirlikleri'nde İslami misafirperverliğin ürün ve pazarlamasının Sosyal ve Kültürel çıkarımları	Bu çalışma çalışanların yönetim becerilerinin yanı sıra ürün gelişiminin, yeniliklerin, aktarımın ve pazarlamanın önemini gelişen İslami ve Kültürel yaklaşımda önemli olduğunu göstermiştir.

Tablo 4’te görüldüğü üzere yapılan tarama, Helal turizmi konu edinen makale çalışmalarının, 2000’li yılların sonralarına doğru hız kazandığı ve bu alana yönelik bilgi birikiminin günümüzde halen artış seyrinde olduğu görülmektedir. İlk aşamalarda sadece Birleşik Arap Emirlikleri, Malezya, Türkiye gibi Müslüman ülkelerin önderlik etmiş olduğu Helal turizm konseptinin önemini anlayan Almanya, Amerika ve İngiltere gibi batılı ülkeler ve uluslararası işletmeler de konaklama hizmetlerini islami ve helal konseptine uyarlamaya başlamışlardır. Dolayısıyla günümüze doğru yaklaştıkça Helal turizme olan ilgi ve farkındalık artmış; bunun sonucu da akademik literatüre yansımıştır. Yapılan akademik çalışmaların konuları ağırlıklı olarak Helal konseptli ürün, hizmet ya da her ikisini de kombine eden pratikteki hizmetleri çağrıştırmaktadır. Helal gıda, mescit, abdest alma yerleri, Helal alışveriş yapılabilecek marketler, İslam hukukuna uygun giyim ve kuşam, konaklanacak odaların Helal standartlara uygun dizayn edilmiş olması gibi konular literatürde ağırlık kazanmaktadır. Bunların dışında farklı ülke veya bölge çapında oteller, müşteri memnuniyetleri, bilinci, farkındalığı, şikayetleri sezon farklılıkları hakkında çalışmalar yapılmış olup bazı çalışmalarda ülkeler arası kıyaslama yapılmıştır. Yapılan yerli alan yazındaki çalışmalar da benzer nitelikte olup bölgesel ağırlıkta çalışmalar yer almakla birlikte günümüze doğru yaklaştıkça “Helal Turizm” kavramına olan ilgi giderek artmıştır. Yapılan çalışmalarda eksik görülen konuların başında ise, personellerin ve turizm bölümü öğrencilerinin Helal turizm hakkında yeterli bir donanıma sahip olmaması, Helal turizm kavramlarının bir netlik kazanamamış olması, Helal turizm rehberlere olan ihtiyacın olması ve yetersiz pazarlama stratejileri ilk sıralarda yerini almaktadır.

### **SONUÇ VE ÖNERİLER**

2017 yılı GMTI verileri, tahmini olarak 131 milyon Helal turizm faaliyetleri gerçekleştirildiğini ve helal turizm pazarında 2020 yılında 158 milyon ziyaretçiyle birlikte toplamda 220 milyar dolar gelire ulaşılacağına işaret etmektedir (Mastercard & Crescentrating Global Muslim Travel Index 2018). Müslüman ülkelerin refah seviyesindeki artış, 2001 İkiz kule olayları itibariyle batı dünyasında ve özellikle Hristiyanlık dinini benimseyen ülkelerde artan İslamofobi gibi sebepler, Müslüman turistlerin rotasını Müslüman olan ülkelere çevirmiş ve akabinde oluşan arz-talep dengesi Helal turizm konseptini meydana getirmiştir. Müslüman turistlerin seyahatleri ve konaklamaları boyunca giyinme, yeme-içme, ibadetlerini yerine getirme gibi oluşan ihtiyaçlarına özel İslam hukukuna uygun hizmet ve ürünler geliştirilmekte ve onların ihtiyaçları en iyi şekilde karşılanması için çaba gösterilmektedir. Ayrıca sağlık turizmi ve eğitim turizmi konularında da Helal konseptleri günümüzde dünya çapında her ne kadar sınırlı kalmakta olsa da gelişmeye hızla devam etmektedir. Bu gelişmeleri yakından takip eden batı ve uzak doğuda yer alan ülkeler ve uluslararası işletmeler de bu gelişmeleri izlemekte, yatırımlarını bu yönde yapmaya ve pay almaya çalışmaktadır. Dolayısıyla Helal turizm, zaman ilerledikçe global bir konsept haline gelmektedir. Helal turizme pazarlama boyutundan bakıldığında; Dünya çapındaki ve Türkiye’deki pazarlama çabalarının zayıf olduğu görülmektedir. Bu anlamda Helal turizm konseptinde bulunan hizmet veya ürünler kapsamında yapılması gerekenler; satış öncesi verilen hizmetlerin güçlendirilmesi, ürün veya hizmetlerin tanıtımı, uygulanması, pazarlanması ve satış sonrası servislerinin nitelik kazandırılması olarak sıralanabilir.

Geçtiğimiz son 10 yıl (2008-2018) kapsamında bibliyometri tabanlı yaklaşımla yapılan bu çalışma helal turizm alanındaki çalışmaların son 3 yılda hızla artış gösterdiğini ortaya koymuştur. Türkiye’de gerçekleştirilen çalışmalar stratejik planlama eksiklikleri olmasına rağmen işletmelerin helal turizm standardizasyonuna büyük ölçüde önem verdiğini; bu konseptte hizmet veren konaklama tesislerinin Ege Bölgesinde ve Antalya ilinde yoğunlaştığını ortaya koymaktadır. Bulgular, ülkemizdeki turizm işletmelerinin bir bölümünün helal gıda sertifikasyonuna sahip olmadığı, sertifikalı tesislerin ise bu özelliklerini pazarlama bağlamında

kullanmaya niyetli olmadığını ve helal turizm konseptinde hizmet veren işletmelerde çalışan personelin bu konuda bilgi eksikliği olduğunu ortaya koymuştur. Bununla birlikte gayrimüslim ülkelerde helal turizm pazarına yönelik stratejiler uygulanırken ülkemizde bu pazara yönelik stratejilerin henüz belirlenmediği sonucuna varılmıştır. Bununla birlikte ülkemizde helâl turizm konseptinin tam olarak algılanamaması veya bu konuya yeterli önemin verilmemesi, konsepte bağlı otellerin sayı bakımından yetersizliği, otellerin ortak bir standardizasyon geliştirememesi, helal turizmin tanıtılması ve pazarlanması konusundaki çalışmaların oldukça kısıtlı olması, İslami otellerin pazarlama ve konumlandırma stratejilerinde zayıflıklar ve eksikliklerin ortaya çıkması bu yeni turizm konseptinin turizm sektöründe istenilen düzeyde olmamasının nedenleri arasındadır. Öte yandan helal turizm kapsamında hizmet verecek ve bu konuda uzmanlaşmış turist rehberlerinin nitelik ve nicelik bakımından yetersiz olması ortaya çıkan bir başka sorundur. Araştırmalar helâl turizm alanında Müslüman turistlerin ihtiyaçlarına tam anlamıyla cevap verilebilecek profesyonel rehberler yetiştirilmesi ve bu rehberlerin çeşitli sertifikasyon programlarıyla uzmanlaşma eğitimlerine tabi tutulmasının gerektiğine işaret etmektedir.

Dünyanın farklı ülkelerinde yapılan araştırmalar ise helal turizm kavramının küresel anlamda tam netlik kazanmadığını fakat Malezya başta olmak üzere birçok İslam ülkesinde bu konuya yönelik çalışmalara hız verildiğini göstermektedir. Yapılan araştırmaların bulgularına göre helal konseptli tesisleri tercih eden Müslüman turistler, gidecekleri mekanların özelliklerinin kendi yaşamlarını kolaylaştırmasını, tesislerin dizayn, tasarım ve hizmet anlamında İslami yükümlülükleri göz önünde bulundurmasını, alkol ve domuz eti servisinden uzak Müslüman dostu oteller inşa edilmesini ve havalimanlarının helal konsepte uygun olarak yeniden düzenlenmesini talep ederken mekanlar, ürünler, hizmetler ve yasaların Müslüman hayat tarzına uyumlu bir şekilde dizayn edilmesi gerektiğini düşünmektedirler. Öte yandan tesislerde helâl gıdanın bulunması Müslüman turistlerin destinasyon seçimini doğrudan etkilediği; Dini inanışların, yerli turistlerin, turistik ürünü seçme ve satın alma davranışları üzerinde etkisi olduğu görülmüştür. Bununla birlikte fiyat ve sosyal değişkenler turistlerin memnuniyetine etki etmezken nitelik, duygu ve helal konular doğrudan etkide bulunduğu saptanmıştır. Araştırmalardan elde edilen bulgular, Helal turizm faaliyetleri, müşteri memnuniyeti ve ağızdan ağıza iletişim konularının birbirleriyle ilişkili olduğuna işaret etmekte. Özellikle ağızdan ağıza iletişim olarak tanımlanan WOM'un pazarlama bağlamında etkisinin önemli olduğu sonucuna varılmıştır. Yapılan anket sonuçları ağızdan ağıza pazarlama faaliyetlerinin turist tercihlerini etkilediğini, milliyet, cinsiyet, seyahat amacı ve geçmiş deneyimlerin ise ağızdan ağıza pazarlamayı olumlu yönde etkilediğini ortaya koymuştur.

Elde edilen sonuçlardan farklı olarak araştırma kapsamına alınan bir çalışmada her Müslümanın farklı bir şekilde İslam'ı benimsediği görüşü öne sürülerek homojen bir hedef kitlenin var olmadığı sonucuna varılmıştır. Buna göre bu helal talebin ülkeler bazında farklı şekillerde uyarlanması gerektiğine dikkat çekilmektedir. Gelecek çalışmalar için Türkiye'nin bölgeleri arasında Helal turizmin pazarlanması hakkında kıyaslamalar yapılabilir, Kültür ve Turizm Bakanlığı'nın bugüne kadar yapmış olduğu Türkiye tanıtımları pazarlama perspektifi ile incelenebilir ve WOM'un pazarlama bağlamında etkisinin sosyal medya üzerindeki güçlü ve zayıf yanları SWOT analiziyle değerlendirilebilir.

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## İSLAMİ FİNASAL ÜRÜN PAZARINDA SİGORTA

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### Insurance in Islamic Financial Product Market

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#### Abstract

Due to their nature, human beings seek an assurance against the risks that threaten them. Therefore, individuals who are under the threat of the same risk have come together and developed the idea of insurance, which we call the principle of struggling together with the loss that may arise. In developed western countries, traditional insurance has been a risk transfer method for a long time. But in Islamic societies, a different implementation model has been developed in accordance with Islamic teaching as a result of economic recovery, especially in Gulf countries. In addition to the regulations on belief, worship and moral principles, Islamic rules also include regulations for the economic, legal and social relations of individuals with each other and with society. In this context, Islamic insurance under the heading of Islamic finance such as banking and capital markets, responds to the needs of some communities having certain religious sensitivities. Although Islamic insurance have the basic logic of classical insurance, it approaches some principles and practices of conventional insurance from a different perspective. Islamic insurance has been brought to infrastructure with a regulation published last year in Turkey. In conclusion, we provide an overview of the insurance sector which has an important place in the Islamic financial product market.

**Key Words:** Insurance, Islamic Insurance, Takaful, Participation Insurance.

#### Özet

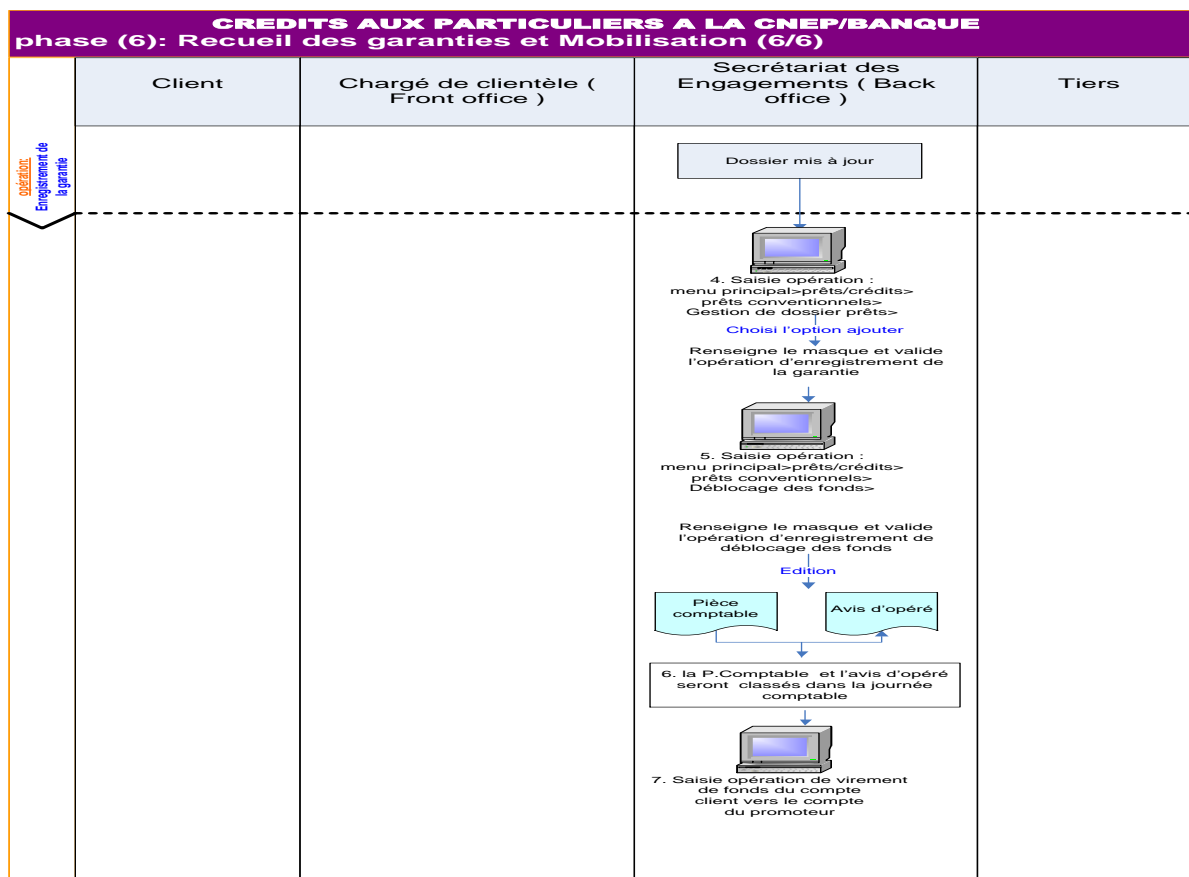
İnsanoğlu doğası gereği, var olduğu sürece kendisini tehdit eden rizikolara karşı bir güvence arayışı içindedir. Bu nedenle aynı rizikonun tehdidi altında bulunan bireyler bir araya gelerek, doğabilecek hasarlara birlikte karşı koyma prensibi olarak adlandırdığımız sigortacılık fikrini geliştirmiştir. Gelişmiş batılı ülkelerde geleneksel sigortacılık uzunca süredir uygulanan bir risk transfer yöntemidir. İslam toplumlarında ise körfez ülkeleri başta olmak üzere ekonomik iyileşme çerçevesinde, İslami öğretiye bağlı kalarak farklı bir uygulama modeli geliştirilmiştir. Zira, inanç, ibadet ve ahlâki esaslara ilişkin düzenlemelerin yanında İslami kurallar, bireylerin birbirleriyle ve toplumla olan ekonomik, hukuki ve sosyal ilişkilerine yönelik düzenlemeler de içermektedir. İslami sigortacılık da bu çerçevede bankacılık ve sermaye piyasası gibi İslami finans üst başlığı altında belirli dini hassasiyetleri olan kesimlerin ihtiyacına cevap vermektedir. Klasik sigortacılığın temel mantığını içermekle birlikte, bazı ilke ve uygulamalara farklı bir bakış açısıyla yaklaşan İslami sigortacılığın, ülkemizde de yakın geçmişte mevzuat alt yapısı oluşturulmuştur. Bu kapsamda çalışmada özetle, İslami finansal ürün pazarında önemli bir yere sahip olan sigortacılığı genel bir bakış açısıyla değerlendirmeye gayret edilmiştir.

**Anahtar kelimeler:** Sigorta, Sigortacılık, İslami Sigorta, Tekafül, Katılım Sigortacılığı.

#### Abstract

Since his nature, human being seeks an assurance against the risks that threaten him, as long as he exists. Therefore, individuals who are under the threat of the same risk have come together and developed the idea of insurance, which we call the principle of struggling together with the loss that may arise. In developed western countries, traditional insurance has been a risk transfer method for a long time. But in Islamic societies, a different implementation model has been developed in accordance with Islamic teaching as a result of economic recovery, especially in Gulf countries. In addition to the regulations on belief, worship and moral principles, Islamic rules also include regulations for the economic, legal and social relations of individuals with each other and with society. In this context, Islamic insurance under the heading of Islamic finance such as banking and capital markets, responds to the needs of some communities having certain religious sensitivities. Although Islamic insurance have the basic logic of classical insurance, it approaches some principles and practices of conventional insurance from a different perspective. Islamic insurance has been brought to infrastructure with a regulation published last year in our country. In conclusion, we have tried to study the insurance sector which has an important place in the Islamic financial product market, with an overview.

**Key Words:** Insurance, Islamic Insurance, Takaful, Participation Insurance.



**Conclusion**

Ce travail vient enrichir la réflexion munie sur la finance islamique, les produits financiers islamiques séduisent en effet de plus en plus de banques un peu partout dans le monde comme HSBC, Deutsche Bank, Citigroup, dans la mesure où ils sont sans intérêts et s'adosent à des actifs tangibles. Ils s'imposent peu à peu comme une alternative éthique. Proposer ces produits est une chose, les optimiser tout en s'assurant de leur conformité et les pérenniser sur le terrain est une autre chose. L'interpénétration entre l'approche processus et la finance islamique est



une action pratiquée quotidiennement mais d'une manière implicite au niveau transversal des banques islamiques. Dans ce papier nous avons proposé un outil qui puisse l'explicitier et l'organiser de sorte à ce que les produits soient non seulement conformes à la chari'a mais également optimisés au continu. Cette action a pour but de diagnostiquer, conformer, piloter, optimiser, animer, et de décider la vision et la finalité des produits financier islamiques classiques et novateurs comme les futures.

La conformation et l'optimisation ne peuvent se faire sans la contrepartie humaine et sociale, la connaissance devient de plus en plus encadrée dans des systèmes complexes, la ressource humaine doit s'adapter à ces changements, une partie se verra confortée dans ses activités, une autre partie pourra voir ses tâches habituelles disparaître, un bon pilotage du changement s'avère plus que nécessaire Une bonne ambiance est un préalable fondamental à tout travail collectif, l'atteinte des objectifs dépend principalement de la bonne répartition et coordination des personnes.

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## نموذج مقترح لتطوير أداء الجامعات العربية في التصنيفات العالمية

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كلية العلوم الاقتصادية وعلوم التسيير والعلوم التجارية

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### A proposed model to improve the performance of Arab universities in international rankings

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#### Abstract

This paper aims to analyze the status of the Arab universities in the most important international universities rankings which are based on scientific output (shanghai, webometrics, QS). It also tries to understand why Arab universities are lagging behind in these rankings. After that, the author proposes a model for improving Arab universities performance in comparison to other universities in the above mentioned rankings.

**Keywords.** Higher education, international universities rankings, shanghai ranking, webometrics ranking, QS ranking, Arab universities.

**المخلص:** تهدف هذه الورقة البحثية إلى تحليل مكانة الجامعات العربية ضمن أشهر التصنيفات العالمية للجامعات التي تعتمد على المخرجات العلمية بشكل أساسي (شنغهاي، ويبوماتريكس، والكيو أس). ورصد معوقات حصول الجامعات العربية على مراتب متقدمة ضمن هذه التصنيفات العالمية. وكذا وضع نموذج مقترح لتحسين أداء الجامعات العربية في هذه التصنيفات العالمية.

**الكلمات المفتاحية:** التعليم العالي، التصنيفات العالمية للجامعات، تصنيف شنغهاي، تصنيف ويبوماتريكس، تصنيف كيو أس، الجامعات العربية.

#### المقدمة

يحظى التعليم العالي باهتمام متزايد في مختلف دول العالم بوصفه المحرك الأساس في عملية التنمية بجميع أبعادها الاقتصادية، والاجتماعية، والثقافية، وشرطا من شروط التنمية الإنسانية، بل إن مستقبل الدول يتقرر بصورة رئيسة في أروقة مؤسسات التعليم العالي.

وفي ظل التحديات التي يواجهها التعليم العالي في الدول العربية، نتيجة العولمة والثورة التكنولوجية والمعلوماتية؛ أصبح لزاما على الأطراف الفاعلة في النشاط الأكاديمي للدول العربية بذل الجهود وبحث التدابير الناجحة للدفع في اتجاه زيادة كفاءة الجامعات العربية وتحسين جودة مخرجاتها، لتصبح بمستوى التحديات والآمال التنموية.

وتعتبر التصنيفات العالمية للجامعات إحدى وسائل تقويم وتطوير التعليم العالي، من خلال إيجادها لأدلة حيادية للمقارنة المرجعية، فضلا عن كونها مصدرا لتدعيم السمعة الأكاديمية والقدرة التنافسية للجامعات.

#### إشكالية البحث:

بغض النظر عن هذا الجدل الذي لازال مستمرا حول أهمية هذه التصنيفات ومعاييرها، فقد أصبحت نتائجها من أبرز المؤشرات التي يمكن الاستدلال بها على جودة المخرجات العلمية للجامعات، إذ تسعى معظم الجامعات التي تهدف إلى تحسين صورتها وسمعتها إلى الأخذ بالمعايير التي تضعها أشهر هذه التصنيفات ضمن ممارساتها وعلاوة على ذلك، فإن عدداً متزايداً من الدول عبر العالم، تبنت خلال السنوات الأخيرة خططا وطنية خصصت لها استثمارات كبرى لتحسين ترتيب جامعاتها ضمن هذه التصنيفات العالمية.

من هذا المنحي، وفي ضوء ما تقدم تتبلور معالم إشكالية البحث التي تتمحور حول التساؤلات الفرعية التالية:

- 1- ماهي أهم التصنيفات العالمية للجامعات؟ وما هي المعايير التي تعتمد عليها؟
- 2- ماهو موقع الجامعات العربية ضمن أحدث نتائج هذه التصنيفات؟
- 3- ما هي أسباب ضعف أداء الجامعات العربية في هذه التصنيفات العالمية؟
- 4- ما هو النموذج الذي تقترحه الدراسة لتحسين ترتيب الجامعات العربية ضمن هذه التصنيفات العالمية؟

#### أهمية البحث:

تتبع أهمية هذه الورقة البحثية من حيوية الموضوع الذي تناوله، من خلال زيادة الوعي بأهمية التصنيفات العالمية للجامعات، باعتبارها أصبحت أداة لتطوير التعليم العالي وإعادة تشكيله وتحديد أهدافه. ونظرا لما تسجله الجامعات العربية من غياب عن الساحة العالمية من خلال هذه التصنيفات، وجب الكشف عن أهم الاختلالات التي أدت إلى هذا الغياب قصد إيجاد السبل الكفيلة بتحسين أداء الجامعات العربية في هذه التصنيفات العالمية.

#### أهداف البحث:

نسعى من هذه الورقة البحثية تحقيق جملة أهداف أهمها :

- تشخيص مكانة الجامعات العربية ضمن أحدث نتائج التصنيفات العالمية للجامعات؛
- رصد معوقات حصول الجامعات العربية على مراتب متقدمة ضمن هذه التصنيفات العالمية؛
- اقتراح نموذج لتحسين أداء الجامعات العربية في هذه التصنيفات العالمية.

#### منهج البحث:

تعتمد هذه الدراسة على المنهج الوصفي التحليلي بغية استيعاب إطار موضوع التصنيفات العالمية للجامعات، وتحليل مكانة الجامعات العربية وسبل تحسين ترتيبها في هذه التصنيفات العالمية.

#### حدود البحث:

يقصر البحث في جانبه الموضوعي على التعرض لأهم التصنيفات العالمية للجامعات التي تعتمد على المخرجات العلمية بشكل أساسي، وهي: (تصنيف شنغهاي، ويوماتريكس، والكيو أس). ويقصر في جانبه الزمني على موقع الجامعات العربية ضمن أحدث نتائج هذه التصنيفات العالمية.

وللتعامل مع مشكلة البحث وفق التصور السابق سيتم التعرض للمحاور التالية:

#### المحور الأول: التصنيفات العالمية للجامعات

##### أولاً: تصنيف شنغهاي ARUW

##### 1- نشأته وأهدافه

تصنيف شنغهاي والمعروف والمعروف بالتصنيف الأكاديمي للجامعات العالمية: (Academic Ranking of World Universities)، وهو أول تصنيف ينشر ترتيب الجامعات في مختلف دول العالم، وقد أطلق هذا التصنيف لأول مرة في يونيو من العام 2003 من خلال مشروع مشترك ما بين مركز الجامعات العالمية Center for World Class Universities ومعهد التعليم العالي بجامعة جيو تونغ شنغهاي بالصين . وابتداء من العام 2009 أصبح هذا المؤشر تابع لمركز تصنيف شنغهاي للاستشارات Shangahi Ranking Consulting (1) .

ويتمثل الهدف الأصلي لهذا التصنيف في تحديد مركز الجامعات الصينية قصد العمل على تضيق الفجوة بينها وبين ما يسمى جامعات النخبة العالمية. ويقوم هذا التصنيف على فحص ألفي جامعة في العالم من أصل قرابة عشرة آلاف جامعة

والإحصاء، للتخطيط العلمية الإدارة الدولية، الخريطة على السعودية، الجامعات ( 2013 ) السعودية، العالي التعليم وزارة (1) السعودية، ص 30.

مسجلة في اليونسكو امتلاك المؤهلات الأولية للمنافسة، خلال الخطوة الثانية من الفحص، يتم تصنيف ألف جامعة منها وتخضع مرة أخرى للمنافسة على مركز أفضل 500 جامعة يتم نشرها، وتظهر النتائج في شهر سبتمبر من كل عام<sup>(2)</sup>.  
تصنف المؤسسات من خلال خمسة مجالات معرفية، هي: العلوم الطبيعية والرياضيات، الهندسة التكنولوجية وعلم الحاسوب، علوم الحياة والزراعة، الطب السريري والصيدلة، والعلوم الاجتماعية. أما الآداب والعلوم الإنسانية فلا يتم تصنيفها نظراً إلى الصعوبات التقنية في إيجاد مؤشرات مقارنة دولياً وبيانات موثوق بها، كما أن علم النفس والطب النفسي لا يتم إدراجهما بسبب خاصياتهما المتميزة بتعدد التخصصات.<sup>(3)</sup>

## 2- معايير تصنيف شنغهاي ARUW

يعتمد هذا التصنيف على أربعة معايير لقياس كفاءة الجامعة وجودتها، وهي جودة التعليم وجودة هيئة التدريس ومخرجات البحث ونصيب الفرد من الأداء الأكاديمي، وتحدد هذه المعايير وفق مؤشرات فرعية كما هو موضح من خلال الجدول الموالي<sup>(4)</sup>:

### جدول رقم (1): معايير تصنيف شنغهاي

المعيار	المؤشر	الرمز	الوزن %
جودة التعليم	خريجو المؤسسة الذين حصلوا على جوائز نوبل وميداليات فيلدز	Alumni	10
جودة هيئة التدريس	أعضاء هيئة التدريس الذين حصلوا على جوائز نوبل وميداليات فيلدز	Award	20
	الباحثون الأكثر استشهادهم في 21 تخصصاً علمياً	HiCi	20
مخرجات البحث	المقالات المنشورة في مجلتي الطبيعة (Nature) والعلوم (Science)	N&S	20
	المقالات الواردة في دليل النشر العلمي الموسع (SCIE) ودليل النشر للعلوم الاجتماعية (SSCI)	PUB	20
نصيب الفرد من الأداء	نصيب الفرد من الأداء الأكاديمي للمؤسسة	PCP	10

## 3- نقد تصنيف شنغهاي ARUW

لقد تعرض تصنيف شانغهاي منذ صدوره إلى جملة من الانتقادات، لعل أبرزها:  
- إشكالية اللغة وغياب العالمية، إذ من بين الثغرات المهمة في نظام التصنيف اعتماده بشكل أساسي على عدد المقالات التي نشرها الباحثون في مجلات محكمة وذلك حسب قاعدة بيانات تومسون رويترز، والخاصة بالنشر العلمي للبحوث الصادرة باللغة الانجليزية. فهي لا تصلح لتقويم كل جامعات العالم، كما أنها لا تصلح لتقويم كل أنواع الدراسات، ففي بعض المجالات مثل الدراسات الحقوقية، فإن الأبحاث التي تنشر فيها تكون عادة بلغة الدولة المحلية<sup>(5)</sup>.  
- هناك إعتدال كبير بنسبة 30% على الانجازات الفردية (الخريجين 10% وأعضاء هيئة التدريس 20%) الذين نالوا جوائز نوبل وأوسمة فيلدز؛  
- قياساً لمدى انتشار الجودة الأكاديمية في الجامعة، فإن استخدام الفائزين في السنوات الماضية كمقياس لجودة الفترة الحالية مشكوك فيه؛

سعيد الصديقي، (2014)، الجامعات العربية وتحدي التصنيف العالمي: الطريق نحو التميز، مجلة رؤى إستراتيجية، المجلد (3) المتحدة، ص 12. العربية الثاني، العدد 6، الإمارات

<sup>(4)</sup> <http://www.shanghairanking.com/ARWU-Methodolog>، (25 أكتوبر 2018)، أنظر: ARUW منهجية تصنيف شنغهاي

للطباعة المتحدة الثانية، السنة 09 العدد المستقبل، مجلة آفاق للجامعات، العالمية التصنيفات (2011) حميص، بشار<sup>(5)</sup> ص 56. المتحدة، العربية الإمارات والنشر،

- التحيز إلى المؤسسات البحثية التي تتميز في مجال العلوم الطبيعية أكثر من غيرها من المجالات العلمية الأخرى (6).

## ثانياً: تصنيف ويبومتر كس webometrics

### 1- نشأته وأهدافه

يعد مؤشر الويبومتر كس أكبر مؤشر حيث يغطي 20000 جامعة، ويقوم بتصنيف أول 12000 جامعة على مستوى العالم كل ستة أشهر بواسطة مختبرات سايبيرميتر كس (Cyber Metrics Lab) التابعة لمجلس البحوث الوطني الإسباني. وقد طورت هذه المختبرات إطار عمل لتقييم المؤسسات الأكاديمية وذلك منذ منتصف التسعينات من القرن الماضي، وأعلنت عنه في المؤتمر الدوري للجمعية الأوروبية لدراسات العلوم والتقنية في عام 1996. ومن ثم بدأ جمع البيانات بصورة آلية من المواقع الإلكترونية للجامعات الأوروبية في العام 1999 من خلال مشروع تبناه الاتحاد الأوروبي، ومن ثم توسع المؤشر ليشمل غالبية الجامعات في مختلف دول العالم. وقد نشر للمرة الأولى في العام 2004، وذلك بعد إطلاق مؤشر شنغهاي سنة 2003. ويشمل المؤشر بالإضافة للجامعات المستشفيات والمراكز البحثية (7).

ويهدف هذا التصنيف أساساً إلى تنمية النشر العلمي الإلكتروني، فتنمية النشر عبر الإنترنت هو الهدف الأصلي لهذا التصنيف الذي يتميز بتغطية شاملة مقارنة بغيره من التصنيفات في هذا المجال؛ إذ لا يعتمد هذا التصنيف على نتائج البحث فحسب، بل يعتمد على مؤشرات أخرى أيضاً، تستطيع أن تعكس بشكل أفضل الجودة العامة للباحث ومؤسسات البحث على الصعيد العالمي. إضافة إلى تحفيز المؤسسات الأكاديمية والعلماء على السواء ليكون لهم حضور افتراضي يعكس على نحو دقيق نشاطاتهم، وذلك من خلال الرفع من حجم وجودة ما ينشرونه من مضمون علمي على شبكة الإنترنت وجعله متاحاً للناس عامة. وكذا تقليص الفجوة الرقمية الأكاديمية بين مختلف الجامعات (8).

### 2- معايير تصنيف ويبومتر كس webometrics

يعتمد هذا التصنيف على عدة معايير، تسعى بعض هذه المعايير إلى تحديد الجودة والقوة الأكاديمية، بينما يهدف بعضها الآخر إلى رفع مستوى النشر الإلكتروني ومبادرات الوصول الحر. ويمكن توضيح هذه المعايير من خلال الجدول الموالي (9):

#### جدول رقم (2): معايير تصنيف ويبومتر كس

الوزن %	الوصف	المعايير الفرعية	المعايير الرئيسية
50	يعتمد هذا المؤشر على تأثير جودة محتويات موقع الجامعة بناء على استفتاء افتراضي، من خلال حساب الروابط الخارجية التي يستقبلها الموقع الإلكتروني من مواقع أخرى. ويتم جمع بيانات وضوح الرابط من اثنين من أهم مقدمي هذه المعلومات، هما: (ahrefs) و (MajesticSEO).		الوضوح Visibility
16.66	يشير إلى العدد الإجمالي لصفحات الويب المستضافة في النطاق الإلكتروني للجامعة، بما في ذلك المواقع الفرعية والدلائل كما تمت فهرستها من أوسع محرك بحث تجاري Google	الحضور	الفعالية Activity
16.66	يعترف بالجهود الدولية الساعية إلى إنشاء مستودعات بحث مؤسساتية. ويأخذ في الاعتبار عدد الملفات الغنية (- ppt - doc docx - pdf)، المنشورة في المواقع المخصصة بحسب محرك البحث الأكاديمي (Google Scholar).	الانفتاح	
16.66	يمثل هذا المؤشر عدد الأوراق الأكاديمية المنشورة في المجلات الدولية العالية التأثير والتي تسهم بشكل كبير في تصنيف الجامعات، مع الاقتصار على أهم 10% من الأوراق التي استخدمت كمراجع في الدراسات الأخرى المنشورة.	الجودة	

(6) <http://faculty.mu.edu.sa/aalaql> للجامعات، أنظر: التصنيف العالمي العقل، (3 نوفمبر 2018)، العزيز عبد بن عقل

(7) مرجع سابق، ص 24. (2013) السعودية، العالي التعليم وزارة

(8) سعيد الصديقي، (2014)، مرجع سابق، ص 17.

(9) <http://www.webometrics.info/en/Methodology> منهجية تصنيف ويبومتر كس، (25 أكتوبر 2018)، أنظر: (9)

### 3- نقد تصنيف ويبوماتريكس webometrics

يمكن تلخيص أهم الانتقادات لتصنيف ويبوماتريكس في ما يلي:

- اقتضاه على جانب ضيق في تصنيف الجامعات وهو النشر الإلكتروني إذ لا يكفي حصر الانجازات العلمية للجامعة في المنشورات الإلكترونية فقط؛
- كثرة المادة العلمية المنشورة لا تعني بالضرورة جودتها، إذ تلجأ بعض الجامعات إلى تكثيف النشر في مواقعها دون مراعاة أصالة المادة العلمية المنشورة، مما يقلل من مصداقية التصنيف<sup>(10)</sup>؛
- النشر بلغات محلية، أو مواقع غير معروفة لا يحتسب ضمن المجهود البحثي للجامعة؛
- الشرط الأساسي في هذا التصنيف هو توافر الجامعة على حضور إلكتروني مستقل من خلال نطاق إلكتروني خاص، وتجدر الإشارة إلى أن ما بين 5% و10% من الجامعات لا تملك موقعاً إلكترونياً مستقلاً، وأكثرها موجود في البلدان النامية.<sup>(11)</sup>

### ثالثاً: تصنيف كيو أس للتعليم العالي QS World University Rankings

#### 1- نشأته وأهدافه

يصدر تصنيف كيو أس من شركة سايموند، والهدف منه هو رفع مستوى المعايير العالمية للتعليم العالي والحصول على معلومات عن برامج الدراسة في مختلف الجامعات وقد صدرت أول قائمة له عام 2004، ويقوم هذا التصنيف بتصنيف 2000 جامعة امتلكت المؤهلات الأولية للمنافسة، الخطوة الثانية من الفحص يتم تصنيف 700 جامعة منها، وتخضع مرة أخرى للمنافسة على مركز في أفضل 400 جامعة، أما الأخرى فتصنف من 401-450 ومن 451-500 وهكذا. وتصنف الجامعات حسب خمس مجالات علمية: الآداب والعلوم الإنسانية، الهندسة وتكنولوجيا المعلومات، علوم الحياة والطب الحيوي، العلوم الطبيعية، العلوم الاجتماعية والإدارية<sup>(12)</sup>.

#### 2- معايير تصنيف كيو أس للتعليم العالي

يمكن توضيح معايير تصنيف كيو أس من خلال الجدول الموالي<sup>(13)</sup>:

#### 3- نقد تصنيف كيو أس

يمكن تلخيص أهم الانتقادات لتصنيف كيو أس في ما يلي:

- يعتمد تصنيف كيو أس بشكل كبير على نظام حكم وآراء الخبراء، وأن إعطاء وزن (40 %) لهذا المؤشر يعد نقيصة حيث انه لا يدلل بمفرده على جودة البحوث مما يشكك بشأن موضوعية النتائج، وأن هؤلاء الخبراء يتأثرون في تقييمهم للجامعات بالسمعة السابقة للجامعات، وموقعها في التصنيفات العالمية الأخرى للجامعات، وليس على أساس المعرفة الحقيقية بواقع تلك الجامعات؛
- المنهجية المستخدمة في تصنيف كيو أس ليست شفافاً بالقدر الكاف<sup>(14)</sup>؛

<sup>(10)</sup> ، موقع الجامعات العربية من التصنيفات العالمية، المؤتمر العربي الثالث لضمان جودة ( 2013 ) نور الهدي بوطبة واخرون، التعليم العالي، الأردن، ص 734

<sup>(11)</sup> سعيد الصديقي، (2014)، مرجع سابق، ص 18.

<sup>(12)</sup> منهجية تصنيف كيو أس، (12 نوفمبر 2018)، أنظر:

<http://www.topuniversities.com/university-rankings-articles/world-university-rankings/qs-world-university-rankings-methodology>

<sup>(13)</sup> المرجع نفسه.

<sup>(14)</sup> Rauhvargers, A.(Apr., 2013). Global university rankings and their impact. editor: The European University Association. Report 2 , p 46.



- لا يمكن اعتبار نسبة الطلبة إلى أعضاء هيئة التدريس أو نسبة الطلبة الأجانب الملحقين بالجامعة مؤشراً أو دليل كاف على جودة التعليم<sup>(15)</sup>.

### جدول رقم (3): معايير تصنيف كيو أس

المعايير	الوصف
السمعة الأكاديمية (40%)	تستند إلى مسح استطلاعي شامل في المجتمعات الأكاديمية، وقد حصل فريق العمل على 63700 استجابة خلال 2018
سمعة الجامعة لدى أرباب العمل (10%)	تم جمع استطلاعات أصحاب العمل والتي بلغت 28800 استجابة خلال 2018 ، حيث عبر أصحاب العمل عن نظرهم للجامعات التي تقوم بإعداد أفضل الخريجين بحسب تجاربهم المختلفة، ومن ثم تعكس مدى جاذبية الطالب للتوظيف في المؤسسات المختلفة.
نسبة عضو هيئة تدريس / طالب (20%)	تعد هذه النسبة متوفرة نسبياً من خلال الإحصائيات التي تصدرها الجامعات، وهي دليل واضح ومباشر على التزام الجامعة تجاه العملية التدريسية والبحثية.
الاقتباس في المنشورات العلمية (20%)	هذا المؤشر دليل على مستوى النشاط البحثي في الجامعة، كما أنه دليل على رصانة المحتوى العلمي وجاذبيته للمجتمعات الأكاديمية، ويستخدم المؤشر الإحصاءات التي تجمعت على مدار السنوات الخمس الأخيرة.
تنوع جنسيات أعضاء هيئة التدريس (5%)	إن تنوع الجنسيات والثقافات لدى الطلاب وأعضاء هيئة التدريس سيخلق بيئة أكاديمية أكثر نضجاً، وغنية بالتجارب العملية والحياتية، مما سيؤدي لتشكيل خريج مؤهل علمياً وسلوكياً.
تنوع جنسيات الطلاب (5%)	

المحور الثاني: ترتيب الجامعات العربية وفق التصنيفات العالمية

أولاً: ترتيب الجامعات العربية وفق تصنيف شنغهاي ARUW

جدول رقم (4): ترتيب الجامعات العربية وفق تصنيف شنغهاي لسنة 2018

الجامعة	الدولة	الترتيب العالمي
جامعة الملك عبد العزيز	السعودية	101-150
جامعة الملك سعود	السعودية	101-150
جامعة الملك عبد الله للعلوم والتقنية	السعودية	201-300
جامعة الملك فهد للبترول والمعادن	السعودية	301-400
جامعة القاهرة	مصر	401-500

المصدر: <http://www.shanghairanking.com/ARWU2018.html> (2018/11/15)

حسب تصنيف شنغهاي لسنة 2018 تحتل المملكة العربية السعودية بحسب ترتيب الدول المرتبة العشرين عالمياً، وذلك بفضل جامعاتها الأربع التي اخترقت قلعة جامعات النخبة، وهي مرتبة مشرفة نظراً إلى حداثة مشروع السعودية في تطوير جامعاتها، وأما مصر فجاءت في المرتبة 41 لوجود جامعة القاهرة وحدها في هذا التصنيف، مع غياب باقي الجامعات العربية. مما يثير التساؤل حول فعالية الجهود التي تبذلها الجامعات العربية لتحسين جودتها.

ثانياً: ترتيب الجامعات العربية وفق تصنيف ويبومترس webometrics

<sup>(15)</sup> Nian, N.C.(2013). The Academic Ranking of World Universities and its future direction. (in) Marope, P.T., Wells, O.J. & Hazelkorn, E.(eds.).Rankings and Accountability in Higher Education: Uses and Misuses. United Nations Educational Scientific and Cultural Organization, p 34.

## جدول رقم (5): ترتيب أحسن عشر جامعات عربية وفق تصنيف ويبومتر كس لشهر يوليو 2018

الجامعة	الدولة	الترتيب العربي	الترتيب العالمي
جامعة الملك سعود	السعودية	1	420
جامعة الملك عبد العزيز	السعودية	2	484
جامعة الملك عبد الله للعلوم والتكنولوجيا	السعودية	3	528
الجامعة الأمريكية ببيروت	لبنان	4	750
جامعة القاهرة	مصر	5	760
جامعة الملك فهد للبترول والمعادن	السعودية	6	825
الجامعة القطرية	قطر	7	1043
جامعة الإسكندرية	مصر	8	1139
جامعة الإمارات العربية المتحدة	الإمارات	9	1139
الجامعة الأردنية	الأردن	10	1201

المصدر: <http://www.webometrics.info/en/aw> (2018/11/15)

من الجدول السابق يتبين قيادة المملكة العربية السعودية لترتيب الجامعات العربية وفق تصنيف ويبومتر كس لشهر يوليو 2018؛ حيث استطاعت كل من جامعة الملك سعود وجامعة الملك عبد العزيز أن تخترقا لائحة أحسن 500 جامعة، ولم ترد ضمن أحسن 1000 جامعة إلا ست جامعات عربية، وهذا يعكس الفجوة الرقمية الواسعة بين الجامعات العربية وجامعات البلدان المتقدمة.

ثالثاً: ترتيب الجامعات العربية وفق تصنيف كيو أس للتعليم العالي

## جدول رقم (6): ترتيب أحسن عشر جامعات عربية وفق تصنيف كيو أس لسنة 2018

الجامعة	الدولة	الترتيب العربي	الترتيب العالمي
جامعة الملك فهد للبترول والمعادن	السعودية	1	173
جامعة الملك سعود	السعودية	2	221
الجامعة الأمريكية ببيروت	لبنان	3	235
جامعة الملك عبد العزيز	السعودية	4	267
جامعة قطر	قطر	5	349
جامعة الإمارات العربية المتحدة	الإمارات	6	390
الجامعة الأمريكية بالقاهرة	مصر	7	395
الجامعة الأمريكية بالشارقة	الإمارات	8	420-411
جامعة الخليج العربي	البحرين	9	420-411
جامعة خليفة للعلوم والتكنولوجيا	الإمارات	10	460-451

المصدر: <http://www.topuniversities.com/qs-world-university-rankings>

(2018/11/15)

حسب الجدول السابق يتبن احتفاظ المملكة العربية السعودية بمركز الريادة عربيا حسب تصنيف كيو أس لسنة 2018، وذلك بفضل سمعة جامعاتها الثلاث، ولم ترد ضمن أحسن 400 جامعة إلا سبع جامعات عربية، وهذا يشكك في مستوى جودة مخرجات الجامعات العربية.

### المحور الثالث: أسباب ضعف أداء الجامعات العربية في التصنيفات العالمية

إضافة إلى ما تم ذكره من انتقادات للتصنيفات العالمية السابقة بسبب عدم ملاءمتها لطبيعة الجامعات العربية، فإن التعليم العالي في هذه الأخيرة يعاني من العديد من المشاكل التي تحول دون الرفع من جودته، وتجعله يتنزل ترتيب هذه التصنيفات، ومن أبرز هذه المشاكل، ما يلي:

- الإنفاق على البحث العلمي في الدول العربية نسبة إلى إجمالي الدخل المحلي يحتل المراتب الدنيا في العالم؛ إذ لا تتجاوز نسبة الإنفاق على البحث العلمي في العالم العربي 0.2% من الناتج العربي الإجمالي، وهي نسبة بعيدة كل البعد عن المعدل العالمي في هذا المجال وهو 2.28%، ولا يصل حتى إلى الحد الأدنى في الدول الأقل دخلا الذي هو 0.73% (16)؛

- مشاكل الاستثمارات وقناعات الجهات المانحة، وهذه من أهم التحديات الحالية حيث لم تصل العقلية العربية في مجال الاستثمار أو الأعمال إلى درجة الدخول في هذا المجال عن قناعة وفي الغالب اقتصرت المحاولات حتى الآن على منح ومعونات ومساعدات من جهات حكومية أو شبه حكومية أو مصادر لا تهدف للربح<sup>(17)</sup>، وبالمقارنة تبلغ أوقاف جامعة هارفارد 38.6 مليار دولار سنة 2013 (18)؛

- انخفاض كبير في عدد الباحثين المؤهلين، حيث يحتل العالم العربي مراتب متأخرة من حيث معدل عدد الباحثين لكل مليون نسمة؛ فيوجد ما يعادل 457 باحثا لكل مليون نسمة في مجموع دول منظمة المؤتمر الإسلامي مقابل 1549 وهو المعدل العالمي في هذا المجال (19)؛

- النقص في أبحاث هيئة التدريس المنشورة عالميا، وانخفاض عدد الدوريات العلمية العربية المنشورة في قواعد المعلومات الدولية، إذ لم يتجاوز عددها 514 دورية عام 2008، مقابل 13883 دورية في اليابان وحدها على سبيل المثال؛

- تعاني الدول العربية هجرة العقول إلى دول غربية فتفقد سنويا نصف عدد الأطباء حديثي التخرج، ونحو 23% من المهندسين، و 15% من خريجي كليات العلوم، ويتجه أغلب هؤلاء المهاجرين إلى الولايات المتحدة الأمريكية وبريطانيا وكندا، وكذلك فإن نحو 45% من الطلبة العرب الدارسين في الخارج لا يفضلون العودة إلى أوطانهم؛

- ضعف استقلالية الجامعات في التعليم والبحث العلمي؛

- ضعف البنية التحتية للجامعات العربية؛

- ضعف منظومة البحث العلمي والنشر الرصين؛

- تراجع مستوى المناهج والبرامج التعليمية وتقادمها؛

- تواضع الاهتمام بتطوير قدرات أعضاء هيئات التدريس الوطنية؛

- مشاكل حقوق الملكية الفكرية وهي من التحديات الرئيسية التي تواجه النشر الإلكتروني في الدول العربية؛

الإسلامي، (17 نوفمبر 2018)، أنظر: المؤتمر بمنظمة الأعضاء الدول في والتكنولوجيا العلم (16) <http://www.sesrtic.org/files/article/235.pdf>

، مرجع سابق، ص 740. (2013) نور الهدي بوطبة وآخرون، (17)

(18) Harvard University, Financial Report: Fiscal Year 2013, (2014): <http://vpf-web.harvard.edu/annual-financial/>

(19) Savas Alpay, (2012), Education and Scientific Development in the OIC Member Countries 2012/2013, Ankara, 2012, p 49.

- الفجوة الهائلة بين حجم الشكل التقليدي والشكل الإلكتروني للمعلومات العربية: فما هو متاح في شكل إلكتروني لا يمكن مقارنته بما تحتزنه المكتبة العربية من مخطوطات ومؤلفات ومعارف(20)؛
- ضعف الاهتمام بالدراسات العلمية والتكنولوجية؛ حيث تبلغ نسبة الطلبة العرب الملتحقين بالدراسات الإنسانية والاجتماعية والقانونية والإدارية نحو 78% من مجمل عدد الطلبة الملتحقين بالجامعات العربية، وهذا ينعكس سلباً على التطور التكنولوجي والعلمي؛
- إضافة إلى:
- غياب التحفيز وروح المنافسة والإبداع في معظم الجامعات العربية؛
- عدم اهتمام المسؤولين بنتائج هذه التصنيفات؛
- العبء التدريسي المرتفع؛
- معظم الجامعات العربية هي جامعات تعليمية وليست بحثية(21).

#### المحور الرابع: النموذج المقترح لتحسين أداء الجامعات العربية في التصنيفات العالمية

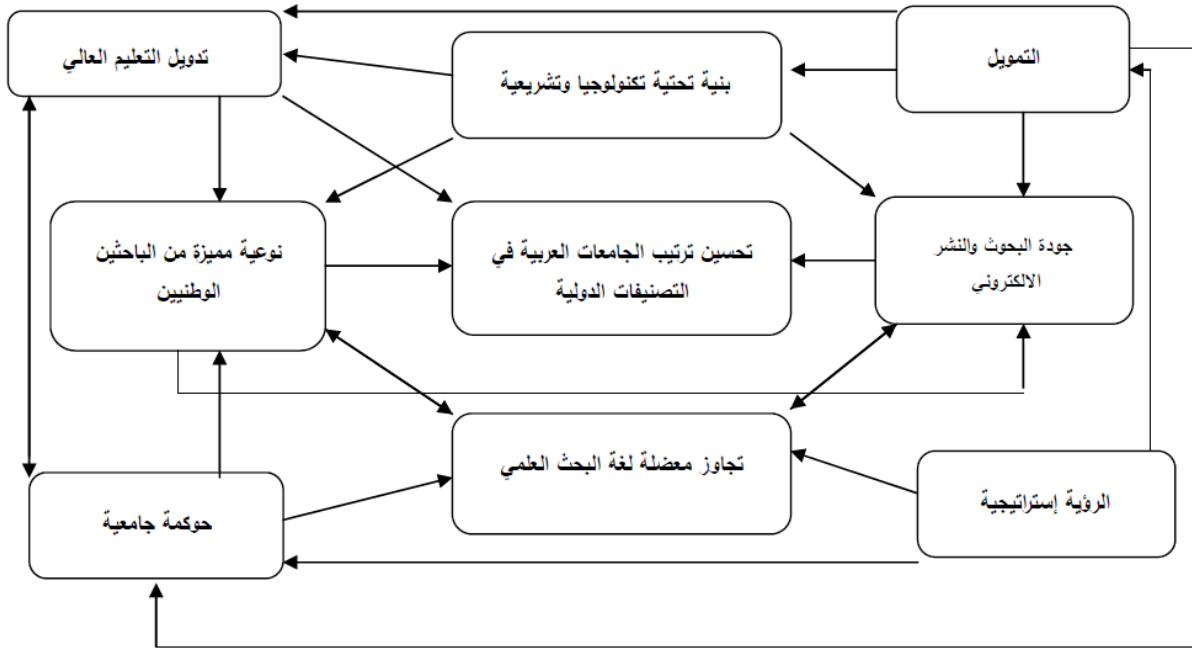
من خلال العرض السابق لأهم التصنيفات العالمية للجامعات، يتضح أنها تتفاوت في المعايير المستخدمة والوزن النسبي الممنوح لكل معيار، إضافة إلى تفاوتها في المناهج المستخدمة في جمع البيانات وتحليلها. ويبقى القاسم المشترك بين مختلف التصنيفات العالمية هو اعتمادها على التحليل الكمي لجودة النشر العلمي وهيئة التدريس وكذا تميز الباحثين. أما فيما يخص أسباب غياب الجامعات العربية عن معظم التصنيفات العالمية، فيمكن تلخيصها في العناصر التالية:

- مشاكل التمويل وقناعات الجهات المانحة؛
  - ضعف البنية التحتية التكنولوجية والتشريعية؛
  - ضعف استقلالية الجامعات العربية وغياب مناخ الإبداع في اغلب هذه الجامعات؛
  - تواضع الاهتمام بتطوير قدرات أعضاء هيئات التدريس الوطنية؛
  - النقص الفادح في أبحاث هيئة التدريس المنشورة في قواعد المعلومات الدولية؛
  - معضلة لغة البحث العلمي وعدم ملائمة بعض معايير التصنيفات العالمية لطبيعة الجامعات العربية.
- وعلى هذا الأساس يسعى النموذج المقترح إلى تحقيق أهم معايير التصنيفات العالمية للجامعات، وتجاوز أبرز المعوقات والتحديات التي تواجه الجامعات العربية بهدف تحسين أداء هذه الجامعات في التصنيفات العالمية وتفعيل دورها في التنمية الشاملة. وذلك من خلال التركيز على العناصر التالية: ( الرؤية الإستراتيجية، التمويل، الحوكمة الجامعية، تدويل التعليم العالي، بنية تحتية تكنولوجية وتشريعية، تجاوز معضلة لغة البحث العلمي، جودة البحوث والنشر الإلكتروني، نوعية مميزة من الباحثين الوطنيين).
- ويوضح الشكل رقم (1) العناصر المكونة للنموذج المقترح وطريقة تفاعلها لضمان تحسين أداء هذه الجامعات في التصنيفات العالمية.

#### شكل رقم(1): عناصر النموذج المقترح لتحسين أداء هذه الجامعات في التصنيفات العالمية

، مرجع سابق، ص 740. (2013). نور الهدي بوطبة وآخرون، (20)

للجامعات العالمية التصنيفات في متقدمة مراتب على العربية الجامعات حصول عمار، (2014)، معوقات محمد حمدي إيمان (21) التدريس، المؤتمر العربي الرابع لضمان جودة التعليم العالي، الأردن، ص 932-933. هيئة أعضاء نظر وجهة من



ويمكن توضيح عناصر النموذج المقترح وطريقة تفاعله، كما يلي:

#### أولاً: الرؤية الإستراتيجية

إن تحقيق مركز ضمن جامعات النخبة العالمية هو مسيرة طويلة ومعقدة من الناحية التاريخية، وما يؤكد هذا الافتراض هو أن أغلب جامعات النخبة العالمية هي من أقدم مؤسسات التعليم العالي في العالم.<sup>(22)</sup> لذلك يكون لزاماً على صنّاع القرار الأكاديمي ومسؤولو الحكومات في الدول العربية وضع إستراتيجية طويلة المدى لتحقيق تقدماً في هذا المسار وجعل هذا الحلم ممكناً في الأجيال القادمة؛ وفي هذا الصدد يقترح جمال سلمي منسق التعليم العالي في البنك الدولي ثلاث استراتيجيات أساسية لإنشاء جامعات النخبة على مستوى عالمي:<sup>(23)</sup>

1- إستراتيجية اختيار الفائزين (**Picking Winners**): وهي التي يمكن للحكومات من خلالها تطوير عدد قليل

من الجامعات القائمة التي لديها القدرة على النجاح والتميز .

2- إستراتيجية الصيغة الهجينة (**Hybrid Formula**): تتطوي على تشجيع عدد صغير من المؤسسات القائمة

على الاندماج وتحويل نفسها إلى جامعة جديدة حتى تستفيد من النوع نفسه من التآزر الذي يربط عادة بين مؤسسات البحث الكبرى.

3- إستراتيجية نهج السجل النظيف (**Clean-Slate**): تقوم من خلالها الحكومة بإنشاء من نقطة الصفر علامة

تجارية جديدة لجامعة من مستوى عالمي.

وكمثال عن إستراتيجية نهج السجل النظيف جامعة الملك عبد الله للعلوم والتقنية التي استطاعت في ظرف وجيز أن تخترق

قلعة جامعات النخبة العالمية باستقطابها ألمع الأساتذة والطلاب من مختلف أنحاء العالم، ولكن كان وراء هذا الاستثناء

تمويل عام مفتوح ودعم حكومي استثنائي من أعلى هرم السلطة في البلد.

#### ثانياً: التمويل

(22) سعيد الصديقي، (2014)، مرجع سابق، ص 21.

(23) Jamil Salmi, (2009), The Challenge of Establishing World-Class Universities, The World Bank, Washington D.C, p 7-9.

يشكل مستوى الإنفاق على التعليم عموماً والتعليم العالي والبحث العلمي خصوصاً، المحور الأساسي في أي إستراتيجية لتطوير البحث العلمي ولاسيما في مجال العلوم الدقيقة، لذلك نجد أن 37% من الإنفاق العالمي على البحث والتنمية من نصيب الولايات المتحدة وحدها، بينما لا يتجاوز 2.1% في دول منظمة المؤتمر الإسلامي<sup>(24)</sup>. فتوافر موارد مالية عالية يسمح للجامعات المعنية باستقطاب كبار الأساتذة والباحثين وتحفيز وتطوير الباحثين الوطنيين فضلا عن دعم البنية التحتية لهذه الجامعات.

### ثالثاً: تدويل التعليم العالي

يعكس تنوع جنسيات الباحثين في أي جامعة ابرز ملامح تدويل التعليم العالي، فمن ميزات جامعات النخبة العالمية استيعابها نسبة عالية من الباحثين الموهوبين الأجانب . فمثلاً تقدر نسبة أعضاء هيئة التدريس الأجانب في جامعة هارفارد بنحو 30% ، ويسري الأمر نفسه على جامعتي كامبريدج وأكسفورد اللتين تحتضنان على التوالي 36% و33% من الأكاديميين الأجانب<sup>(25)</sup>. وعلى المنوال نفسه تسير كوريا الجنوبية التي يشكل هذا الطموح إحدى ركائز برنامجها لدعم جامعاتها لتكون في مصاف الجامعات الكبرى في العالم، وذلك من خلال الاعتماد بشكل كبير على الشراكة مع الباحثين الأكاديميين الأجانب . فقد أطلقت كوريا الجنوبية في عام 2008 برنامجها لجامعات النخبة بميزانية تقدر بـ 800 مليون دولار لمدة خمس سنوات لاستقطاب الأساتذة الأجانب لتدريس وإنجاز البحوث.

كما يعد النشر العلمي المشترك أحد أبرز أبعاد تدويل مؤسسات التعليم العالي؛ حيث أصبحت أغلب الدراسات العلمية الرفيعة المستوى، تنشر من باحثين ينتمون إلى أكثر من دولة، نذكر في هذا الإطار مثال أن نصف الأبحاث العلمية البريطانية تنشر باشتراك مع باحثين أجانب. ويعد استرداد الأدمغة المهاجرة عنصراً أساسياً في إستراتيجية التدويل أيضاً<sup>(26)</sup>.

وتستطيع الجامعات العربية وخاصة في البلدان الغنية أن تستقطب أجود الباحثين الدوليين من خلال تقديم الحوافز، بما في ذلك الأجور وظروف العمل المرنة، ولن يسهم هؤلاء الباحثون في تحسين تصنيف هذه الجامعة فحسب، بل سيساعدون في تطوير الإدارات القائمة ودعم مستوي الحوكمة الجامعية، وتحسين أداء الباحثين المحليين، وإنشاء برامج الدراسات العليا ومراكز البحوث، وكذا تجاوز معضلة لغة البحث العلمي.

### رابعاً: الحوكمة الجامعية

إن حوكمة الجامعات تسهم في إيجاد مؤسسات جامعية مستقلة مالياً وإدارياً لها مجالس أو هيئات حاكمة مسؤولة عن تحديد الاتجاه الاستراتيجي لهذه المؤسسات ومراقبة سلامتها المالية والتأكد من فعالية إدارتها . ففي المملكة المتحدة مثلاً تتلقى جميع مؤسسات التعليم العالي تمويلاً من الأموال العامة يشكل نسبة مهمة من إجمالي دخلها، إلا أن الحكومة لا تدير هذه الأموال إدارة مباشرة، ولا تتدخل بصورة مباشرة في تحديد ما تقدمه مؤسسات التعليم العالي من برامج دراسية أو توجيه ما يضطلع به الأكاديميون من بحوث علمية<sup>(27)</sup>.

فمرونة التسيير وهامش الحرية وتجاوز قيود البيروقراطية الإدارية والمالية التي توفرها الحوكمة الجامعية؛ تساهم في تسهيل استقطاب أجود الباحثين، وتهيئة مناخ الإبداع المحفز للباحثين الوطنيين وكذا تطوير البرامج والمناهج التعليمية.

### خامساً: بنية تحتية تكنولوجية وتشريعية

يساهم تطوير البنية التكنولوجية وتشريعات حقوق الملكية الفكرية، في دعم جودة البحوث والنشر الإلكتروني وكذا تميز الباحثين الوطنيين.

<sup>(24)</sup> Savas Alpay , (2012), op-cit, p 51.

<sup>(25)</sup> Jamil Salmi, (2009), op-cit, p 12.

<sup>(26)</sup> سعيد الصديقي، (2014)، مرجع سابق، ص 26.

<sup>(27)</sup> المعرفة، عصر في الإدارة التحديات، المؤتمر الدولي: عولمة مواجهة في دورها الجامعات القرشي، (2012)، حوكمة علي عبدالله

لبنان، ص 15-16.

### سادسا: تجاوز معضلة لغة البحث العلمي

أصبحت اللغة الإنجليزية اليوم بلا منازع لغة للتواصل العلمي والأكاديمي، ومن خلال تتبع دورة اللغات العلمية عبر التاريخ نجد أن هيمنة أي لغة على التواصل العلمي والنشر الأكاديمي ارتبطت بشكل وثيق بحجم الإنتاج العلمي وجودة المنشورات بهذه اللغة، وبمركز الدول الناطقة بهذه اللغة<sup>(28)</sup>.

لذلك يكون لزاما على الباحثين في الجامعات العربية الذين يطمحون إلى وضع جامعاتهم على خريطة الجامعات الكبرى في العالم وتعزيز تأثيرهم استعمال اللغة الإنجليزية باعتبارها أداة للتواصل العلمي والأكاديمي، حتى تستعيد اللغة العربية مكانتها العالمية وهذا لن يتم إلا إذا وصلت الدول العربية إلى الريادة العالمية في مجالي العلم والمعرفة.

### سابعا: تميز الباحثين الوطنيين وجودة البحوث والنشر الإلكتروني

إن تضافر العناصر السابقة يساهم في تميز الباحثين الوطنيين وتحقيق جودة الإنتاج العلمي وبالتالي تحسين ترتيب الجامعة في التصنيف العالمي. فالجامعات العربية الطامحة للريادة والتميز والانتماء إلى نادي النخبة العالمية تحتاج إلى تطوير الباحث الوطني، باعتباره أساس كل انجاز وعامل الاستقرار المحوري في كل تقييم. فالنجاح المستدام للبحث العلمي في الوطن العربي، يتوقف على مدى تميز الباحث الوطني وارتباط البحث العلمي بواقع المجتمع العربي.

سعيد الصديقي، (2014)، مرجع سابق، ص 31. (28)

**الخاتمة:**

إن تحسين ترتيب الجامعات العربية في التصنيفات العالمية، يستلزم تضافر العديد من العوامل، وعلى رأسها وجود رؤية إستراتيجية طموحة وتمويل وافر وحوكمة جامعية رشيدة، ودعم مختلف المتدخلين الحكوميين والمدنيين. مع الأخذ بعين الاعتبار ضرورة التركيز علي عامل تطوير الباحث الوطني باعتباره أساس كل انجاز.

ونذكر في نهاية بحثنا هذا، أن المسألة الأكثر أهمية في هذه التصنيفات العالمية ليست هي المرتبة التي تحتلها الجامعات في هذا السلم العالمي في حد ذاتها، بل هي جودة نشاطاتها البحثية والتدريسية التي بوأتها هذه المكانة المرموقة في مصاف الجامعات الكبرى في العالم وقدرتها على تحقيق انبثاق ذاتي للتنمية العلمية والمعرفية في المستقبل. لذلك على الدول العربية الطامحة في ريادة جامعاتها، ألا يطنى على خططها الإستراتيجية هم الترتيب في سلم الترتيب وجلب مستشارين وكوادر أجنبية لدعمهم في هذا المسعى، الذي قد يؤدي بهم إلى الحصول على مراتب جامعية مصطنعة مبنية على إنتاج فكري وعلمي لا علاقة له بالمجتمع واهتماماته.



## النمذجة بالمعادلات الهيكلية لقياس واقع تطبيق المزيج التسويقي الاسلامي: دراسة تطبيقية على المستهلك الجزائري

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### Using structural modeling to measure the reality of applying the Islamic marketing mix: An empirical study on Algerian consumers

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#### Abstract

This study aims to assess the application of a proposed Islamic marketing mix in Algeria through a structural model utilizing the structural equation modeling program (Amos V24) & (SPSS V24). A structured questionnaire composed of five parts was distributed to a sample of 403 consumers.

The study concluded that the addition of the element of pious people is important among Muslim consumers. In addition, the study found that an Islamic marketing mix would need to pay more attention to price i.e. more humane pricing and less excessive profits. Other components of the traditional marketing mix showed to be neutral.

**Keywords.** Islamic marketing, Islamic marketing mix, Islamic law, halal goods, equitable price, pious people.

#### الملخص :

تهدف الدراسة إلى معرفة واقع تطبيق المزيج التسويقي الاسلامي في الجزائر، و محاولة الخروج بنموذج بنائي للمزيج التسويقي الاسلامي، باستخدام برنامج النمذجة بالمعادلات الهيكلية (Amos V24) و برنامج الحزمة الاحصائية للعلوم الاجتماعية (SPSS V.24)، لتحقيق هدف الدراسة قمنا بتوزيع استبانات مكونة من خمس محاور رئيسية على 403 من المستهلكين .

توصلت الدراسة إلى نموذج بنائي للمزيج الاسلامي (التحليل العاملي التوكيدي) بمخرجات استثنائية، مكون من خمس أبعاد تتمثل في 5P's، حيث يتميز المزيج الاسلامي بإضافة عنصر الأفراد الاتقياء. كما توصلت الدراسة الى الحاجة لاهتمام أكبر بتطبيق المزيج التسويقي الاسلامي، فقد اتفقت العينة على عدم موافقة عنصري السعر و الافراد لضوابط التسويق الاسلامي و حيادية باقي العناصر .

**الكلمات المفتاحية.** التسويق الإسلامي، المزيج التسويقي الإسلامي، الشريعة الاسلامية، الطيبات، السعر العادل، الافراد الاتقياء .

#### المقدمة

إن التسويق كآليات ومفاهيم مثبت في السيرة النبوية لدى الصحابة والتابعين، و أسواق المجتمعات الاسلامية لها من الخصوصية ما يجعلها تتحرى معيار الحلال ، والواقع أن صناعة الحلال باتت من أكثر المجالات ربحية، خاصة في ظل الوعي المتنامي للمستهلك المسلم بدينه وثقافته، إضافة إلى أن هذه الشريحة تمثل نسبة 24% من سكان العالم مقدره بحوالي

1.8 مليار مسلم<sup>1</sup>، معرضة للزيادة بنسبة 35% في السنوات العشرين القادمة لتصل 2.2 مليار مسلم بحلول 2030 لتمثل 26.4% من سكان العالم<sup>2</sup>.

كما أن المسلمين المقيمين في الدول غير المسلمة، دفعوا المنظمات إلى مراعاة خصوصية حاجاتهم ورغباتهم، خاصة في المناسبات الدينية مثل رمضان والأعياد منها عيد الأضحى وشروط الذبح الإسلامية، حيث يجب تحري الحلال وقد تم تبني هيئات رقابية لهذا الغرض خصوصاً. إذ تحصل شركات المواد الغذائية على شهادة «حلال» من «المجلس الإسلامي الأوروبي للتغذية» وهي واحدة من خمسة وتسعين هيئة في العالم متخصصة في منح التراخيص الإسلامية، إضافة «للكالة الأوروبية للمأكولات الحلال» من الهيئات التي تأسست حديثاً وتسعى إلى اقتراح معايير أوروبية موحدة للمأكولات «حلال». و في ظل هذه المعطيات تأتي دراستنا لتلم بالجانب القياسي و وضع نموذج بنائي للمزيج التسويقي الاسلامي في اطار واقع تطبيقه ضمن مجتمع مسلم .

❖ **إشكالية الدراسة:** الى أي مدى يتم تطبيق نموذج المزيج التسويقي الإسلامي ضمن المجتمع الجزائري؟

❖ **خطة الدراسة:** محاولة منا للإجابة على هذه التساؤلات بعناية ادرجنا المحاور التالية:

1. مزيج التسويق الإسلامي
  2. منهجية النمذجة بالمعادلات الهيكلية لعناصر المزيج الإسلامي 5P's
  3. الاجراءات المنهجية للدراسة الميدانية
  4. نتائج الدراسة الميدانية
- ❖ **أهمية الدراسة:** تكمن أهمية الدراسة في تناول نظرية التسويق الإسلامي من جانب النمذجة، و التي باتت من اكثر المجالات تداولاً كونها تغطي الظواهر الاقتصادية من الجانب الاحصائي و القياسي بدقة.
- ❖ **المنهج المستخدم :** اعتمدت الدراسة الحالية على مقارنة وصفية تحليلية مع تطبيقات امبريقية لبناء نموذج هيكلية لعناصر المزيج التسويق الاسلامي، من أجل هذا تم اختيار طريقة النمذجة بالمعادلات الهيكلية وذلك لموائمتها مع طبيعة المتغيرات و تمكيننا من قياس درجة صحة النموذج المقترح .

## 1. مزيج التسويق الإسلامي:

### 1.1 مفهوم التسويق الإسلامي:

التسويق كمصطلح لم يرد في القرآن الكريم ولا في السنة النبوية، وإنما وردت مصطلحات لها دلالة وصلة وطيدة بعلم التسويق مثل السوق، البيع، الكيل، الميزان، القسط، التجارة كما نجد أحكام البيوع والضوابط التي تحفظ حق الأفراد كأطراف في عملية التبادل. وبرغم وجود ركائز التسويق الإسلامي مع بداية حياة الإسلام، إلا أنه يظل حديثاً جداً بالنظر لمفهومه العلمي الدقيق. فقد اجتمع الأكاديميون والباحثون في أول مؤتمر للتسويق الإسلامي عام 2010 في كوالالمبور ماليزيا ليتدارسوا ويطلقوا أول خطوة بالاتجاه الصحيح، وإطلاق نظرية جديدة توائم النظرية التسويقية الحالية مع القواعد الإسلامية مما يؤدي إلى نزاهة المجتمعات الإنسانية بشكل أفضل<sup>3</sup>.

وعلى هذا الأساس وردت اجتهادات الباحثين في ما يخص الإمام بمفهوم شامل للممارسات التسويقية الإسلامية على أنها:

<sup>1</sup><http://www.pewresearch.org/fact-tank/2017/08/09/muslims-and-islam-key-findings-in-the-u-s-and-around-the-world/> (10/11/2016)

<sup>2</sup> Pew Research Center , "The Future Global Muslim Population " , Projections for 2010-2030 , January 2011 , p13

<sup>3</sup> [Ahmed Al-Nakeeb](#) , "Place marketing—where does the Islamic world stand?" , Journal of Islamic Marketing, Vol1, Issue1,2010,p26

- " الجهود المبذولة في إطار إداري واجتماعي معين، لإيصال الحاجات والرغبات الإنسانية الحقيقية، بالتخطيط والتسعير والترويج والتوزيع للسلع أو الخدمات بما يلاءم المصالح الشرعية للفرد والمجتمع "<sup>1</sup>
- التسويق الإسلامي هو تعظيم القيمة المبنية على أساس العدالة والإنصاف، المستمدة من الكتاب والسنة كموجه أساسي، بحيث تعم الفائدة أصحاب المصلحة في الأعمال التجارية والمجتمع ككل<sup>2</sup>.
- "عملية واستراتيجية (الحكمة) لتلبية الحاجة من خلال منتجات وخدمات الحلال (الطيبات) ضمن موافقة ورفاهية الطرفين (فلاح) ،من أجل تحقيق الرفاه المادي والروحي في العالم الدنيوي و الأخرى.
- إن المتأمل في التعاريف المقدمة يجد ربط الجانب الأخرى الروحي مع الجانب الدنيوي المادي، على أساسه تم اقتراح تعريف آخر للتسويق الإسلامي، على أنه اعتماد الحكمة في تلبية الحاجات الإنسانية من خلال إتباع أنشطة ذات جودة عالية في تقديم المنتجات والخدمات الحلال، مع ضمان رضى وتوافق كل أطراف التبادل من أجل تحقيق الرفاه في الدنيا والآخرة، وجعل المستهلكين على بينة من ذلك من خلال حسن أخلاق المسوقين وطهر الممارسات التسويقية. ما يقودنا الى ان التسويق الإسلامي يُعنى بتلبية حاجات و رغبات حقيقية حلال، تحقق الفلاح لأصحاب المصلحة.
- 2.1 عناصر المزيج التسويقي الاسلامي :** للمزيج نظرة خاصة في المقاربة الإسلامية للتسويق و هو ما تطرقت له أبحاث عدة في ذات السياق، إذ نجد أنها لم تكتفي بـ 4P's لدى أضيفت عناصر أخرى تعكس المنهج الإسلامي مثل "People"، "Promise"، "Patience".
- من خلال دراستنا حددنا المزيج التسويقي الاسلامي الخماسي الذي يؤكد على الأفراد الأتقياء كعنصر مهم ضمن سياسات المزيج.

#### الشكل (01): المزيج التسويقي الإسلامي 5P's



**المصدر:** من إعداد الباحثة بالاعتماد على

Mohammad Saeed, International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach, journal of Business Ethics , 2001, P138.

**1.2.1 المنتجات في التسويق الإسلامي (الطيبات):** هي التي يطلبها المؤمن الصالح حرصاً منه على الطلب الحلال وتجنب الحرام، بحيث يترتب على استهلاكها صيانة لجسم الإنسان وحفظ للأخلاق والبيئة<sup>3</sup>، قال تعالى: ﴿قُلْ لَا تَسْتَوِي الْحَبِيبُ وَالطَّيِّبُ وَلَوْ أَعْجَبَكَ كَثْرَةُ الْحَبِيبِ﴾ المائدة الآية 100.

<sup>1</sup> عبد الرحمن بن صالح الأطرم، « التسويق التجاري وأحكامه »، دار التدمرية، المملكة العربية السعودية، الطبعة الأولى، 2010، ص 32.

<sup>2</sup> Hussnain Syed. "What is Islamic marketing " Global Journal of management and business research Volume 11 Issue 11 Version 1.0 November 2011 , p102.

<sup>3</sup> ، ص200973 محمد محمد نصير، حسين إسماعيل: التسويق في الإسلام، دار اليازوي للنشر، عمان،

تجنب تخصصهم كمنتجات ترفيات فقط، تبرير إنتاج الترفيات، الصغر النسبي لحجم السوق، توزيع محدود أرباح مرتفعة جدا	Extravagances الترفيات	تستهلك من طرف أغنياء المسلمين الذين يمكن أن يكونوا تحت خطر الإسراف والتبذير والابتعاد عن الشريعة
أرباح عالية، الطبقة المتوسطة، تمايز العلامة التجارية	Improvements الكماليات	تستهلك لإظهار نعم الله والطبقة الاجتماعية
أرباح اقل، توزيع واسع، مع التركيز على الجودة	Needs الحاجيات	مماثلة للضروريات إلا أنها تستهلك لجودتها
تدني كبير في الأرباح، توزيع واسع جدا، تباين الجودة	Necessities الضروريات	الجودة تختلف لتناسب القدرة الشرائية للمستهلك

**الشكل (02): تدرج المنتجات في الإسلام**

**Source:** Baker Ahmed Al-Serhan, "The Principles of Islamic Marketing", Gower, UK, 2011, p 61.

**2.2.1 السعر العادل :** هو ما تقع عليه المبايعة بين الناس أي النقطة التي يلتقي عندها العرض والطلب، ولهذا فهو الذي يوصف بالغلاء والرخص في إطار ظروف الزمان والمكان. أما الثمن فهو الشيء الذي يُستحق في مقابلة البيع فهو التعبير النقدي لقيمة السلعة التبادلية<sup>1</sup> و منه ضوابط التسعير في الإسلام:<sup>2</sup>

- عدم إحداث أي ضرر يلحق بأطراف عملية التبادل "لا ضرر ولا ضرار".
- تحقيق الاستقرار في المستوى العام للأسعار بصورة تحقق أهداف جميع أطراف عملية التبادل.
- مراعاة مصالح أطراف عملية التبادل بتقادي أي ضرر مقصود أو غير مقصود.
- مراعاة الأوضاع الاقتصادية والاجتماعية عند رسم سياسات التسعير.
- مراعاة القدرة الشرائية لجملة المستهلكين، فلا يجوز رفع الأسعار دون مبرر مما قد يلحق ضررا بالمشتريين .
- منع الاحتكار في النظام الإسلامي بالزام البائعين بعرض ما عندهم من السلع في كل الحالات .
- عدم جواز تخفيض الأسعار عن المستوى المحدد، حيث أن هذا التخفيض يؤدي إلى ظلم وخسارة الباعة، وربما لكساد تجارتهم وخروجهم من السوق مما يترتب عليه آثار اقتصادية واجتماعية.

**3.2.1 الترويج الإسلامي :** يعرف (kotler&dubois) الترويج على أنه التنسيق بين جهود البائعين في إقامة منافذ للمعلومات وفي تسهيل بيع المنتج<sup>3</sup>، تتفق رؤية الفلسفة التسويقية الإسلامية و هذا الطرح للترويج مادام يحترم الضوابط الشرعية كما يُنظر له أنه وعد لا يُصح أن يُخلف، ودعوة أي الحث على الخير ونشره بين الناس .

<sup>1</sup> جاسم الفارس، «فاعلية العقل الاقتصادي الإسلامي»، دار مجدلاوي للنشر والتوزيع، الطبعة الأولى، عمان، 2011، ص 217.

<sup>2</sup> المرجع السابق، ص 566.

<sup>3</sup> بلحيمر ابراهيم: المزيح التسويقي من منظور التطبيقات التسويقية الإسلامية، أطروحة دكتوراه، جامعة الجزائر، كلية العلوم الاقتصادية وعلوم التسيير، السنة الجامعية 2004\_2005، ص 85.

أ.الترويج وعد: ( Promotion as promises ) : يُنظر للترويج ضمن فلسفة التسويق الإسلامية كوعود بتحقيق الحاجات الحقيقية والرغبات، هذه الوعود يبتكرها المسوقون قصد جذب الزبائن والمستهلكين وتشجيعهم على الانضمام لعلاقة ربحية متبادلة. نظرة الإسلام للوعود ثابتة إذ يجب أن تنجز، قال تعالى: ﴿ وَ أَوْفُوا بِالْعَهْدِ إِنَّ الْعَهْدَ كَانَ مَسْئُولًا ﴾ الإسراء:

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ب. الترويج دعوة للخير: قال تعالى: ﴿ وَتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ ﴾ آل عمران: 104، فالإسلام دين يعتمد أساسا على نشر المعلومة وخلق الوعي \_ وهو أساس دعوة التجار المسلمين قديما

**4.2.1 التوزيع** : إن عملية التوزيع في الإسلام تسعى إلى تحقيق مصالح المنتجين الطامحين في تحقيق نسبة من الربح، ومصالح الزبائن الراغبين في الحصول على احتياجاتهم بالأسعار المناسبة، ولمصالح الوسطاء الذين يرغبون في الحصول على عائد مقابل أدائهم لعمليات التبادل المختلفة بين المنتجين والزبائن ، وتتمثل الضوابط الشرعية للتوزيع فيما يلي:

- أن لا يخالف هذا التنظيم حكما شرعيا، بأن لا يجيز معاملة محرمة شرعا، ولا يمنع أمرا واجبا شرعا، وأما المباحات فلا مانع من وضع القيود عليها عندما يظهر في التقييد وجه المصلحة.
- أن يكون الهدف من وضع التنظيم تحقيق المصلحة العامة لكل من المنتج والوسيط الزبون.
- دراسة التنظيمات التي كانت موجودة لدى المسلمين في عصر النبوة والخلافة الراشدة للاسترشاد بها بعد تطور النشاط التوزيعي بما يلاءم مقتضيات العصر وظروف السوق الحالية.
- تقليل عدد الوسطاء في عملية التوزيع، من خلال النصوص النبوية قال ﷺ " لَا تَلْقُوا الرُّكْبَانَ"، نلتمس من هذا التوجيه النبوي أمرين تقليل التكاليف و استبعاد العناصر غير المنتجة<sup>1</sup>

**5.2.1 الأفراد الأتقياء (Pious people):** اعتنى المنهج الإسلامي عناية خاصة بالأفراد الفاعلين في العملية التسويقية، كون عملية التقاء المسوق (البائع) بالمستهلك هي أكثر من مجرد تبادل مادي، لأنها تعامل حسن، و نصح، انقاز للعمل في اطار حق المسلم على أخيه.

أ. مبدأ الجدارة: وهو ما يعنى في الاصطلاح الفقهي "الأهلية الجامعة لخصال الكفاية، لولاية الوظيفة، بإحراز المتقدم أو المرشح للوظيفة شرائطها الموضوعية، والفنية، ومواءمة قدراته لمتطلبات الولاية العامة<sup>2</sup>

ب. مبدأ الالتزام الديني: يتجلى في عناصر عدة لعل أهمها: التقفه في الدين، الاخلاق الحميدة مثل الصدق و اظهار عيوب السلع عدم الثناء على السلعة بما ليس فيها، عدم الحلف على السلعة، عدم بيع غير الموجود في المحل، عدم بيع المحرمات، مبدأ الأخوة الإسلامية.

## 2. منهجية النمذجة بالمعادلات الهيكلية لعناصر المزيج الإسلامي 5P's

### 1.2 أساسيات النمذجة بالمعادلات الهيكلية:

#### 1.1.2 تعريف النمذجة بالمعادلات الهيكلية و اهدافها :

1. نمط مفترض للعلاقات الخطية المباشرة وغير المباشرة بين مجموعة من المتغيرات الكامنة –(LVs) latent variables) والمشاهدة \_ (MV's) measured variables \_<sup>3</sup>

فتحي يعقوب: التسويق في الاقتصاد الإسلامي ( أحكامه وضوابطه )، رسالة ماجستير، كلية الشريعة، قسم الفقه والدراسات الإسلامية،<sup>1</sup> ، ص2000.196 جامعة اليرموك، الأردن ،

خالد حسن الحريري ، «عناصر التسويق بالعلاقات من منظور المنهج الإسلامي» ، مجلة الدراسات الاجتماعية، جامعة العلوم و<sup>2</sup> التكنولوجيا، اليمن، العدد 48، 2016، ص 48.

<sup>3</sup> Maccallum, Robert C .and Austin, James T, "Applications of Structural Equation Modeling In Psychological Research", Annual Review of Psychology, Vol.51, 2000, P.202.

2. النمذجة بالمعادلة البنائية Equation Structural Modeling تمثل: "مدخلا إحصائيا شامل لاختبار الفروض عن العلاقات بين المتغيرات الكامنة والمتغيرات المشاهدة<sup>1</sup>. وبمعنى أوسع تُمثل نماذج المعادلة البنائية ترجمات لسلسلة من علاقات السبب والنتيجة المفترضة بين مجموعة من المتغيرات<sup>2</sup>
3. وعليه أن هذا المدخل (SEM) يتضمن إجرائين هما: تمثيل العلاقات السببية من خلال سلسلة من المعادلات البنائية، نمذجة هذه المعادلات البنائية بشكل تصويري (بالرسم) حتى يمكّن من التصور الذهني لنظرية البحث بوضوح. ويستخدم البحث أسلوب التحليل العاملي التوكيدي لاختبار نموذج قياس البنية العاملة. ونموذج القياس Measurement Model هو ذلك الجزء (وقد يكون الكل) من نموذج المعادلة البنائية، والذي يتعامل مع المتغيرات الكامنة ومؤشراتها حيث يحدد العلاقات بين المتغيرات المشاهدة (المؤشرات) والمتغيرات غير المشاهدة (الكامنة)، كما أنه أيضا يصف صدق وثبات المتغيرات<sup>3</sup>
4. يتضح من التعاريف السابقة أن النمذجة بالمعادلة البنائية تمثل منهجية أو طريقة أو مدخل أو أسلوب في البحث والتحليل للنماذج النظرية التي تصف وتحدد العلاقات بين المتغيرات التي يتناولها الباحث بالمعالجة والدراسة
5. إن الهدف الأساسي لاستخدام النمذجة (SEM) يتمثل في محاولة التحقق من البنية المقترحة لنظام الظاهرة المدروسة كما تم تصوره بأبعاده و عناصره ، و الكشف عن العلاقة بينها أو بينها وبين بقية الظواهر ، و تحديدا فإن استخدام النمذجة يهدف إلى:<sup>4</sup>
6. التحقق من صدق البنية المكونة لعناصر الموضوع كما تم تصورها.
7. دراسة العلاقات و الارتباطات بين مكونات الظاهرة بينها و بين بقية الظواهر المرتبطة بها.
8. إمكانية دراسة تأثير متغير الدور الوسيط بين المتغيرات التابعة و المستقلة في النموذج المفترض.
9. إمكانية تعديل النموذج المفترض وفقا للحاجة العلمية لذلك.
10. التحكم في أخطاء القياس.
- 2.1.2 اختبار النموذج باستعمال برنامج أموس:**
1. النمذجة بالمعادلات الهيكلية تمثل الجيل الثاني لطريقة الانحدار المتعدد، تتعامل مع المتغيرات الكامنة و تسمح بتحليل المسار، كما تتميز بتحليل الارتباط الموجود بين المتغيرات المستقلة.
2. برنامج "AMOS" هو اختصار لـ "Analysis of Moment Structures" و تعني تحليل المتوسطات والتباينات الهيكلية<sup>5</sup> تختلف النماذج و تتعدد فرضياتها و مجالاتها تشترك في خطوات أساسية مشتركة نجملها في الشكل التالي:
- الشكل (03): خطوات بناء النماذج**

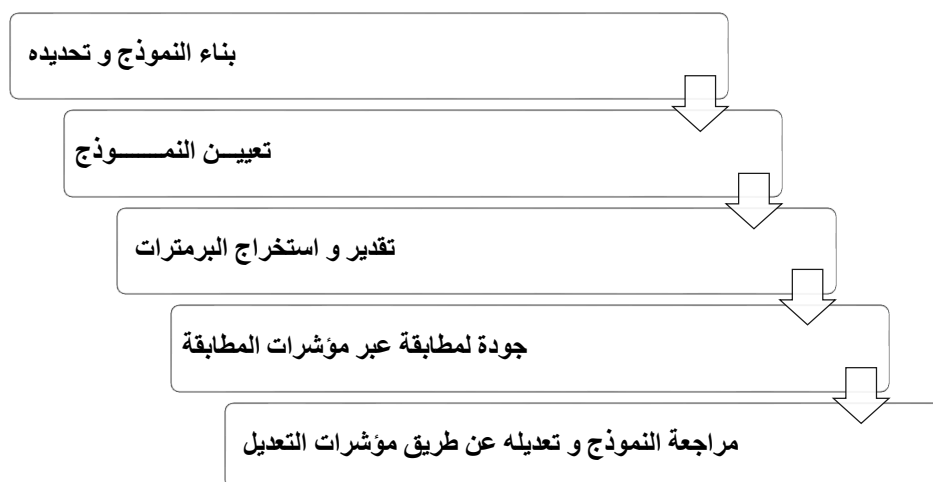
<sup>1</sup> Hoyle, R.H, Structural equation modeling: Concepts, issues and applications, New York: Sage Publications,1995, P 02

<sup>2</sup> Pugesek Bruce, H. et al.,Structural equation modeling: Applications in ecological and Evolutionary Biology. New York, Cambridge University Press. 2003, P04

<sup>3</sup> درجة ممارستها وإجراءات: ياسر المهدي وآخرون ، «نموذج المعادلة البنائية لسلوكيات العمل المضادة للإنتاجية لدى المعلمين التغلب عليها من منظور مديري المدارس في محافظة مسقط»، المجلة الأردنية في العلوم التربوية، مجلد 11 ، عدد 2015، ص 64.

<sup>4</sup> ( و معالجة صدق المقاييس في البحوث النفسية و التربوية SEM عبد الله صحراوي ، عبد الحكيم بوصلب ، «النمذجة البنائية ( نموذج البناء العاملي لعلاقات كفاءة التيسير الإداري بالمؤسسة التعليمية ) » ، مجلة العلوم النفسية و التربوية ، جامعة الشهيد حمّة لخضر (الوادي) ، الجزائر المجلد 3، العدد 2 ، 2016 ص 68،

<sup>5</sup> Barbara M Bryne, "Structural Equation Modeling with Amos", Routledge, New york ,3rd Edition, 2016, p16.



**المصدر:** إعداد الباحثة بالاعتماد على: تيغزة أمحمد، التحليل العاملي الاستكشافي و التوكيدي، دار المسيرة، الأردن، الطبعة الأولى، 2012، ص220.

## 2.2 التحليل العاملي التوكيدي للمزيج التسويقي (Confirmatory Factor Analysis)

يحدد التحليل العاملي التوكيدي صحة نماذج معينة للقياس واختبارها، وتتمثل الإجراءات المتبعة فيه تحديد النموذج المفترض والذي يتكون من المتغيرات الكامنة Latent Variable أو المتغيرات غير المقاسة وهي تمثل الأبعاد المفترضة للمقياس إلى المتغيرات المقاسة أو المتغيرات التابعة أو المتغيرات الداخلية، والتي تمثل الفقرات الخاصة بكل بعد أو الأبعاد الخاصة بكل عامل عام وهنا يفترض أن العبارات مؤشرات للمتغيرات الكامنة. واعتمد في تطبيق هذا الأسلوب على البرنامج الإحصائي AMOS.V.24 ويمكن توضيح التحليل العاملي التوكيدي لمتغيرات الدراسة كما يلي :

**الجدول(01): نتائج التحليل العاملي التوكيدي لعبارات المزيج التسويقي الإسلامي**

المتغير / الفقرة	Estimate	المتغير / الفقرة	Estimate
Q1 المنتج	0.56	Q14 الترويج	0.38
Q2 المنتج	0.46	Q15 الترويج	0.43
Q3 المنتج	0.29	Q16 التوزيع	0.32
Q4 المنتج	0.73	Q17 التوزيع	0.58
Q5 المنتج	0.59	Q18 التوزيع	0.70
Q6 السعر	0.65	Q19 التوزيع	0.24
Q7 السعر	0.69	Q20 التوزيع	0.44
Q8 السعر	0.40	Q21 الأشخاص	0.71
Q9 السعر	0.52	Q22 الأشخاص	0.74
Q10 السعر	0.49	Q23 الأشخاص	0.41
Q11 الترويج	0.61	Q24 الأشخاص	0.56
Q12 الترويج	0.51	Q25 الأشخاص	0.65
Q13 الترويج	0.58		

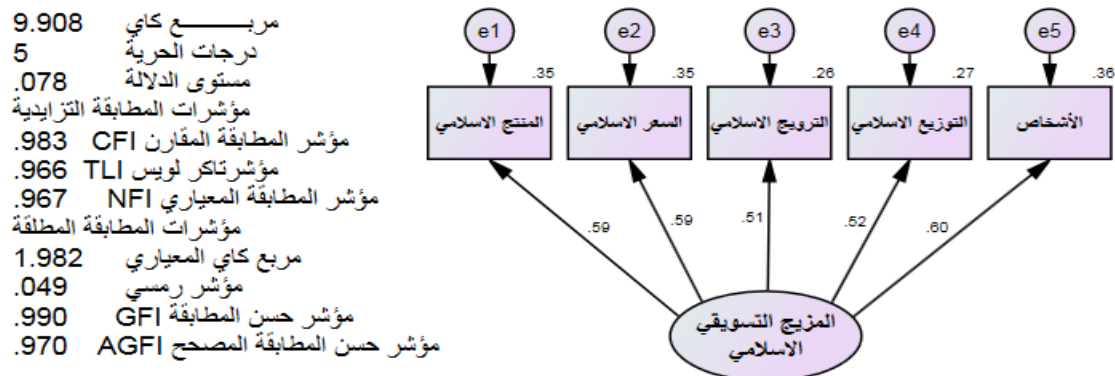
**المصدر:** من إعداد الباحثة بالاعتماد على مخرجات برنامج (AMOS.V.24)

وفقاً لـ (Hair, et al)، فإن نتائج الجدول أعلاه تشير إلى أن جميع التشبعات أكبر من الحد الأدنى للتحليل العاملي التوكيدي وهو (0.40)<sup>1</sup>، وهذا يدل على إن العبارات الخاصة بعناصر المزيج التسويقي الإسلامي صالحة لإجراء التحليلات الإحصائية الأخرى ما عدا العبارات، Q3، Q14، Q16، Q19.

حميد زقاي، «استعمال النمذجة بالمعادلات الهيكلية لقياس أثر المزيج التسويقي المصري على ولاء العميل»، مجلة البحوث<sup>1</sup> الاقتصادية والمالية، جامعة أم البواقي، العدد 05، 2016، ص40.

❖ اختبار مطابقة النموذج (Model Fit): بعد إجراء التعديل المقترح و حذف العبارات التي تضعف المقياس تم التوصل إلى النموذج الموضح نلاحظ أن مربع كاي اكبر من 0,05 و الذي يكشف عن مدى حسن المطابقة بين مصفوفة التباين الملاحظة مما يعني عدم وجود فروق بين النموذج النظري و البيانات . كما نلاحظ أن مؤشرات المطابقة التزايدية و المطلقة تعدت ضمن القيم المقبولة و يعتبر الرمسي أهما إذ بلغ 0.49 .

**الشكل(04): نموذج هيكلي للتحليل العاملي التوكيدي للمزيج الإسلامي 5P's**



**المصدر:** مخرجات برنامج (AMOS.V.24)

كما هو موضح في الشكل (4) و بعد التأكد من أن العبارات صالحة لقياس عناصر المزيج التسويقي الإسلامي ، و ذلك باستبعاد العبارات الأقل من 0.40 ، قمنا بإجراء التحليل العاملي التوكيدي من الدرجة الثانية لعناصر المزيج التسويقي الإسلامي، و اتضح أنها أكبر من الحد الأدنى ، و هذا يدل على أن البيانات صالحة لأغراض الدراسة الإحصائية، إضافة لمؤشرات النموذج وفق ما نبينه في الجدول التالي:

**الجدول(02): نتائج اختبار مطابقة النموذج**

المؤشر	قيمة الاختبار	القيمة المقبولة
X <sup>2</sup> /df	1.982	<0.05
RAMSEA	0.049	أقل من 0.08
GFI	0.99	أكبر من 0.90
AGFI	0.97	أكبر من 0.90
NFI	0.967	أكبر من 0.90
TLI	0.966	أكبر من 0.90
CFI	0.983	أكبر من 0.90

**المصدر:** من إعداد الباحثة بالاعتماد على:

Hair J, Black W, Babin B, & Anderson R, **Multivariate Data Analysis** , pearson,7th Edition, 2014, p584

**3. الإجراءات المنهجية للدراسة الميدانية :**

### 1.3 مجتمع الدراسة:

**1.1.3 الحدود المكانية و الزمنية:** شملت الدراسة المستهلكين القاطنين بالولاية نظرا لتوزيع الاستبانة ضمن المجال المكاني المتاح ، ولعل ذلك في صالح الدراسة. كما تزامنت فترة توزيع الاستبيان مع شهر رمضان الفضيل وامتدت بعده بحوالي شهر من سنة 2018 نعتبرها فترة مناسبة جدا للتحقق من مدى التقيد بالممارسات التسويقية الإسلامية .



**2.1.3 عينة الدراسة :** لا بد من استخدام أسلوب المعاينة، نظرا لصعوبة تحقيق الحصر الشامل لكل مفردات المجتمع الأصلي للدراسة حيث تم اعتماد العينة العشوائية البسيطة.

**3.1.3 حجم العينة:** يمكن تحديد حجم العينة المطلوب سحبها من مجتمع إحصائي كبير أو غير معلوم باستخدام المعادلة

$$N = \frac{PQ(Z)^2}{E^2}$$

التالية  
- حيث أن ١٧ حجم العينة.

- P هي نسبة المجتمع المراد دراسته وفي حالة عدم المعرفة تلك النسبة يستخدم أكبر نسبة ممكنة (50%).

- Q النسبة المكملة .

- Z الدرجة المعيارية (1,96 = 0,05).

- E خطأ المعاينة سواء عند (0,05).

وعند افتراض نسبة المجتمع المتاح (50%) والنسبة المكملة (50%) والدرجة المعيارية (1,96) فإن حجم العينة يكون 382 مفردة وهذا الحجم يمثل أي مجتمع.

- على أساس ما تقدم سابقا فقد وزعنا حوالي 470 استبانة، و ألغينا 67 منها، لسببين هما عدم صلاحيتها للتحليل أو عدم الاسترجاع من الأساس، تحصلنا بذلك على حجم عينة تقدر بـ 403 مفردة صالحة للدراسة.

#### الجدول (03): الاستبانات المقبولة

الاستبانات الصالحة	الاستبانات الملغاة	الاستبانات الموزعة	العدد
403	67	470	
85,75	14,25	100	النسبة المئوية

المصدر: إعداد الباحثة

#### 2.3 أداة الدراسة:

**1.2.3 الاستبانة:** تمثلت أداة الدراسة في استمارة الاستبيان والتي تعد أسلوباً مناسباً في مثل هذه الدراسات، لجمع البيانات وآراء الباحثين حول ظاهرة أو موقف معين من خلال الإجابة على مجموعة الأسئلة التي تمثل "فقرات الاستبيان"، والتي تقدم لهم في صفحات محددة تسمى استبانة. يتم إعدادها وتصميمها لتشكل أداة الدراسة لقياس متغيرات الدراسة.

القسم الأول يتضمن البيانات الشخصية و الوظيفية و القسم الثاني يتعلق بالمزيج التسويقي الإسلامي مقاسا بمزيجه الخماسي المكون من المنتج الإسلامي، السعر الإسلامي، الترويج الإسلامي، التوزيع الإسلامي، الأفراد.

**2.2.3 اختبار الصدق و الثبات :** صدق الاستبانة يقصد بصدق المقياس مدى قدرته على قياس الشيء المراد قياسه بدقة، وللتحقق من صدق الأداة المستخدمة في الدراسة والتأكد من دقة فقرات المقياس وتناسقها وتوافقها ووضوحها وملائمتها للبيئة البحثية، عن طريق اختبارات الصدق الآتية :

- الصدق الظاهري (التحكيم) حيث عرض الاستبيان في صورته الأولية على مجموعة من أعضاء هيئة التدريس من ذوي الخبرة والاختصاص في الجامعة الجزائرية.

- الصدق البنائي يبين ارتباط كل محور من محاور الدراسة بالدرجة الكلية لفقرات الاستبيان حيث تراوحت معاملات الارتباط في بين (0.723) و(0.886) ، وجميعها دالة إحصائياً عند مستوى (0.01)، ما يدل على وجود علاقات ارتباط طردية بين جميع المحاور والدرجة الكلية للمتغير .

- ثبات الاستبانة من خلال حساب معامل ألفا كرونباخ الذي بلغ 0,825 لكافة محاور الاستبانة.

#### 4.نتائج الدراسة الميدانية:

1.4 الخصائص العامة للعينة ووصف متغيراتها: تكونت عينة الدراسة من 403 مفردة، تم تجميعها من مجتمع المستهلكين القاطنين بولاية بشـار، وتم توصيف عينة الدراسة وفقاً لمتغيرات الجنس، السن، الدخل والمستوى التعليمي، الوظيفة.

#### 1.1.4 توزيع أفراد عينة الدراسة حسب الجنس:

**الجدول (04): توزيع عينة الدراسة حسب الجنس.**

الرقم	البيان	التكرار	النسبة %	النسبة التراكمية %
1	ذكر	248	61,5	61,5
2	أنثى	155	38,5	100
	المجموع	403	100	

**المصدر:** من إعداد الطالبة اعتماداً على نتائج SPSS.V22

- من خلال الجدول أعلاه يتضح أنه من بين 403 مستجوب، يوجد 61,5% ذكور و38,5 إناث.

#### 2.1.4 توزيع عينة الدراسة حسب العمر:

**الجدول (05): بين توزيع عينة الدراسة حسب العمر.**

الرقم	البيان	التكرار	النسبة %	النسبة التراكمية %
1	29-18	87	21,6	21,6
2	39-30	160	39,7	61,3
3	50-40	76	18,9	80,2
4	60-51	50	12,4	92,6
5	فوق 60	30	7,4	100
	المجموع	403	100	

**المصدر:** SPSS.V22

- يتضح من خلال الجدول أن نسبة الأفراد الأقل من 40 سنة بلغ 61,3%، و الأكبر من الأربعين بلغوا 38,7% وهي نسبة مقبولة و منطقية، أكبر فئة مكونة لعينة الدراسة هي الفئة ما بين عمر [30-39] بنسبة 39,7، يعكس ذلك ان العينة المستهدفة هم من فئة الشباب.

#### 3.1.4 توزيع عينة الدراسة حسب المستوى التعليمي :

**الجدول (06) بين توزيع عينة الدراسة حسب المؤهل العلمي**

الرقم	البيان	التكرار	النسبة %	النسبة التراكمية %
1	متوسط فأقل	00	00	00
2	ثانوي	8	2	2
3	ثانوي+ تكوين	104	25,8	27,8
4	جامعي	203	50,8	77,6
5	دراسات عليا	88	21,8	100
	المجموع	403	100%	

**المصدر:** SPSS V22

يتضح من خلال الجدول أن عينة الدراسة تتميز بمستوى ثقافي عالي، حيث 77,6 من العينة ذات مستوى جامعي وأكثر و 25,8 من ذوي المستوى الثانوي حاصلة على شهادات علمية خارج الجامعة .

#### 4.1.4 توزيع عينة الدراسة حسب طبيعة العمل:

**الجدول (07): توزيع العينة حسب المهنة**

الفئة	إداري	مهن حرة	تاجر، مقاول	عامل، حرفي	فلاح	متقاعد	الأمن، الجيش الحماية	بدون عمل	أخرى	المجموع
التكرار	257	24	28	1	8	26	20	23	16	403
النسبة%	63.8	6	6.9	0.2	2	6.5	5	5.7	4	100

كما يوضح الجدول أعلاه ، تنتوع مجالات عمل العينة محل الدراسة مع ملاحظة ان اكثر من نصف العينة أي 63.8% تعمل في المجال الإداري أو الخدمي إن صح القول، منها 8%، 11% لأصحاب العقود المؤقتة وعقود ما قبل التشغيل على التوالي.

**5.1.4 توزيع عينة الدراسة حسب مستوى الدخل :****الجدول (08): بين توزيع عينة الدراسة حسب مستوى الدخل**

الرقم	البيان	التكرار	النسبة %	النسبة التراكمية %
1	أقل من 18000 دج	106	26,3	26,3
2	18000 - 36000	54	13,4	39,7
3	36000 - 54000	118	29,3	69
4	54000 - 72000	55	13,6	82,6
5	أفوق 72000 دج	70	17,4	100
المجموع		403	100	

**المصدر:** من اعداد الباحثة بالاعتماد على مخرجات SPSS.V22

- من خلا الجدول يتضح انه من بين 403 مستهلك 26,3 % ، 13,4% يقع مستوى دخلهم ما بين 18000 الى 36000 ، يتراوح دخل 29,3% ما بين 36000-54000 ، 31% منهم يفوق 54000.

**2.4.****الاتجاه العام للعينة نحو عناصر المزيج التسويقي الإسلامي:**

تم إيجاد الوسط الحسابي المرجح والانحراف المعياري لكل محور على حدة، بهدف تحديد الاتجاه لكل عبارة من عبارات المحور وذلك بالمقارنة بمقياس ليكارت الخماسي وكذلك الأهمية النسبية، و فيما يلي عرض الجداول التكرارية للمحاور:

**الجدول (09): الاتجاه العام للعينة نحو عناصر المزيج التسويقي الإسلامي**

ر.م	العبارة	الوسط الحسابي	الانحراف المعياري	الاتجاه العام
1	المنتج الإسلامي	2,6855	0,68603	محايد
2	السعر الإسلامي	2,3538	0,61761	غير موافق
3	الترويج الإسلامي	2,6272	0,58547	محايد
4	التوزيع الإسلامي	2,8222	0,67251	محايد
5	الأفراد	2,5722	0,669310	غير موافق
الاتجاه العام لمحور المزيج التسويقي الإسلامي		2,6122	0,43353	محايد

**المصدر:** من اعداد الباحثة بالاعتماد على مخرجات SPSS.V22

- من خلال الجدول أعلاه يتضح أن العينة أعطت درجة الحياد لمجمل عناصر المزيج التسويقي المتمثلة في التوزيع الترويجي و المنتج، إلا أنها أجمعت بأن السعر و الأفراد بعيدان كل البعد عن المقاربة الإسلامية للتسويق وأعطت درجة عدم الموافقة، و بالتالي كانت الدرجة الكلية للمزيج التسويقي الإسلامي بالولاية محايداً.

**خاتمة :**

لايزال الحديث عن الممارسات التسويقية في المجتمعات المسلمة مثيرا للجدل من حيث إمكانية وضع المفاهيم و الاستراتيجيات التسويقية تحت مجهر الدين الإسلامي، أو أسبقية الدين في تضمنه لرؤية التسويق في الأساس، و من حيث ضعف تطبيق و تبني مفاهيم و آليات التسويق الاسلامي داخل هذه المجتمعات كان الهدف الأول للدراسة هو معرفة واقع تطبيق المزيج التسويقي الإسلامي و التوصل نموذج بنائي له و عليه كانت النتائج و التوصيات كالآتي:

**أولاً: النتائج من خلال التحليل الإحصائي لأداة الدراسة** خلصنا لعدة نتائج أهمها:

- أشارت الدراسة إلى أن كلا من "السعر" و "الأشخاص" تحديداً، لا يوافقان الأسس الشرعية حيث بلغت متوسطاتها 2,3538 ، 2,5722، يعزى ذلك إلى أن الهدف الرئيسي للأشخاص (المسوقون، الباعة) هو الربح مع أنه أمر طبيعي، إلا أن عدم إمامهم بدورهم "كمسوقين مسلمين" أثار على أدائهم ضمن المزيج الإسلامي مما انعكس على عدم عدالة الأسعار بوجه عام من وجهة نظر العينة. كما أن الأسعار العادلة تحتاج للرقابة الدائمة من طرف الهيئات المختصة و ليس مجرد تحديد الأسعار دون متابعة .
  - درجة موافقة المتغيرات "المنتج"، "التوزيع" و "الترويج محايدة بـ 2,6855، 2,8222، 2,6272 على التوالي، نفس ذلك بان هذه العناصر لازالت بحاجة إلى مراعاة الجوانب الشرعية الإسلامية بشكل أكثر عمقا و دقة.
  - أظهرت النتائج أن مستوى تقييم المزيج التسويقي الإسلامي ككل كان محايدا في المجمل، حيث بلغ المتوسط الحسابي له 2,6122 و النتيجة قريبة من الطرف الأدنى لمجال الحياد، ما يجعلنا نقول أن المزيج المطبق بحاجة إلى إعادة النظر و مراعاة المبادئ الإسلامية، كما لا يمكننا أن نجزم بالحياد المطلق كون عنصرى السعر و الأشخاص لا يوافقان المزيج الإسلامي.
  - مؤشرات النموذج البنائي المقترح للمزيج الإسلامي ممتازة، و بالإمكان اعتماده ضمن نماذج بنائية تفاعلية.
- ثانياً: التوصيات** فتحت الدراسة أمامنا مجال الوقوف على مفاهيم الممارسات الإسلامية للتسويق، مروراً بواقع تطبيقها في نظر المستهلك الجزائري ما جعلنا نفكر في التوصيات التالية:
- ضرورة التفكير الجدي و التحرك كباحثين، لتأسيس نظرية التسويق الاسلامي بشكل مُمنهج قائم بذاته.
  - إقامة برامج موجهة للفئات المؤثرة و الفاعلة في عمليات التسويق، من أجل التعريف بجوانب التسويق الإسلامي ضوابطه و المحظورات التي يجب تقاؤها.
  - ضرورة فهم المسوقين للمنهج الإسلامي في التسويق، عن طريق ندوات و شراكات مع الهيئات الفاعلة من أجل الالتزام بضوابط الإنتاج و التسويق الحلال.

## استبانة موجهة للمستهلكين القاطنين بولاية بشار

السلام عليكم ورحمة الله وبركاته، أخي الكريم أختي الكريمة، في إطار دراسة بعنوان

نضع بين أيديكم هذه الاستبانة آمين أن تجيبوا عن أسئلتها بعناية وعلى أساس الواقع الموجود، و ما تصادفونه ضمن مقتنياتكم اليومية و المعتادة، وليس على أساس ما ترونه مناسباً إجاباتكم لن تستخدم إلا لأغراض الدراسة، شاكرين لكم حسن تعاونكم معنا .

## الجزء الأول: البيانات الشخصية و الوظيفية للعينة

أولا . المزيج التسويقي الإسلامي					
العبارة					
موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة	
المنتج					
					01 متيقن أن المنتجات المتوفرة حلال و مكوناتها معروفة
					02 المنتجات المعروضة لا تحدث أي ضرر
					03 تتوفر المنتجات بشكل متدرج يغطي الضروريات كاملة فالحاجيات الى الكماليات.
					04 يوحى تصميم (لون ، نوعية التغليف) بما يحتويه المنتج.
					05 تلتزم العلامات التجارية في السوق بالضوابط الإسلامية.
السعر					
					06 تتسم الأسعار بالعدالة.
					07 أسعار الضروريات مناسبة جدا لكل طبقات المجتمع.
					08 السعر المرتفع يدل على جودة المنتجات، و ليس استغلالا لحاجة المستهلك.
					09 الخصومات و العمولات في المواسم الدينية تراعي الظروف الاجتماعية.
					10 شروط الدفع ميسرة لمن تعسر عليه الدفع الفوري.
الترويج					
					11 المعلومات في الإعلانات دائما صادقة و دقيقة.
					12 استفيد من إرشادات و النصائح المقدمة ضمن الحملات الترويجية.
					13 القيم الإسلامية حاضرة في كل أنماط الترويج.
					14 يساعدني الترويج الإسلامي في التعرف على أسعار و أماكن العروض.
					15 تعزز رعاية المناسبات الدينية القيم الإسلامية لدي.
التوزيع					
					16 نقاط البيع آمنة ، تحفظ سلامة المنتج، المستهلك و البائع .
					17 مواقع البيع منتشرة يسهل الوصول إليها .
					18 توفر المنتجات في الوقت المناسب.
					19 تغلق المحلات و نقاط البيع أثناء أوقات الصلاة.
					20 تقوم المؤسسات بتحديث أساليبها في التوزيع من أجل التيسير قدر المستطاع .
الأشخاص					
					21 يتسم المسوقون (الباعة) بالأخلاق الإسلامية الحميدة.
					22 يقدم المسوقون النصح و الإرشاد لأفضل المنتجات و الأسعار و أماكنها.
					23 يتأثر قرارى في الشراء بإرشادات (الباعة ،المسوق).
					24 يتسم المسوقون بالصبر أمام استفساراتي.
					25 يلتزم غالب المسوقين بخدمات ما بعد البيع و تعويض الضرر إن وقع .

د. محمد عواد الزيادات

د. خالد احمد العلوان

جامعة البلقاء التطبيقية - الأردن

## Measuring customer satisfaction with the quality of services provide by Islamic banks in Jordan

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### Abstract

The aim of this research is to measure customer satisfaction with the quality of Islamic banking services operating in Jordan. The study population included customers of all four Islamic banks operating in Jordan: Jordan Islamic Bank, Arab Islamic International Bank, Jordan Dubai Islamic Bank and Al Rajhi Bank. The sample consisted of (400) customers dealing with the banks covered by the research. The study concluded that customers are satisfied with the quality of services provided by Islamic banks operating in Jordan. The customer evaluation of the quality of banking services is positive for each dimension of the quality of the five audit services (physical evidence, reliability dimension, assurance, immediate response, empathy). In light of the results, the researchers made a number of recommendations. The most prominent of these recommendations are that the managements of Islamic banks operating in Jordan should be aware of the importance of the findings of this study in relation to the positive evaluation of the quality of banking services, which was positively reflected in customer satisfaction.

**Keywords.** Customer satisfaction, service quality, Islamic banks, Jordan

### الملخص

هدف هذا البحث إلى قياس رضا العملاء عن جودة خدمات المصارف الإسلامية العاملة في الأردن، شمل مجتمع الدراسة جميع المصارف الإسلامية العاملة في الأردن، وعددها أربعة مصارف إسلامية وهي: البنك الإسلامي الأردني، والبنك العربي الإسلامي الدولي، وبنك الأردن دبي الإسلامي، ومصرف الراجحي. أما العينة فتكونت من (400) عميل يتعاملون مع المصارف المشمولة بالبحث. وخلص البحث إلى إن العملاء راضين عن جودة الخدمات التي تقدمها المصارف الإسلامية العاملة في الأردن، وأن تقييم العملاء لجودة الخدمات المصرفية إيجابياً فيما يتعلق بكل بعد من أبعاد جودة خدمة التدقيق الخمسة (الدليل المادي، البعد التوكيدي، بُعد الاعتمادية، بُعد الاستجابة الفورية، بُعد التعاطف). وعلى ضوء النتائج قدم الباحث عدداً من التوصيات أبرزها: أن على إدارات المصارف الإسلامية العاملة في الأردن أن تدرك أهمية النتائج التي توصلت إليها هذه الدراسة، فيما يتعلق بالتقييم الإيجابي الذي أفرزته نتائجها لمستوى جودة الخدمة المصرفية والذي انعكس إيجابياً على رضا العملاء، بحيث يكون ذلك دافعاً لها للاستمرار بتقديم خدمات أفضل.

**مفتاح الكلمات:** رضا العملاء، جودة الخدمات، المصارف الإسلامية العاملة في الأردن.

### المقدمة

يُعد قطاع الخدمات المصرفية ركيزة أساسية للاقتصاد الوطني الأردني، كما أنه يلعب دوراً كبيراً في تحقيق التنمية الاقتصادية والاجتماعية، فتعددت الاستثمارات في هذا القطاع وحققت فوائد ومزايا عديدة للمجتمع الأردني، كونها تشكل عنصراً هاماً من عناصر النشاط الاقتصادي تسهم بشكل فاعل في حل المشكلات الاقتصادية والاجتماعية المختلفة. وحيث أن المصارف الإسلامية تسعى إلى إرضاء عملاءها من خلال إشباع حاجاتهم ورغباتهم المالية، فقد أصبح مفهوم الرضا مرتكزاً أساسياً في الأعمال، ويعتبر نتاجاً للأنشطة التسويقية الفعالة وانعكاساً لتقييم العملاء لتلك الأنشطة بعد عملية

الشراء، وقد زاد مؤخراً اهتمام المصارف الإسلامية وتركيزها على مفهوم رضا العملاء كعنصر أساسي يسهم في المحافظة على عملاءها وإمكانية تحقيق ولائهم لخدماتها باستمرار.

وانطلاقاً من هذه المعطيات فإنه يتوجب على المصارف الإسلامية في الأردن التعرف على خصائص العملاء ومشاكلهم واحتياجاتهم من الخدمة المصرفية ذات المستوى الجيد، لتتال من خلالها رضاهم من خلال مساعدتها في التغلب على المشاكل التي قد تواجهها.

لذلك فقد جاءت هذه الدراسة لتكون محاولة متواضعة من جانب الباحث لطرق هذا الموضوع بمنهجية علمية، حيث أن هذا البحث سوف يستخدم مقياس سيرف كوال لأبعاد جودة الخدمة في تقييم العملاء المنتفعة بالخدمة المصرفية لمستوى جودة ما يقدم لها من خدمات المصرفية، إضافة لمدى رضاها عن هذه الخدمات، فضلاً عن التعرف على إدراكاتها وتوقعاتها حول ذلك، لأن ذلك سيسهم نسبياً في تطوير الخدمات المصرفية ويرتقي بها إلى مستوى تطلعات ورغبات العملاء وطموحهم.

### مشكلة البحث

تشير المعلومات الأولية التي استقاها الباحث من بعض العملاء إلى عدم وجود رضا من جانب هؤلاء العملاء نحو الخدمات المصرفية المقدمة من قبل المصارف الإسلامية العاملة في الأردن، الأمر الذي حدا به إلى محاولة التعرف على هذه المشكلة وتحديد أبعادها، حيث إن الغرض من هذه الدراسة هو قياس رضا العملاء عن جودة خدمات المصارف الإسلامية العاملة في الأردن. ويمكن تحقيق الغرض من هذه الدراسة من خلال الإجابة عن التساؤلات التالية:

- 1- ما مستوى رضا العملاء عن جودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن؟
- 2- ما هو تقييم العملاء لجودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن فيما يتعلق بكل بعد من أبعاد جودة الخدمة المصرفية الخمسة (الدليل المادي، البعد التوكيدي، بُعد الاعتمادية، بُعد الاستجابة الفورية، بُعد التعاطف)؟

### هدف البحث

يهدف هذا البحث إلى قياس رضا العملاء عن جودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن، وذلك من وجهة نظر العملاء الذين يتعاملون مع هذه المصارف.

### أهمية البحث

بالرغم من أهمية الخدمات المصرفية ودورها في تطوير الأعمال وتمكين المصارف من العمل بكفاءة وفاعلية، إلا أنها لم تحظ باهتمام الباحثين والدارسين خاصة أنها أصبحت من الأدوات الفعالة لمواكبة التطورات الحديثة والسريعة، كما أن ازدياد الحاجة للتخصص والمنافسة في تقديم الأنسب والأفضل للعملاء استناداً لجودة الخدمة المصرفية، جعل المصارف بشكل عام والمصارف الإسلامية بشكل خاص تتسابق لكسب رضا عملائها.

إن موضوع جودة الخدمات المصرفية ومعرفة أبعادها، وكيفية قياسها، والمعايير التي يستند إليها العملاء المنتفعين من هذه الخدمة عند إدراكهم للجودة يعتبر من الموضوعات النادرة في أدبيات الموضوع. لذلك يعتبر هذا البحث مهماً للمصارف الإسلامية التي يمكن لها الاستفادة من نتائجه وتوصياته، كذلك الأمر بالنسبة للباحثين الأكاديميين في المعاهد والجامعات.

### فرضيات البحث

**الفرضية الأولى:** إن العملاء غير راضين عن جودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن.

**الفرضية الثانية:** إن تقييم العملاء سلبي لجودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن فيما يتعلق بكل بعد من أبعاد جودة الخدمة المصرفية الخمسة (الدليل المادي، البعد التوكيدي، بُعد الاعتمادية، بُعد الاستجابة الفورية، بُعد التعاطف).

### نموذج البحث



الشكل (1). نموذج البحث

المصدر: من إعداد الباحث اعتماداً على أبعاد جودة الخدمة.

### تعريف المصطلحات

**جودة الخدمة Quality of Service:** تم في هذا البحث اعتماد تعريفاً إجرائياً لجودة الخدمة المصرفية من وجهة النظر الخارجية التي تعتبر أن العملاء هي المصدر الرئيسي في تقييم جودة الخدمة، أي إن مفهوم جودة الخدمة المصرفية يكمن في إدراكات العملاء وإنما يجب أن تقاس بمقاييس ترتبط بهذه الإدراكات وتعبّر عنها. فجودة الخدمة المصرفية هي درجة التطابق في الأداء الفعلي للخدمة المصرفية من قبل المصارف الإسلامية العاملة في الأردن مع توقعات العملاء لهذه الخدمة. وقد تم قياس متغير جودة الخدمة المصرفية باستخدام مقياس سيرف كوال (SERVQUAL) والذي يقوم على قياس إدراك العملاء للأداء الفعلي للخدمة المصرفية، حيث تم قياسه في الاستبانة واشتمل على 22 عبارة تمثل الأبعاد الخمسة لجودة الخدمة المصرفية بحيث غطت الأسئلة هذه الأبعاد الخمسة وكما يلي:

- **البعد المادي الملموس: Tangibles** يشمل العناصر المادية للخدمة المصرفية مثل التسهيلات المادية مثل توفر الأجهزة والمعدات والعاملين ومستوى التكنولوجيا، إضافة لمظهر المصرف وتصميمه والديكورات والتجهيزات المكتبية، وقد تم قياسه بوساطة العبارات (1-4) من حيث توافر والمعدات والتسهيلات المادية.

- **الاعتمادية: Reliability** وتعكس مستوى جودة الخدمة المصرفية وتشير إلى الأداء الدقيق وإلى قدرة المصرف أو مورد الخدمة على إنجازها بشكل دقيق وبالوقت المناسب، كما يتضمن مدى الوفاء بالوعود ومراعاة ظروف العملاء ومدى المعرفة التي يتمتع بها العاملون في المصرف بأصول العمل المصرفي ومدى الاحتفاظ بالسجلات والقيود في المصرف وقد تم قياسه بوساطة العبارات (5-9).

- **الاستجابة: Responsiveness** تشمل المبادرة إلى مساعدة العملاء والرد على استفساراتهم والحساسية تجاه حاجات العملاء والسرعة في أداء الخدمة المصرفية وحل المشكلة التي تواجه العميل، إضافة إلى مبادرة العاملين في المصرف بالإخبار عن أوقات تقديم الخدمة والسرعة في الرد على الاستفسارات وتقديم العون والمساعدة المطلوبة، وقد تم قياسه بوساطة العبارات (10-13).

- **البعد التوكيدي: Assurance** يعبر عن الثقة بالعاملين في المصرف والشعور بالأمان في التعامل معهم ومدى تحلي العاملين بالأدب والأخلاق والدعم الذي يتلقونه من إدارتهم وقد تم قياسه بوساطة العبارات (14-17).



**-التعاطف :** Empathy درجة العناية بالعميل ورعايته بشكل خاص والاهتمام بمشاكله والعمل على إيجاد حلول بطرق إنسانية راقية وبكل ممنونية، وكذلك تشمل سهولة التواصل والاتصال وفهم العميل من خلال التعرف على احتياجاته وتوفير الاهتمام الشخصي للعميل، إضافة إلى مدى معرفة وتقهم الموظفين بحاجات العملاء ومشاكلها ومطالبها وإبداء الاهتمام بجلها إضافة إلى مدى مناسبة وملاءمة أوقات عمل المصرف وقد تم قياسه بوساطة العبارات (18-22).

**الرضا :** Satisfaction : هو الشعور بالسرور أو عدم السرور في أعقاب شراء العميل للخدمة المصرفية ما يدعوه إلى إعادة شراءها أو لا، ويتكون هذا الشعور نتيجة لعملية التقييم التي يقوم بها العملاء عند المقارنة بين الخدمة المصرفية التي حصل عليها بالفعل وبين توقعاته وتصوراتها حولها قبل الحصول عليها والمدى الذي حققت حاجاته ورغباته.

**العميل :** هو ذلك الفرد الذي يقوم بالبحث عن الخدمة المصرفية وشراؤها بغرض إشباع حاجاته ورغباته.

#### منهجية البحث

يُعد هذا البحث وصفي تحليلي حيث استخدم الباحث الأسلوب الوصفي لوصف المفاهيم المتعلقة بجودة الخدمة المصرفية والرضا، بالإضافة إلى تحليل المتغيرات التي بُني عليها هيكله، وذلك بتحويل البيانات غير الكمية إلى متغيرات كمية قابلة للقياس والتعامل معها أثناء اختبار فرضياته وبيان نتائج البحث وتوصياته، لذلك فإن البحث الحالي يعتبر بحث ميداني كون المعلومات التي تم جمعها كانت من العملاء وبشكل مباشر، وهو بحث تحليلي استنتاجي استخدم فيه الباحث الأسلوب الكمي وذلك لجمع البيانات من المبحوثين من خلال استبانة.

#### مجتمع البحث وعينته

يتألف مجتمع الدراسة من جميع المصارف الإسلامية العاملة في الأردن، وعددها أربعة مصارف إسلامية وهي: البنك الإسلامي الأردني، والبنك العربي الإسلامي الدولي، وبنك الأردن دبي الإسلامي، ومصرف الراجحي. ولتحقق غرض البحث وهدفه فقد قام الباحث بجمع البيانات والمعلومات حول متغيراته بالاعتماد على وحدة معاينة ضمت العملاء الذين يتعاملون مع هذه المصارف. حيث تم توزيع الاستبانات بالطريقة الميسرة، أي تم توزيع ما يقارب (450) استبانة وتم استرداد (409) منها بنسبة (90.88%) من إجمالي عدد الاستبانات المرسله، ومن خلال فرز الاستبانات تم استبعاد تسعة منها لعدم اكتمال تعبئتها، وبذلك استقرت العينة على (400) عميل يتعاملون مع المصارف المشمولة بالبحث خضعت للتحليل.

#### مصادر جمع البيانات

اعتمد الباحث على نوعين من مصادر المعلومات هما المصادر الثانوية، مثل كتب التسويق والمواد العلمية والنشرات والدوريات المتخصصة التي تبحث في موضوع جودة الخدمة والرضا، كذلك المصادر الأولية من خلال تصميم استبانة لموضوع البحث الحالي، وللتأكد من صدق الأداة وقدرتها على قياس متغيرات البحث، فقد تم استخراج معامل كرونباخ ألفا للاتساق الداخلي حيث بلغ (92.9%) وهي نسبة ممتازة يعتمد عليها في اعتماد نتائج البحث الحالي.

**الأساليب الإحصائية المستخدمة في الدراسة.**

قام الباحث بالاستعانة بالأساليب الإحصائية ضمن برنامج الحزمة الإحصائية للعلوم الاجتماعية (SPSS) في تحليل البيانات، حيث استخدم الباحث المتوسطات الحسابية وذلك لتحديد أهمية العبارات الواردة في الاستبانة، والانحراف المعياري وذلك لبيان مدى تشتت الإجابات عن وسطها الحسابي، كما تم استخدام اختبار (ت) الإحصائي (T-Test) للمقارنات الثنائية وفي اختبار فرضيات الدراسة للتأكد من الدلالة الإحصائية للنتائج التي تم التوصل إليها.

#### الدراسات السابقة

هدفت دراسة الجري، ( 2006 ) إلى إبراز دور التسويق الداخلي وجودة الخدمات في رضا الزبائن وأهمية تحسين العمليات الداخلية في المصارف بهدف تقديم خدمات عالية الجودة، وأشارت النتائج إلى وجود ارتباط قوي بين التسويق الداخلي وجودة الخدمات المقدمة وبالتالي تؤثر هذه الجودة بشكل كبير على تحقيق رضا الزبائن، وإن النقطة الأساسية للوصول إلى رضا الزبائن تبدأ من رضا العاملين فيه.

وهدف دراسة الطويل وآخرون، (2009)، إلى إلقاء الضوء حول إمكانية إقامة أبعاد جودة الخدمات الصحية في مجموعة مختارة من مستشفيات محافظة نينوى، وتوصلت إلى أن هناك تباين في نسب اتفاق الباحثين على توفر أبعاد جودة الخدمة الصحية في المستشفيات قيد الدراسة، وتباين استجابة المستشفيات قيد الدراسة مع أبعاد جودة الخدمات الصحية، وبينت النتائج أيضاً أن بعد الملموسية قد حصل على أعلى نسبة اتفاق بين الباحثين في مستشفى ابن سينا التعليمي العام قيد الدراسة، بينما حصل بعد الضمان على أقل نسبة اتفاق.

وتوصلت دراسة (Suk, et..al, 2014) إلى أن المؤسسات التي تعتمد في أعمالها على ثقافة مؤسسية تستند مبادئها على الجودة ستكون جودة خدماتها جيدة بما ينعكس إيجاباً على رضا عملائها. واختبرت أيضاً إمكانية تطبيق مقاييس متوقعة فنية ووظيفية في نواحي تقديم الخدمة، وبصورة عامة فإن نتائج هذه الدراسة ذات أهمية كبيرة لخدمة المديرين في بحثهم الدؤوب لتحديد أفضل الوسائل لتحسين نوعية الخدمة، إذ أسهمت هذه النتائج في تكوين أطر نظرية تبين الاختلاف النسبي بين هذين المقياسين وكفاءتهما في قياس وتوقع رضا العملاء.

## الإطار النظري

### جودة الخدمة المصرفية

تزايدت أهمية جودة الخدمة المقدمة للعملاء باعتبارها أحد العوامل الهامة في مواجهة المنافسين، فالخدمة المصرفية ذات الجودة المميزة هي أساس المفاضلة بين عروض مقدمي هذه الخدمة حين تتشابه هذه العروض، كما أنها تعتبر الركيزة الأساسية التي يستخدمها العميل في التمييز بين الخدمات المصرفية المقدمة فعليا، وعليه فإن اختبار جودة الخدمة المصرفية هنا يكون صعبا للغاية ! كونه اختباراً للجودة حال استهلاك هذه الخدمة، فلا يكفي وضع افتراضات وتقديم مقاييس جودة طبقاً لافتراضات بتوقعات العملاء سيما وان الخدمة ترتبط بمقدمها ولا يمكن فصلها كما هو الحال بالنسبة للسلع المادية التي يمكن تقييم الجودة فيها بفحص السلعة موضع البحث (دعبول وأيوب، 2013، ص295).

تتصف الخدمات المصرفية بدرجة من النمطية فالخدمة المصرفية لا تختلف من حيث طبيعتها التي تتضمن إشباع الحاجات المالية، وهذه النمطية تجعل من الصعب التمييز بين هذه الخدمات وتقلل من المنافسة في مجال تقديم هذه الخدمة. من هنا برز مفهوم جودة الخدمة المصرفية ك مجال يمكن أن يسهم في تحقيق نوع من التمييز النسبي بين مخرجات هذه العملية، وفيما يبحث عنه العميل من قيم يستند عليها في تحديد مفهوم جودة هذه الخدمة الخاص به ووفق تصوراته ومعايير الخاصة به أثناء الحكم على جودة الخدمة المصرفية ( معلا، 2014، ص54).

تعرف الجودة بأنها " **التطابق مع المتطلبات** " وبالتالي الامتثال لهذه المتطلبات والمواصفات كهدف للجودة وهنا يبرز خلل بالتعريف حول تحديد متطلبات ومواصفات من ؟ وعليه فإن هناك تعريف يُعد مكملاً لهذا التعريف، وهو يشير إلى أن الجودة بأنها " **كل ما يقال عن الملاءمة للاستعمال** " وهو تعريف يقوم على أساس تلبية حاجات العملاء من منظورهم الخاص وحسب معاييرهم الخاصة بهم، فيمكن اعتبارها درجة وفاء الخدمة المصرفية بمتطلبات العملاء. ولكن تظل المشكلة قائمة في تحديد تلك المتطلبات ولذلك تبقى معايير تقييم جودة الخدمة المصرفية صعبة قياساً مع السلع المادية، حيث إن

جودة الخدمة المصرفية شيء معنوي تسيطر عليه جوانب الجودة الفنية التي تبدأ في معالجة التوقعات المعنوية الموجودة لدى العملاء فيما يخص الجودة، فيحكمون عليها بأنها درجة مطابقة ما يرونه من تقديم الخدمة المصرفية لتوقعاتهم الأساسية، فمستهلكو الخدمات المصرفية إنما يبحثون عن ما يشبع حاجاتهم ورغباتهم المالية وذلك بتقييم هذه الخدمة حسب إدراكهم لها، حيث إن هذا الإدراك سوف يوجه تصرفاتهم بناء على أهدافهم وخبراتهم السابقة وبناء عليه فقد ينظر للخدمة المصرفية على إنها ذات مستوى متوسط قد تعتبر ذات جودة عالية مقارنة بتوقعات متدنية ولكنها ذات جودة منخفضة مقارنة بتوقعات عالية (دعبول وأيوب، 2013، ص297).

ونظراً لأن هذا التقييم يخضع لمعايير خاصة بالعملاء، فإنه يمكن التميز بين ثلاثة مستويات من إدراك العميل للخدمة المصرفية هي: (أبو جليل وآخرون، 2018، ص77)

**1- الخدمة الجوهر: Core Service** وتتمثل في المنفعة التي تلبي الحاجة للخدمة المصرفية لدى العميل حيث إن ذلك يعتبر الدافع لطلب هذه الخدمة.

**2- الخدمة الحقيقية: Actual Service** وتتمثل في مجموعة الخصائص المرتبطة بالخدمة المصرفية والتي تعبر عن مستوى متقدم من الطلب على هذه الخدمة بمعنى درجة نسبية من الجودة يبحث عنها القليل من العملاء.

**3-الخدمة المدعمة: Support Service** وهي التي تعبر عن مضمون خدمي متكامل يرقى بالخدمة المصرفية إلى مستوى تفضيلات Preferences وتوقعات العملاء ويعكس درجة عالية من الجودة الشاملة، والتي تصبح مطلباً للعملاء في ظل المنافسة العالية التي تضع أمام العميل حرية الاختيار من بينها.

ويرى الباحث أن جودة الخدمة المصرفية هي معيار لدرجة تطابق الأداء الفعلي مع توقعات العملاء لهذه الخدمة، أو بأنها الفرق بين توقعات العملاء للخدمة المصرفية وإدراكاتهم لها " فهي مفهوم يعكس تقييم العميل لدرجة الامتياز أو التفوق الكلي في أداء الخدمة المصرفية.

#### أبعاد جودة الخدمة المصرفية

تعد جودة الخدمة المصرفية مفهوماً مركباً ينطوي على مجموعة من الأبعاد التي تشكل محتواه المفاهيمي، حيث يقصد بها المعايير المستخدمة من قبل العملاء للحكم على جودة الخدمة المصرفية أو التي تشكل إدراكاتهم لها ، حيث قدم باراسورامان Parasurman وبيري Berry وزيثامل Zeithaml عام 1985 مقياساً لجودة الخدمة مكون من خمسة أبعاد أطلق عليها نموذج جودة الخدمة (سيرف كوال ) لقياس الفجوة بين توقعات العملاء لجودة الخدمة وبين الأداء الفعلي لمقدمي الخدمة.

ونموذج سيرف كوال هو عبارة عن استمارة مؤلفة من 22 بنداً صممت من أجل فهم أفضل لتوقعات ومفاهيم العملاء لجودة الخدمة المصرفية، وهو ينطبق على نطاق واسع من الصناعات الخدمية حيث يمكن تعديله بسهولة ليضع بالاعتبار متطلبات العملاء وهذه الأبعاد تشمل (معلا، 2014، ص63):

**1-الدليل المادي الملموس: Physical Evidence** وهو يمثل الأشياء المادية الملموسة في بيئة العمل في المصرف مثل الأجهزة التقنية الحديثة والمرافق والتسهيلات المادية التي تتناسب مع نوع الخدمة المصرفية المقدمة، فضلاً عن وجود موظفين ذوي هندام حسن.

**2-الاعتمادية: Reliability** وهي المقدرّة على الالتزام بالمواعيد المحددة للقيام بالأعمال وإمكانية الاعتماد على المصرف والاحتفاظ بسجلات دقيقة.

**3-الاستجابة: Responsiveness** وهي إخبار العملاء بالوقت الصحيح لتأدية الخدمة المصرفية والحصول على خدمة فورية والرغبة لدى الموظفين لأداء الخدمة واهتمام الموظفين بتلبية طلبات العملاء.

4-التوكيد (المصدقية): Assurance وهو مدى وجود موظفين يوثق بهم والشعور بالأمانة في التعامل مع موظفي المصرف، كما يعني وجود موظفين يتحلون بالأدب والأخلاق الحميدة إضافة إلى الدعم الذي يتلقاه الموظفين من إدارتهم وانعكاس ذلك على تقديم خدمة مصرفية أفضل.

5-التعاطف: Empathy ويقوم هذا البعد على حسن التعامل ومدى الاهتمام بعميل دون الآخر ومدى معرفة الموظفين بحاجات العملاء ومصحة العميل ومدى ملائمة أوقات عمل المصرف.

#### الرضا

عرف كوتلر وكيلر ( Kotler & Keller, 2016 ) الرضا على أنه شعور الفرد بالارتياح أو عدمه نتيجة استهلاك سلعة أو الانتفاع بخدمة يكون قد اشتراها والحالة التي تدفعه إلى إعادة الشراء مرة أخرى وتكرار عملية الشراء.

وعرف ( Zeithmal and Bitner, 2010 ) الرضا بأنه " تقييم العملاء لخدمة ما وهل حققت حاجاتهم وتوقعاتهم " وإن الفشل في تحقيق هذه الحاجات والتوقعات هو عدم الرضا عن هذه الخدمة.

كما عرف (أبو جليل وآخرون، 2018، ص53) الرضا بأنه " عبارة عن خبرة ما بعد الاستهلاك والتي يقارن فيها العميل بين الخدمة التي يتصورها مع الجودة المتوقعة " ولا بد هنا من التمييز بين الجودة والرضا ؟ لأن مقدمي الخدمة بحاجة إلى معرفة ما إذا كانت أهدافهم قد تحققت في خلق عملاء راضين، وتتضح أوجه الاختلاف بين مكونات العلاقة بين الرضا والجودة إذا أدركنا بأن الرضا يؤثر في تقييم جودة الخدمة وأن تقييم جودة الخدمة يؤثر على الرضا، ولعل الفارق الرئيس بين المفهومين يتمثل في أن الجودة تتعلق بتقديم الخدمة بينما يعكس الرضا تحقيق توقعات العميل من تلك الخدمة.

وهنا لابد من الإشارة إلى أن الإشباع يعرف على أنه " الحالة النفسية التي يتعرض لها العميل عندما تتأكد توقعاته أو لا تتأكد ".

ويعرف الباحث الرضا على أنه عبارة عن ردة فعل العميل التي تتبع عملية تقديم الخدمة المصرفية له وتقييمه لها بعد عملية الشراء وهل حققت حاجاته ورغباته، وهذا التقييم هو الذي يجعل لدى العميل النية في أن يعود ثانية لشراء الخدمة المصرفية والإفادة منها مستقبلاً.

#### تحليل البيانات واختبار الفرضيات

تم إيجاد المتوسطات الحسابية والانحرافات المعيارية لمتغيرات وأبعاد جودة الخدمة المصرفية، والجدول التالي تبين ذلك:

#### الجدول ( 1 )

##### المتوسطات الحسابية والانحرافات المعيارية لأبعاد جودة الخدمة المصرفية

ت	الفقرة	المتوسط الحسابي	الانحراف المعياري	مستوى الأهمية
<b>الدليل المادي الملموس</b>				
1	توافر أجهزة ومعدات تقنية حديثة	3.7995	.78092	مرتفع
2	وجود مرافق وتسهيلات مادية ملائمة وجذابة	3.7712	.86855	مرتفع
3	تناسب المظهر العام من حيث التصميم الداخلي والديكورات والتجهيزات المكتبية مع نوع الخدمة المقدمة	3.6681	.87650	متوسط
4	مدى تلاؤم المرافق والتسهيلات الموجودة في المصرف مع طبيعة خدماته	3.7618	.85184	مرتفع
<b>بعد الاعتمادية</b>				
5	مدى الوفاء بالوعد المعطاة في الوقت المحدد	3.6425	.82117	متوسط
6	مراعاة الظروف والأوضاع الخاصة بالعملاء	3.7325	.83666	مرتفع
7	المهنية والاحتراف لدى الموظفين	3.6692	.84578	متوسط
8	المعرفة والإلمام بأصول وإجراءات العمل المصرفي	3.8387	.79954	مرتفع
9	مدى الاحتفاظ بسجلات وقيود منظمة ودقيقة للعمل المصرفي	3.5495	.83647	متوسط

بعد الاستجابة الفورية			
مرتفع	.84120	3.7241	المبادرة بالإخبار عن الوقت الذي تؤدي فيه الخدمة المصرفية الجديدة
متوسط	.78132	3.6061	الحصول على خدمة مصرفية فورية
مرتفع	.77556	3.8085	وجود موظفين يرغبون بالرد على الاستفسارات بسرعة
مرتفع	.70412	3.8373	العون والمساعدة المقدمة من الموظفين في المصرف
البعد التوكيدي			
مرتفع	.79898	3.6905	الثقة بالموظفين في المصرف
متوسط	.73537	3.6632	الشعور بالأمان في التعامل مع الموظفين
مرتفع	.86341	3.8256	وجود موظفين يتحلون بالأدب والأخلاق الحميدة
مرتفع	.78042	3.7665	مدى الدعم الذي يناله الموظفون من إدارتهم للقيام بأعمالهم على الوجه الأكمل
بعد التعاطف			
مرتفع	.82107	3.8481	مدى تفهم الموظفين للمشكلات الخاصة بالعملاء والاهتمام بحلها
مرتفع	.76963	3.7028	تقديم الخدمات التذيقية في الأوقات الطارئة
متوسط	.82874	3.5957	مدى التزام الموظفين في التعرف على حاجات العملاء ومطالبهم
مرتفع	.76274	3.7234	الاهتمام الخاص بمشاكل العميل (مصلحة العميل)
مرتفع	.82150	3.7854	ملاءمة أوقات عمل ودوام المصرف

يتبين من البيانات الواردة في الجدول السابق ( 2 ) ما يلي:

- 1- أن المتوسطات الحسابية لبعد الدليل المادي الملموس قد تراوحت ما بين (3.6681-3.7995) وأن الفقرة التي تنص على أن "توافر أجهزة ومعدات تقنية حديثة" هي الأعلى بين متوسطات الإجابات، في حين أن الفقرة التي تنص على أن "تناسب المظهر العام من حيث التصميم الداخلي والديكورات والتجهيزات المكتبية مع نوع الخدمة المصرفية المقدمة" هي الأقل بين متوسطات الإجابات، ويلاحظ بشكل عام أن جميع المتوسطات الحسابية التي تم التوصل إليها كانت إيجابية نحو فقرات الدليل المادي الملموس.
- 2- أن المتوسطات الحسابية لبعد الاعتمادية قد تراوحت ما بين (3.8387-3.5495) وأن الفقرة التي تنص على أن "المعرفة والإلمام بأصول وإجراءات العمل المصرفي" هي الأعلى بين متوسطات الإجابات، في حين أن الفقرة التي تنص على أن "مدى الاحتفاظ بسجلات وقيود منظمة ودقيقة للعمل المصرفي" هي الأقل بين متوسطات الإجابات، ويلاحظ بشكل عام أن استجابات عينة الدراسة كانت إيجابية نحو فقرات بعد الاعتمادية.
- 3- أن المتوسطات الحسابية لبعد الاستجابة الفورية قد تراوحت ما بين (3.8373-3.6061) وأن الفقرة التي تنص على أن "العون والمساعدة المقدمة من الموظفين في المصرف" هي الأعلى بين متوسطات الإجابات، في حين أن الفقرة التي تنص على أن "الحصول على خدمة مصرفية فورية" هي الأقل بين متوسطات الإجابات، ويلاحظ بشكل عام أن استجابات عينة الدراسة كانت إيجابية نحو فقرات بعد الاستجابة الفورية.
- 4- أن المتوسطات الحسابية للبعد التوكيدي قد تراوحت بين (3.6632-5623.8) وأن الفقرة التي تنص على "وجود موظفين يتحلون بالأدب والأخلاق الحميدة" هي الأعلى بين متوسطات الإجابات، في حين أن الفقرة التي تنص على "الشعور بالأمان في التعامل مع الموظفين" هي الأقل بين المتوسطات، ويلاحظ بشكل عام أن استجابات العينة إيجابية نحو فقرات البعد التوكيدي.
- 5- أن المتوسطات الحسابية لبعد التعاطف قد تراوحت بين (3.8481-3.5957) وأن الفقرة التي تنص على أن "مدى تفهم الموظفين للمشكلات الخاصة بالعملاء والاهتمام بحلها" هي الأعلى بين متوسطات الإجابات، في حين أن الفقرة التي

تنص على أن " مدى التزام الموظفين في التعرف على حاجات العملاء ومطالبهم " كانت الأقل بين متوسطات الإجابات، ويلاحظ بشكل عام أن استجابات العينة كانت إيجابية نحو فقرات بعد التعاطف.

## الجدول ( 2 )

### المتوسطات الحسابية والانحرافات المعيارية لرضا العملاء

ت	الفقرة	المتوسط الحسابي	الانحراف المعياري	مستوى الأهمية
23	اشعر بالسرور والارتياح للتعاون الذي يقدمه المصرف الذي أتعامل معه عند تقديم خدماته.	3.794	.8658	مرتفع
24	لدي الرغبة في استمرار التعامل مع المصرف مستقبلاً	3.695	.8119	مرتفع
25	تحقق الخدمة المصرفية المقدمة من المصرف الذي أتعامل معه إشباعاً لحاجاتي و رغباتي	3.771	.8432	مرتفع
26	أحب معرفة كافة الخدمات المصرفية التي يقدمها المصرف الذي أتعامل معه	3.571	.8665	متوسط
27	إن القيمة المضافة في الخدمات المصرفية المقدمة من المصرف الذي أتعامل معه تفوق توقعاتي	3.617	.8302	متوسط
28	إن المعاملة الحسنة من الموظفين تعتبر دافعاً لاستمرار التعامل مع المصرف	3.725	.8712	مرتفع

يتبين من البيانات الواردة في الجدول السابق ( 2 ) أن المتوسطات الحسابية لمتغير الرضا قد تراوحت ما بين (3.794- 3.571) وأن الفقرة التي تنص على أن " اشعر بالسرور والارتياح للتعاون الذي يقدمه المصرف عند تقديم خدماته " هي الأعلى بين متوسطات الإجابات، في حين أن الفقرة التي تنص على " أحب معرفة كافة الخدمات المصرفية التي يقدمها المصرف " هي الأقل بين متوسطات الإجابات، ويلاحظ بشكل عام أن استجابات العينة كانت إيجابية نحو فقرات الرضا. ولاختبار الفرضيات تم استخدام ( One Sample T. Test ) للمقارنات الثنائية وعند مستوى دلالة (0.05) فإن الجدول (3) يبين النتائج التي تم الحصول عليها عند اختبار هذه الفرضية.

أولاً: اختبار الفرضية الأولى: إن العملاء غير راضين عن جودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن.

## الجدول رقم (3)

### اختبار T . test للفرضية الأولى

المتغير	قيمة T المحسوبة	قيمة T الجدولية	قيمة T المعنوية Sig-T	نتيجة الفرضية العدمية
الرضا	7.348	1.673	0.000	رفض الفرضية العدمية

يتبين من البيانات الواردة في الجدول (3) أن قيمة T المحسوبة بلغت ( 7.348 ) في حين تم استخراج قيمتها الجدولية البالغة ( 1.673 ) وبما أن قيمة T المحسوبة أكبر من قيمتها الجدولية فإننا نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تقول " إن العملاء غير راضين عن جودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن". ويؤكد ذلك قيمة Sig. المعنوية والتي تساوي صفرًا.

ثانياً: اختبار الفرضية الثانية: إن تقييم العملاء سلبي لجودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن فيما يتعلق بكل بعد من أبعاد جودة الخدمة المصرفية الخمسة (الدليل المادي، البعد التوكيدي، بُعد الاعتمادية، بُعد الاستجابة الفورية، بُعد التعاطف).

## الجدول رقم (4)

## نتائج تحليل T.test لأبعاد جودة الخدمة التدقيقية الخمسة

المتغير	قيمة T المحسوبة	قيمة T الجدولية	قيمة T المعنوية Sig-T	نتيجة الفرضية العدمية
الدليل المادي الملموس	4.6762	1.673	0.000	رفض
البعد التوكيدي	5.3475	1.673	0.000	رفض
بعد الاعتمادية	5.2554	1.673	0.000	رفض
بعد الاستجابة الفورية	4.9110	1.673	0.000	رفض
بعد التعاطف	5.7405	1.673	0.000	رفض
<b>الأبعاد مجتمعة</b>	<b>5.1861</b>	<b>3.840</b>	<b>0.000</b>	<b>رفض</b>

يتبين من البيانات الواردة في الجدول (4) أن قيمة T المحسوبة بلغت (5.1861) في حين تم استخراج قيمتها الجدولية البالغة (3.840) وبما أن قيمة T المحسوبة أكبر من قيمتها الجدولية فإنه تم رفض الفرضية العدمية وقبول الفرضية البديلة التي تنص على أن "تقييم العملاء ايجابي لجودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن فيما يتعلق بكل بعد من أبعاد جودة الخدمة المصرفية الخمسة (الدليل المادي، البعد التوكيدي، بُعد الاعتمادية، بُعد الاستجابة الفورية، بُعد التعاطف). ويؤكد ذلك قيمة Sig. المعنوية والتي تساوي صفرًا.

## النتائج

فيما يلي عرض موجز للنتائج التي تم التوصل إليها:

أولاً: أظهرت المتوسطات الحسابية لمتغيرات وأبعاد جودة خدمة التدقيق، ما يلي:

**1- الدليل المادي الملموس:** تبين أن جميع المتوسطات الحسابية التي تم التوصل إليها كانت إيجابية نحو فقرات الدليل المادي الملموس. كما تبين أهمية توافر أجهزة ومعدات تقنية حديثة ومرافق وتسهيلات مادية ملائمة وجذابة وبشكل يتلاءم مع طبيعة الخدمات المصرفية. وهذا يعني أن ارتباط الدليل المادي الملموس كبعد من جودة الخدمة المصرفية، من شأنه أن يسهم في تلبية الحاجات والرغبات لدى العملاء ويحقق رضاهم، وهذا يستدعي من المصارف التركيز على البعد المادي الملموس الذي يركز على البيئة المادية التي تعمل فيها هذه المصارف.

**2- بعد الاعتمادية:** تبين أن جميع المتوسطات الحسابية التي تم التوصل إليها من خلال استجابات عينة الدراسة كانت إيجابية نحو فقرات بعد الاعتمادية. كما تبين أهمية المعرفة والإلمام بأصول وإجراءات العمل المصرفي، كذلك أهمية مراعاة الظروف والأوضاع الخاصة بالعملاء، فضلاً عن أهمية المهنية والاحتراف لدى الموظفين. وهذا يؤكد على أن الرضا هو انعكاس لقدرة المصارف للوفاء بالوعود التي تعطيها للعملاء وفي الوقت المحدد، وهذا من شأنه أن يسهم في تحسين ميزة المصرف التنافسية وتحسين الحصة السوقية من خلال زيادة العمليات المصرفية.

**3- بعد الاستجابة الفورية:** تبين أن جميع المتوسطات الحسابية التي تم التوصل إليها من خلال استجابات عينة الدراسة كانت إيجابية نحو فقرات بعد الاستجابة الفورية. كما تبين أهمية تقديم العون والمساعدة من الموظفين في المصارف للعملاء، وأهمية وجود موظفين يرغبون بالرد على الاستفسارات بسرعة. وهذه النتيجة تقضي إلى قيام موظفو المصرف بتقديم الخدمات المصرفية للعملاء فور طلبها، وهذه السرعة في تقديم الخدمات أصبحت من الأساسيات التي تدفع العملاء للاستمرار في التعامل مع المصرف.

**4- البعد التوكيدي:** تبين أن جميع المتوسطات الحسابية التي تم التوصل إليها من خلال استجابات عينة الدراسة كانت إيجابية نحو فقرات البعد التوكيدي. كما تبين أهمية الثقة بالموظفين، ومدى الدعم الذي ينالونه من إدارتهم للقيام بأعمالهم على الوجه الأكمل. وهذا من شأنه أن يؤدي إلى زيادة الثقة بموظفي المصرف ويمنح العملاء المزيد من الثقة والأمان في التعامل مع المصرف، وهذا يتطلب توفير الحوافز المادية مثل الأجور والزيادات السنوية والمكافآت، كذلك توفير الحوافز المعنوية مثل فرص الترقية وكتب الشكر وغيرها.

**5- بعد التعاطف:** تبين أن جميع المتوسطات الحسابية التي تم التوصل إليها من خلال استجابات عينة الدراسة كانت إيجابية نحو فقرات بُعد التعاطف. كما تبين أهمية تفهم الموظفين للمشكلات الخاصة بالعملاء والاهتمام بحلها، كذلك أهمية ملاءمة أوقات عمل ودوام المصرف. وبعد التعاطف كما هو معروف يؤكد على الاهتمام في تقديم الخدمة المصرفية، ويستدعي تفهم واهتمام موظفي المصرف بمشاكل العملاء وحاجاتهم ومطالبهم والتزامهم بحلها، كذلك ملاءمة أوقات عمل المصرف لظروف العملاء، إضافة لتقديم الخدمة المصرفية في الأوقات الطارئة، جميعها جوانب تعزز أهمية إدراك جودة الخدمة المصرفية.

**6- الرضا:** تبين أن جميع المتوسطات الحسابية التي تم التوصل إليها من خلال استجابات عينة الدراسة كانت إيجابية نحو فقرات المتغير التابع وهو الرضا. كما تبين أن جودة الخدمات المصرفية تؤدي إلى الشعور بالسرور والارتياح للتعاون الذي تقدمه المصارف عند تقديم خدماتها، وإن الخدمة المصرفية المقدمة من المصارف الإسلامية العاملة في الأردن تحقق إشباعاً للحاجات والرغبات.

**ثانياً:** أظهرت نتائج اختبار الفرضيات، ما يلي:

1- إن العملاء راضين عن جودة الخدمات المصرفية التي تقدمها المصارف الإسلامية العاملة في الأردن، وهذا مؤشر على أن إدراك العملاء لجودة الخدمة المصرفية المقدمة فعلياً (الأداء الفعلي) كان مرتفعاً مقارنة مع الجودة التي يتوقعها العملاء فيما يقدم لهم من خدمات مصرفية (الخدمة المتوقعة) بمعنى أن الجودة المتوقعة من قبل العملاء في الخدمات المصرفية كانت منخفضة.

2- أن تقييم العملاء لجودة الخدمات المصرفية المقدمة من المصارف الإسلامية العاملة في الأردن كان إيجابياً فيما يتعلق بكل بعد من أبعاد جودة الخدمة المصرفية الخمسة (الدليل المادي، البعد التوكيدي، بُعد الاعتمادية، بُعد الاستجابة الفورية، بُعد التعاطف). وهذا يعني إن جودة الخدمة المصرفية هي أحد العناصر الرئيسية في التأثير على رضا العملاء، وأن الأبعاد الخمسة المكونة لجودة الخدمة المصرفية تختلف درجة تأثير كل منها في الرضا وهو الأمر الذي يقتضي من إدارات المصارف أخذه في الاعتبار عند تطوير جودة خدماتها لأن اختلاف الأهمية النسبية لكل بعد من هذه الأبعاد يتطلب تحديد درجة الأولوية المناسبة له.

#### **المضامين والاعتبارات التسويقية**

خلصت الدراسة إلى عدد من المضامين والاعتبارات التسويقية التي يمكن لإدارات المصارف الاستفادة منها أهمها:

1- يستند المفهوم الحديث للتسويق على تحديد حاجات ورغبات العملاء وتصميم مزيج الخدمة المصرفية بما يناسب تلك الاحتياجات والرغبات ويقوم على إشباعها بشكل كامل، لذلك فإن على المصارف الإسلامية العاملة في الأردن العمل على تحديد رغبات عملائها من المؤسسات الأردنية بشكل عام والعملاء بشكل خاص، مع التأكيد على أهمية إجراء مراجعة دورية مستمرة وإجراء دراسات ميدانية بهدف التعرف على مشاكل العملاء.

2- نظراً لأهمية التسويق بالعلاقات فإن الحفاظ على العلاقة الحسنة بين المصارف الإسلامية والعملاء تتطلب من هذه المصارف تبني استراتيجيات تهدف إلى اكتساب المزيد من العملاء الجدد والحفاظ على العملاء الحاليين، إضافة إلى تطوير وبناء علاقات طويلة الأمد معهم باعتبار أن هؤلاء العملاء سيقومون بالترويج لهذه المصارف مع مرور الزمن.



3- يقوم العمل المصرفي على تقديم الخدمات المالية، لذلك يتوجب على المصارف التفاعل مع العملاء لاستهداف أسواق جديدة لتقديم الخدمة المصرفية باستخدام أساليب الترويج المختلفة، مثل النشر الدعائي والمقالات الفنية والندوات واللقاءات الاجتماعية واستغلال المؤتمرات المهنية المتخصصة في مجال العمل المصرفي، فضلا عن برامج علاقات عامة وزيارات لعملاء محتملين لتوضيح وإبراز الجوانب الهامة للعمل المصرفي.

4- أكدت النتائج التي توصلت إليها هذه الدراسة أن تقييم جودة الخدمة المصرفية الفعلية يستند إلى خمسة أبعاد هي ( الدليل المادي الملموس، الاعتمادية، الاستجابة الفورية، البعد التوكيدي، والتعاطف ) باعتبارها مقياساً لتقييم الأداء الفعلي الذي ينطوي عليه رضا العملاء، لذلك يتوجب على المصارف الإسلامية إجراء دراسات ميدانية من أجل التوصل لجوانب الضعف والقصور في أي من هذه الأبعاد أثناء تقديم خدماتها.

### التوصيات

يوصي الباحث بما يلي:

1- أن على إدارات المصارف الإسلامية العاملة في الأردن أن تدرك أهمية النتائج التي توصلت إليها هذه الدراسة، فيما يتعلق بالتقييم الإيجابي الذي أفرزته نتائجها لمستوى جودة الخدمة المصرفية والذي انعكس إيجابيا على رضا العملاء، بحيث يكون ذلك دافعا لها للاستمرار بتقديم خدمات أفضل.

2- يتوجب على إدارات المصارف الإسلامية العاملة في الأردن أن تدرك أن لدى عملائها مستوى عالٍ من التوقع لجودة الخدمة المصرفية يساعدها على تقدير الأداء الفعلي للخدمة، وبالتالي فإن على هذه الإدارات العمل لتحقيق تقارب بين هذا التوقع وبين ما تقدمه فعلا من خدمة مصرفية وذلك للبقاء ضمن نطاق ودائرة هذا التوقع.

3- ضرورة قيام إدارات المصارف الإسلامية العاملة في الأردن بعقد برامج تدريب فعالة لتنمية وتطوير مهارات موظفيها في التعامل مع العملاء باعتبار أن هؤلاء جزء لا يتجزأ من عملية تقديم الخدمة المصرفية.

4- أن على إدارات المصارف الإسلامية العاملة في الأردن أن تعمل باستمرار على تحسين وتطوير مستوى خدماتها المقدمة فعليا في وقت يشهد زيادة المنافسة في هذا القطاع، سيما وأن العمل في مجال العمل المصرفي يعتمد بصورة كبيرة على النجاحات السابقة في استقطاب المزيد من العملاء في ظل تنامي إدراكات هؤلاء العملاء لجودة الخدمة المصرفية، مما يجعلهم قادرين على اختيار الأنسب لتحقيق رغباتهم وحاجاتهم في طلب الخدمة المصرفية.

6- يتوجب على إدارات المصارف الإسلامية العاملة في الأردن تبني برامج تستند على أسس علمية لتطوير جودة خدماتها المصرفية بهدف تعزيز قنوات وإدراكات العملاء حول الخدمة وبشكل يحقق رضاها عن هذه الخدمات.

7- تُعد جودة الخدمة المصرفية بمستويات الخدمة الداعمة والتكميلية للخدمة الجوهر مجالا واسعا للتنافس بين المصارف الإسلامية في السوق المحلية والخارجية، لذلك فإنه يتوجب عليها أن تدرك أن هناك من يقدم مستوى خدمة مصرفية أفضل لجذب العملاء.

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## هل يمكن لتقنيات التخزين الحديثة للمنتجات الغذائية الزراعية في الجزائر من أن تتحول لأداة لاحتكار أقوات متساكنيها...!؟

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### Have the warehouses of agricultural products become a tool to monopolize Algerians' food ...!?

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#### Abstract

The purpose of this paper is to illustrate the use of agricultural food preservation techniques as price control tools in Algeria, especially in off- season production, which results in the creation of an imbalance in the market for these products, and their control by a few monopolists through the use of warehouse and storage techniques. The study concluded the following:

The main objective of the warehouses and storage rooms of agricultural food products in general, and in Algeria in particular, is to control the market of these products, and to achieve a supply balance by ensuring their flow, thus allowing its availability in a balanced manner in their production seasons and off-seasons; the monopoly of the agro - food markets in Algeria is particularly high in seasons with characterized by fluctuations in production; the principal reason of using warehouses and storage rooms for agricultural products in Algeria is the control of its prices in the absence of strict laws criminalizing these behaviors.

**Keywords.** Agricultural Food Products, Storage Systems, Refrigeration Warehouses, Refrigeration Rooms, Monopoly, Algeria.

#### ملخص

تهدف الدراسة إلى تبيان كيفية استخدام تقنيات حفظ المنتجات الغذائية الزراعية ذات الاستهلاك الواسع في الجزائر كأداة للتحكم في أسعارها خاصة في غير مواسم انتاجها، مما يخلق عدم توازن في سوق تلك المنتجات واحتكارها من طرف قلة من المحتكرين، من خلال استخدام تقنيات مستودعات وغرف تخزين تلك المنتجات. فبدلاً من أن تصبح أداة تعمل على تحقيق توازن سوق الخضروات والفواكه ذات الاستهلاك الواسع والتي تشمل في هذه الدراسة ستة منتجات زراعية أساسية ممثلة في كل من: (البطاطا، الثوم، البازلاء الخضراء، التفاح المحلي، التمر)، أضحت أداة احتكارية بحتة في سوق تلك المنتجات، مما نتج عنه وقوع المستهلك الجزائري تحت رحمة أولئك المحتكرين الجشعين.

خلصت الدراسة لجملة من النتائج، تمثلت فيما يلي:

إن الغرض الأساسي من استخدام مستودعات وغرف تخزين المنتجات الغذائية الزراعية بشكل عام، وفي الجزائر بشكل خاص هو ضبط سوق تلك المنتجات وتحقيق توازنها من خلال ضمان تدفقها، مما يسمح بتحقيق توافرها بشكل توازني في مواسم انتاجها وفي غيره؛

تزداد وطأة الاحتكار الممارسة في أسواق المنتجات الغذائية الزراعية ذات الاستهلاك الواسع في الجزائر بشكل خاص في المواسم التي تشهد تذبذبات في انتاجها؛

يكن السبب الرئيسي في استخدام مستودعات وغرف تخزين المنتجات الزراعية محل الدراسة في الجزائر لأجل التحكم في أسعارها، في غياب قوانين صارمة تجرم مثل هذه السلوكيات.

**الكلمات المفتاحية:** المنتجات الغذائية الزراعية، نظم التخزين، مستودعات التبريد، غرف التبريد، الاحتكار، الجزائر.

## مقدمة

تهدف عمليات الحفظ المختلفة للمنتجات الغذائية الزراعية من حفظ بالتبريد وحفظ بالتجميد وحفظ طبيعي إلى العمل على توفير هذه المنتجات على مدار الحول وفي أوقات لا تتناسب مواسم إنتاجها أو توفيرها في مناطق لا تتجها أصلا أوتوفيره كمادة خام يعاد تصنيعها فيما بعد لمنتجات أخرى. إن الهدف الرئيسي من استخدام تقنيات التخزين السالفة الذكر ليس فقط، توفيرها في غير مواسم انتاجها فحسب، إنما هو توفيرها بأسعار تتناسب القدرة الشرائية للمستهلك بشكل عام والمستهلك الجزائري على وجه التحديد والذي كان محل الدراسة.

**مشكلة الدراسة:** تهدف الدراسة للإجابة على تساؤل جوهري مؤداه: كيف يمكن استخدام مستودعات وغرف تبريد المنتجات الغذائية الزراعية، وخاصة ذات الاستهلاك الواسع لدى المستهلك الجزائري من أن تصبح أداة تعمل على تحقيق توازن سوق الخضروات والفواكه ذات الاستهلاك الواسع والتي اشتملت ستة منتجات زراعية أساسية ممثلة في كل من (البطاطا، الثوم، البازلاء الخضراء، التفاح المحلي، التمور)، وبالتالي تقادي استخدامها للتحكم في أسعار تلك المنتجات؟

**فرضيات الدراسة:** تنطلق الدراسة من فرضية أساسية مفادها أن استخدام عمليات الحفظ المختلفة للخضروات والفواكه لعينة الدراسة والمتمثلة في كل من: (البطاطا، الثوم، البازلاء الخضراء، التفاح المحلي، التمور) في الجزائر لأجل التحكم في أسعارها وممارسة الاحتكار في أسواق تلك المنتجات، بدلا من أن تكون وسيلة فعالة لتحقيق وفرتها على مدار فصول السنة وبأسعار مقبولة لدى المستهلك الجزائري.

**أهداف الدراسة:** تهدف هذه الدراسة إلى التعرف على أنواع الحفظ المختلفة للمنتجات الغذائية الزراعية لأجل تقادي هدر الفائض منها في مواسم انتاجها وتوفيرها بالكميات المطلوبة والأسعار المعقولة لدى جمهور المستهلكين في غير مواسم انتاجها، وقد تناولت الدراسة عينة مشكلة من ستة مواد أساسية من مجموعة كبيرة من الخضروات والفواكه في السوق الجزائرية، التي يمكن خزنها وفق تقنيات التبريد أوالتجميد الغذائي. كما تهدف الدراسة أيضا للتعرف على الدور الذي يمكن أن تلعبه عمليات التخزين تلك في ممارسة الاحتكار في أسواق تلك المنتجات والتحكم في كميات تدفقها في الأسواق وبالتالي التحكم في أسعارها.

**أهمية الدراسة:** تكمن أهمية البحث من خلال التعرف على استخدام مستودعات وغرف التبريد للمنتجات الغذائية الزراعية لأجل التحكم في كميات المنتجات الغذائية الزراعية المتدفقة للأسواق خاصة في غير مواسم انتاجها وحتى في مواسم انتاجها أحيانا في الأسواق الجزائرية، وذلك لأجل التحكم في أسعارها بدلا من أن تكون وسيلة فعالة لتنظيم سوق هذه المنتجات، وبالتالي المحافظة على توازن أسواقها. وهذا ما يستدعي من الجهات التي تشرف على تنظيم الأسواق على إعادة النظر في الأدوار التي يجب أن تلعبها التقنيات المستخدمة في التخزين من تبريد أو تجميد، أوتخزين طبيعي، فبدلا من أن تكون أداة لممارسة الاحتكار ورفع الأسعار. فيجب أن تلعب الدور المنوط بها وهو تحقيق توازن الأسواق من خلال عمليات تخزين

الفواض في مواسم انتاج الخضروات والفواكه والسماح بتدفقها في غير مواسم انتاجها لأجل توفيرها بالكميات التوازنية والأسعار التي تكون في متناول المستهلك الجزائري.

**منهجية الدراسة:** نظرا لطبيعة الدراسة، فقد تم اعتماد مختلف المناهج المستخدمة في البحوث والدراسات الاقتصادية والإدارية، حيث تم توظيف كل واحدة منها كلما دعت الحاجة البحثية لذلك. وبشكل عام فقد تم اعتماد المنهج الوصفي التحليلي، حين تناول عدة مفاهيم وتحليلها والمرتبطة أساسا بتقنيات تخزين المنتجات الغذائية الزراعية واشتراطاتها الصحية، ومن بين الأدوات المنهجية المتبعة أيضا أسلوب دراسة الحالة المطبق عند تناول الجزء الخاص بالشق التطبيقي من البحث وذلك من خلال إجراء دراسة على عينة مكونة من ستة منتجات غذائية زراعية ذات استهلاك واسع لدى المستهلك الجزائري ممثلة في كل من: (البطاطا، الثوم، البازلاء الخضراء، التفاح المحلي، التمر)، وتتبع تغيرات أسعارها في عينة من الأسواق الجزائرية في مواسم انتاجها وفي غير مواسم انتاجها أي بعد عمليات التخزين المختلفة المطبقة عليها.

**هيكلية الدراسة:** لمعالجة الإشكالية المطروحة، تم اعتماد خطة للبحث راعت مختلف الجوانب المتداخلة والمتشعبة للموضوع كما يلي:

- تخزين المنتجات الغذائية الزراعية؛
- الاحتكار وآثاره على اختلال توازن سوق الأغذية؛
- استخدام مستودعات التخزين للتحكم في أسعار بعض المنتجات الغذائية الزراعية في الجزائر.

#### أولاً: تخزين المنتجات الغذائية الزراعية

تتناول هذه النقطة البحثية كل من أساسيات تخزين المنتجات الغذائية الزراعية وكذا اشتراطات الحفظ الآمن صحيا لها وأخيرا النظم المختلفة لخزنها.

**أساسيات تخزين المنتجات الغذائية الزراعية:** تتناول فيما يأتي كل من: تصنيف المنتجات الغذائية الزراعية القابلة للتخزين، وكذا الطرائق المختلفة لتخزينها.

**1.1. تصنيف المنتجات الغذائية الزراعية القابلة للتخزين:** تحدد أسس نجاح تخزين المنتجات الغذائية الزراعية بالنظم وألوانها المختلفة التي تكمن من خزن هذه الأخيرة بعد جمعها وتعبئتها والحفاظ على حالتها الطازجة لأطول مدة ممكنة في شروط مناسبة لخزنها من دون فقد يذكر لوزنها، أو بانخفاض مقاومتها لعدوى الأمراض المعدية وغير المعدية، أو بتدهور جودة ثمارها وقيمتها الغذائية. وتصنف هذه الثمار حسب خصائصها الحيوية والشكلية والفيزيولوجية ومقاومتها للكائنات الدقيقة الممرضة وللشروط غير الملائمة وقدرتها على التخزين ومناعتها في ثلاثة مجموعات وفقا لما يلي (1):

**1.1.1. البطاطا والخضراوات الثنائية الحول:** مثل الملفوف والجزر والشمندر والبصل والثوم وغيرها، فمثلاً تحدد القدرة التخزينية للبطاطا والبصل بطول مدة سكونها الفيزيولوجي العميق الذي يخضع للهرمون المثبط للتزريع وللهرمونات المشجعة للتزريع من مجموعة الجبريلينات والسيتوكينين، فقد ثبت أن التوازن بين الهرمونات المثبطة والمنشطة يحدد الحالة الفيزيولوجية لدرنات البطاطا والبصل ومدى قدرتها على التزريع، وتختلف مدة سكونها بحسب الصنف ودرجة النضج وفصل النمو ومكان الزراعة والإصابة المرضية وشروط التخزين وغيرها. كما يمكن التحكم بطول هذه المدة باستخدام الهرمونات المختلفة للنمو وبطرائق التخزين المعتمدة. أما فيما يخص الملفوف والخضراوات الجذرية؛ فيمكن أن تنمو براعمها حينما تتوافر لها الشروط المناسبة من الحرارة والرطوبة الجوية أو بإعاقه نموها بالخرن المبرد في درجة حرارة تتراوح بين (0<sup>0</sup> - 4<sup>0</sup>).

**2.1.1. الفواكه والخضراوات الأخرى:** تتحدد قدرتها التخزينية بطول مدة نضجها بعد القطاف، فكما كانت هذه المدة أطول كانت الثمار أكثر قدرة على التخزين، فعلى سبيل المثال تتضخ ثمار تفاح الأصناف الصيفية المبكرة قبل قطافها، ومن ثم فإن مدة خزنها قصيرة جدا، على خلاف ثمار الأصناف المتأخرة التي تستكمل نضجها بعد القطاف وفي أثناء خزنها.

< <https://www.arab-ency.com/ar> "نظم تخزين المنتجات الزراعية"، الموسوعة العربية (11 ماي 2015)، > (1)

**3.1.1. اللوزيات والخضراوات الورقية والأعشاب:** تتميز الخضراوات الورقية بضعف قدرتها التخزينية ومناعتها ضد الأمراض وبسهولة فقد ماء أسجتها بسبب ضعف قدرة غروياتها على الاحتفاظ بالماء، أما ثمار الأعشاب واللوزيات فلا بد من تخزينها في وحدات مبرّدة لمنع تبخر مائها والحفاظ على حالتها الطازجة؛ ولا سيما الأصناف المتأخرة منها.

**2.1. الطرائق المختلفة لتخزين المنتجات الغذائية الزراعية:** هناك طرائق عدة لتخزين ثمار الفواكه والخضراوات الطازجة وتتمثل أهمها فيما يلي:

- التخزين في العراء أو في المثمرة العادية في غرف مهواة فوق سطح الأرض أو تحتها؛
- التخزين بالتبريد الطبيعي والصناعي أو في جو غازي يتحكم به أوبالتشيع النووي؛
- التخزين بالتجميد السريع أو بطريقة براغ بالتبريد المسبق السريع أوالتفريغ الهوائي؛
- التخزين باستخدام الطرائق الكيماوية أو الحرارية أوباستخدام الأوزون أو ثاني كبريتات الصوديوم أو منظمات النمو النباتي.

**3.1. شروط التخزين الآمن صحيا للمنتجات الغذائية الزراعية:** يشترط في تحقيق الأمان الصحي للمنتجات الزراعية المخزنة توافر جملة الشروط التالية:

- يجب أن تتمتع مستودعات وغرف التخزين بدرجة عالية من النظافة درء المخاطر التلوث التي قد تصيب المنتجات الزراعية المخزنة، فمثلا يمكن للغبار المتناثر الذي يعد من أهم نواقل الجراثيم التي تسبب تلف المنتجات الزراعية وغيرها؛
- عدم تخزين منتجات قد تتداخل روائحها في غرفة تخزين واحدة؛
- يجب أن تحفظ المنتجات الزراعية في درجات رطوبة ثابتة، مع الإشارة إلى أن لكل منتج درجة معينة من الرطوبة، حيث يستحسن أن تكون هذه الدرجة عالية قدر الامكان لتلافيا للخسائر الناتجة عن التبخر؛
- ضرورة تجديد الهواء، والذي تتغير من حيث الكثافة والتواتر حسب نوع المنتج المخزن؛
- يجب أن لا تعاد المنتجات التي أخرجت من غرفة التبريد، لأنها ستستعيد درجة سخونتها الخارجية وحينها ستقلص مدة حفظها وتتعرض بذلك للتلف السريع؛
- يجب أن تراعى تغيرات درجة الحرارة عند اخراج المنتجات الزراعية من غرف التبريد بانتباه أكبر منه عند ادخالها، حيث أنه في بعض الحالات يكون التبريد تدريجيا وعلى مراحل متعددة لئلا تتكثف رطوبة الجو؛
- لا يعد التبريد بمفرده الأداة الفاعلة للحفاظ على النوعية الجيدة للمنتجات التي يتم تخزينها، بل إنه رغم المعالجات المطبقة على المنتجات أثناء الزرع والاحتياطات المتخذة عند حصاد الغلة، إلا أنه يجب اتخاذ الاجراءات الوقائية الضرورية بعد عملية القطاف، والمتمثلة أساسا فيما يلي<sup>(1)</sup>:
- إجراء عمليات نقع لبعض المنتجات في ماء جافيل المخفف بدرجات كبيرة، بكثافة لا تتعدى 10 ملغ/لتر؛
- المعالجة بالماء الساخن أو بالبخار بدرجة حرارة تقارب 50<sup>0</sup> مئوية لتطهير ظاهر المنتج الزراعي؛
- استخدام بعض المعقمات لتطهير المنتجات التي تخضع لعمليات
- تصنيف كالتفاح والاجاص، والتي يمكن أن تتعرض لتلوثات فطرية؛
- يمكن رش بعض الفواكه والخضراوات بمستحلبات من الزيت أو الشمع أو بمبيدات للفطريات، ويستعمل ذلك عادة قبيل التعبئة لتحسين مظهر المنتج والحد من فقدان الماء، وبعد الرش يجفف المنتج من خلال ادخالها إلى فرن على درجة حرارة مئوية مقدرة بـ 40<sup>0</sup>؛

سمير مدور، تخزين المنتجات الزراعية، (المؤسسة اللبنانية للتنمية الاقتصادية والزراعية، حزيران 2001)، ص:04، (1)  
><http://www.ildeslebanon.org/etudes/ar/ar-entroposage-produit-agricole.pdf><

- يتم تبليل الموز والاجاص والتفاح بمحلول من الشمع، مما يخلق نوعا من الغشاء الذي يغير التبادلات الغازية ويحد من فقدان الماء من سطح المنتج.

**شروط حفظ المنتجات الغذائية الزراعية بالتبريد:** تعد المنتجات الزراعية سلعا قابلة للتلف نتيجة تعرضها للتحويلات الجرثومية والكيميائية والفيزيولوجية مما قد يجعلها غير قابلة للاستهلاك الآدمي مع مرور الزمن نتيجة سوء الحفظ، بل قد تتحول لمواد سامة أحيانا. ولأجل تحقق امكانية استهلاكها الصحي في غير مواسمها، تتعدد طرائق حفظها، ومن بينها تطبيق تقنيات التبريد التي من شأنها أن توقف الأنشطة التي تؤدي إلى تلف المنتج الزراعي. يشترط في عمليات حفظ المنتجات الزراعية بالتبريد توافر ثلاثة شروط أساسية (القاعدة الثلاثية لحفظ الثمار والغلل) والمتمثلة فيما يلي<sup>(1)</sup>:

- أن يكون المنتج الزراعي محل التخزين سليما، أي غير تالف جزئيا أو كليا، ويعد هذا الشرط جوهريا، حيث لا جدوى من تخزين منتجات ذات نوعية رديئة. يعد المنتج الزراعي سليما إذا كان لا يحتوي على أي مسبب للتلف الناجم عن وجود جراثيم على ظاهره أو في داخله، لذا ينبغي أن يقطف المنتج بأنظف طريقة ممكنة للحد من وصول الملوثة الجرثومية المحتملة التي قد تصيبه؛
- اخضاع المنتجات الزراعية للتبريد في أقرب وقت ممكن بعد قطفها للحيلولة دون انتشار الجراثيم المتحولة و نموها مما يؤدي لتلفها، حيث من شأن التبريد المبكر أن يؤدي إلى إزالة حرارتها الخاصة والتي تكون سببا رئيسيا لتطور مختلف مسببات الفساد البيولوجي للمنتج الزراعي محل الحفظ. تختلف درجة التبريد المستخدمة من منتج زراعي لآخر، مع التنويه لنقطة أساسية متمثلة في عدم تعريض المنتجات النباتية الحية لدرجات حرارة متدنية من شأنها اتلاف أنسجتها، ولأجل المحافظة على الأنسجة النباتية يتم القيام بتجليد سريع جدا لتلك المنتجات تحت درجات حرارة تصل إلى دون 30 درجة مئوية تحت الصفر؛
- ضرورة بقاء درجات التبريد مستقرة قد الامكان بدءا من لحظة إدخال المنتج إلى غرفة أو مستودع التبريد إلى غاية استخدامها، كما أن نقل المنتج من مستودع إلى آخر ينبغي أن يتم بسرعة تلافيا لعودة سخونتها وتراكم الرطوبة على سطحها مما يؤدي لتلفها.

**نظم حفظ المنتجات الغذائية الزراعية:** تعتمد الطرائق التي تستخدم لحفظ المنتجات الزراعية على اتباع الوسائل التي تثبط أو توقف نشاط العوامل المؤدية لتلفها كالأحياء المجهرية والانزيمات والأكسجين دون تأثير التقنيات المستخدمة للحفظ على القيمة الغذائية للمنتج الزراعي، من شأن طرائق الحفظ هذه أن تؤدي إلى حفظ طويل نسبيا أو مؤقت للمنتجات محل الحفظ. إن الهدف من استخدام تقنيات الحفظ هو العمل على توافر هذه المنتجات على مدار الحول وفي أوقات لا تتناسب مواسم انتاجها أو توفيرها في مناطق لا تنجح أصلا أو توفيره كمادة خام يعاد تصنيعها فيما بعد لمنتجات أخرى.

تنقسم نظم حفظ المنتجات الغذائية الزراعية لثلاثة أنواع، يعتمد كل منها على التحكم في عوامل التلف من خلال خلق ظروف بيئية لا تشجع نموها أو تثبطها وتدمرها<sup>(2)</sup>.

**1.3. حفظ المنتجات الغذائية الزراعية عن طريق خفض درجات الحرارة:** يتم حفظ المنتجات الغذائية الزراعية عن طريق التحكم في خفض الحرارة باستخدام طريقتين هما: تقنية التبريد وتقنية التجميد.

**1.1.3. الحفظ بالتبريد:** يقصد به حفظ المنتجات الغذائية الزراعية في مستويات حرارية متدنية، بحيث أنها لا تؤدي إلى تجمدها، وتستخدم في ذلك درجات حرارة تتراوح ما بين 0<sup>0</sup> - 3<sup>0</sup>. وهذا من شأنه أن يؤدي إلى حفظ الغذاء حفظا مؤقتا. يستعمل التبريد كأداة حفظ مستقلة لبعض الخضروات التي تستهلك طازجة مثل الخس والطماطم والخيار أو كوسيلة مؤقتة حتى يتم استكمال الحفظ والتصنيع. يجرى الحفظ على البارد في ظروف جوية عادية، كما أنه قد يجرى تعديل على الظروف

(1) المصدر نفسه، ص: 3.

(2) أعضاء هيئة التدريس بقسم علوم الأغذية، أساسيات علوم الأغذية، (جمهورية مصر العربية: مركز التعليم المفتوح، جامعة بنها، كلية الزراعة، 2012)، ص: 34-45.

في غرف التخزين برفع نسبة غاز ثاني أكسيد الكربون أو النتروجين، وذلك لأجل تثبيط نمو الأحياء المجهرية الهوائية التي تؤدي إلى اتلاف المنتجات المخزنة. ومن الشروط الأساسية لاحتفاظ غرف التبريد بحرارتها المنخفضة هو عزلها المحكم. تستخدم في عمليات التخزين على البارد عدة وسائل من بينها الثلج العادي، الأمزجة المبردة المشكلة من الثلج والملح، استخدام الثلج الجاف وأخيراً استخدام التبريد الصناعي عبر السائل المبردة مثل الأمونيا، وفيما يلي أمثلة لدرجات حرارة الحفظ المثلى ونسبة الرطوبة المثوية المصاحبة لعملية التخزين وكذا مدد الحفظ لبعض الخضروات والفواكه.

جدول رقم (01):

شروط التخزين طويل المدى لعينة من الخضروات والفواكه

ملاحظات	مدة التخزين			الرطوبة (%)			درجة الحرارة (منوية)			المنتج
	الوحدة	قصوى	دنيا	وسطى	قصوى	دنيا	وسطى	قصوى	دنيا	
قطف عند النضج للحصول على جودة أكبر في الطعم ولضمان حفظ أفضل.	أشهر	9	1	90	95	90	2	4	0.5	تفاح
معالجات وقائية ضرورية.	أشهر	5	3	87.5	90	85	6	10	2	ليمون أصفر
قبل تخزين البصل، ينبغي تجفيفه حيث يجب أن يفقد البصل حوالي 10% من وزنه للحد من نمو الفطريات؛ التهوية ضرورية؛ الأصناف التي تقطف باكراً أي البصل الأخضر لا تحفظ طويلاً حيث تبلغ مدتها حفظها القصوى 15 يوماً.	أشهر	9	5	70	75	65	0.5	0	1	بصل
معالجات وقائية ضرورية.	أشهر	3	2	85.5	90	85	1	2	0	رمان
تتطلب تهوية جديدة	أشهر	8	6	85.5	90	85	2.5	3	2	بذور بطاطا
تجفيف قبل التخزين لتقوية البشرة ولاندمال الجروح خلال 4 إلى 10 أيام. حرارة التخزين المتدنية جداً تحلّي طعم البطاطا والحرارة تسهل نمو البراعم.	أشهر	8	4	87.5	90	85	7	10	4	بطاطا متأخرة
معالجات وقائية ضرورية.	أشهر	8	6	72.5	75	70	0			ثوم

المصدر: سمير مدور، تخزين المنتجات الزراعية، (المؤسسة اللبنانية للتنمية الاقتصادية والزراعية، حزيران 2001)، <http://www.ildeslebanon.org/etudes/ar/ar-entroposage-produit-agricole.pdf>، ص ص: 5-10.

**2.1.3. الحفظ بالتجميد:** وهو طريقة حفظ مستدام، يتم بموجبه حفظ المنتجات الغذائية الزراعية في درجات حرارة متدنية ثم تخزينها فيما بعد في درجات حرارة تسمح بالمحافظة على حالتها المتجمدة. يؤدي التجميد إلى قتل بعض الأحياء المجهرية بتأثيره

الميكانيكي، مع بقاء نسبة من الملوثات الغذائية حية. تسمح هذه الطريقة للحفظ من بقاء المواد المخزنة غالباً على حالتها الطبيعية من حيث الطعم والرائحة، تجدر الإشارة إلى أنه كلما انخفضت درجة حرارة التخزين كلما أمكن احتفاظ المادة المخزنة بطعمها الطبيعي ولونها وقوامها لمدة أطول وبدرجة أفضل.

تتعدد طرق التجميد من البطيء إلى السريع حسب درجات الحرارة المستخدمة في عملية التجميد، ومن المنتجات الغذائية الزراعية التي يمكن حفظها بالتجميد: القرنييط، البصل، البرتقال، السبانخ، الفاصولياء، البازلاء وغيرها.



**2.3. حفظ المنتجات الغذائية الزراعية عن طريق التحكم في الرطوبة:** يعد وجود الرطوبة عاملاً أساسياً لتكاثر ونمو البكتيريا والخمائر. كما أن التحلل المائي والتفاعلات الإنزيمية تتم في وسط مائي، وعليه فإن الأساس العلمي لحفظ المنتجات الغذائية الزراعية بالتجفيف هو تخفيض نسبة الرطوبة في الغذاء، بحيث تصل لحد لا تستطيع معه الأحياء المجهرية مزاوله نشاطها، أو أن تكون نسبة الماء الباقية مرتبطة بمكونات الغذاء بحيث لا تستطيع الأحياء الدقيقة أن تنتزعها لاستعمالها لمزاوله نشاطها أو تكاثرها ونموها. تستخدم طريقتان لحفظ المنتجات الغذائية الزراعية بنزع الرطوبة هما: التجفيف الطبيعي والتجفيف الصناعي.

**1.2.3. حفظ المنتجات الغذائية الزراعية بالتجفيف الطبيعي:** تستخدم فيه الطاقة الشمسية كمصدر للحرارة، ويعتمد أيضاً على الانسياب الطبيعي للهواء، حيث تستخدم هذه الطريقة في تجفيف بعض الخضروات والفواكه مثل الملوخية، البلح، العنب والمشمش.

**2.2.3. حفظ المنتجات الغذائية الزراعية بالتجفيف الصناعي:** يتم بموجب هذه الطريقة استخدام الهواء المسخن صناعياً في عمليات التجفيف والمتولدة أساساً من استخدام الفحم أو الخشب أو الكهرباء كطاقة لتوليد الحرارة.

**3.3. حفظ المنتجات الغذائية الزراعية عن طريق المواد الحافظة الطبيعية والكيميائية:** تستخدم في هذه الطريقة من الحفظ بعض المواد الكيميائية والتي يؤدي استخدامها إلى تأخير، منع أو إخفاء التغيرات غير المرغوبة التي يمكن أن تطرأ على المنتجات الغذائية الزراعية ونحوها. تعد الكثير من المواد الحافظة غير ضارة أو ذات ضرر ضئيل نسبياً مثل السكر وملح الطعام والنترات والخل والأحماض العضوية التي يوجد لها نظير في الفواكه ودخان الخشب والكحول. تعد المواد الأنفة الذكر مواد حافظة طبيعية، تجدر الإشارة أنه قد يكون لتلك المواد فعل سام تجاه البكتيريا أو تستخدم كمضاد للتخمر. في حين تعتبر المواد الأخرى كأحماض البنزويك والبوريك والساليسليك والبوراكس والكبريتوز والفورمالدهيد، مواد حافظة كيميائية.

**مستودعات تبريد المنتجات الغذائية الزراعية: الماهية والأهمية الاقتصادية:** سيتم من خلال هذا المبحث، تناول كل من تعريف مستودعات التبريد للمنتجات الغذائية الزراعية ثم التصميم الهندسي لتلك المخازن، وأخيراً تحديد الأهمية الاقتصادية التي تلعبها غرف التبريد في مجال حفظ وإطالة عمر المنتجات الزراعية لأجل تخزين الفائض منها عن الحاجة واستخدامها في غير أوقات إنتاجها.

**1.4. تعريف مستودعات تبريد المنتجات الغذائية الزراعية:** تعرف مستودعات التبريد والتجميد على أنها تلك المنشآت التي تصمم خصيصاً للمحافظة على سلامة المنتجات الغذائية الزراعية القابلة للتلف. يعتمد إنشاء مستودعات التخزين هذه على أسس ومعايير محددة. توصف مستودعات التبريد على أنها أبنية أو مخازن مغلقة معزولة عن محيطها الخارجي من حيث التبادل الحراري. يتم تزويدها بنظام تبريد ذو كفاءة عالية، وعليه يتم استخدام وحدة خارجية مع ضاغط هوائي لغرض التبريد، كما أنه قد يستعمل نظام التبريد المركزي، وهذا مرتبط بحجم المواد المراد تبريدها والغرض من عملية التبريد<sup>(1)</sup>.

**2.4. التصميم الهندسي لمستودعات تبريد المنتجات الغذائية الزراعية:** إن الغرض الأساسي من إنشاء مخازن التبريد سواء صغيرة الحجم (غرف التبريد) بحجم لا يتجاوز 70 متر مكعب أو كبيرة الحجم (مستودعات التبريد) بحجم يتجاوز 70 متر مكعب وهو توفير حيز حراري معزول لتخزين وللحفاظ على المنتجات الغذائية الزراعية المراد تخزينها من التلف عند درجات حرارية معينة. يمكن معرفة الأبعاد الداخلية لأي مخزن تبريد أو تجميد بعد معرفة كمية ونوع المنتجات الغذائية المراد تخزينها<sup>(2)</sup>. سيتم التركيز هنا على تناول المستودعات أي المخازن الكبيرة للتبريد لسبب رئيسي هو أن الكميات المخزنة في هذه المساحات التخزينية الكبيرة هي التي من شأنها أن تعمل على احتكار المنتجات الغذائية الزراعية لا المخازن الصغيرة التي سيكون دورها محدود للغاية في ممارسة الاحتكار الذي أردنا من خلال هذه الدراسة التطرق إليه في سوق الخضروات

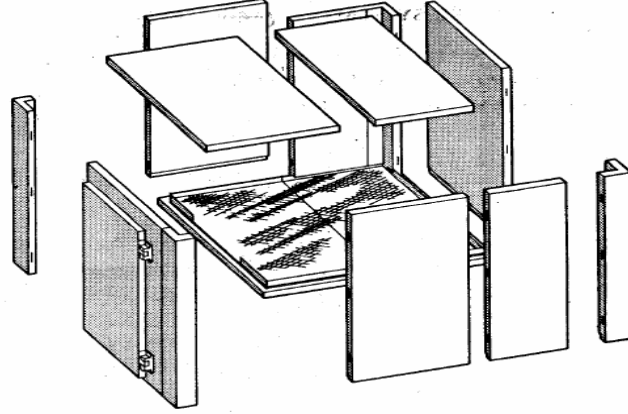
(1) صندوق التنمية الزراعية، مستودعات التبريد والتجميد، (المملكة العربية السعودية: الرياض)، تاريخ الاطلاع: 17 نوفمبر 2017، <<https://www.adf.gov.sa/Documents/pdf/Warehouses.pdf>>.

(2) الإدارة العامة لتصميم وتطوير المناهج، تبريد وتكييف، (السعودية، المؤسسة العامة للتعليم الفني والتدريب المهني)، تاريخ الاطلاع: 19 نوفمبر 2017، ص: 194، <<https://download-engineering-pdf-ebooks.com/1513-free-book>>.

والفواكه في الجزائر . يمكن تشييد مخازن تبريد صغيرة الحجم في شكل مجموعة من القطع المتوافقة، حيث يمكن تجميعها في موقع ما على أرضية مستوية كما يوضحه الشكل الموالي:

**شكل رقم (01):**

#### شكل توضيحي لمخزن تبريد صغير الحجم



**المصدر:** الإدارة العامة لتصميم وتطوير المناهج، تبريد وتكييف، (السعودية، المؤسسة العامة للتعليم الفني والتدريب المهني)، تاريخ الاطلاع 19 نوفمبر 2017، ص: 196، <https://download-engineering-pdf->> [.<ebooks.com/1513-free-book](https://ebooks.com/1513-free-book)

يمكن تلخيص طريقة تصميم مخازن التبريد صغيرة الحجم كما الحال بالنسبة لمستودعات تبريد المنتجات الزراعية كبيرة الحجم في الخطوات التالية:

. اختيار المكان الملائم للبناء، والذي يشترط فيه أن يكون ذو تهوية جيدة وقريبا من مصادر المياه والكهرباء وإمكانية الوصول إليه بسهولة؛

. نقل الغرفة إلى مكان البناء ودراسة طريقة وخطوات التركيب المجهزة من قبل المصنع وتوفير العدة اللازمة للتركيب؛

. التأكد من موقع الفتحات المطلوبة لمرور قنوات الصرف ووسائط التبريد والتوصيلات الكهربائية اللازمة لتركيب معدات التبريد؛

. تركيب الأرضية أولا، ثم إقامة الجدران على الأرضية بشرط أن ترص القطع المختلفة في مواقعها وذلك لمنع التسرب بين وصلاتها، وبعد ذلك تركيب الأسقف على الجدران، وأخيرا يتم تركيب الأبواب. تجدر الإشارة أن هذه المخازن قد يتم توريدها بالكامل بجميع تجهيزاتها، حيث يمكن إذا تطلب الأمر فكها ونقلها لمكان آخر بسهولة تامة؛

. تركيب نظم التبريد: تتعدد أنظمة التبريد، حيث نميز بين نوعين منها هما وحدات التبريد المنفصلة وأنظمة التبريد المركزي. ولكل منها عيوب ومزايا. ينصح المختصون باستخدام وحدات التبريد المنفصلة لسهولة صيانتها والتعامل معها عند حدوث الأعطال، تتكون وحدات التبريد من وحدتين أساسيتين هما وحدة المبخر ووحدة التكثيف. تتكون وحدة المبخر أساسا من وحدة تبخير مشكلة من مراوح تبريد ومحرك كهربائي. أما وحدات التكثيف فتصميمها يتوقف على عوامل عدة منها حجم غرفة التبريد والمنتج المراد تخزينه ودرجة الحرارة المطلوبة.

يتم تقدير قوة وحدات التبريد استنادا إلى عدة عوامل منها نوع المنتج المراد تخزينه ودرجة الحرارة الخارجية ودرجة الحرارة المستهدفة، هذا إضافة إلى الفترة الزمنية للتخزين، كما يوضحه الجدول التالي:

## جدول رقم (02):

### تقدير قوة وحدات التبريد والتجميد

مخازن أو مستودعات التجميد		مخازن أو مستودعات التبريد	
قوة الضاغظ (حصان)	الحجم (م <sup>3</sup> )	قوة الضاغظ (حصان)	الحجم (م <sup>3</sup> )
2 - 1	20 - 1	1.5 - 1	20 - 1
7.5 - 2	75 - 20	3 - 1.5	75 - 20
10 - 7.5	120 - 75	5 - 3	120 - 75
15 - 10	260 - 120	10 - 5	350 - 120
20 - 15	400 - 260	15 - 10	400 - 350
30 - 20	600 - 400	20 - 15	900 - 400

المصدر: صندوق التنمية الزراعية، مستودعات التبريد والتجميد (المملكة العربية السعودية: الرياض)، تاريخ الاطلاع: 17 نوفمبر 2017، <<https://www.adf.gov.sa/Documents/pdf/Warehouses.pdf>>.

**3.4. الأهمية الاقتصادية لمستودعات تبريد المنتجات الغذائية الزراعية:** تمكن عملية حفظ المنتجات الغذائية الزراعية بالتبريد من الناحية الاقتصادية تحقيق ما يلي:

- تمكن عمليات التبريد من الحفاظ الأمن للمنتجات الغذائية الزراعية من الوجهة الصحية، وذلك لأجل استهلاكها وقت انعدام وجودها على حالتها الطازجة وبسعر معقول؛
- تمكن عملية التبريد من حفظ الفائض من المنتجات الزراعية عن الحاجة على صورة صالحة للاستهلاك وبأسعار معقولة من تلافى الخسارة التي يتحملها المنتج نتيجة عرضها في السوق المحلي بكميات تفوق حاجة الاستهلاك فيضطر لبيعها بأرخص من تكاليف انتاجها؛
- يمكن استخدام المنتجات الغذائية الزراعية المحفوظة في الرحلات والاستكشافات البعيدة، كما يمكن استخدامها في امداد الجيوش في ميادين القتال وتوصيلها بسهولة للشعوب أثناء الحروب والأزمات؛
- من شأن المنتجات المحفوظة بالتبريد أن تؤدي إلى رفع مستوى المعيشة وازدياد الطاقة الاستهلاكية والقوة الشرائية للأفراد، كما أنها تؤدي إلى زيادة مجالات العمل ورفع أجور ممتنيتها وارتفاع مستوى معيشتهم؛
- رخصها النسبي وسهولة نقلها مع عدم تعرضها للتلف، وكونها تساعد أيضا على قيام صناعات أخرى للاستفادة من مخلفات التصنيع في انتاج سلع ذات قيمة اقتصادية؛
- من شأن توافر بنية تحتية أساسية كافية وفعالة لسلسلة التبريد بشكل رئيسي من تقادي فقد وهدر كميات كبيرة من المنتجات الغذائية الزراعية، وبالتالي تقليل المشكلات الصحية والتكاليف التي قد تنجم عن استهلاك الغذاء غير الأمن<sup>(1)</sup>؛
- تعد سلسلة التبريد عنصرا لا يتجزأ من النمو في قطاع الغذاء ويجب ادماجه بشكل أفضل في السياسات والاستراتيجيات وخطط العمل الزراعية والغذائية للحكومات؛
- تحقيق الاكتفاء الذاتي الغذائي في كل ما يمكن انتاجه من المنتجات الزراعية التي تستهلكها السوق المحلية والتي يتم استيرادها من الخارج.

**ثانيا: الاحتكار وآثاره على اختلال توازن سوق المنتجات الغذائية**

(1) الهادي، يحي & جنيفر، سمولاك، تطوير سلسلة التبريد في الشرق الأدنى وشمال أفريقيا، وحدة الصناعات الزراعية والبنية التحتية، المكتب الإقليمي للشرق الأدنى وشمال أفريقيا، منظمة الأغذية والزراعة للأمم المتحدة، ص: 01.

يؤدي الاحتكار إلى انعدام المنافسة الشريفة في المعاملات التجارية بين الأفراد، خاصة في ظل هيمنة المحتكرين الكبار على قطاعات إنتاجية حيوية ومهمة، حيث يفضي انتشار احتكار بعض السلع والمواد الضرورية والأساسية إلى آثار سلبية على المواطن والمجتمع، بل الاقتصاد برمته، فضلا عن أن الاحتكار يؤدي إلى العديد من السلبيات الاقتصادية والاجتماعية الكبيرة؛ كالبطالة وعدم تكافؤ الفرص واختلال في توازن الأسواق التي تمارس فيها، إلى جانب تأثيراته السلبية على مبدأ العدالة الاجتماعية وتقشي ظواهر دخيلة على المجتمع تؤدي إلى الشعور بالظلم والغبن بين شرائحه، كل هذه المؤشرات تستدعي سن قوانين تمنع الاحتكار نظرا للآثار الخطيرة التي قد تترتب عنه على الفرد والدولة.

تجدر الإشارة إلى أن احتكار السلع الاستهلاكية اليومية يعد من أخطر أنواعه وطأة على حياة الأفراد، حيث يرتبط بأولويات معيشتهم مما يشكل ضغطا اجتماعيا ونفسيا على محدودي الدخل منهم على وجه الخصوص. يأتي افتعال بعض الأزمات نتيجة تلك الاحتكارات مثلا الندرة المفتعلة لبعض المواد ذات الاستهلاك الواسع التي يفتعلها ويستغلها عامة التجار أحيانا، بحكم احتكار مجموعة منهم لهذه السلعة وسيطرتهم على الأسعار بل واستمرار زيادة أثمانها مع العلم أن أسعارها منخفض عالميا وهذا ما يؤدي إلى اختلال توازن سوق تلك المنتجات المحتكرة و ما يترتب عنها من أزمات ضارة بالأفراد والاقتصاد معا.

**مكانة سوق المنتجات الغذائية الزراعية:** تعد السوق بشكل عام مهما تعددت أنواعها من سوق المنتجات الغذائية الزراعية وغيرها، مجالا مهما في الحياة الاقتصادية لما تقدمه من وظائف مهمة في استمرار أداء النشاط الاقتصادي بصورة صحيحة، ولعل أهم تلك الوظائف المبادلات والمعاوضات بين أفراد المجتمع الواحد أو المجتمعات المتباينة، كما أنها تسهم بشكل كبير في تخصيص الأمثل للموارد الاقتصادية وكذا المساهمة في عمليات التوزيع العادل للدخل الوطني.

**1.1 تعريف سوق المنتجات الغذائية الزراعية، أنواعها ووظائفها:** تعد سوق المنتجات الغذائية الزراعية ذلك المجال الذي يكون فيه بائعون و مشترو المنتجات الزراعية الغذائية على اتصال وثيق ببعضهم البعض، كما أن الأثمان المدفوعة في أي جزء من هذه السوق لها أثر على الأثمان المدفوعة في بقية أجزائه. لا يعد المكان هو المحدد الأساسي لنطاق السوق، بل إمكانية تواصل البائعين مع المشترين هو المحدد لذلك الحيز.

ركز الاقتصاديون اهتمامهم على دراسة أنواع محدودة من الأسواق، تختلف هيكلها اختلافا واضحا، ومنها سوق المنافسة التامة وسوق الاحتكار التام، ويقع بين هذين النقيضين أسواقا تتدرج في بعدها عن المنافسة التامة واقترباها من الاحتكار التام ومن أهمها: سوق المنافسة الاحتكارية وسوق احتكار القلة<sup>(1)</sup>.

تعد سوق المنافسة التامة في نظر الاقتصاديين نادرة الوجود. يمثلها تقريبا في وقتنا المعاصر أسواق السلع الدولية كالمعادن الأساسية والحبوب والأسواق الكبرى للأسهم. كما يسري الشأن ذاته على الاحتكار التام أيضا والذي يندر وجوده إلا ذلك الذي ينشأ بحماية قانونية. إن أكثر ما يتداول في الحياة الاقتصادية يتراوح بين المنافسة الاحتكارية ومنافسة القلة. ويتفاوت انتشار هذين النوعين من بلد لآخر. تجدر الإشارة إلى أن المنافسة الاحتكارية تكثر في قطاع تجارة الجملة والتجزئة للمنتجات الغذائية الزراعية، وما يوجد فيها من احتكار قلة يتسم بعدد صغير من الشركات الكبرى والتي تسيطر على أجزاء كبيرة من هذه السوق. يظهر بوضوح في قطاع المنتجات الغذائية الزراعية تنوع المنتجات وسهولة الدخول إلى هذه السوق مع الإشارة إلى أن صفة المنافسة تتناقص في هذه السوق بقدر التدخل الحكومي لدعم الأسعار أو الحد من الانتاج. تعد سوق المنتجات الغذائية الزراعية ذلك المجال الذي تؤدي فيه تبادل مختلف أنواع المنتجات الزراعية الموجهة للاستهلاك، فإن ما يتعلق بالإنتاج وتخصيص الموارد الزراعية في المجتمع فإن للسوق أهمية كبرى في الاسهام في تحقيق التخصيص الأمثل لتلك الموارد التي تتيحها الأرض من خلال ما تقدمه تلك السوق للمنتجين الزراعيين والمستهلكين من معلومات عن طبيعة المنتجات ومقاديرها وأسعارها، وبالتالي اتخاذ القرارات التي تعكس حاجة أفراد المجتمع المعني في تخصيص ما لديه من موارد زراعية

(1) محمد أنس الزرقا، الأسواق المعاصرة غير التنافسية بين الفقه والتحليل الاقتصادي، مجلة جامعة الملك عبد العزيز للاقتصاد الاسلامي، المجلد 19، العدد 2، (المملكة العربية السعودية، 2006)، ص: 03.

وتوجيهها أحسن توجيهه للاستهلاك. أما فيما تعلق بمجال توزيع تلك المنتجات، فإن السوق هو المجال الذي يحصل فيه الأفراد على نظير مشاركتهم في النشاط الاقتصادي. أما على صعيد الاستهلاك فإن السوق هو المجال الذي يوفر للمستهلكين رغباتهم من سلع وخدمات تلبى احتياجاتهم.

**2.1. أهمية انتظام أسواق المنتجات الغذائية الزراعية:** للسعر أهميته في سير العمل بسوق المنتجات الغذائية الزراعية، والذي بقدر انتظامه ووجود العوامل التي تضمن تعبيره عن الحقيقة تكون سوق تلك المنتجات منتظمة وسليمة، وقد اختلفت النظم الاقتصادية في كيفية تحقيق هذا الانتظام في الأسواق بشكل عام. ففي النظام الرأسمالي يترك الأمر لآليات السوق أي تجاوب العرض مع الطلب، والتي بمقدورها تصحيح أي اختلالات تحدث في السوق من دون تدخل الأجهزة الحكومية في ذلك. بينما في النظام الاشتراكي الذي يرى أن انتظام السوق يتحقق من خلال التدخل الحكومي في تنظيم السوق بشكل عام وسوق المنتجات الغذائية الزراعية بشكل خاص، حيث يقوم هذا التدخل مقام آليات السوق. وقد أثبت الواقع عدم صحة ما ذهب إليه النظامين الوضعيين، وهذا بدليل تهاوي النظام الاشتراكي الذي يكبل رغبة الأفراد في إنتاج وبيع ما يريدونه وتحقيق رغباتهم في شراء ما يحتاجونه وبالسعر الذي يرتضونه، على خلاف النظام الرأسمالي الذي أبان الزمن وهم أداة اليد الخفية التي من شأنها تحقيق انتظام السوق من خلال تفاعل آليات الطلب والعرض وبالتالي ضبط الأسعار. وهذا ما حدا بالاقتصاديات الرأسمالية إلى سن العديد من التشريعات والقوانين لأجل مناهضة الممارسات الاحتكارية في الأسواق خاصة تلك المتعلقة بالمواد الواسعة الاستهلاك، وبالتالي خرجت هذه الدول عن فلسفة الحرية الكاملة التي يقوم عليها إلى اعتماد الحرية الاقتصادية المنضبطة.

**تداعيات الأسواق غير التنافسية بين الفقه والتحليل الاقتصادي:** تعد عدالة الأسعار أمراً ضرورياً لانتظام الأسواق ورعاية مصالح الأطراف الواهنة وهم المشترون، وعدم تحقيق ذلك سينجر عنه عواقب اقتصادية واجتماعية جمة على المجتمع، فمن شأن رفع الأسعار دون وجه حق حرمان ذوي الدخل المحدودة من اشباع حاجاتهم، مما ينجر عنه زيادة يؤسهم وحقدهم على المحتكرين وهذا من شأنه أن يؤدي إلى اضعاف روابط التماسك المجتمعي الذي يعد ضماناً أساسية للأمن والاستقرار الاجتماعي. هذا فضلاً عن عدم تحقيق الكفاية والعدالة الاجتماعية واللذين يعدان هدفين أساسيين للاقتصاد الوضعي. إن انسحاب هؤلاء الطبقات من السوق من شأنه أن يؤدي إلى اختلال الطلب فيها مما ينعكس سلباً على نظم الإنتاج وما يتبع ذلك من آثار اقتصادية سلبية. يقف ديننا الحنيف موقفاً عظيماً من مسألة تنظيم الأسواق والأسعار مستنداً على مبدأ أساسي هو الحرية المنضبطة أي الرضا لقوله  $p$  [إنما البيع عن تراض]. يقترن هذا التراضي ببعض الضوابط الشرعية والأخلاقية التي تؤدي إلى تحقيق العدالة في البيع والشراء، حيث أن المنهج الإسلامي يعمل في ترشيده للسلوك البشري من خلال الجمع بين القواعد الشرعية والقواعد الأخلاقية بشكل متلاحم لأجل تحقيق رفاه الفرد من خلال التبادل التجاري الذي يتجر عنه مصلحة طرفيه. إن ضبط الأسعار بشكل عادل إنما يستند على القاعدة الشرعية التي تنهى عن ممارسة الاحتكار، ناهيك عن مجموعة القيم الضابطة التي يجب أن يتحلى بها المسلم في معاملاته التجارية كالصدق والأمانة وغيرها والتي تعد رادعاً له حتى لا يقع في المحظورات التي نهى عنها شرعنا الحنيف.

**تعريف الاحتكار وشروط تحققه:** تم من خلاله تناول كل من التعريف اللغوي للاحتكار، ثم التعريف الاصطلاحي الوضعي، وأخيراً تحديد الاصطلاح الفقهي للاحتكار، هذا إضافة لتحديد شروط تحققه وضعياً وشرعياً.

**1.3. تعريف الاحتكار:** يعرف الاحتكار في اللغة كما يأتي:

(ح ك ر): احتكار الطعام: جمعه وحبسه، يُتَرَبَّصُ به الغلاء<sup>(1)</sup>.

(ح ك ر) السلعة: جمعها لينفرد بالتصرف فيها<sup>(2)</sup>.

(1) محمد بن أبي بكر بن عبدالقادر الرازي، مختار الصحاح، (دار الحديث، القاهرة، مصر، 2008)، ص: 88.

(2) المعجم الوجيز، (مجمع اللغة العربية، 2008)، ص: 164.

الاحتكار من الحكر أي ادخار الطعام للتربص وصاحبه محتكر. الاحتكار هو جمع الطعام ونحوه مما يؤكل واحتباسه انتظار وقت الغلاء به<sup>(1)</sup>. أما معنى الاحتكار اصطلاحاً فإنه لا يختلف عن معناه اللغوي<sup>(2)</sup>. رغم تعدد الكلمات في كتب اللغويين ومصادر اللغة العربية حول كلمة الاحتكار والحكرة مع الإشارة أن هناك معان أخرى للحكر لا تتصل بموضوع البحث، إلا أنه يتضح من كلمات المختصين أن الاحتكار بوصفه عملاً وفعلاً، يحوي أربعة خصائص أساسية متمثلة فيما يلي<sup>(3)</sup>:

**أولاً: الجمع والحبس:** وهذا من الخصائص الواضحة لممارسة الاحتكار، ولا تمييز بين الجمع والحبس خلافاً لبعض الفقهاء. تجدر الإشارة إلى أن عملية الجمع للسلع ليست مقومة لهوية الاحتكار لغة، فمثلاً لو اشترى أحدهم بضاعة بكميات كبيرة ولا يريد بذلك جمعها من السوق وصادف أن نفذت هذه البضاعة من تلك السوق، لا لأنه جمعها، فتمنعه هنا من البيع يصدق عليه الاحتكار لغة. أما إذا قصد من الجمع ما يقابل النشر والتفريق والتوزيع كان مقبولاً، لكنه لا يبتعد كثيراً عن معنى الحبس المأخوذ هنا، وهو مراد اللغويين الذين عبروا بالجمع، باستثناء "ابن سيده" الذي ذكر جمع الطعام ثم ذكر احتباسه بما يدل على المغايرة وإن احتمل العطف للتوضيح فقط. وعليه فليس الجمع مأخوذاً في هوية الاحتكار لغة وعرفاً. وإن كان الاحتكار المسبوق بشراء السلع وجمعها من السوق عن قصد مسبق ونية متممة لذلك من أوضح مصاديق الاحتكار.

**ثانياً: انتظار غلاء السعر والتربص به لذلك:** تعد الغاية التجارية شرطاً أساسياً في عملية الاحتكار، والمعيار العملي هو حصول ارتفاع القيم السلعية المحتكرة. ولا يوجد في كلمات اللغويين حديث عن تحديد زمني لمدة الاحتكار، على خلاف مواقف الفقهاء المسلمين وشروطهم من ثلاثة أيام إلى أربعين يوماً أو غير ذلك. ووفقاً لذلك يمتاز الاحتكار عن الادخار، حيث أن هذا الأخير لا يرتبط بقصد ارتفاع الأسعار أو التحكم بالسوق، فقد يدخر الإنسان شيئاً لنفسه أو ليعياله مهما كان كثيراً ولا يسمى احتكاراً ما لم يدخل القصد التجاري والربحي في عملية الادخار هذه. وبالعلمية ذاتها يظهر أن الحبس أعم من الاحتكار أيضاً لأنه يشمل الحبس لما يحتاجه الناس وغيره، والحبس بقصد ارتفاع الأسعار وغيره، وحبس السلع وغيرها.

**ثالثاً: كون المحتكر سلعة تخضع للعرض والطلب في السوق أو طعاماً على الخلف:** إن أي حبس أو جمع لأموال لا تدخل في إطار التداول في السوق لا يعني احتكاراً، وعلى هذا الأساس فرق بعضهم بين الاحتكار والادخار، وهي نوعية المحتكر، فإن الادخار يشمل حبس النقود وجمعها، فيما لا يمتد الاحتكار من وجهة نظر هؤلاء لحبس النقود، لأن المأخوذ فيه السلع و البضائع لا مكان مثل النقد، يضاف إليه أن الادخار قد يكون مطلوباً كادخار الدولة حاجيات الشعب. من الواضح أن الادخار مفهوم أعم، بل يختلف تقويمه من حيث الجواز والمنع شرعاً، بل من حيث المدح والذم عقلياً وعرفاً. لكن حصر الاحتكار بحبس السلع غير النقدية يحتاج إلى تمحيص، وذلك بعد غض النظر عن قضية اختصاصه بالطعام وعدمه، حيث أشار اللغويون إلى الطعام أو السلعة بحكم حاجة الناس إليها أو طلبهم لها. فيكون ناتج الحاجة أو الطلب ارتفاع قيمتها السوقية مع قلة وجودها وعرضها في السوق، والنقد قد يدخل هذه الدائرة، كما في بعض العملات الصعبة التي تكون ندرتها في السوق المحلي موجبة لارتفاع قيمتها، الأمر الذي سيضر بقدرة الدولة على التجارة الخارجية ومضر للغاية بحركة الاستيراد والتصدير، كما هي الحال بالنسبة الدولار الأمريكي في وقتنا الراهن.

**رابعاً: قد يفهم من كلمات اللغويين أن الاحتكار مرتبط بحاجة طالب السلعة المحتكرة:** أو لكونه ملحقاً للضرر أو المشقة أو للتضييق على الناس، يلاحظ ذلك من خلال المعاني التي ذكرت للاحتكار كالعسر والظلم وسوء المعاشرة وادخال المشقة وغير ذلك من السلبيات. وهذا معناه أن احتكار السلعة غير المفضي إلى المشقة أو الضرر على الناس أو التضييق عليهم، لا يدخل ضمن مفهوم الاحتكار لغة حتى ولو ارتفع سعرها في السوق، كبيع السلع التي يطلبها في العادة الأثرياء فقط

(1) محمد بن مكرم بن منظور، لسان العرب، (الطبعة الثالثة، دار صادر، بيروت، لبنان، 2010)، ص: 208.

(2) هدى لعور، الاحتكار وعقوبته بين الشريعة الإسلامية والقانون الوضعي، مذكرة ماستر في العلوم الإسلامية، (كلية العلوم الاجتماعية والانسانية، قسم العلوم الانسانية، شعبة العلوم الإسلامية، جامعة الوادي، الجزائر، 2013)، ص: 17.

(3) حيدر حب الله، دراسات في الفقه الاسلامي المعاصر: الجزء الثالث، (الطبعة الأولى، دار الفقه الاسلامي المعاصر، 2011)، ص: 14 - 17.

الذين لا يتضررون من ارتفاع قيمتها السوقية، إلا إذا حملت كلمات اللغويين على الحالة الغالبة للاحتكار. لاسيما مع جعل قيد الطعام الذي أدرجه مما يشير إلى هذه الحالة هي الغالبة حينها، إلا أن هذا المفهوم غير صحيح لغة.

**2.3. الاحتكار وأنواعه في القوانين الوضعية مع التركيز على القانون الجزائري:** تم تناول الاحتكار في القانونين الأمريكي والفرنسي، ومع تركيز الاهتمام بالقانون الجزائري ثم تبيان أهم أنواع الاحتكار الممارسة عمليا.

**1.2.3. الاحتكار في القوانين الوضعية مع التركيز على القانون الجزائري:** باعتبار الاحتكار ممارسة تهدف للهيمنة والتحكم في السوق من حيث كمية وسعر السلعة أو الخدمة المتداولة بواسطة فرد أو مجموعة أفراد أو شركات، مما يؤدي إلى إقصاء المنافسين، وبالتالي الاضرار بمبدأ حرية المنافسة الذي دعت إليه كل التشريعات الوضعية على المستوى الدولي، وهذا ما حثها على سن قوانين لحماية المنافسة المشروعة، ولقد كان القانون الأمريكي من أولى القوانين التي صدرت لمحاربة ظاهرة الاحتكار وذلك راجع لما كانت تتمتع به السوق الأمريكية من قدر عال من المنافسة الاقتصادية وسيطرة الشركات الكبرى على أسواقها، حيث صدر قانون مينتون شيرمان "Minton Sherman" سنة 1890، ثم أدخلت عليه تعديلات كثيرة عليه فيما بعد<sup>(1)</sup>، بما يتماشى مع تطور السوق الأمريكية. ومن جانبها أصدرت فرنسا الأمر رقم 45 - 1483 والمتعلق بالأسعار والذي ألغي فيما بعد واستبدلت أحكامه بالأمر 86 - 1243 المؤرخ في 01 ديسمبر 1986، والمتعلق بحرية الأسعار والمنافسة. كما أولت الدول العربية هي الأخرى اهتماما بالغا بتنظيم المنافسة و منع الاحتكار ومن بينها الجزائر، تجدر الإشارة إلى أنه لم يرد ذكر للاحتكار بذات اللفظ في القانون الجزائري، بل ورد بما يدل على معناه بشكل صريح من خلال قوانين حماية المستهلك وحرية المنافسة أو بشكل ضمني في النصوص القانونية العامة التي تجسد في مجملها سياسة الدولة. فمن بين المبادئ التي تضمنها الدستور الجزائري لسنة 1996، مبدأ الحماية في المجال الاقتصادي لما لهذا الجانب من أثر في حياة الأفراد، حيث نصت المادة 37 منه على ضمان حرية التجارة والصناعة وممارستها في إطار القانون<sup>(2)</sup>. كما عدت في ذات السياق، المادة 124 مكرر من القانون المدني الجزائري حالات الاستعمال التعسفي للحق، والتي تلحق ضررا بالمنافسين الآخرين في السوق من طرف المحتكرين وبشكل غير مشروع<sup>(3)</sup>. كما أن قانون العقوبات الجزائري، خصص القسم السابع منه والمعنون "الجرائم المتعلقة بالصناعة والتجارة والمزادات العمومية" والمشكل أساسا من ستة مواد تتعرض في مجملها للعقوبات المرصودة لكل من يعتدي على استقرار الاقتصاد، لاسيما إذا كان هذا التعدي متعلقا بممارسة مضاربة غير مشروعة أو محاولة عرقلة تحديد الأسعار حسب قواعد المنافسة، إما بالتدخل المباشر أو غير المباشر، في خفض أو رفع الأسعار لما له من مساس بالمنافسة الحرة ومصصلحة المستهلك، كما أن العقوبات قد تشدد إذا تعلق الأمر بالتلاعب في أسعار المواد ذات الاستهلاك الواسع<sup>(4)</sup>. تجسد اهتمام السلطات الجزائرية بضمان المنافسة وحماية أسواقها من الممارسات غير المشروعة من خلال اصدارها للأمر 95 - 06 المتعلق بالمنافسة، والذي يعد أول قانون تعرض لحرية المنافسة بشكل صريح ومباشر وقد عزز هذا الأمر بالتعديل الدستوري لسنة 1996 من خلال تكريس مبدأ حرية الصناعة والتجارة، ونظرا للنقائص التي حملها في طياته خاصة مع دخوله حيز التنفيذ، مما أجبر الجهات الوصية إلى تعديله بموجب الأمر رقم 03.03 المؤرخ في 19 جويلية 2003، وأبقى العمل بأحكام كل من الباب الرابع منه، والمتضمن القواعد المتعلقة بالممارسات التجارية ونزاهتها والباب الخامس المتعلق بمعاينة الممارسات المنافية للمنافسة والمخالفات وملاحقتها وأخيرا الباب السادس والمتعلق بالأحكام المختلفة، وقد بقي العمل بها إلى غاية صدور القانون 04.02<sup>(5)</sup>. ثم صدر القانون 12.08 المؤرخ في 25 جوان 2008 لتعديل الأمر 03.03 وأخيرا صدر القانون 10.05 المعدل والمتمم للأمر 03.03 والذي أضاف تعديلات بسيطة

(1) أحمد محمد الصاوي، الإطار القانوني لحظر الممارسات المقيدة للمنافسة، مجلة روى استراتيجية، المجلد 3، العدد 10، (مركز الإمارات للدراسات والبحوث الاستراتيجية، أبوظبي، دولة الإمارات العربية المتحدة، 2015)، ص: 13.

(2) المادة 37، الدستور الجزائري لسنة 1996.

(3) المادة 124 من القانون المدني الجزائري.

(4) المادة 172 من قانون العقوبات الجزائري.

(5) القانون 04.02، الجريدة الرسمية للجمهورية الجزائرية الديمقراطية الشعبية رقم 41 لسنة 2004، ص: 03.

على ما جاء في الأمرية السابقة. يجدر التنويه إلى أنه كان قد سبقت التشريعات السابقة تشريعات أخرى محددة للقواعد العامة لحماية المستهلك الذي يعد الحلقة الأهم في سلسلة محاربة الاحتكار، ومنها القانون رقم 89 - 02، واشتمل على مجموعة من القواعد التي تستهدف معالجة الاختلالات الموجودة بين المستهلكين والمؤسسات المتنافسة في السوق، وهذا ما يؤكد الارتباط الوثيق بين محاربة الاحتكار وحماية المستهلك وهذا ما يدل على أهمية بند حماية المستهلك في أولويات السلطات الجزائرية المختصة بذلك.

**2.2.3. أنواع الاحتكار في القوانين الوضعية:** تقسم بشكل عام في القوانين الوضعية إلى قسمين رئيسيين هما: الاحتكار المشروع والاحتكار المحظور. فلاحتمار المشروع هو الهادف إلى تقديم خدمات للمجتمع أو على الأقل ذلك الذي لا يترتب عليه ضرر ومن أشكاله. يقسم بدوره إلى قسمين هما الاحتكار العام التي تمارسها الدولة أو أشخاص القانون العام، وذلك لأجل المحافظة على مصالح الجهات العمومية المعنية والتي تعني ضمناً مصلحة متساكنيها كاحتكار السلطات العمومية لبعض القطاعات الاقتصادية الهامة كالماء والكهرباء. أما الاحتكارات الخاصة فيقصد بها الاحتكارات التي يقوم بها الأفراد والشركات الخاصة كاتحاد شركات النفط العالمي. في حين يقصد الاحتكار غير المشروع أو المحظور، ذلك الذي يترتب عليه ضرراً وتضييقاً على أفراد المجتمع، من خلال حبس السلع والخدمات عنهم بهدف رفع أسعارها، ومن أهم صورته احتكار البيع والشراء واحتكار القلة وما إلى ذلك من صور الاحتكار الأخرى<sup>(1)</sup>.

**3.3. الاحتكار في الاصطلاح الفقهي:** يقصد بالاصطلاح الفقهي ما ورد من تعريف للاحتكار في كتابات الفقهاء المسلمين. فقد ورد النهي عن الاحتكار في أحاديث نبوية شريفة كثيرة، صح منها ما روي عن مسلم عن سعيد بن المسيب عن معمر، قول رسول الله: **«مَنْ اخْتَكَرَ فَهُوَ خَاطِئٌ»**<sup>(2)</sup>. وفي بعض ألفاظه **«لا يحتكر إلا خاطئاً»**: أي آثم<sup>(3)</sup>، وهي الكلمة التي وصف بها القرآن فرعون وهامان وأعدائهما من خلال قوله تعالى: **«فَأَلْتَقَطَهُ آلُ فِرْعَوْنَ لِيَكُونَ لَهُمْ عَدُوًّا وَحَزَنًا إِنَّ فِرْعَوْنَ وَهَامَانَ وَجُنُودَهُمَا كَانُوا خَاطِئِينَ»**<sup>(4)</sup>. تجدر الإشارة إلى أنه لم يرد في النصوص الشرعية تحديد للاحتكار المنهي عنه، فالمرجعية في ذلك ترجع إلى فهم الصحابة ثم المجتهدين للنصوص.

تتباين آراء الفقهاء في موضوع الاحتكار، فمنهم فريق يدعو إلى تضييق نطاق الاحتكار المحرم، ومنهم اتجاه ثان وهم أقلية ممن يدعون إلى توسيع ذلك النطاق<sup>(5)</sup>. يشمل جمهور الفقهاء الذين يضيّقون من نطاق الاحتكار المحرم، كل من الحنفية والشافعية والحنابلة، وما يؤكد ذلك تعريف الحنابلة للاحتكار والذين يعتبرونه على أنه: "اشترى القوت وحبسه انتظاراً للغلاء، أي أن يبيعه المشتري بعد أن ترتفع الأسعار". والقوت أخص من الطعام، فهو طعام أساسي يمكن أن يعتمد عليه الإنسان في حياته فترة طويلة من الزمن، بخلاف الطعام فإنه يشمل الفواكه والأغذية غير الأساسية. يستتج من التعريف السابق للاحتكار أن الذي يشتري القوت لاستهلاكه الذاتي لا يدخل ضمن نطاقه، وإنما ينطبق عليه لو كان الهدف من شرائه هو المتاجرة به بعد أن يرتفع سعره. كما ينبغي اشتراط الشراء لتحقيق الاحتكار، فالذي يحبس غلة أرضه لا يكون محتكراً، وكذا من يستورد السلعة من خارج البلد ويحبسها عنده، وهذا أيضاً لا ينطبق عليه مفهوم الاحتكار عند الجمهور. ومنطق الفقهاء واضح، حيث أن المحتكر هو كل من يضيّق على الناس، أي يقلل المعروض من السلع، بينما المستورد يزيد من المعروض إن شاء باع ولا ينقصه لو حبس. أما الموسعون من نطاق تحريم الاحتكار، فهم المالكية وأبويوسف من الحنفية ثم ابن تيمية

(1) فهد بن نواف، **تجريم الاحتكار في نظام المنافسة السعودي**، (رسالة ماجستير غير منشورة، قسم العدالة الجنائية، كلية الدراسات العليا، جامعة نايف العربية للعلوم الأمنية، المملكة العربية السعودية، 2007)، ص: 40 - 41.

(2) الامام الحافظ أبي الحسين مسلم بن الحجاج القشيري النيسابوري، **صحيح مسلم، كتاب المساقاة: باب تحريم الإحتكار في الأقوات**، حديث رقم 3113، الطبعة الأولى، ترقيم و ترتيب محمد فؤاد عبد الباقي، (منشورات الألفية الثالثة، وهران، الجزائر، 2012).

(3) د. يوسف القرضاوي، **دور القيم والأخلاق في الاقتصاد الإسلامي**، (الطبعة الأولى، مكتبة وهبة، القاهرة، جمهورية مصر العربية، 1995)، ص: 293.

(4) سورة القصص، الآية 08.

(5) محمد أنس الزرقا، **مرجع سابق**، ص: 14.



وتلميذه ابن القيم الجوزية من متأخري الحنابلة ونوه الأخيرين لأول مرة بنوعين من الاحتكار أحدهما هو احتكار الصنف أو النوع والآخر هو احتكار العمل كأن يتواطأ صانعو منتج معين تشتت حاجة الناس إليه، وأن يتفقوا على رفع السعر أو الأجرة عن تلك التي كانت معتادة. فتعريف الاحتكار المحرم عند هذا الفريق هو احتباس السلع على نحو يضر بجمهور الناس، وهذا يشمل احتباسها، سواء كان ذلك بتملكها عن طريق الشراء أو جلبها من خارج البلد وأدخالها من نتاجه الذاتي، بما يزيد عن حاجة نفسه وعياله. ويشمل التعريف السابق كل السلع التي يضر حبسها بعمامة الناس ولا يقتصر على الأقوات ولا الطعام.

يتفق الفريقان على اشتراط أن يؤدي شراء السلع أو حبسها بوصفه سلوكا احتكاريا إلى التضيق على الناس. إن أهم ما يميز الموسعون عن المضيقين هو توسيعهم لنطاق السلع التي يمكن أن تكون محل الاحتكار المحرم، أما التصرف الاحتكاري ذاته فإن الموسعين قلما يتعدون فيه نطاق المضيقين. تجدر الإشارة إلى أن بعض الموسعين يعدون حبس الغلة المستوردة في حال الضيق والشدة احتكارا، وهذا ما يدل على أن توسيع الموسعين من دائرة التحريم، إنما ينصب بدرجة أولى على نطاق السلع والخدمات التي يمكن أن يقع فيها الاحتكار أكثر مما ينصب على التصرفات التي تعد احتكارا والتي تتقارب فيها آراء الفريقين.

**موازنة بين نظرة الفقه الاسلامي والنظم الاقتصادية الأخرى للاحتكار:** حاربت الشريعة الاسلامية الاحتكار، صيانة من أن تتال أوقات الناس أيادي الجشع والمتربصين بها. يجدر أن نتعرض هنا لموقف كل من الرأسمالية والاشتراكية من الاحتكار والموازنة بينهما وذلك لاختلاف وجهات نظرهم حوله. فالاقتصاد الرأسمالي في نظرياته، يترك الأفراد أحرارا في ممارسة النشاطات الاقتصادية، ويحصر دور الدولة في نطاق ضيق لا يتعدى حفظ الأمن والدفاع عن الوطن وإدارة بعض المشروعات العامة.

إن المستميتين للدفاع عن مزايا الاحتكار في تلك الاقتصادية لا يدركون فعلا تلك العيوب الفاحشة التي لها آثارها السلبية على الفرد والمجتمع، فمن شأن الاحتكار أن يؤدي إلى رفع الأثمان بحكم العقلية الاحتكارية التي تميز المنتج الرأسمالي، الذي لا يحترم قواعد السوق، ومتى تهيأت له الفرصة ونفذ من ملاحقة القانون لممارساته الاحتكارية، كما أن الاحتكار يعمل على الحد من زيادة الإنتاج بحكم أن المحتكر تتأتى له فرصة رفع الأسعار بتقلص المعروض من الانتاج، ففي الولايات المتحدة الأمريكية على سبيل المثال، كان المعدل السنوي لزيادة الانتاج 21.20% بين الفترة الممتدة بين سنوات 1867 و1899، في حين تقلصت إلى 09.10% خلال السنوات 1899 - 1939<sup>(1)</sup>. كما يعمل الاحتكار أيضا على فرملة التقدم الانتاج الصناعي، ذلك لأن المحتكر في مأمن من المنافسة التي تجبر المنتج على تحسين وتطوير منتجته مقابل منافسه وإلا ناله الركود، كما من شأن سيطرة الشركات الاحتكارية بشكل كامل على الأسواق المحلية والدولية، صياغة القوانين والتشريعات المتعلقة بالسياسات التجارية والضرائب والصناعة بما يخدم مصالحها والاضرار بأقوات الأفراد والمجتمعات. في حين أن المنظومة الاشتراكية كانت تدعو إلى التملك العام لجميع الموارد الاقتصادية الوطنية ووسائل الانتاج للدولة والمنظمات الجماعية، بشكل يضمن سيطرتها بشكل كامل عليها، وهذا نوع آخر من أنواع الاحتكار غير المرغوب، والذي من شأنه أن يعيق روح المبادرة والابداع الفردي والتطور الصناعي نتيجة غياب المنافسة وتعطيل مساعي الانتاج بشكل أفضل وبأسعار تنافسية، ناهيك عن السلوكيات التي لا تمت بصلة بقواعد حرية الاستهلاك التي انبثقت عن تلك الممارسات الاحتكارية نتيجة سيطرة القطاع العام على السوق وتهميش القطاع الخاص الذي بإمكانه تغيير قواعد اللعبة الاقتصادية وتحسين ظروف الانتاج وتطويرها إذا ما أتيحت له الفرصة.

كخلاصة لما سبق، يتضح أن الرأسمالية أباحت الاحتكار لأرباب العمل، في حين أن الاشتراكية رخصته للدولة، وكليهما مضر بأقوات الأفراد لكن بدرجات متفاوتة، وتحاول الحكومات في الاتجاهين سن قوانين من شأنها الحد من التحكم في السوق واحتكارها لصالح جهة معينة. يتبين مما سبق أن ديننا الاسلامي الحنيف لا يلتقي مع الرأسمالية ولا الاشتراكية، الذي عالج مشكلة الاحتكار من جذورها، حين حرم الاحتكار ابتداء، وأوجب توازن بين المصلحتين العامة والخاصة<sup>(2)</sup>.

**موازنة بين الشريعة الاسلامية والقانون الجزائري في إجراءات الحد من الاحتكار:** تتفق الشريعة الاسلامية مع القانون الجزائري، على اعتبار الاحتكار مشكلة عويصة واجبة المعالجة والحزم في اتخاذ الاجراءات الرادعة لممارستها على وجه غير

(1) قحطان عبد الرحمان الدوري، الاحتكار وآثاره في الفقه الاسلامي، (كتاب ناشرون، 2011)، ص: 113.

(2) المصدر نفسه، ص: 115.

مشروع، حيث أن ممارستها يهدم المجتمعات اقتصاديا واجتماعيا. لم يدخر المشرع الجزائري جهدا على غرار الشريعة الاسلامية في وضع القيود الكفيلة بالمحافظة على اقتصاد البلد، ويظهر ذلك جليا من خلال سعي المشرع الجزائري من خلال سن قانون المنافسة الذي عمل على تأسيس جهاز خاص للبت في المخالفات المنافية للمنافسة هو مجلس المنافسة المكلف بحماية المنافسة وترقيتها، والذي تم استحداثه بموجب التعديل الدستوري لسنة 1996 (1).

تتمثل العقوبات الصادرة عن هذا الجهاز في الأوامر والغرامات المالية (2)، هذا إلى جانب تعزيز ضبط الممارسات التنافسية غير المشروعة كالممارسات المقيدة للمنافسة كالأعمال غير المشروعة و إدراجها ضمن قانون العقوبات بعنوان المضاربة غير المشروعة، وهذا ما نصت عليه المادة 172 من قانون العقوبات الجزائري، والتي تنص على "يعد مرتكبا لجريمة المضاربة غير المشروعة ويعاقب عليها بالحبس من ستة أشهر إلى خمسة سنوات، وبغرامة من 5.000 إلى 100.000 دينار جزائري، كل من أحدث بطريق مباشر أو غير مباشر أو عن طريق وسيط، رفعا أو خفضا مصطنعا في أسعار السلع أو البضائع أو الأوراق المالية العمومية أو الخاصة أو شرع في ذلك" (3). يتضح جليا من خلال نص المادة السابقة، حرص المشرع على حماية المستهلك الجزائري من طمع وجشع المحتكرين بوسيلتي درع تتمثل أولاها في تسليط عقوبات مالية ذات قيمة معتبرة، وثانيهما هو الاكراه البدني متمثلا في حبس مرتكب الجرم لمدة تتراوح ما بين ستة أشهر إلى خمسة سنوات.

يتضح من خلال القراءة المتأنية للإجراءات القانونية في الجزائر سواء منها الوقائية، والمتمثلة في تدخل الدولة بوضع آليات وقائية للحد من الاحتكار كالمراقبة المستمرة التي تفرضها السلطات المخولة قانونا، أو تأميم بعض المرافق العامة الحيوية حماية للمستهلكين محدودي الدخل. أو العلاجية التي تسلط عقوبات على ممارس الاحتكار. مما يلحظ أن هذه الاجراءات لا تعدو أن تكون مشتقة مما رسمته الشريعة الاسلامية للحاكم والأفراد للحد من الاحتكار سواء في صورتها الوقائية ضمنا لسلامة الناس من أضرار الاحتكار ومخاطره كالنهى عن تلاقي الركبان والنهي عن بيع الحاضر للبادي. يبدو هذا جليا في الشريعة، حيث أن الاسلام يحض الناس على التواصل بالحق والتعاون، مصداقا لقوله تعالى: ﴿..... وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۗ وَاتَّقُوا اللَّهَ ۖ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ﴾ (4). ويأمرهم بالمعروف وينهاهم عن المنكر، مصداقا لقوله تعالى: ﴿وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ ۗ وَأُولَٰئِكَ هُمُ الْمُفْلِحُونَ﴾ (5).

الاحتكار حرام منكر مع توسيع نطاقه أو تضيقه كما أسلف، وعليه فمنع الحرام فرض على المسلمين الذين يجب أن يكونوا كالجسد الواحد إذا اشتكى منه عضو تداعى له سائر الجسد بمثل ما اشتكى منه الجزء، وأن يكون منهم راعيا ومسؤولا عن رعيته، كما دلت عليه آيات وأحاديث نبوية كثيرة. أما الإجراءات التشريعية، فتظهر جليا حين تدخل القانون الجزائري لتنظيم العقود حماية للجانب الضعيف، تجدر الإشارة أن القانون الجزائري في مادة المنافسة، لم يأت بأفضل مما ذكره فقهاء المسلمين المتقدمين والمتأخرين منهم، وهذا واضح حين التطرق إلى تدخل السلطات المخولة قانونا والتي تمتلك السلطة الواسعة لمعالجة الاحتكار، من خلال النهي عنها، تطبيق القانون في حالة ممارستها من خلال فرض الغرامات المالية أو الاكراه البدني لمرتكب جرم الاحتكار كما أوردها سابقا، أو فرض التسعير، هذا اضافة إلى الاجراءات الوقائية التي من شأنها الحد من ممارسة الاحتكار.

### ثالثا: استخدام مستودعات التبريد للتحكم في أسعار بعض المنتجات الغذائية الزراعية في الجزائر

تعد عمليات خزن الخضروات والفواكه بالتبريد في الجزائر تحت درجات حرارة منخفضة لأجل السيطرة على العمليات الفيزيولوجية كالنتح والتبخر والتنفس والنمو وغيرها، أحد أهم التقنيات الحديثة المستعملة في مجال حفظ الكميات الفائضة من

(1) بن يطو أمال، حماية المستهلك من الاحتكار في الشريعة الاسلامية والقانون الوضعي، (مذكرة ماجستير غير منشورة في قانون الأعمال، كلية الحقوق، جامعة الجزائر، الجزائر، 2009)، ص: 50.

(2) لاكملي نادية، العقوبات الردعية للممارسات المقيدة للمنافسة في التشريع الجزائري، مجلة الحقوق والعلوم السياسية (المجلد 02، العدد 02، جامعة عباس لغرور، خنشلة، الجزائر، 2015)، ص: 140.

(3) المادة 172 من قانون العقوبات الجزائري، 1990، ص: 955.

(4) سورة المائدة، الآية 02.

(5) سورة آل عمران، الآية 104.

المنتجات الزراعية عن الاستهلاك، وفي بعض الحالات لأجل ممارسة المضاربة في أسعارها في غير مواسم انتاجها. كما يمكن بتلك الطريقة السيطرة على نمو وانتشار الأحياء المجهرية المسببة للأمراض الفطرية والبكتيرية. يعتبر التخزين بالتبريد من أرخص الطرائق الملائمة لتخزين المحاصيل الزراعية بحالة طازجة ولمدد طويلة والذي أصبح يعتمد عليه كثيرا في الجزائر في السنوات الأخيرة نتيجة انتشار ثقافة التخزين بالتبريد، لدى كبار الموزعين للمنتجات الزراعية وبدرجة أقل لدى الفلاحين لظروف متعددة ومنها قلة الامكانيات لاقتناء تلك التجهيزات وعدم التحكم في استخدامها بشكل ملائم. كما أنه من شأن التخزين في درجات حرارة منخفضة، تأخير التدهور والشيخوخة وكذا جميع العمليات الفيزيولوجية والحيوية المرافقة لتدهور تلك المحاصيل. سنعمل من خلال هذه المحطة البحثية على تناول كل من واقع الانتاج الزراعي في الجزائر من خلال التعرف على المساحة المزروعة في الجزائر وأهم المحاصيل النباتية وآليات تسويقها، ثم نتناول بالتحليل، باستخدام البيانات الرقمية، استيضاح مدى صدق تحكم كبار موزعي المنتجات الغذائية الزراعية الأساسية للمستهلك الجزائري في أسعارها من خلال تقنيات الحفظ المختلفة لها.

**1. واقع انتاج خضروات وفواكه عينة الدراسة وآليات تسويقها في الجزائر:** تم من خلال هذا المطلب، تناول كل من المساحة المزروعة وكذا أهم المحاصيل الزراعية في الجزائر (العينة المختارة)، هذا إضافة التطرق لتطور انتاجها وآليات تسويقها، والذي يعتبر الحلقة الأضعف في الجزائر وهذا ما انجر عنه في حالات كثيرة ندرة مفتعلة في بعض المنتجات الزراعية، وبالتالي ارتفاع أسعارها لمستويات غير معهودة، هذا إلى جانب بروز ظاهرة التخزين بالتبريد مع حاجة السوق لتلك المنتجات، وذلك لأجل التحكم في رفع أسعارها، وهذا ما سيتم التطرق إليه لاحقا.

**1.1. المساحة الزراعية وأهم المحاصيل المنتجة والقابلة للخرن بالتبريد في الجزائر:** يحتل انتاج الخضروات والفواكه مكانة هامة في النشاط الزراعي في الجزائر، باعتباره ركيزة أساسية لتوفير الغذاء، وتجدر الإشارة إلى الأمن الغذائي يتحقق بوفرة الانتاج النباتي بشكل خاص. يضم هذا الفرع من النشاط الزراعي مجموعة كبيرة من المحاصيل، والتي تم إفراؤها بالدراسة على أساس أهميتها النسبية في موائد الجزائريين، والتي رأينا أن اضطراب تخزينها وتوزيعها يشكل عبئا على عاتق المستهلك الجزائري من ناحية ارتفاع أسعارها خاصة إذا ما تم التحكم في سوقها من طرف المضاربين الذين يلجأون لتخزينها في غرف التبريد لأجل استغلال ندرتها في غير مواسم انتاجها، بل حتى في مواسم انتاجها، حيث يتم تجميع كميات كبيرة منها من خلال إغراء الفلاحين بتقديم أسعار مرتفعة لها نسبيا من أجل جمعها بشكل شبه كلي من السوق، مما يشكل ندرتها ويدفع بأسعارها للارتفاع حتى في مواسم جنينها. شملت العينة مجموعة من الخضروات والفواكه التي يمكن تخزينها لفترات تتراوح ما بين 3 - 9 أشهر تقريبا في غرف التبريد وإعادة بيعها في أوقات ندرتها، وتتمثل في المنتجات التالية: بطاطا، بازلاء خضراء، ثوم، تفاح محلي، ليمون، تمر. سنعمل بداية على تقديم مقتضب للإحصائيات عن المساحة الزراعية في الجزائر، وأهم المحاصيل الزراعية المنتجة والقابلة للتخزين بالتبريد والتي تم تحديدها في ستة منتجات زراعية أساسية كما أسلف.

**1.1.1. احصائيات المساحة الزراعية في الجزائر وأهم المحاصيل:** سجل قطاع الزراعة في الجزائر نتائج مقنعة على أرض الواقع خلال السنوات الأخيرة، من جوانب متعددة منها زيادة الأراضي المستصلحة خاصة الصحراوية منها، وكذا زيادة المروية منها، مما أثر ايجابا على الانتاج الزراعي الوطني، إن الإنتاج الزراعي في تزايد مستمر منذ إطلاق المخطط الوطني للزراعة والتنمية الريفية سنة 2000، خاصة في بعض القطاعات مثل الحبوب والخضروات، الفواكه. تجدر الإشارة إلى أن الزراعة تساهم بحوالي 12% من الدخل الوطني الخام، ويعيش من هذا القطاع بطريقة مباشرة أو غير مباشرة 21% من سكان الجزائر، خاصة الريفيين منهم. تقدر المساحة الزراعية الإجمالية بـ 42.4 مليون هكتار، والتي تمثل نسبة 17.41% من المساحة الإجمالية للبلاد، وذلك حسب احصائيات البنك الدولي لسنة 2016، في حين تقدر المساحة الزراعية المستعملة بـ 8.458 مليون هكتار أي ما يعادل 28% من المساحة الزراعية الإجمالية. تتوزع المساحة الزراعية الاجمالية على الزراعات المختلفة وفقا لما يوضحه الجدول الموالي:

جدول رقم (03): توزيع الزراعات المختلفة على المساحة الزراعية المستعملة في الجزائر  
(الوحدة: مليون هكتار)

نوع الزراعة	المساحة المخصصة لزراعة الصنف	نسبة المساحة المخصصة لزراعة الصنف إلى المساحة الزراعية المستعملة (%)	نسبة المساحة المخصصة لزراعة الصنف إلى المساحة الزراعية المستعملة (%)
القمح	3.322	39.45	7.83
الفواكه ذات النواة وذاوات النواة الحجرية	0.263	3.12	0.62
الحمضيات	0.065	0.77	0.15
الخضروات	0.330	3.92	0.78
البطاطا	0.138	1.64	0.33
الكروم	0.074	0.88	0.17
البقول	0.086	1.02	0.20
أشجار التين	0.047	0.56	0.11
أشجار الزيتون	0.329	3.91	0.78
النخيل	0.160	1.90	0.38
المحاصيل الأخرى	0.407	4.83	1.11
الأراضي الخاملة	3.200	38	7.55

Source: Crop Science en Algérie.(2017), Bayer Group Algérie, L'Agriculture en Algérie.

**2.1.1. دراسة للحصائل المسجلة (الانتاج، الواردات، الصادرات) لأهم المنتجات الزراعية القابلة للتخزين بالتبريد:** اشتملت عينة الدراسة مجموعة من المنتجات الغذائية الزراعية التي تعتبر أساسية في موائد الجزائريين، سواء في الظروف العادية أو في ظروف مناسبة معينة راسخة عند المستهلك الجزائري ولنضرب في ذلك مثال استهلاك التمور والبازلاء الخضراء في شهر رمضان المبارك، التي تعد أساسية بالنسبة للصادرات الجزائرية. تعد المنتجات الستة التي تم اختيارها والتي تمثل مزيجا من الخضروات والفواكه، في كل من البطاطا، والثوم، والبازلاء الخضراء، والليمون، والتفاح المحلي والتمور. ركزت الدراسة على تقديم الاحصائيات المختلفة للمنتجات الغذائية الزراعية التي اعتبرت مواد استهلاكية أساسية بالنسبة للجزائريين، حيث لا يمكنهم التنازل عنها أو تخفيض مستويات استهلاكها إلى حدود تعد غير مقبولة بالنسبة اليهم، وتختلف هذه الحدود باختلاف المناطق الجغرافية في الجزائر.

**أ. البطاطا:** يعد استهلاك مادة البطاطا أساسيا لا يمكن تعويضه بشيء آخر بالنسبة للمستهلك الجزائري في عمومه، أما المواد الأخرى فهي نسبية أي استهلاكها يعد ضروريا لكن بنسب متفاوتة، فاستهلاك التفاح مثلا يعتبر ضروريا بالنسبة للأطفال الصغار بحكم قيمته الغذائية.

بقراءة متفحصة للجداول التي تظهر كميات الانتاج من المواد الغذائية الزراعية المختارة وكذا الكميات المستوردة منها لسد حاجات السوق المحلي أو بسبب الاتفاقيات التجارية التي أبرمتها الجزائر مع بعض الدول مما يلزمها السماح بتدفق هذه المواد رغم تحقيق الاكتفاء الذاتي. يوضح الجدول رقم 04، الكميات المنتجة محليا في الجزائر من المواد الغذائية الزراعية ذات الاستهلاك الواسع لدى المستهلك الجزائري لأسباب مختلفة، فمنها العادات الاستهلاكية التي دأب عليها الجزائريون كحال استهلاك مادة البطاطا التي تعتبر طبقا أساسيا لمختلف العائلات الجزائرية، وهذا ما حدا بالسلطات الجزائرية إلى اتباع استراتيجيات خاصة لتحقيق الاكتفاء الذاتي من هذه المادة الحيوية، خاصة بعد التوسع في زراعتها في المناطق السهبية، وكما تعرف المناطق الصحراوية خاصة ولاية الوادي بالجنوب الشرقي الجزائري طفرة انتاجية في هذه المادة، حيث تفوق نسبة مساهمتها في تموين السوق الوطنية بهذه المادة بنسبة تتراوح ما بين 40% إلى 45%. تسعى الجهات الوصية إلى توسيع نطاق انتاج هذه المادة في كل من ولايات سطيف، ورقلة، غليزان، تيارت، أم البواقي وغيرها من المناطق الأخرى التي تعتبر

أرضاً خصبة لإنتاج هذه المادة. ونتيجة لهذه المساعي المبذولة من طرف الدولة ومنتجي هذه المادة، فقد استطاعت الجزائر تقريبا تحقيق الاكتفاء الذاتي وتصدير كميات معتبرة منها للدول الإفريقية على غرار السنغال ومالي<sup>(1)</sup>.  
**جدول رقم (04): الكميات المنتجة محليا من خضروات وفواكه عينة الدراسة في الجزائر خلال الفترة 2008 - 2015**  
(الوحدة: ألف طن)

المنتج الزراعي	متوسط الفترة 2008 - 2012	2013	2014	2015
بطاطا	3237.82	4928.03	4673.52	4539.58
بازلاء خضراء	115.89	186.35	146.94	137.30
ثوم	62.40	93.06	92.20	110.01
تفاح	341.74	455.94	462.81	451.47
ليمون	59.89	81.00	85.64	72.56
تمور	662.49	848.20	934.38	990.38

**Source:** Arab agricultural statistics yearbook, Vol 36, (Arab Organization for Agricultural Development, Khartoum, 2016), pp:140 - 89. -176,

يوضح الجدول رقم 05، الكميات التي تستوردها الجزائر من كل من مادة البطاطا، والتي بلغت الكميات المستوردة منها خلال سنة 2015 حوالي 0.153 مليون طن وهي نسبة ضئيلة مقارنة مع ما تصبو الجزائر الوصول لإنتاجه بحلول سنة 2019، والمقدر بحوالي سبعة (07) مليون طن<sup>(2)</sup>.

**جدول رقم (05): الكميات المستوردة من خضروات وفواكه عينة الدراسة في الجزائر خلال الفترة 2008 - 2015**  
(الوحدة: ألف طن)

المنتج الزراعي	متوسط الفترة 2008-2012	2013	2014	2015
بطاطا	113.81	74.96	123.58	152.94
بازلاء خضراء	00.00	00.00	00.00	00.00
ثوم	00.00	00.00	00.00	00.00
تفاح	114.76	80.03	152.39	141.81
ليمون	1.31	2.09	0.11	1.39
تمور	0.01	00.00	0.01	0.01

**Source:** Arab agricultural statistics yearbook, Vol 36, (Arab Organization for Agricultural Development, Khartoum, 2016), pp:140 -176.

وبالتالي تحقيق اكتفائها الذاتي مع تسجيل فائض، سيتم توجيهه للتصدير لدعم الخزينة العمومية، خاصة بعد تراجع مداخيل النفط. أما من جانب التصدير، فإن الكميات المصدرة من مادة البطاطا تعد ضئيلة جدا حسب ما هو مبين في الجدول رقم 06.

<sup>(1)</sup> متتدى رؤساء المؤسسات الجزائرية، (معرض الصحافة، الجزائر، 2017)، ص: 07.

<sup>(2)</sup> المصدر نفسه، ص: 05.

جدول رقم (06): الكميات المصدرة للخارج من خضروات وفواكه عينة الدراسة في الجزائر خلال الفترة 2008 – 2015  
(الوحدة: ألف طن)

المنتج الزراعي	متوسط الفترة 2008-2012	2013	2014	2015
بطاطا	0.10	0.82	0.69	0.03
بازلاء خضراء	00.00	00.00	00.00	00.00
ثوم	00.00	00.00	00.00	00.00
تفاح	00.00	00.00	00.00	00.00
ليمون	00.00	00.00	00.00	00.00
تمور	13.54	14.71	25.64	28.48

**Source:** Arab agricultural statistics yearbook, Vol 36, (Arab Organization for Agricultural Development, Khartoum, 2016), pp:221-251.

ونفس الحال بالنسبة للمنتجات الأخرى، فهي تعرف ضعفا نسبيا في كميات انتاجها، مما يجبر السلطات إلى استيرادها لتلبية حاجة السوق الوطنية من هذه المواد الأساسية كما هو الحال بالنسبة لمادة التفاح.

**ب . التفاح المحلي:** رغم ما يعرف عن بعض المناطق في الجزائر بغزارة انتاجها لهذه المادة وبالنوعية الجيدة، بإضافة للمناطق الساحلية، برزت ولايات باتنة، خنشلة، معسكر وعين الدفلى كأقطاب في انتاج هذه المادة، مما مكن بلادنا في ظرف وجيز من مزاحمة أكبر منتجي هذه المادة عالميا، من خلال تحقيق انتاج تجاوز 4.52 مليون قنطار خلال سنة 2015، حسب ما يوضحه الجدول رقم 04، ويتوقع أن يبلغ انتاجه أكثر من 5 مليون قنطار مع نهاية سنة 2018، وهو ما يعادل تقريبا نفس انتاج فرنسا، التي تعد من ضمن المنتجين الأربعة الأوائل عالميا خلال السنوات الخمسة الماضية<sup>(1)</sup>. وقد أرجعت الجهات الوصية هذه القفزة النوعية في وفرة المحاصيل وكذا نوعية الإنتاج وتنوعه، إلى الجهود التي سطرته الدولة لفائدة القطاع، ومن خلال المرافقة الميدانية عن طريق الأجهزة المستحدثة في هذا الشأن بالموازاة مع ذلك القروض الفلاحية التي دعم بها القطاع في إطار برنامج الانعاش الاقتصادي الخماسي (2010-2014). تجدر الإشارة هنا إلى الإقبال الكبير على غرس أشجار التفاح، حيث تم خلال سنة 2015 تسجيل استيراد 107000 شجيرة تفاح.

يعد هذا المؤشر من بين المؤشرات الأخرى التي تؤكد التوجه نحو الاكتفاء الذاتي من مادة التفاح. وتشير الأرقام الرسمية لوزارة الفلاحة والتنمية الريفية، إلى أن معدل الإنتاج الوطني بلغ سنة 2015، ما يقارب 110 قنطار في الهكتار، ونشير هنا إلى أن سنة 2014. قد سجلت إنتاج مردود أفضل من السنوات التي تلتها. وتنتج الجزائر في ظرف وجيز لتحقيق الاكتفاء الذاتي في مادة التفاح وتقليص فاتورة الغذاء المتزايدة من سنة لأخرى والتي تستنزف اموال كبيرة من الخزينة العمومية كان بالأحرى توجيهها للاستثمار بشكل أوسع في مثل هذه الزراعات والتي تعد أراضيها مجالا خصبا لزراعتها واحتلال مراتب ريادية في انتاج هذه المادة.

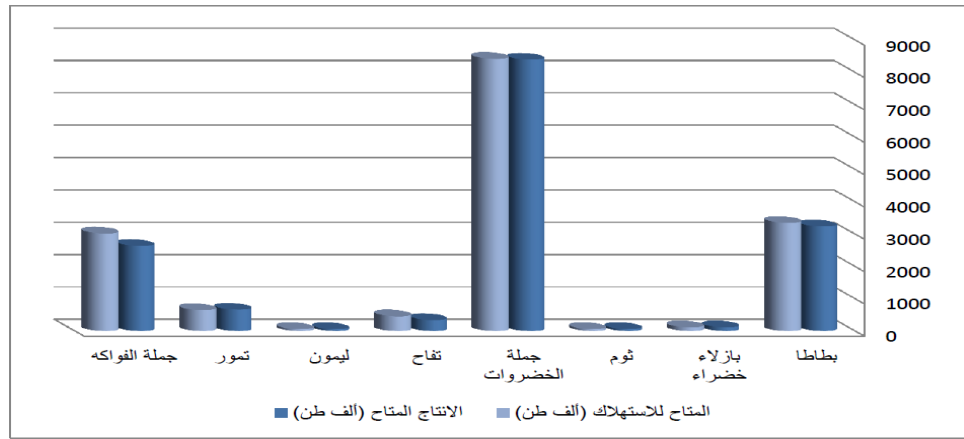
**ج. الثوم:** تعتبر مادة الثوم من أساسيات النظام الغذائي في الجزائر، على اعتبار استخدامها في أغلب الأطباق المطهية، هذا ناهيك عن قيمته الغذائية وفوائده الصحية التي يدركها كل عاقل، وعليه فقد لاقت زراعة مادة الثوم بحكم الحاجة الملحة لها من طرف المستهلك الجزائري من جانب، وتحقيق الاكتفاء الذاتي في انتاجها من جانب آخر. يتضح من الجدول السابق الكميات الكبيرة المنتجة والتي تجاوزت حدود 1.10 مليون قنطار سنة 2015 ولكنها تبقى دون كفاية حاجة السوق الوطنية.

(1) ع. دلال & م. حدوش، منتجو التفاح يبيعون الحكومة، (صحيفة المساء، الجزائر، 2017).

يتم إنتاج الثوم في مناطق عدة في الجزائر، وتعد ولاية ميله وهي من ولايات الشرق الجزائري، أحد أقطاب إنتاج هذه المادة. تجدر الإشارة إلى أنه يتم سد الطلب المحلي على هذه المادة من خلال عمليات الاستيراد من الخارج، تظهر الجداول التي تم الحصول عليها من الكتاب الإحصائي لسنة 2016 للمنظمة العربية للتنمية الزراعية الكميات المستوردة وكذا نسبة الاكتفاء الذاتي التي تم حسابها في الجدول رقم 07 اعتمادا على الإحصائيات المتوفرة. لكن ما يجب التنبيه له هو أنه لا تزال زراعة مادة الثوم محتشمة رغم امتلاك البلاد لمساحات زراعية هائلة ومناخ يسمح بتحقيق منتج وفير من هذه المادة.

د. البازلاء الخضراء: تعتبر مادة البازلاء الخضراء مادة استهلاكية أساسية بالنسبة للمواطن الجزائري، خاصة في مواسم إنتاجها، وكما يزداد الطلب عليها خلال شهر رمضان الكريم. يتم إنتاج هذه المادة في أغلب المناطق بحكم أنها لا تحتاج لظروف مناخية خاصة. توضح الجداول 04، 05، 06، 07، ما تنتجه الجزائر من هذه المادة والذي قدر سنة 2015 ما مقدار 1.37 مليون قنطار، وتجدر الإشارة إلى أن الجزائر مكتفية ذاتيا في إنتاج هذه المادة حسب ما يوضحه الجدول رقم 07 والشكل رقم 02.

شكل رقم (02): نسبة الاكتفاء الذاتي للمنتجات الغذائية الزراعية (عينة الدراسة) خلال الفترة 2008 - 2012



المصدر: من إعداد الباحثين.

جدول رقم (07): الموازين السلعية للمنتجات من خضروات وفواكه عينة الدراسة في الجزائر خلال الفترة 2008 - 2015 (الوحدة: ألف طن)

البيان	الإنتاج	الصادرات	الواردات	الميزان	المتاح للاستهلاك	نسبة الاكتفاء الذاتي (%)
بطاطا	3237.82	0.10	113.81	113.71	3351.53	96.61
بازلاء خضراء	115.89	00.00	00.00	00.00	115.89	100
ثوم	62.40	00.00	00.00	00.00	62.40	100
جملة الخضروات	8394.28	03.46	30.00	(-) 26.54	8420.82	99.68
تفاح	341.74	00.00	114.76	114.76	456.50	74.86
ليمون	59.89	00.00	1.31	1.31	61.20	97.86
تمر	662.49	13.54	0.00	13.53	648.96	102.08
جملة الفواكه	2636.01	14.38	400.80	(-)386.42	3022.43	87.21

المصدر: من إعداد الباحثين.

هـ. الليمون: بالنسبة لمنتج الليمون الذي يعد من الحمضيات، فإن سهل متيجة بولاية البليدة يشتهر بإنتاج الحمضيات بمختلف أنواعها. حيث أنه رغم الصعوبات المختلفة التي يواجهها الفلاحون وزحف الاسمنت نحو الحقول الخضراء، والتقلبات الجوية غير المساعدة في بعض الأحيان، إلا أن المنطقة لا تزال تشتهر بإنتاج هذا النوع من الفواكه، وإنتاج مزدهر عكس ولايات أخرى تراجع بها إنتاج الحمضيات بسبب ضعف وسائل الإنتاج لدى الفلاحين. وتضم زراعة الحمضيات في الجزائر حوالي أربعين نوعا، منها 20 نوعا من البرتقال، 15 نوعا من اليوسفية و5 أنواع من الليمون، تتضح عادة مع نهاية فصل الخريف وبداية فصل الشتاء<sup>(1)</sup>.

من الممكن أن يسهم إنتاج الحمضيات بشكل كبير في رفع صادرات الجزائر خارج المحروقات، إذا ما لاقت الاهتمام والعناية اللازمة من جميع النواحي، وتم الحفاظ على الأراضي وعدم تحويلها للبناء كما حدث خلال السنوات الأخيرة خاصة مع تبني سياسة توسعية في الاسكان اتخذته الحكومات المتعاقبة. خاصة وأن سهل متيجة يتوفر على أراض خصبة مناسبة بشكل كبير لإنتاج أهم أنواع الحمضيات المختلفة ومنها الليمون.

تنتج منطقة متيجة حوالي 20 نوعا من الحمضيات من مجموع 250 نوعا معروفا في العالم، كما تعتبر بلدية وادي العليق بولاية البليدة الأولى وطنيا في الإنتاج، ثم تأتي بلدية موزاية في المرتبة الثانية والشبلي في المرتبة الثالثة، تنتج البلديات الثلاثة السابقة. ما يعادل 33% من مجموع الإنتاج الوطني من الحمضيات، وحسب توقعات مديرية المصالح الفلاحية لولاية البليدة. فإن المنطقة تنتج سنويا 04 مليون قنطار من الحمضيات، في حين يعرف الرقم في بعض المواسم تزايدا وتراجعا في مواسم أخرى وهو أمر مرتبط بالظروف المناخية، حيث أن سنة 2015، عرف فيها إنتاج الحمضيات ارتفاعا كبيرا، وبلغ سقف 4.4 مليون قنطار حسب ممثلة مصلحة تنظيم الإنتاج، كما يتوقع هذا الموسم إنتاج 04 مليون قنطار. وحسب نفس المصدر فإن المساحة الإجمالية للحمضيات بولاية البليدة تقدر بحوالي 17820 هكتار منها 17117 هكتار منتجة، والبقية في طور النمو<sup>(2)</sup>. كما تسهم مناطق ساحلية أخرى كسكيكدة وعنابة ومستغانم في دعم الانتاج الوطني من الحمضيات وعلى رأسها الليمون الذي يستخدم بشكل مكثف على مدار السنة من طرف المستهلك الجزائري باعتباره مادة أساسية في صنع العصائر والحلويات، هذا بالإضافة إلى قيمته الصحية لاحتوائه على الفيتامين C. تجدر الإشارة إلى أن الانتاج الوطني من مادة الليمون خلال سنة 2015، قد تجاوزت 0.73 مليون قنطار، ونظرا لعدم كفاية الانتاج الوطني فقد استوردت خلال نفس السنة ما حجمه 13900 قنطار، من كل من المغرب و اسبانيا في عمومها حسب ما يوضحه الجدولين 04 و05 والشكل رقم 05.

و. التمر: أما بالنسبة للتمر، والتي تعد الجزائر بلدا غنيا بإنتاج أجود أنواعه على المستوى العالمي، فإنه حسب إحصائيات وزارة الفلاحة والتنمية الريفية لسنة 2015، فإن زراعة النخيل تغطي مساحة تقدر بحوالي 167 ألف هكتار لعدد من أشجار النخيل قدرت بأكثر من 18.6 مليون نخلة، يقدر إنتاج التمر كل الأصناف بأكثر من 990 ألف طن كما يوضحه الجدول رقم 04. تقع المناطق المشهورة بزراعة النخيل غالبا في جنوب الأطلس الصحراوي وتغطي 16 ولاية. تحتل ولاية بسكرة المرتبة الأولى وطنيا بنسبة 25,71% من حيث المساحة الإجمالية و23,19% من مجموع أشجار النخيل و41,18% من الإنتاج الوطني للتمر متبوعة بولاية الوادي على التوالي بنسبة 21,98%، 20,36% و24,98%، وهاتين الولايتين تستحوذان على أكثر من ثلثي (3/2) الإنتاج الوطني من التمر، كما يوضحه الجدول الموالي.

تتعدد أنواع التمر في الجزائر، ولكن لبعضها فقط أهمية تجارية، وتتمثل في كل من:

. دقلة نور وتعتبر من أجود أنواع التمر في الجزائر والعالم؛

. الغرس ويمثل الشكل المعجن من التمر، ويتم هنا استخدام أنواع خاصة من التمر في تصنيعه؛

. التمر الأبيض والذي يطلق عليه في المصطلح المحلي دقلة بيضاء أو قرياعي؛

. تافزوين، هذا إضافة لأنواع أخرى مثل ايتيما والحمراية<sup>(3)</sup>.

(1) حمزه كحال، شح المطار ينذر مزارعي الحمضيات في الجزائر بموسم كارثي، (صحيفة العربي الجديد، الجزائر، 2017).

(2) لقمان. ق، شيخوخة الأشجار وزحف الاسمنت يهددان انتاج الحمضيات في الجزائر، (صحيفة النصر، الجزائر، 2016).

(3) بشير بن عيشي، اقتصاديات انتاج التمر في الجزائر، بحوث اقتصادية عربية، العددان 31-32، (مركز دراسات الوحدة العربية، بيروت، لبنان، 2013)، ص: 185.



تجدد الإشارة إلى أن الكميات الموجهة للتصدير في تزايد مستمر من سنة لأخرى، كما يوضح الجدول رقم 06، وهذا ما يخلق فائضا في الميزان التجاري للمنتج كما هو موضح بالجدول رقم 07. يتضح من خلال الشكل رقم 02، أن هناك فائضا في الانتاج الوطني للتمور، حيث بلغت الكميات الفائضة عن الاستهلاك المحلي للفترة 2008 - 2012، ما حجمه 13.53 ألف طن، في حين فاقت الكميات التي وجهت للتصدير خلال سنة 2015، أكثر من 28 ألف طن كما هو موضح بالجدول رقم 06.

تجدد الإشارة إلى أن الجزائر صنفت في المركز الرابع سنة 2013 في قائمة منتجي التمور عالميا بعد كل من مصر، إيران والمملكة العربية السعودية. حيث تنتج 14% من الانتاج العالمي للتمور، لكنها صدرت أقل من 02% فقط من انتاجها، بينما المعدل العالمي بلغ 12%<sup>(1)</sup>.

#### جدول رقم (08): توزيع انتاج التمور حسب الولايات المنتجة له في الجزائر

ولاية	الانتاج (قنطار)	(انتاج الولاية / الانتاج الوطني من التمور) %	عدد أشجار النخيل	(عدد أشجار النخيل بالولاية إلى الإجمالي الوطني) %	المساحة (هكتار)	(المساحة المخصصة لزراعة النخيل بالولاية إلى المساحة الإجمالية لزراعة النخيل) %
بسكرة	4077900	41.18	4315100	23.19	42910	25.71
الوادي	2474000	24.98	3788500	20.36	36680	21.98
ورقلة	1296300	13.09	2576600	13.85	21980	13.17
أدرار	910300	09.19	3799000	20.42	28330	16.97
غرداية	565000	05.70	1246500	6.70	10850	6.50
بشار	300500	03.03	1639800	8.81	14120	8.46
تمنراست	109400	01.10	688900	3.70	7000	4.19
خنشلة	68200	0.69	124400	0.67	770	0.46
تبسة	20500	0.21	61800	0.33	820	0.49
الأغواط	16200	0.16	37300	0.20	320	0.19
اليزي	15600	0.15	129100	0.69	1250	0.75
باتنة	14000	0.14	28700	0.15	190	0.11
البيض	10300	0.12	63900	0.34	640	0.38
النعامة	10200	0.11	50600	0.27	510	0.31
تندوف	8400	0.08	45200	0.24	430	0.26
الجلفة	6800	0.07	10100	0.05	100	0.06
<b>المجموع</b>	<b>9903600</b>	<b>100</b>	<b>18605500</b>	<b>100</b>	<b>166900</b>	<b>100</b>

المصدر: من إعداد الباحثين اعتمادا على موقع الصالون الدولي الثالث لتمور بسكرة، بسكرة، 02 - 04 ديسمبر 2017.

وكحوصلة لما تم عرضه من أرقام وإحصائيات حول واقع الأمن الغذائي لأهم المنتجات الغذائية الزراعية التي تنتجها المساحات الزراعية التي عدت ضئيلة إذا ما قورنت بالمساحة الاجمالية للبلد والذي يعتبر بمثابة قارة، كان من الممكن أن تزود القارة الافريقية بأكملها بالغذاء. لا أن تصبح مستوردة لأهم غذاء لمتساكنيها وهي مادة البطاطا، هذا إضافة للمنتجات الأخرى من الخضروات والفواكه المختلفة، وذلك لسبب رئيسي هو تنوع المناخ بها وتعددته من متوسطي ساحلي وصحراوي، وغيرها مما يتيح لها فرصة انتاج جميع المنتجات الزراعية التي تقوم باستيرادها وهذا ما يتقل كاهل خزيتها العمومية، خاصة بعد تهاوي أسعار النفط بداية من سنة 2014. يوضح الشكل رقم 02، نسب تحقيق الاكتفاء الذاتي في بعض المواد الزراعية، حيث يلحظ من الشكل تحقيق نسب عالية من الاكتفاء الذاتي في شعبتي الخضروات والفواكه، مع

(1) الصالون الدولي الثالث لتمور بسكرة، (بسكرة، 02 - 04 ديسمبر 2017).

تسجيل فائض إنتاجي في مادة التمور توجه للتصدير رغم ضآلة نسبتها مقارنة بالإنتاج الوطني من التمور وهذا راجع لأسباب متعددة منها سوء تسيير المسالك التسويقية للمادة.

تجدر الإشارة إلى أن المنتجات الزراعية لعينة الدراسة يمكن تخزينها بالتبريد والتجميد لفترات تتراوح ما بين 03 - 09 أشهر، مما يتيح فرصة تخزين الفوائض الانتاجية و توزيعها بشكل منتظم على مدار فصول السنة لتقليل المضاربات السعرية التي يفرضها المتحكمين في السوق وتحقيق التوازن النسبي بين المعروض والمطلوب منها في الأسواق المحلية، وهذا ما سيتم تناوله في النقطة البحثية الموالية، والتي من خلالها سنتعرف على ما يقوم به محتكري أسواق الجملة للخضروات و الفواكه و تحكهم في أسعارها بالطريقة التي تروق لهم، خاصة مع غياب وسائل اثبات الاحتكار في النصوص القانونية وعدم قدرتها على مجاراة متغيرات السوق المتسارعة. حيث يلجأ أولئك المحتكرون لتخزين كميات معتبرة منها في مستودعات للتبريد أوالتجميد، وذلك حسب نوع المنتج وطريقة تخزينه، في مواسم جنيها من خلال جمعها من السوق حتى وإن كانت لا تلبي حاجة السوق في مواسمها، لأجل فرض أسعار مرتفعة فيما بعد. وهذا عائد بالدرجة الأولى لسوء تنظيم سوق هذه المواد، مما يستدعي إعادة النظر في هذه الآليات وضبطها من خلال القوانين المنظمة لذلك أو ابتكار أدوات إدارية تتماشى مع المتغيرات المتجددة لهذه الأسواق.

**2.1. سوء ضبط عمليات التخزين والمسالك التسويقية الخاصة بالمنتجات الغذائية الزراعية محل الدراسة:** أخذت السلطات العمومية في الجزائر على عاتقها إعادة تنظيم وضبط مسالك توزيع المنتجات الغذائية الزراعية، وذلك لوضع حد للفوضى السائدة في أسواق هذه المنتجات، والتي أدت إلى تذبذب أسعارها، وبذلك وقع المستهلك الجزائري تحت رحمة المحتكرين. تمثلت هذه الاجراءات في توضيح وتحديد مساحات النشاطات التجارية، خاصة ما تعلق منها بتجارة الجملة، وكذا تدخل الجهات الوصية في التحكم بطريقة غير مباشرة في أسعار المنتجات الغذائية الزراعية من خلال تدخلها في عمليات تخزين الفوائض من المنتجات وطرحها في الأسواق حين تقع المضاربة السعرية من طرف بعض بارونات السوق لأجل إعادة التوازن لأسعار تلك المنتجات<sup>(1)</sup>. على الرغم من تلك الإجراءات المتخذة، إلا أننا نسجل اختلالاً جوهرياً من الصعوبة بمكان التحكم فيه، والذي لا يزال يعرقل السير الحسن لتدفقات المنتجات الغذائية الزراعية بشكل طبيعي، مما يؤثر بطريقة مباشرة على أسعارها على مستوى المنافذ أو أسواق التجزئة. وهي المشاكل الناجمة عن استخدام غرف ومستودعات التبريد لأجل التحكم في أسعار سوق الخضروات والفواكه من خلال عمليات التخزين التي من شأنها تقليل كميات المعروض من تلك المنتجات أو المبالغة في كميات التخزين حتى تصل لدرجة تأثيرها على المعروض منها في فصول انتاجها مما يؤدي لارتفاع أسعارها آلياً، هذا علاوة إلى استخدام تلك الكميات المخزنة لأجل التحكم في أسعارها في غير مواسم انتاجها.

**2. دراسة تحليلية لتقلبات أسعار المنتجات الغذائية الزراعية محل الدراسة في الجزائر:** شملت الدراسة عينة لأهم المنتجات الغذائية الزراعية المستهلكة من طرف الفرد الجزائري. تمثلت في ثلاثة خضروات وهي: البطاطا، الثوم والبازلاء الخضراء. وثلاثة فواكه متمثلة في كل من التفاح المحلي، الليمون والتمر. حيث تمثل المجموعة، المنتجات التي يمكن حفظها بالتبريد في غرف ومستودعات خاصة بذلك، وعليه عمد الباحثين لمقارنة أسعار تلك المنتجات الغذائية الزراعية المختارة في مواسم انتاجها، وأسعارها في غير مواسم انتاجها عن طريق عمليات الحفظ الممكنة، فيتم استخدام الحفظ بالتبريد أوالتجميد أوالحفظ بشكل طبيعي، وذلك باختلاف نوع المنتج وطبيعة تخزينه.

اعتمدت المقارنة السعرية لتبيان أثر استخدام عمليات حفظ تلك المنتجات الغذائية الزراعية لأجل التحكم في أسعارها عن طريق رفعها في أوقات ندرتها، حيث يلجأ المحتكرون من تجار الجملة في أسواق الخضروات والفواكه في الجزائر إلى تجميعها في أوقات انتاجها في غرف ومستودعات تخزين خاصة بذلك، تجدر الإشارة إلى أن هؤلاء المحتكرين يؤثرون على أسعار تلك المواد حتى في أوقات انتاجها عن طريق تقليل المعروض منها مما يؤدي إلى ارتفاع أسعارها. ناهيك عن تحكهم المطلق في أسعارها في غير مواسم انتاجها حيث تتضاعف أسعار تلك المواد عدة مرات خاصة تلك التي تعد ضرورية لموائد الجزائريين في مناسبات خاصة، كمادة التمر التي تعد أساسية بالنسبة الجزائريين في شهر رمضان الكريم، كما هو الحال بالنسبة لمادة البازلاء الخضراء. توضح الجداول و الأشكال أدناه، التغيرات السعرية التي تطرأ على عينة المنتجات الزراعية في الجزائر بعد فترات تخزين تتراوح ما بين 3 إلى 9 أشهر، حيث تتضاعف أسعارها بشكل لا يستطيع

(1) سعيد فؤاد منصور، تجارة الخضروات والفواكه بالجزائر: مشاكل وآفاق، مجلة الاقتصاد الجديد، العدد 14، المجلد الأول، (الجزائر، 2016)، ص: 30.

المستهلك البسيط اقتنائها رغم أنها تمثل مواد استهلاكية ضرورية، كما تم الاسترشاد بأسعار عينة مواد عينة الدراسة في واحد من أشهر أسواق الخضار والفواكه عالميا وهو سوق الجملة بفرنسا، وذلك لمعرفة تطور أسعار تلك المواد في موسم انتاجها وفي غيره (تخزين بالتبريد أو التجميد أو غير ذلك). ومقارنة تلك الأسعار مع نظيراتها في الأسواق الجزائرية لأجل استيضاح الفروق السعرية التي تطرأ على أسعار تلك المنتجات الممكن تخزينها لمدد طويلة نسبيا بأحد طرق التخزين المألوفة، وما يلحظ من خلال استقراء الجداول أن أسعار المنتجات غير الطازجة تعرف انخفاضا في غالب الأحيان مقارنة بالطازجة في الأسواق الأوربية، على عكس السوق الجزائرية التي تعرف تلك ارتفاعا جنونيا لهذه المواد بحكم الحاجة الماسة لها من طرف المستهلك الجزائري، وذلك لسبب رئيسي وهو عدم انتظام تدفق تلك المنتجات على مدار السنة في الأسواق، مما يخلق ندرة في عرضها وهذا ما يؤدي إلى ارتفاع أسعارها.

شكل رقم (03): أسعار التجزئة لعينة من المنتجات الغذائية الزراعية في مواسم انتاجها وفي غير مواسم انتاجها في السوق الجزائري لسنة 2016  
الوحدة: دينار جزائري / كلف

متوسط سعر المنتج في غير مواسم انتاجه	سعر المنتج في غير مواسم انتاجه	المنتج الغذائي الزراعي	متوسط سعر المنتج في موسم انتاجه	سعر المنتج في موسم انتاجه
60	70 - 50	بطاطا	35	40 - 30
900	1000 - 800	تمور (دقلة نور)	135	150 - 120
225	250 - 200	بازلاء خضراء	40	80 - 60
900	1000 - 800	تفاح محلي	100	120 - 80
500	600 - 400	ليمون	100	120 - 80
650	700 - 600	ثوم	100	120 - 80

يتم تخزين هذه المواد و التي يعتبر اغلبها غذاء أساسيا للجزائريين لمدة تتراوح بين 3 - 9 اشهر في غرف التبريد أو التجميد أو يتم تخزينها بشكل طبيعي لتجمل التحكم في أسعارها في غير مواسم انتاجها

المصدر: من إعداد الباحثين.

شكل رقم (04): أسعار التجزئة لعينة من المنتجات الغذائية الزراعية في مواسم انتاجها وفي غير مواسم انتاجها في السوق الجزائري لسنة 2016

الوحدة: دولار أمريكي/كلغ

متوسط سعر المنتج في غير مواسم انتاجه	سعر المنتج في غير مواسم انتاجه	المنتج الغذائي الزراعي	متوسط سعر المنتج في موسم انتاجه	سعر المنتج في موسم انتاجه
0.53	0.61 – 0.44	بطاطا	0.31	0.35 – 0.26
7.82	8.69 – 6.95	تمور (دقلة نور)	1.17	1.30 – 1.04
1.96	2.17 – 1.74	بازلاء خضراء	0.61	0.69 – 0.52
7.82	8.69 – 6.95	تفاح محلي	0.87	1.04 – 0.70
4.35	5.22 – 3.48	ليمون	0.87	1.04 – 0.70
5.65	6.08 – 5.22	ثوم	0.87	1.04 – 0.70

يتم تخزين هذه المواد والتي يعتبر أغلبها غذاء أساسيا للجزائريين لمدة تتراوح بين 3 – 9 أشهر في غرف التبريد أو التجميد، ويتم تخزينها بشكل طبيعي لأجل التحكم في أسعارها في غير مواسم انتاجها.

المصدر: من إعداد الباحثين.

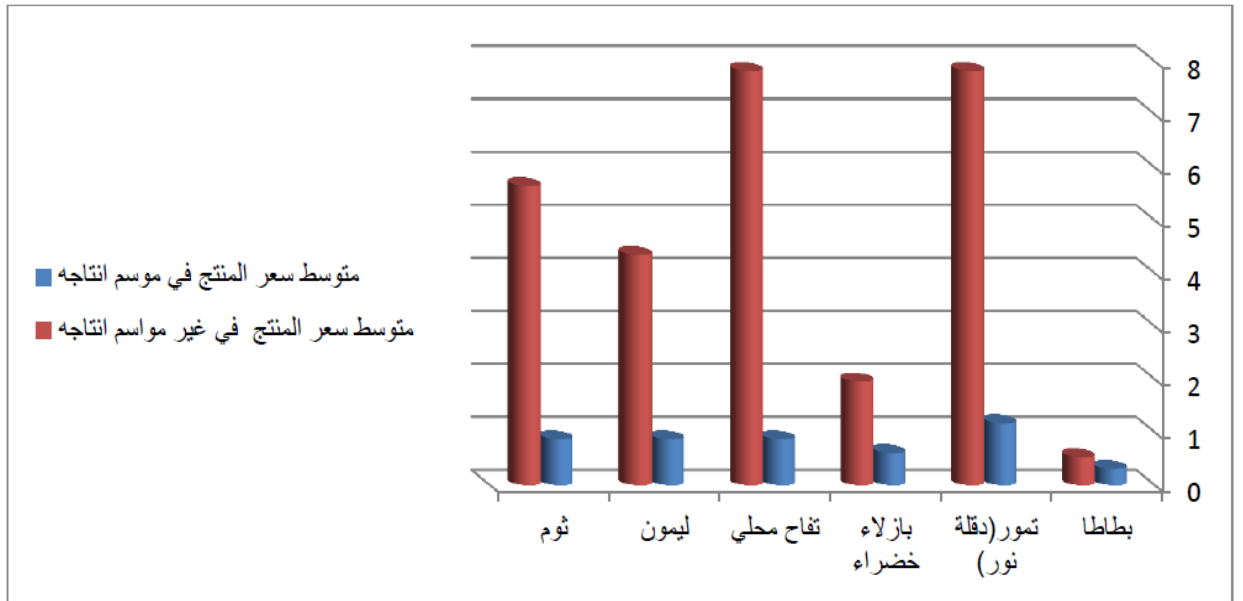
جدول رقم (09):

مقارنة بين متوسطات أسعار التجزئة لعينة من المنتجات الغذائية الزراعية في مواسم انتاجها و في غير مواسم انتاجها في السوق الجزائري لسنة 2016  
الوحدة: دولار أمريكي/كلغ

المنتج الغذائي الزراعي	متوسط سعر المنتج في موسم انتاجها	متوسط سعر المنتج في غير موسم انتاجه	نسبة الزيادة (%)
بطاطا	0.31	0.53	70.97
تمور (دقلة نور)	1.17	7.82	568.38
بازلاء خضراء	0.61	1.96	221.31
تفاح محلي	0.87	7.82	798.85
ليمون	0.87	4.35	400.00
ثوم	0.87	5.65	549.43

المصدر: من إعداد الباحثين.

شكل رقم (05): رسم مقارن لأسعار التجزئة لعينة المنتجات الغذائية الزراعية (في مواسم انتاجها وفي غيره) في السوق الجزائرية خلال سنة 2016



المصدر: من إعداد الباحثين.

يتضح من خلال الجدول والأشكال أعلاه، مدى تحكم بارونات(المحتكرين) أسواق الخضر والفواكه في أسعار تلك المنتجات الغذائية الزراعية محل الدراسة والتي تمثل مواد أساسية بالنسبة للمستهلك الجزائري في عمومه، حيث يلحظ الارتفاع غير المبرر لأسعار تلك المواد في غير مواسم انتاجها وتم اعتماد أسعار تلك المواد بداية بالدينار الجزائري للكيلو غرام الواحد ثم بالدولار الأمريكي مقابل الكيلو غرام الواحد، وذلك لأجل تسهيل عمليات المقارنة مع أسعارها في الأسواق العالمية. يلحظ الاختلاف الشاسع في أسعار تلك المنتجات في مواسم انتاجها أي في حالتها الطازجة وبعد عمليات خزنها، حيث يتضح من الشكل رقم 05، أن سعر التمور يتضاعف أكثر من خمسة مرات بين سعره في موسم انتاجه وفي غيره، وهذا رغم أن الجزائر تعد رابع أكبر منتج لهذه المادة عالميا وتحقق اكتفاء ذاتيا في هذه المادة، ونفس الشيء يقال بالنسبة لمادة الثوم التي تشهد في الجزائر واقعا ممزوجا بين الغلاء والندرة، على نحو ارتفع معها سعر هذه البصيلة الرائجة في الجزائر، وحرم المستهلكين من اقتناء ما يحتاجونه من كميات، في واقع يربطه الشارع بالمضاربة، فيما يراه التجار محصلة منطقية لضعف الإنتاج. وبحساب متوسط تطور سلة المواد الزراعية محل الدراسة وجد أن أسعارها تتضاعف إلى أكثر من خمسة مرات بين أسعارها في مواسم انتاجها وبين أسعارها بعد عمليات التخزين بأحد الطرق الثلاثة التي سبق تناولها. و حين استعراض ما يقابلها في الأسواق العالمية للخضر والفواكه، وقد تم اعتماد أسعار سوق الجملة برانجيس (RUNGIS) في فرنسا. يوضح الجدول رقم 10، أسعار نفس سلة المنتجات التي تم اختيارها في حالة الأسواق الجزائرية، في مواسم انتاجها و بين أسعارها بعد خزنها بأحد طرق التخزين المعروفة للخضر والفواكه. فلوحظ بأن أسعار المواد في غير مواسم انتاجها، تشهد انخفاضا أعلى الأقل تحافظ على نفس أسعارها في مواسم انتاجها على عكس ما هو عليه في السوق الجزائرية، لكن مع الإشارة إلى أن المنتجات الزراعية الغذائية البيولوجية تكون أسعارها مرتفعة جدا مقارنة بأسعار المنتجات الزراعية المعدلة جينيا(OGM) وهي الأكثر استهلاكاً بحكم معقولية أسعارها.

وفي مقارنة أخرى لتبيان مدى التباين الحاصل في متوسط الدخل الفردي الجزائري مقارنة بالفردي الأوروبي باستخدام متوسط الدخل الفردي الفرنسي كمثال، فاتضح أن هناك فرقا كبيرا بين القدرة الشرائية للمواطن الأوروبي في عمومه مقارنة بالفردي الجزائري، حيث يعادل دخل الفرد الفرنسي أكثر من تسعة مرات متوسط دخل الفرد الجزائري.

**جدول رقم (10): أسعار الجملة لعينة من المنتجات الغذائية الزراعية في مواسم انتاجها وفي غير مواسم انتاجها في السوق الأوروبية للخضروات والفواكه لسنة 2016**

الوحدة: دولار / كلغ

المنتج الزراعي	متوسط سعر الجملة للمنتج في موسم انتاجه	متوسط سعر التجزئة للمنتج بافتراض هامش ربح 20%	متوسط سعر المنتج في غير مواسم انتاجه
بطاطا	0.25	0.30	بالنسبة لأسعار المواد غير الطازجة أو المخزنة لفترات طويلة
تمور مستوردة	15.00	18.00	نسبيا فإن اسعارها تشهد انخفاضا أو على الأقل تحافظ على نفس سعرها وهي طازجة على عكس ما هو موجود في السوق الجزائرية، لكن مع ملاحظة أن المنتجات الزراعية الغذائية البيولوجية تكون أسعارها مرتفعة جدا مقارنة بأسعار المنتجات الزراعية المعدلة جينيا(OGM) في الأسواق الأوروبية.
بازلاء خضراء	1.10	1.32	
تفاح	0.80	0.96	
ليمون	1.00	1.20	
ثوم	2.00	2.40	

**Source:** Cours de gros de fruits et légumes au marché européen de RUNGIS(France), Marché du

<https://www.rungisinternational.com/cours-fruits-legumes> .30/11/2017.

بقراءة بسيطة لما تضمنه الجداول أعلاه، والممثلة لتطور أسعار المنتجات الغذائية الزراعية في مواسم انتاجها وبعد عميات التخزين التي من المفروض أن يكون دورها هو المحافظة على توازن الأسعار والكميات وبالتالي تمكين المستهلك من الحصول على تلك

المنتجات بأسعار معقولة في غير مواسم انتاجها من ناحية ومن ناحية أخرى المحافظة على أسعار تمكن المنتجين الزراعيين من تحقيق أرباح نتيجة بيع منتجاتهم لتمكينهم من مواصلة الانتاج. لا أن تكون وسيلة لاحتكار قوت الجزائريين، كما هو حال الأسواق الجزائرية، ورغم الاجراءات التي اتخذتها الجهات الوصية بشأن تنظيم تجارة الخضر والفواكه في الجزائر إلا أنها بقيت خارج السيطرة في أغلبها أي تحكم بعض المحتكرين في إدارة بعض هذه الأسواق، وهم في أغلبهم لا يمارسون النشاط الزراعي بل هم تجار وسطاء لا غير، وتجدر الاشارة إلى أن أغلب المزارعون الذين يمارسون فعلا هذا النشاط لا يستفيدون من هذه الفروق السعرية الهائلة في أسعار المنتجات المخزنة وإعادة بيعها في غير مواسم انتاجها. في حين أن عمليات التخزين تلك قد مكنت بعض المنتجات الغذائية الزراعية من تحقيق توازنات، كان لها آثارها الايجابية على استقرار أسعارها. تجدر الاشارة أن الاحصائيات المقدمة تعبر عن فترات زمنية معينة وهذا لا يعني استمرار الممارسات الاحتكارية السعرية بشكل دائم، خاصة بعد ازدهار الزراعة الصحراوية والتوسع في استصلاح الأراضي الزراعية نتيجة المبالغ المحولة لصالح النشاط الزراعي بعد البحبوحة المالية التي عاشتها الجزائر خلال العشرة سنوات الماضية، وهذا ما سيمكن الجزائر في المستقبل القريب من تحقيق اكتفائها الغذائي والتصدير نحو الخارج و زوال هذه الممارسات الاحتكارية السلبية نتيجة قلة الانتاج والندرة.

### نتائج الدراسة

توصلت الدراسة بشقيها النظري والتطبيقي لمجموعة من النتائج نورد فيما يلي:

. تحدد أسس نجاح تخزين المنتجات الغذائية الزراعية بالنظم أو الطرائق المختلفة التي تمكن من خزن هذه الأخيرة بعد جمعها وتعبئتها والحفاظ على حالتها الطازجة لأطول مدة ممكنة في شروط مناسبة لخزنها؛

. تهدف عمليات الحفظ المختلفة للمنتجات الغذائية الزراعية من حفظ بالتبريد وحفظ بالتجميد وحفظ طبيعي، إلى العمل على توفير هذه المنتجات على مدار الحول وفي أوقات لا تتناسب مواسم انتاجها أو توفيرها حتى في مناطق لا تتجها أصلا؛

. تعتمد الطرائق التي تستخدم لحفظ المنتجات الزراعية على اتباع الوسائل التي تثبط أو توقف نشاط العوامل المؤدية لتلفها كالأحياء المجهرية والانزيمات والأكسجين دون تأثير التقنيات المستخدمة للحفاظ على القيمة الغذائية للمنتج الزراعي؛

. تمكن عمليات التبريد من الحفظ الآمن للمنتجات الغذائية الزراعية من الوجهة الصحية، وذلك لأجل استهلاكها وقت انعدام وجودها على حالتها الطازجة وبسعر معقول؛

. تمكن عملية الخزن المبرد من حفظ الفائض من المنتجات الزراعية عن الحاجة على صورة صالحة للاستهلاك و بأسعار معقولة ومن تلافي الخسارة التي يتحملها المنتج نتيجة عرضها في السوق المحلي بكميات تفوق حاجة الاستهلاك فيضطر لبيعها بأرخص من تكاليف انتاجها؛

. تعد عمليات خزن الخضروات والفواكه بالتبريد أحد أهم التقنيات المستعملة في مجال حفظ الكميات الفائضة من المنتجات الزراعية عن الاستهلاك في الجزائر، لأجل الاستفادة من فروق الأسعار في غير مواسم انتاجها؛

. يلجأ المحتكرون من تجار الجملة في أسواق الخضر والفواكه في الجزائر إلى تجميعها في أوقات انتاجها في غرف ومستودعات تخزين خاصة بذلك، حيث يؤثر على أسعار تلك المواد حتى في أوقات انتاجها عن طريق تقليص المعروض منها مما يؤدي إلى ارتفاع أسعارها؛ على الرغم من ترسانة القوانين التي تحارب ظاهرة الاحتكار والمنافسة غير المشروعة في الجزائر، إلا أنها بقيت عاجزة أمام الممارسات غير الأخلاقية في مجال استخدام مستودعات و غرف تخزين المنتجات الغذائية الزراعية في غير محلها من قبل بارونات سوق هذه المنتجات و سيطرتهم عليها في أغلب الحالات.

## توصيات الدراسة

. التوسع في استصلاح الأراضي الزراعية خاصة الزراعة الصحراوية التي أصبح بإمكانها إنتاج أغلب المنتجات الزراعية الغذائية على مدار فصول السنة، وهذا ما يتيح وفرة في تلك المنتجات، وبالتالي القضاء على ظاهرة الارتفاع الجنوني لأسعار تلك المنتجات خاصة في غير مواسم إنتاجها؛

. المراقبة المستمرة لحركية أسواق المنتجات الزراعية خاصة ذات الاستهلاك الواسع منها وضبطها من خلال استحداث آليات تنظيمية قانونية تتماشى مع تطور تقنيات التخزين الحديثة، والتي تستخدم عادة في غير أغراضها وذلك نتيجة ندرة بعض المنتجات وبالتالي التأثير على أسعارها؛

. الحد من ظاهرة التخزين المفرط للمنتجات الغذائية الزراعية التي لا تفي بحاجة السوق وحظر تخزينها لكي لا تؤثر على أسعار تلك المنتجات في مواسم إنتاجها بتقليص المعروض منها وكذا بيعها بأسعار خيالية في غير مواسم إنتاجها؛

. مرافقة المنتجين والتجار في عمليات تخزين الفوائض الانتاجية بشكل آمن صحيا وتقليص عمليات الهدر في تلك المنتجات وتنظيم أسواقها، من خلال متابعة سلسلة إنتاج تلك المنتجات وتوزيعها مما يحقق توازنا لسوق تلك المنتجات على مدار فصول السنة.

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## واقع ممارسات التسويق الداخلي في الكليات الأهلية بمنطقة القصيم: بحث تطبيقي على أعضاء هيئة التدريس في الكليات الأهلية بمنطقة القصيم

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### The reality of internal marketing practices in the private colleges operating in the Qassim region in Saudi Arabia: an applied study on faculty members

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#### Abstract

The aim of this research is to assess internal marketing practices in the private colleges operating in the Qassim region in Saudi Arabia by gathering the views of the faculty members working in these colleges. A descriptive analytical method was used to investigate the nature of the relationship between the variables of the research. Data was collected through a questionnaire designed specifically for this research. The questionnaire was distributed electronically to faculty members working in private colleges.

The results of the research show that the most important variable is the level of application of the internal marketing components (training and development, work teams, clarity of roles, rewards and incentives, work environment and marketing information). Thus, the author recommends that there's a need to pay attention to the application of internal marketing in the private colleges in the area of Qassim because of its importance to increase faculty members' satisfaction. In addition to that internal marketing is a prerequisite for the quality of educational service and it contributes to these colleges competitive advantage.

**Keywords.** Internal marketing, educational institution, private colleges.

#### ملخص البحث

هدف البحث الى التعرف على واقع ممارسات التسويق الداخلي بالكليات الأهلية بمنطقة القصيم بالمملكة العربية السعودية، من خلال معرفة وجهات نظر أعضاء هيئة التدريس العاملين فيها حول مدى ممارسة ابعاد التسويق الداخلي في الكليات، حيث تم استخدام المنهج الوصفي التحليلي، وتم جمع المعلومات الأولية من خلال استبانة صممت خصيصاً لهذا البحث، حيث تم توزيعها إلكترونياً على أعضاء هيئة التدريس العاملين في الكليات، وقد تم استخدام البرنامج الإحصائي SPSS لتحليل الاستبانة واختبار فرضيات البحث.

حيث خلص البحث إلى العديد من النتائج من أهمها: أن مستوى تطبيق الكليات الأهلية للتسويق الداخلي المتمثلة في (التدريب والتطوير، وفرق العمل ووضوح الأدوار، والمكافآت والحوافز ، وبيئة العمل، والمعلومات التسويقية) يقل عن 70%.

ومن أهم التوصيات التي خلص إليها البحث: ضرورة الاهتمام بتطبيق التسويق الداخلي في الكليات الأهلية بمنطقة القصيم لما له من أهمية كبرى في زيادة رضا أعضاء هيئة التدريس، فضلاً عن أن التسويق الداخلي يعد متطلباً أساسياً لجودة الخدمة التعليمية وإيجاد ميزة تنافسية للكليات.

**الكلمات المفتاحية:** التسويق الداخلي ، المؤسسة التعليمية ، الكليات الأهلية بالقصيم.

**مقدمة:**

مما لا شك فيه أن الخدمات تختلف عن السلع في كثير من الخصائص ، وبالتالي فإنها أي الخدمات تحتاج إلى جهود تسويقية خاصة تتماشى مع الخصائص التي تميزها عن السلع، وأي منظمة ترغب في تحقيق أهدافها بنجاح كبير ، وتسعى إلى تحقيق السبق بخطوات متقدمة عن المنظمات المنافسة والتي تعمل معها في نفس المجال ونفس النطاق الجغرافي ، فإنها تحتاج إلى أن تتعلم الكثير عن خصائص الخدمة التي تقدمها للجمهور حتى تستطيع أن تقدمها بجودة عالية وبتميز كبير عن المنافسين.

ولعل أهم خاصية للخدمات هي صعوبة فصل الخدمة وجودتها عن الشخص الذي سيقدم الخدمة نفسها، وهي ما يطلق عليها التلازمة Inseparability وتعني درجة الترابط بين الخدمة ذاتها وبين الشخص الذي يتولى تقديمها (العلاق والطائي، 2009)، مما يدل دلالة كبيرة على أهمية مقدم الخدمة ، وهذا يتطلب من أي منظمة تعمل في مجال الخدمات العناية الكبيرة بمقدم الخدمة من حيث التدريب والتطوير وتوفير البيئة المحفزة للعاملين فيها لضمان إخراج وتقديم خدمة متميزة ، وصناعة الفارق بينها وبين المنافسين لها في نفس المجال وبالتالي صناعة الميزة التنافسية التي تميزها عن بقية المؤسسات الأخرى.

فالعامل أو المستفيد يركز على القيمة التي سيحصل عليها مقابل ما سيدفعه من مال ، ومن ثم فهو يرسم صورة ذهنية للمؤسسة حسب جودة الخدمة المقدمة والأشخاص الذين يقومون بتقديم تلك الخدمة ، والسؤال الأهم الذي يتحتم على كل مؤسسة الإجابة عليه هو ما الذي يجعل العميل يشترى خدماتها؟ وقد أجاب كوتلر على هذا السؤال بأن وضع خاصيتين للعلامة التجارية الناجحة : الأولى أن تكون متميزة في ذهن العميل، والثانية أن تكون مألوفة في السوق المستهدف (كوتلر، 2007).

ومن هنا برز الاهتمام بالعميل الداخلي والذي يمثل بدرجة أساسية مقدم الخدمة، ويعتبر العميل الداخلي هو الطريق إلى العميل الخارجي فلا يمكن الحكم على الخدمة المقدمة وخاصة في المؤسسات التعليمية إلا من خلال العميل الداخلي ، ولأهمية هذا الأمر فقد نشأ ما يسمى بالتسويق الداخلي، والذي يركز على العاملين بالمنظمة وإيجاد البيئة المحفزة للقطاع.

ويعد التسويق الداخلي طريقة إدارية تهدف إلى الوصول إلى الزبائن من خلال تطوير وتحفيز أفراد المنظمة بالقيام بمهامهم على أكمل وجه أثناء الاتصال بالزبائن ، وتطبيق فلسفة الإدارة والجودة في أداء الخدمات من قبل جميع أعضاء المنظمة بالطريقة التي تحقق الجودة ورضاء الزبائن (الجريري، 2006).

**مشكلة البحث:**

مع ازدهار التعليم الأهلي وتزايد الكليات الأهلية العاملة في المملكة العربية السعودية بشكل عام ومنطقة القصيم بشكل خاص ، إلى جانب سماح الحكومة للاستثمار الخارجي في قطاع التعليم داخل المملكة ، كل ذلك سيؤدي إلى احتدام المنافسة بين المؤسسات التعليمية في المملكة ، مما يتطلب تقديم خدمة عالية الجودة من خلال تقديم خدمات تعليمية متميزة ، ولاشك أن التسويق الداخلي يعتبر من أهم الركائز المهمة لصناعة الميزة التنافسية للمؤسسة التعليمية حيث يعمل التسويق الداخلي على إشباع حاجات ورغبات أعضاء هيئة التدريس والتي تنعكس إيجاباً على تحقيق أهداف المؤسسة ، كونه يعمل على توفير بيئة داخلية تدعم الروح المعنوية لدى الأعضاء والذي يؤدي في نهاية المطاف إلى تحقيق ميزة تنافسية للكليات الأهلية.

**وسوف يحاول البحث الإجابة على الأسئلة الآتية:**

1. ما درجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم بالمملكة العربية السعودية من وجهة نظر أعضاء هيئة التدريس العاملين فيها؟
2. هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير السن ؟
3. هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير للجنس ؟
4. هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير المؤهل العلمي ؟
5. هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير الدرجة العلمية ؟
6. هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير عدد سنوات الخدمة في الكليات ؟

#### اهداف البحث:

1. معرفة الشروط والمتطلبات الأساسية لتبني التسويق الداخلي.
2. قياس مدى تطبيق الكليات الأهلية بمنطقة القصيم لنشاطات التسويق الداخلي.
3. الكشف عن دلالات الفروق في تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية تبعاً لمتغيرات (السن ، الجنس ، المؤهل العلمي ، الدرجة العلمية ، عدد سنوات الخدمة في الكليات).
4. تقديم التوصيات التي يمكن أن تساعد على تطبيق محاور وأبعاد التسويق الداخلي في الكليات الأهلية بمنطقة القصيم.

#### فرضيات البحث:

1. مستوى تطبيق الكليات الأهلية بمنطقة القصيم لمحاور التسويق الداخلي من وجهة نظر أعضاء هيئة التدريس العاملين فيها لا يقل عن 70% عند مستوى دلالة إحصائية (0.05).
2. لا توجد فروق ذات دلالة إحصائية عند مستوى (0.05) بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير السن.
3. لا توجد فروق ذات دلالة إحصائية عند مستوى (0.05) بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير نوع الجنس.
4. لا توجد فروق ذات دلالة إحصائية عند مستوى (0.05) بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير المؤهل العلمي.
5. لا توجد فروق ذات دلالة إحصائية عند مستوى (0.05) بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير الدرجة العلمية.
6. لا توجد فروق ذات دلالة إحصائية عند مستوى (0.05) بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير عدد سنوات الخدمة في الكليات.

#### أهمية البحث:

تتمثل أهمية هذا البحث في تسليط الضوء على أهمية التسويق الداخلي في تحقيق الميزة التنافسية للمؤسسة التعليمية كمتطلب اساسي للمرحلة القادمة والتي تفرض شروطها على الجميع بأن البقاء فقط للأقوى ، والذي سيقدم خدمة تعليمية متميزة للعملاء المتمثلين في الطلاب ، بالإضافة إلى ذلك فإن هذا البحث يضع أمام اعضاء هيئة التدريس في الكليات الاهلية بمنطقة القصيم الأبعاد الأساسية للتسويق الداخلي ومدى مساهمتهم في تحقيق الميزة التنافسية في المؤسسات التعليمية التي ينتموا إليها ، كما أن البحث بالطبع قد يفيد القائمين على إدارة الجودة في المؤسسة من خلال تحسين أداء العملية التعليمية وتحسين مخرجات المؤسسة التعليمية.

### الإطار النظري والدراسات السابقة

#### الإطار النظري للبحث:

شمل الإطار النظري التعرف على مفهوم التسويق الداخلي، ومحاولة التعرف على أبعاد التسويق الداخلي التي شملها هذا البحث وهي (التدريب والتطوير، فرق العمل ووضوح الأدوار، المكافآت والحوافز، بيئة العمل، المعلومات التسويقية).

#### مفهوم التسويق الداخلي:

ليس هناك تعريف موحد ومتفق عليه للتسويق الداخلي ، ولكن هناك العديد من المحاولات والأفكار، لتقديم مفهوم لتعريف التسويق الداخلي، حيث يرى بعض الباحثين أن أول ظهور لهذا المفهوم كان مع بداية الخمسينات بواسطة مديري الجودة اليابانية، وهو ينظر للأنشطة التي يؤديها العاملون على أنها منتجات داخلية، وأن المنظمة يجب أن تركز اهتماماتها على احتياجات العاملين وتحاول إشباعها من خلال الأنشطة التي يؤديها الأفراد، لكي تضمن قوى عاملة ذات كفاءة عالية تساهم في إرضاء الزبائن (شعبان، 2003) وقد عرف (Berry, 1984) التسويق الداخلي بأنه "التعامل مع الموظفين كعملاء داخليين والتعامل مع الوظائف على أنها منتجات داخلية، وذلك بتصميمها وتطويرها وفق رغبة واحتياجات العملاء الداخليين"، ويرى Berry كذلك على أن التسويق الداخلي عبارة عن تطبيق فلسفة وممارسات التسويق على الأفراد الذين يخدمون الزبائن بحيث يتم توظيف أكفاء الأفراد والاحتفاظ بهم للقيام بالأعمال المنوطة بهم على أكمل وجه، وذكر (Joshi,2007) أن "التسويق الداخلي لا يقتصر فقط على الأنشطة الإدارية نحو التأثير على كفاءة العاملين وتزويدهم بما يحتاجونه وتحفيزهم وتدريبهم، وتوفير ظروف عمل مناسبة ومرنة لهم، بل أيضاً لابد من إيصال ذلك بمبادئ ونظريات تسويقية حتى يكون الموظفون بالمنظمة عملاء داخليين يعملون على توطيد وفهم العلاقة مع العملاء الخارجيين"، وقد عرف Cronross التسويق الداخلي على ان "المؤسسة تعتبر موظفيها كسوق داخلي ينبغي عليها أن تؤثر فيهم بفاعلية ، بحيث تحفزهم على وعي وإدراك أهمية خدمة الزبون والتوجه إلى السوق والتخلي بالعقلانية البيعية بمحاكاة أنشطة التسويق الخارجي وتطبيق أدواته على السوق الداخلي" (محجوبي، 2010).

ومن جهة أخرى عرف (Zeithaml,2012) التسويق الداخلي على أنه اختيار وتوظيف العاملين الذين يكونوا مناسبين للوظيفة وتدريبهم وتحفيزهم ومكافأتهم وتوفير التكنولوجيا المناسبة لهم بهدف زيادة الخدمة ذات الجودة العالية، كما عرفت منى شفيق التسويق بأنه يشير الى تصميم السياسات والبرامج الموجهة إلى العاملين بالمنظمة بهدف تحقيق مستويات عالية من الرضا لديهم، والذي بدوره يمكن أن يؤدي إلى الارتقاء بمستوى جودة الخدمة المقدمة للعملاء الخارجيين. (منى شفيق، 2005)، وقد عرف (Kotler & Armstrong, 2014) التسويق الداخلي في اطار "الأعمال التي تقوم بها المنظمة لاستقطاب وتدريب وتحفيز عملائها الداخليين، وبالأخص الموظفين الذين يتعاملون مع الزبائن بشكل مباشر، والمساهمة في دعم الخدمة من أجل العمل كفريق لإشباع وتحقيق رضا الزبائن"، وأشار (Kotler and Keller,2015) إلى أن التسويق الداخلي يعني الأنشطة التي تنطوي على تطوير وتدريب وتحفيز العاملين لجعلهم قادرين على خدمة الزبائن بنجاح، وهو أيضاً استخدام المنظور التسويقي لإدارة العاملين في المنظمة وتنمية مهاراتهم لكي يكونوا قادرين على تقديم أفضل الخدمات وخلق علاقات طيبة مع الزبائن وبالتالي تحقيق الهدف الذي تسعى المنظمة لتحقيقه ألا وهو رضا الزبائن الذي بدوره يحقق الربحية.(الطائي والعلاقي، 2009).

## أهمية التسويق الداخلي

للتسويق الداخلي أهمية بالغة في إشباع حاجات ورغبات الموظفين، وتحقيق أهداف المنظمة، كونه يعمل على تحقيق الرضا الوظيفي للموظفين وتوفير بيئة داخلية تدعم الروح المعنوية وتنمي السلوكيات الإيجابية لدى الأفراد تجاه المنظمة، ويعد التسويق الداخلي طريقة إدارية تهدف للوصول إلى الزبائن من خلال تطوير وتحفيز أفراد المؤسسة بالقيام بمهامهم على أكمل وجه أثناء الاتصال بالزبائن، وتطبيق فلسفة الإدارة والجودة في الأداء من قبل جميع أعضاء المؤسسة بالطريقة التي تحقق الجودة والرضا للزبائن (الجري، 2006). وللتسويق الداخلي أهمية كبيرة في تحقيق أهداف المنظمة (Rafiq,m&Ahmad,2000)

1. يساهم في توفير بيئة محفزة تؤدي إلى تحقيق رضا العاملين.
2. يمثل التسويق الداخلي التوجيه نحو العاملين لتحقيق مستوى مقبول من الرضا الوظيفي.
3. يساهم التسويق الداخلي في تحقيق التكامل والتنسيق في نشاطات المنظمة الداخلية التي تتعلق بالعاملين وعلاقاتهم.
4. يساهم في تطبيق فلسفة التسويق داخلياً كما هو التوجه نحو تطبيقها خارجياً.
5. يساهم التسويق الداخلي في تطبيق إستراتيجية للمنظمة محددة وشاملة يمكن من خلالها تحقيق الأهداف بعيدة المدى المتعلقة بالعاملين.

## أهداف التسويق الداخلي:

أهداف التسويق الداخلي متضمنة في أهداف التسويق الخارجي وأهداف المؤسسة ككل، والتسويق الداخلي يعمل على إدارة الموظفين وتدعيم دافعيتهم بغرض تحسين أدائهم وسلوكياتهم بطريقة تضمن نجاح البرامج الداخلية والخارجية التي يتم تنفيذها بواسطة المنظمة، ويهدف التسويق الداخلي أساساً للوصول إلى التالي (الصحن، 2002):

- ضمان قبول العاملين بالمنظمة للأهداف التي تسعى لتحقيقها، ونظام وأساليب العمل المطبقة وكافة السياسات والإستراتيجيات والتصرفات التي تعكس اطار العمل داخل المنظمة.
- ضمان أن العاملين قد تم استثارة دافعيتهم للتوجه بالمستهلك واحتياجاته والتأكد من ترسيخ الفهم الكامل للآراء في ذهن العاملين لإنجاز وظائفهم بكفاءة وفعالية.
- التركيز وبعناية على رأس المال البشري وتمميته كأساس إستراتيجي لتفعيل نظام التسويق الداخلي في المؤسسة والاستقطاب والحفاظ على العاملين والموظفين ذوي الكفاءات والمهارات والقدرات المتميزة التي تعكس التواصل المستمر بين العميل الداخلي والخارجي.

## أبعاد التسويق الداخلي

من خلال ما تضمنته الدراسات السابقة لوحظ أنه يوجد تعدد واختلاف حول تبيينهم لممارسات وأبعاد التسويق الداخلي، حيث لا يوجد نموذج موحد ومحدد لأبعاد التسويق الداخلي، وعليه حاول هذا البحث أن يبرز أهم الأبعاد التي تطرقت إليها الدراسات السابقة والتي تخدم أهداف البحث وهي كالآتي:-

## أولاً: التدريب والتطوير:

يعد التدريب من الإجراءات التنظيمية التي تعمل بانتظام باستخدام العمليات التعليمية قصيرة الأجل من قبل العاملين غير الإداريين، لتزويد العاملين بالمعارف المهنية والمهارات في مجالات محددة، بينما التطوير نسبة للعاملين يعد من الإجراءات النظامية والمنتظمة التي تستخدم العمليات التعليمية طويلة الأجل من قبل العاملين لتزويدهم بالمفاهيم والنظريات العلمية لأغراض متعددة.

ويعرف التدريب بأنه العملية المنظمة المستمرة التي يكتسب الفرد من خلالها المعارف والمهارات والقدرات والأفكار التي يقتضيها أداء عمل معين أو بلوغ هدف معين (بن عنتر، 2010)، كما يعرف التدريب على أنه "عمل مخطط يتكون من مجموعة برامج مصممة من أجل تعليم الموارد البشرية كيف تؤدي أعمالها الحالية بمستوى عالي من الكفاءة من خلال تطوير وتحسين أدائهم" (عقيلي، 2005) إضافة إلى أن التدريب يشير إلى التعليمات الخاصة بالعمليات الميكانيكية والفنية بينما يشير التطوير إلى المفاهيم التعليمية النظرية والفلسفية، فالبرامج التدريبية تصمم للمستويات الذين هم دون مستوى المديرين بينما برامج التطوير تستهدف العاملين المدراء. (Sikula, 2000).

#### ثانياً: فرق العمل ووضوح الأدوار

يقصد بفرق العمل هي جماعة تتكامل مهارات أعضائها الذين يلتزمون بهدف مشترك أو مجموعة من الأهداف التي ألزموا أنفسهم بتحقيقها (Freenberg&Baron,2004)، وعرفها آخرون بأنها مجموعة أفراد يعملون معاً لتحقيق غاية مشتركة لا يستطيعون أن يصلوا إليها بصورة فردية (Huxtable,1995)، كما أشار آخرون إلى أن فريق العمل عبارة عن اثنين أو أكثر من الأفراد ينقسمون المسؤولية وفقاً لمخرجات الأداء المحدودة في ظل مجموعة القواعد التي تحددها المنظمة لتنظيم عملهم (Guerin,1997)، ويشير آخرون إلى أن فرق العمل مجموعة صغيرة من الأفراد العاملين لديهم مهارات وقدرات ويعملون معاً للوصول إلى أهداف محددة (اللوزي، 2010)

يقصد بوضوح أدوار العمل وجود هيكل تنظيمي للمؤسسة التعليمية، يحدد فيه المستويات التنظيمية، وطبيعة الاتصالات الأفقية في المستوى التنظيمي نفسه، وطبيعة الاتصالات العمودية: من أعلى الهرم إلى المستويات الدنيا منه، ومن المستويات الدنيا إلى المستويات العليا باتباع أسلوب التسلسل الإداري في كلتا الحالتين، مع الأخذ بعين الاعتبار المركزية واللامركزية في هذا التسلسل، والتي تشكل في مجملها الهيكل التنظيمي للمنظمة، وما يتضمن من مبادئ إدارية.

#### ثالثاً: المكافآت والحوافز

إذا كان الأجر أو المرتب هو المقابل الذي يحصل عليه الفرد كقيمة للوظيفة التي يشغلها، فإن الحافز هو العائد الذي يحصل عليه كنتيجة للتميز في الأداء (ماهر أحمد، 2003)، وبالتالي نجد أن تطبيقات المنظمة لممارسات التسويق الداخلي هو الاهتمام بموظفيها ولا تتطلب منهم فقط بل كذلك تجازيهم (عبول وأيوم، 2003).

الحوافز هي وسائل إشباع متاحة، أو أدوات يتم بموجبها الإشباع أو أن الحوافز هي مجموعة الظروف التي تتوفر في جو العمل وتشكل ثقافته (السلمي، 2000)، أما مبدأ المكافأة فيتمثل في أحقية وضرورة أن يحصل العاملون على المكافأة والتعويض العادل، أو أية مزايا أخرى معادلة للجهد المبذول في العمل بما يحقق أهداف المنظمة (زيارة، 2000).

الحوافز المادية هي التي تشبع حاجات الفرد المادية، وهي حوافز ملموسة تتخذ أشكالاً متنوعة مثل الرواتب الشهرية، الأجر اليومي، والزيادات السنوية، والمكافآت: وهي مبلغ من المال يعطى للفرد لقاء قيامه بعمل متميز، أو تحقيق مستوى معين من الإنتاج، أو بسبب تحقيقه وفعراً في مجال ما (Sikula,2000).

الحوافز المعنوية هي تلك التي لا تعتمد على المال في إثارة وتحفيز العاملين على العمل، بل تعتمد على وسائل معنوية أساسها احترام العنصر البشري الذي هو كائن حي له أحاسيس وتطلعات اجتماعية، يسعى إلى تحقيقها من خلال عمله في المنظمة (Sikula(2000)

#### رابعاً: بيئة العمل

المقصود ببيئة العمل هو كافة الأبعاد التعاونية والطبيعية والاجتماعية والمناخية التي تسهم في التأثير على منشأة ما بشكل مباشر أو على قطاع عمل بشكل ذاتي، كما أنها الجهود المخططة والمصممة لكي تبقى من أجل الإبقاء على علاقات جيدة وودية مبادلة بين

المنظمة والعاملين فيها، إن وجود بيئة عمل محفزة يعمل على تشجيع وزيادة اهتمام العاملين بأعمالهم وتحقيق الأهداف العامة للمنظمة حيث إن معظم العاملين يفضلون العمل في بيئة مريحة، وإنهم جزء من العمل، عندها سيكون العمل جزءاً من حياتهم اليومية. تخضع العلاقات العامة الداخلية إلى الاختلافات الثقافية التي تغير وتبدل من طبيعة النشاطات المتبعة داخل المنظمة، إلا أن المنظمة باستطاعتها تطوير ثقافة خاصة بها وبالعاملين من خلال تشجيع بناء علاقات بين العاملين، وبث روح الجماعة والاحترام المتبادل بين العاملين وتشجيع التواصل والاتصالات غير الرسمية فيما بينهم. (Blythe,2003)

#### خامساً: المعلومات التسويقية

إن نظام المعلومات التسويقية عبارة عن مجموعة من الإجراءات والأساليب المصممة لتجميع وتحليل ونشر المعلومات بشكل منظم، وتعد المعلومات التسويقية عنصراً أساسياً في اتخاذ القرارات التسويقية الفعالة في المنظمة، وينبغي أن يتوافر نظام فعال للمعلومات التسويقية يربط بين البيئة الخارجية وإدارة المنظمة (Kotler,2006)، والمعلومات التسويقية تخضع لنظام جمع وتسجيل وتبويب وحفظ وتحليل البيانات التاريخية والحالية المتعلقة بأعمال المنظمة التسويقية، وذلك بهدف الحصول على المعلومات اللازمة لاتخاذ القرارات التسويقية (النوري،2007)، كما أن نظام المعلومات التسويقية هو أحد الأنظمة الفرعية بالمنظمة، ذلك التركيب المكون من العاملين والإجراءات والأدوات المصممة لتسهيل تدفق وتخزين كافة البيانات والمعلومات من مختلف المصادر وتحليلها وصياغتها بحيث تصبح ذات فائدة لمتخذي القرارات (حرب،1999).

بناءً على ذلك يفترض أن يساهم نظام المعلومات التسويقية في نشر المعلومات للعاملين وليكونوا قادرين على تقديم الخدمات للعملاء، وهذا يتطلب من الإدارة توفر المعلومات التسويقية على أن تكون كماً ونوعاً وأن تتميز بالدقة بحيث تشمل الخدمات التي تنوي المنظمة الترويج لها، ليكونوا على دراية بها حتى تساهم في تقديم المنافع للعملاء. العلاق والطائي(2009)  
الدراسات السابقة:

اطلع الباحث على العديد من الدراسات السابقة التي تناولت موضوع التسويق الداخلي ، وفيما يلي سرد لعدد من الدراسات السابقة ذات العلاقة بموضوع البحث على النحو التالي:

هدفت دراسة رائد الشوابكة (2010) إلى قياس أثر أبعاد التسويق الداخلي في تحقيق التزام العاملين في أمانة عمان الكبرى في العاصمة الأردنية عمان، ومن أهم النتائج التي توصلت إليها الدراسة وجود أثر التسويق الداخلي بأبعاده على التزام العاملين في أمانة عمان الكبرى، وكذلك وجود التزام تنظيمي للعاملين وبمختلف أنواعه ذي اتجاه إيجابي ، وذلك حسب نتائج التحليل الإحصائي للدراسة، وأوصى الباحث ببذل مزيد من الجهود تجاه تلبية حاجات العاملين وكسب رضاهم لضمان استمرارهم بالعمل ، وكذلك ضرورة الاهتمام بالتدريب الشامل في مختلف المستويات الإدارية والتمتع بالتطور التكنولوجي بشكل دوري ومستمر .

أجرى شاكِر إسماعيل (2011) دراسة حول التسويق الداخلي كمفهوم لإدارة الموارد البشرية وأثره على جودة الخدمة التعليمية ، وقد هدفت الدراسة الى التعرف الى أهمية التسويق الداخلي كمفهوم لإدارة الموارد البشرية ودرجة تبني الجامعات الخاصة بالأردن لهذا المفهوم ، وأثر ذلك على تحسين الأداء الإستراتيجي لمخرجاتها التعليمية ، وقد توصلت الدراسة إلى أهمية تبني مفهوم التسويق الداخلي كمدخل لإدارة الموارد البشرية فيها كمدخلات رئيسية للعملية التعليمية ، وانعكاس ذلك على جودة مخرجات العملية التعليمية، وأثر ذلك على اختيار الطلبة لجامعة محددة دون غيرها، وقد أوصت الدراسة بضرورة تصميم وتوصيف الوظائف وتخطيط وتنفيذ وتقييم البرامج التدريبية ، واعتماد المكافآت والحوافز للعاملين الذين يحققون أداء متميزاً في تقديم الخدمة التعليمية.

أجرى رشيد مناصرية وآخرون (2014) دراسة تناولت تقييماً لواقع تطبيق إجراءات التسويق الداخلي في المؤسسة الاقتصادية الجزائرية سوناطراك، عن طريق المسح الميداني للظاهرة على مستوى المديرية الجوية الأربعة للمؤسسة خلال الثلث الأول من سنة 2013 ، وقد تم استخدام أداتي المقابلة والاستبيان لدراسة وتحليل الظاهرة ، عبر استخدام أساليب الإحصاء الوصفي لتحليل خصائص العينة



وكذا اسلوبي تحليل الانحدار وتحليل الانحدار المتعدد المزدوج لإختبار صلاحية نموذج الدراسة وتأثير المتغيرات المستقلة على المتغير التابع ، وإعداد معادلة التنبؤ ، وقد خلصت الدراسة في الأخير إلى ضعف تطبيق مفهوم التسويق الداخلي في المؤسسة بشكل عام مع وجود تفاوت نسبي في تطبيق إجراءاته الأساسية كل على حده داخل المؤسسة.

أجرى أيمن أبوبكر (2015) دراسة حول أثر ممارسات التسويق الداخلي على رضا العاملين في بنك أبوظبي الإسلامي فرع مدينة العين، وقد هدفت الدراسة إلى اختبار أثر ممارسات التسويق الداخلي على رضا العاملين دراسة حالة بنك أبوظبي الإسلامي فرع مدينة العين ، وتمثلت ممارسات التسويق الداخلي بـ (التمكين ، البرامج التدريبية ، الحوافز ومكافآت والاتصال الداخلي)، واستعان الباحث في اختيار ممارسات التسويق الداخلي بناءً على الدراسات السابقة ، وقد توصل الباحث إلى وجود أثر ذو دلالة إحصائية لممارسات التمكين ، والبرامج التدريبية، والاتصال الداخلي وممارسة الحوافز والمكافآت في رضا العاملين بالبنوك الإسلامية. وقد أوصى الباحث بضرورة العمل على تحقيق مستويات عالية من الرضا الوظيفي بين أفراد التنظيم من خلال ممارسة القيادة المناسبة ، وينبغي عليهم كذلك أن يؤثروا في الالتزام الانفعالي لتحسين إحساس العاملين بالرضا الوظيفي.

اجرت إسراء شنان ثابت (2015) بحثاً تناولت فيه موضوع التسويق الداخلي متمثلاً بأبعاده (نشر المعلومات التسويقية ، والتدريب للتسويق الداخلي ، والحوافز ، وثقافة الخدمة ، والدعم الإداري) وأثره في سلوك المواطنة التنظيمية متمثلة بأبعادها (الإيثار، وروح التسامح ، والضمير الحي ، وطوعية المشاركة ، والكياسة) ، وقد سعى البحث لاختبار عدد من الفرضيات الرئيسية والفرعية المتعلقة بعلاقات الارتباط وعلاقات التأثير بين متغيري البحث، وكذلك الفروق المعنوية بين استجابات عينة البحث للأقسام العلمية إزاء متغير البحث الرئيسية وذلك للإجابة عن التساؤلات المتعلقة بمشكلة البحث والوصول إلى الأهداف الموضوعية ، ولقد توصل البحث الى مجموعة من النتائج من بينها ارتفاع مستوى المتغيرين الرئيسيين (التسويق الداخلي ، وسلوك المواطنة التنظيمية) في الأقسام العلمية المبحثة ، ووجود علاقات ارتباط معنوية فيما بينهما ، ووجود أثر معنوي للتسويق الداخلي في سلوك المواطنة التنظيمية ، وهذه النتائج جاءت متطابقة مع فرضيات البحث.

أجرى مالك المجالي وآخرون (2016) دراسة حول تأثير أبعاد التسويق الداخلي على رضا العاملين وأثره على أدائهم في البنوك التجارية العاملة في محافظة الكرك ، وهدفت الدراسة إلى التعرف على تأثير أبعاد التسويق الداخلي (الثقافة التنظيمية ، التفاعل الداخلي ، التحفيز والتدريب) على الرضا الوظيفي للعاملين وأثره على أدائهم في قطاع البنوك التجارية العاملة في محافظة الكرك، وقد أشارت النتائج الى وجود أثر إيجابي ذي دلالة إحصائية للمتغيرات التابعة منفردة على الرضا الوظيفي للعاملين في قطاع البنوك، حيث احتل عامل التحفيز المرتبة الأولى في التأثير يليه الثقافة التنظيمية ، التدريب والتفاعل الداخلي على التوالي ، كما أشارت النتائج إلى وجود أثر إيجابي ذي دلالة إحصائية لمتغير الرضا الوظيفي للعاملين على أدائهم.

هدفت دراسة دهليز، زعرب (2017) الى التعرف على كل من درجة ممارسات التسويق الداخلي في المؤسسات الأكاديمية الفلسطينية، ودرجة ممارستهم لسلوك المواطنة التنظيمية ، كما ويهدف أيضا إلى اختبار دور الشعور بالملكية النفسية تجاه الوظيفة كمتغير وسيط على العلاقة بين ممارسات التسويق الداخلي وسلوك المواطنة التنظيمية ، وقد أظهرت النتائج أن درجة ممارسة التسويق الداخلي تؤثر إيجابياً على سلوك المواطنة التنظيمية ، وأظهرت أيضا أن هناك علاقة طردية ذات دلالة إحصائية بين ممارسات التسويق الداخلي والشعور بالملكية النفسية تجاه الوظيفة ، وأن هناك علاقة طردية ذات دلالة إحصائية بين شعور العاملين بالملكية النفسية تجاه الوظيفة وسلوك المواطنة التنظيمية ، كما وأشارت النتائج الى أن الشعور بالملكية النفسية تجاه الوظيفة يتوسط العلاقة بين ممارسات التسويق الداخلي وسلوك المواطنة التنظيمية.

هدفت دراسة سها أبو حمرة (2017) التعرف إلى مستوى التسويق الداخلي في الجامعات الفلسطينية وعلاقته بتحقيق الميزة التنافسية لديها، وتكون مجتمع الدراسة من جميع العمداء ، ونواب العمداء ، ورؤساء الأقسام في الجامعة الإسلامية وجامعة الأقصى في قطاع

غزة ، وقد أظهرت الدراسة أن مستوى التسويق الداخلي في الجامعات الفلسطينية في محافظات غزة ، لدى أفراد العينة جاء بدرجة كبيرة ، وأيضاً مستوى تحقيق الميزة التنافسية لدى أفراد العينة جاء بدرجة كبيرة ، كما أشارت الدراسة إلى وجود علاقة ارتباطية متوسطة ذات دلالة إحصائية بين متوسطات تقدير درجة ممارسة التسويق الداخلي في الجامعات الفلسطينية بمحافظة غزة وبين مستوى تحقيق الميزة التنافسية.

**الاطار العملي للبحث:**

**منهجية البحث وإجراءاته:**

**منهج البحث:**

من أجل تحقيق أهداف البحث استخدم الباحث في تصميم هذا البحث المنهج الوصفي والذي يحاول من خلاله وصف الظاهرة موضوع البحث وتحليل بياناتها وذلك بالرجوع إلى الأدبيات المنشورة والمتعلقة بموضوع البحث من كتب ومقالات ودراسات سابقة لإعداد الجانب النظري من البحث، والمنهج التحليلي لتحليل متغيرات البحث إحصائياً وذلك لتحليل البيانات والكشف عن طبيعة العلاقة القائمة بين متغيرات البحث.

**عينة ومجتمع البحث:**

يتمثل مجتمع البحث في أعضاء هيئة التدريس في الكليات الأهلية بمنطقة القصيم بالمملكة العربية السعودية (كليات عنيزة الأهلية ، كليات بريدة الأهلية ، كليات القصيم الأهلية ، كليات الراجحي الأهلية ، كليات الغد الأهلية).

**محددات الدراسة :**

اقتصرت البحث على أعضاء هيئة التدريس العاملين بالكليات الأهلية العاملة بمنطقة القصيم فقط.

**أسلوب تحليل البيانات:**

تم القيام بتفريغ وتحليل الاستبانة من خلال البرنامج الإحصائي (SPSS) Statistical Package for the Social Sciences ، كما تم استخدام الأساليب الإحصائية التالية:

- حساب المتوسط الحسابي والانحراف المعياري والوزن النسبي وترتيبها لكل فقرة من فقرات محاور التسويق الداخلي.
- اختبار T للعينة الواحدة (One Sample T-test) .
- تحليل التباين الأحادي (Analysis of Variance (One-Way ANOVA)
- تحليل T للعينتين مستقلتين – (Independent-Samples T-Test)

**أداة جمع البيانات:**

تم جمع البيانات الأولية من خلال الاستبانة كأداة رئيسية للبحث صممت خصيصاً لهذا الغرض، وقام الباحث بتحكيم الاستبانة عن طريق عرضها على محكمين من ذوي الاختصاص. وقد وافق المحكمون على استيفاء الاستبانة للشروط الشكلية والموضوعية من حيث أن أسئلتها تغطي فرضيات البحث والأوجه الأخرى للبحث، وقد اعتبروها مناسبة وملائمة لجمع بيانات البحث وأوصوا بتوزيعها بعد إجراء بعض التعديلات الطفيفة في بعض أسئلتها.

وقد تم توزيع الاستبانة إلكترونياً على أعضاء هيئة التدريس في الكليات الأهلية بمنطقة القصيم والذي يبلغ إجمالي عددهم حوالي (620 عضو) وقد تلقى الباحث إجابات ( 92 ) عضو هيئة تدريس من العاملين في الكليات الأهلية بمنطقة القصيم.

**صدق وثبات أداة البحث:**

يقصد بصدق أداة البحث هو صلاحية الأداة بحيث يتم التأكد من مضمون فقراتها حتى تكون مفهومة وقد تم ذلك من خلال عرضها على المحكمين.

أما فيما يتعلق بثبات أداة البحث ويقصد به مدى التوافق أو الإتساق في نتائج الإستبانة، حيث تم استخدام اختبار الثبات (كرونباخ الفا Cronbach Alpha) لقياس مدى ثبات أداة القياس حيث بلغت قيمته (97%) وهي نسبة ممتازة جداً.

#### الوصف الإحصائي لعينة الدراسة وفق البيانات الشخصية:

تناول البحث جملة من المتغيرات الديموغرافية لأفراد عينة البحث من حيث "العمر"، والجنس، والمؤهل العلمي، والدرجة العلمية، عدد سنوات الخدمة في الكليات"، والمستناة من البيانات الأساسية التي تضمنتها الاستبانة واستناداً على ذلك تم وصف عينة البحث كالتالي:

#### جدول رقم (1) توزيع أفراد العينة حسب السن :

النسبة المئوية %	العدد	فئات عمر العينة
14.1	13	أقل من 30 سنة
31.5	29	من 30- أقل من 40 سنة
37.0	34	من 40 - أقل من 50
17.4	16	50 سنة فأكثر
100.0	92	المجموع

يبين الجدول السابق توزيع الفئات العمرية حيث كانت نسبة الفئة العمرية (أقل من 30 سنة) على نسبة (14.1%)، وحصلت الفئة العمرية (من 30 - أقل من 40 سنة) على نسبة (31.5%)، بينما حصلت الفئة العمرية (من 40 - أقل من 50 سنة) على نسبة (37.0%) وهي أعلى نسبة في الفئات العمرية، وأخيراً حصلت الفئة العمرية (50 سنة فأكثر) على نسبة (17.4%)، ومن هذه النسب يتضح أن أغلب الفئات العمرية لأعضاء هيئة التدريس العاملين بالكليات الأهلية تقع ما بين سن ثلاثين سنة إلى أقل من خمسين سنة.

#### جدول رقم (2) توزيع أفراد العينة حسب الجنس :

النسبة المئوية %	العدد	نوع الجنس
69.6	64	ذكر
30.4	28	أنثى
100.0	92	المجموع

من الجدول السابق يتضح أن نسبة الذكور من أعضاء هيئة التدريس العاملين في الكليات الأهلية بمنطقة القصيم كانت (69.6%)، بينما نسبة الإناث كانت (30.4%)، وهذا التوزيع يبين أن نسبة الإناث كبيرة نوعاً ما نتيجة استقلال أقسام الطالبات عن أقسام الطلاب مما يتطلب وجود أعضاء هيئة تدريس من النساء خاص لتدريس الطالبات مباشرة بدلاً من استخدام الشبكة المغلقة والتي يقوم من خلالها عضو هيئة التدريس من قسم البنين بتدريس الطالبات عبر الشبكة.

#### جدول رقم (3) توزيع أفراد العينة حسب المؤهل العلمي :

النسبة المئوية %	العدد	المؤهل العلمي
5.4	5	مؤهل جامعي
28.3	26	ماجستير
66.3	61	دكتوراه
100.0	92	المجموع

يبين هذا الجدول أن (5.4%) من المؤهلات العلمية كانت للمؤهل الجامعي وهي نسبة صئيلة جداً حيث تضطر الكليات الأهلية بالاستعانة بالمؤهلات الجامعية في بعض المقررات نظراً لعدم توفر المؤهلات العليا، لكن بعد توصيات وزارة التعليم فقد تم أصبح أقل مؤهل لعضو هيئة التدريس هو ماجستير. يليهم من يحملون مؤهل ماجستير بنسبة (28.3%)، ثم مؤهل دكتوراه بنسبة (66.3%) وهي الفئة الأعلى وهذا أمر طبيعي كون الكليات مؤسسات أكاديمية ويجب أن يكون أعضاء هيئة التدريس يحملون مؤهلات عليا تؤهلهم للقيام بالعملية التعليمية بجودة عالية.

جدول رقم (4) توزيع أفراد العينة حسب الدرجة العلمية :

الدرجة العلمية	العدد	النسبة المئوية %
محاضر	31	33.7
أستاذ مساعد	57	62.0
أستاذ مشارك	1	1.1
أستاذ	3	3.3
المجموع	92	100.0

من الجدول السابق يتضح ان نسبة (33.7%) محاضر وهذا يدل على أن نسبة أعضاء هيئة التدريس الذين لا يحملون شهادة الدكتوراة نسبة كبيرة في الكليات الأهلية بمنطقة القصيم. بينما نسبة الأستاذ المساعد بلغت (62.0%) وهي معقولة نوعاً ما، وحصل مؤهل أستاذ مشارك على نسبة (1.1%) ، بينما حصل مؤهل أستاذ على نسبة (3.3%) ، وهذا يدل على أن الجانب المالي والربحي مؤثر تأثيراً كبيراً في عملية استقطاب واختيار أعضاء هيئة التدريس في الكليات الأهلية بمنطقة القصيم.

جدول رقم (5) توزيع أفراد العينة حسب عدد سنوات الخدمة في الكليات:

عدد سنوات الخدمة في الكليات	العدد	النسبة المئوية %
أقل من سنة	45	48.9
من 1 إلى 3 سنوات	29	31.5
من 3- 5 سنوات	3	3.3
5 سنوات فأكثر	15	16.3
المجموع	92	100.0

يبين الجدول السابق توزيع عدد سنوات الخدمة في الكليات، حيث أن نسبة أعضاء هيئة التدريس الذين تقل خدمتهم في الكليات عن سنة بلغ (48.9%) وهذا نتيجة أن أغلب الكليات الأهلية بمنطقة القصيم هي حديثة النشأة، كما يدل على ان عدم الاستقرار العضو في هذه الكليات نظراً للعائد المادي المنخفض، بينما بلغت نسبة أعضاء هيئة التدريس الذين تجاوزوا السنة خدمتهم إلى ثلاث سنوات (31.5%)، ونسبة الذين بلغت خدمتهم في الكليات من ثلاث سنوات إلى خمس بلغت (3.3%) ، بينما الذين بلغت سنوات خدمتهم أكثر من خمس سنوات بلغت (16.3%).

نتائج البحث الميداني: التحليل الإحصائي واختبار الفرضيات:

أسئلة البحث:

قام الباحث بالإجابة عن أسئلة البحث من خلال تحليل البيانات ، والتركيز على أعلى فترتين وأدنى فترتين ، وتفسير نتائجهما.

السؤال الاول: ما درجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم بالمملكة العربية السعودية من وجهة نظر أعضاء هيئة التدريس العاملين فيها؟

للإجابة على هذا السؤال تم استخدام المتوسط الحسابي والانحراف المعياري والوزن النسبي وترتيبها لكل محور من محاور التسويق الداخلي، والجدول التالي يوضح ذلك.

جدول رقم (6) المتوسط الحسابي والانحراف المعياري والترتيب لكل محور من محاور التسويق الداخلي

م	البيان	المتوسط الحسابي	الانحراف المعياري	الوزن النسبي	الترتيب
1	التدريب والطوير	3.405	.3300	68.1	2
2	فرق العمل ووضوح الادوار	3.116	.7055	62.32	4
3	المكافآت والحوافز	2.781	.4976	55.62	5
4	بيئة العمل	3.375	.1580	67.5	3
5	المعلومات التسويقية	3.519	.2464	70.38	1
	جميع محاور التسويق الداخلي	3.239	.9407	64.78	

يبين الجدول أن المتوسط الحسابي لجميع محاور التسويق الداخلي يساوي (3.239) وبذلك فإن الوزن النسبي يساوي (64.78%) مما يشير إلى أن آراء أعضاء هيئة التدريس نحو ممارسة التسويق الداخلي من قبل إدارة الكليات الأهلية بمنطقة القصيم قريبة إلى الضعف منها إلى القوة . مما يدل على وجود حاجة لتحسين ممارسة التسويق الداخلي في جميع محاوره وعلى الخصوص محور المكافآت والحوافز والتي أظهرت النتائج عدم موافقة أعضاء هيئة التدريس عليها بشكل واضح حيث حصل على المرتبة الأخيرة من بين محاور التسويق الداخلي بوزن نسبي يساوي (55.62%) وهي درجة ضعيفة. بينما حصل محور فرق العمل ووضوح الأدوار على المرتبة قبل الأخيرة من بين محاور التسويق الداخلي في الكليات الأهلية بمنطقة القصيم بوزن نسبي يساوي (62.32%) وهي درجة إلى الضعف أقرب منها إلى القوة. وقد حصل محور بيئة العمل على المرتبة الثالثة من بين محاور التسويق الداخلي في الكليات الأهلية بمنطقة القصيم بوزن نسبي وقدره (67.5).

وقد حصل محور التدريب والتطوير على المرتبة الثانية من بين محاور التسويق الداخلي في الكليات الأهلية بمنطقة القصيم حسب رأي أعضاء هيئة التدريس حيث بلغ الوزن النسبي (68.1%) وهي لاشك أقل من الدرجة التي افترضنا أنها تمثل الحد الأدنى وهي 70%. وقد جاء في المرتبة الأولى في ممارسة التسويق الداخلي محور المعلومات التسويقية حيث حصل هذا المحور على وزن نسبي وقدره (70.38%) وهو أعلى درجة وصل إليها هذا المحور من بين المحاور المختلفة للتسويق الداخلي ، وإن دل ذلك على شيء فإنما يدل على أن ممارسة التسويق الداخلي في الكليات الأهلية يحتاج إلى تحسين بخطوات جادة حتى لا يؤثر ذلك على جودة الخدمة التعليمية المقدمة من قبل هذه الكليات الأهلية.

#### مناقشة وتحليل فقرات محاور التسويق الداخلي:

##### أولاً: محور التدريب والتطوير:

جدول رقم (7) المتوسط الحسابي والانحراف المعياري والوزن النسبي والترتيب لكل فقرة من فقرات محور (التدريب والتطوير)

م	البيان	المتوسط الحسابي	الانحراف المعياري	الوزن النسبي	الترتيب
1	ترى الكليات التي أعمل بها أن تطوير معرفة ومهارات أعضاء هيئة التدريس بها استثمار وليس تكلفة.	3.46	1.471	69.2	4
2	البرامج التدريبية زادت من قدراتي وإمكاناتي العملية والعلمية.	3.837	1.0616	76.74	1
3	تطور الكليات البرامج التدريبية بما يتناسب مع التغيرات الأكاديمية والتكنولوجية والإدارية.	3.6196	1.23005	72.38	3
4	تعتبر البرامج التدريبية التي توفرها الكليات لأعضاء هيئة التدريس كافية.	2.8913	1.12374	57.82	7
5	تقدم الكليات أفكاراً مبدعة لتطوير أداء الأعضاء.	3.1739	1.18237	63.46	6
6	تهتم إدارة الكليات بتدريب أعضاء هيئة التدريس وتنمية مهاراتهم في مجال التعامل مع الطلاب.	3.2065	1.17237	64.13	5
7	تسعى الكليات إلى تحفيز الأعضاء على التطوير الذاتي بشكل مستمر.	3.6522	1.18075	73.04	2
	<b>جميع الفقرات</b>	<b>3.405</b>	<b>.3300</b>	<b>68.1</b>	

يبين الجدول السابق أن أعلى فقرتين في محور التدريب والتطوير كانتا:

- الفقرة رقم (2) والتي تنص على "البرامج التدريبية زادت من قدراتي وإمكاناتي العملية والعلمية" وقد حصلت على المرتبة الأولى بوزن نسبي (76.74%)

- الفقرة رقم (7) والتي تنص على "تسعى الكليات إلى تحفيز الأعضاء على التطوير الذاتي بشكل مستمر" وقد حصلت هذه الفقرة على المرتبة الثانية من بين فقرات محور التدريب والتطوير بوزن نسبي (73.04%).

وبين الجدول أيضاً أن أدنى فقرتين في هذا المجال كانتا:

- الفقرة رقم (4) والتي تنص على "تعتبر البرامج التدريبية التي توفرها الكليات لأعضاء هيئة التدريس كافية" حيث حصلت هذه الفقرة على المرتبة الأخيرة من بين فقرات محور التدريب والتطوير بوزن نسبي و قدرة (57.82%).

- الفقرة رقم (5) والتي تنص على "تقدم الكليات أفكاراً مبدعة لتطوير أداء الأعضاء" وقد حصلت هذه الفقرة على المرتبة قبل الأخيرة من بين فقرات محور التدريب والتطوير بوزن نسبي (63.46%).

ثانياً: محور فرق العمل ووضوح الأدوار:

جدول رقم (8) المتوسط الحسابي والانحراف المعياري والوزن النسبي والترتيب لكل فقرة من فقرات محور (فرق العمل ووضوح

الأدوار)

م	البيان	المتوسط الحسابي	الانحراف المعياري	الوزن النسبي	الترتيب
1	لكل وظيفة من وظائف الكليات صلاحية ومسؤولية محددة.	3.6522	1.15249	73.04	1
2	تعزز فرق العمل من تبادل الخبرات والأدوار بين أعضاء هيئة التدريس.	3.2065	1.20929	64.12	6
3	يتلقى المرؤوس الأوامر والإرشادات من رئيس واحد فقط.	3.5109	1.15306	70.21	4
4	تسهم فرق العمل المختلفة في تطوير الخدمات المقدمة للطلاب.	3.5761	1.15057	71.52	2
5	لكل وظيفة مهام محددة وواضحة.	3.5435	1.31277	70.86	3
6	تشجع إدارة الكليات أعضاء هيئة التدريس على العمل بروح الفريق.	3.4565	1.26154	69.12	5
7	تشكل الكليات فرقاً متنوعة لأداء المهمات ذات العلاقة بمجالات عملها.	2.0543	1.18937	41.08	7
8	قياس الأداء ونظم الحوافز في الكليات يشجع أعضاء هيئة التدريس على العمل الجماعي.	1.9348	1.02501	38.69	8
	<b>جميع الفقرات</b>	<b>3.116</b>	<b>.7055</b>	<b>62.32</b>	

يبين الجدول أن أعلى فقرتين في محور فرق العمل ووضوح الأدوار كانتا:

- الفقرة رقم (1) والتي تنص على "لكل وظيفة من وظائف الكليات صلاحية ومسؤولية محددة" والتي احتلت المرتبة الأولى بين فقرات محور فرق العمل ووضوح الأدوار بوزن نسبي (73.04%).

- الفقرة رقم (4) والتي تنص على "تسهم فرق العمل المختلفة في تطوير الخدمات المقدمة للطلاب" والتي حصلت على المرتبة الثانية بين فقرات محور فرق العمل ووضوح الأدوار بوزن نسبي (71.52%).

كما يبين الجدول أيضاً أن أدنى فقرتين في هذا المجال كانتا:

- الفقرة رقم (8) والتي تنص على "قياس الأداء ونظم الحوافز في الكليات يشجع أعضاء هيئة التدريس على العمل الجماعي" والتي احتلت المرتبة الأخيرة بين فقرات محور فرق العمل ووضوح الأدوار بوزن نسبي (38.69%) وهي تشير الى درجة ضعيفة جداً ولعلها الأقل في جميع فقرات محاور التسويق الداخلي.

- الفقرة رقم (7) والتي تنص على "تشكل الكليات فرقاً متنوعة لأداء المهمات ذات العلاقة بمجالات عملها" والتي احتلت المرتبة قبل الأخيرة من بين فقرات محور فرق العمل ووضوح الأدوار بوزن نسبي يساوي (41.08%) وهي درجة ضعيفة جداً بالمقارنة مع الفقرات الأخرى.

ثالثاً: محور المكافآت والحوافز:

جدول رقم (9) المتوسط الحسابي والانحراف المعياري والوزن النسبي والترتيب لكل فقرة من فقرات محور (المكافآت والحوافز)

م	البيان	المتوسط الحسابي	الانحراف المعياري	الوزن النسبي	الترتيب
1	الراتب الذي أحصل عليه يتناسب مع حجم العمل الذي أقوم به.	2.3261	1.23243	46.52	6
2	تعتبر الرواتب في الكليات عالية بالمقارنة بالمؤسسات الأخرى.	2.2283	1.15885	44.56	7
3	أشعر أن هناك نظام مرضي للمكافآت.	2.5761	1.16952	51.52	4
4	تتناسب الرواتب مع متطلبات المعيشة المعقولة .	2.4565	1.33765	49.12	5
5	هناك تنوع في الحوافز (معنوية ومادية) التي تقدمها الكليات.	3.1413	1.23663	62.82	3
6	يتم توزيع الحوافز والمكافآت بطريقة عادلة بين أعضاء هيئة التدريس في الكليات.	3.3261	1.38365	66.52	2
7	تعمل إدارة الكليات على تكريم وتحفيز أعضاء هيئة التدريس المتميزين.	3.4130	1.38399	68.26	1
	<b>جميع الفقرات</b>	<b>2.781</b>	<b>.4976</b>	<b>55.62</b>	

يبين الجدول ان أعلى فقرتين في هذا المحور كانتا:

- الفقرة رقم (1) والتي تنص على "تعمل إدارة الكليات على تكريم وتحفيز أعضاء هيئة التدريس المتميزين" والتي احتلت المرتبة الأولى من بين فقرات محور المكافآت والحوافز بوزن نسبي (68.26%).
  - الفقرة رقم (6) والتي تنص على "يتم توزيع الحوافز والمكافآت بطريقة عادلة بين أعضاء هيئة التدريس في الكليات" والتي حصلت على المرتبة الثانية من بين فقرات محور المكافآت والحوافز بوزن نسبي (66.52%).
- كما يبين الجدول أن أدنى فقرتين في هذا المحور كانتا:
- الفقرة رقم (2) والتي تنص على "تعتبر الرواتب في الكليات عالية بالمقارنة بالمؤسسات الأخرى" والتي احتلت المرتبة الأخيرة من بين فقرات محور المكافآت والحوافز بوزن نسبي (44.56%).
  - الفقرة رقم (1) والتي تنص على "الراتب الذي احصل عليه يتناسب مع حجم العمل الذي أقوم به." والتي احتلت المرتبة قبل الأخيرة من بين فقرات محور المكافآت والحوافز بوزن نسبي (46.52%).

رابعاً: محور بيئة العمل:

جدول رقم (10) المتوسط الحسابي والانحراف المعياري والوزن النسبي والترتيب لكل فقرة من فقرات محور (بيئة العمل)

م	البيان	المتوسط الحسابي	الانحراف المعياري	الوزن النسبي	الترتيب
1	توفر إدارة الكليات بيئة عمل محفزة للأعضاء.	3.2391	1.33729	64.78	6
2	تهتم الكليات بتوطيد العلاقات الإنسانية في العمل.	3.1304	1.37655	62.60	7
3	تدعم فرص الإبداع لدى الأعضاء في أداء مهماتهم.	3.3696	1.38847	67.39	4
4	تقيم الكليات دورياً أنشطة اجتماعية وثقافية لأعضاء هيئة التدريس.	3.5870	1.31894	71.74	1
5	تتبع إدارة الكليات سياسة الباب المفتوح.	3.5109	1.37077	70.21	2
6	تتيح إدارة الكليات ابداء الرأي في حل المشكلات وطرح الأفكار.	3.4565	1.32111	69.12	3
7	تقوم الكليات بتذليل الصعاب التي تواجه عضو هيئة التدريس أثناء تأديته لعمله بشكل سريع وفعال.	3.3370	1.33653	66.74	5
	<b>جميع الفقرات</b>	<b>3.375</b>	<b>.1580</b>	<b>67.5</b>	

يبين الجدول ان أعلى فقرتين في هذا المحور كانتا:

- الفقرة رقم (4) والتي تنص على "تقيم الكليات دورياً أنشطة اجتماعية وثقافية لأعضاء هيئة التدريس" والتي احتلت المرتبة الأولى من بين فقرات محور بيئة العمل بوزن نسبي بلغ (71.74%).

- الفقرة رقم (5) والتي تنص على "تتبع إدارة الكليات ابداء الرأي في حل المشكلات وطرح الأفكار" والتي حصلت على المرتبة الثانية من بين فقرات محور بيئة العمل بوزن نسبي بلغ (70.21%).  
كما يظهر الجدول أيضاً أن أدنى فقرتين كانتا:
- الفقرة رقم (2) والتي تنص على "تهتم الكليات بتوطيد العلاقات الانسانية في العمل." والتي احتلت المرتبة الأخيرة من بين فقرات محور بيئة العمل بوزن نسبي بلغ (62.60%).
- الفقرة رقم (1) والتي تنص على "توفر إدارة الكليات بيئة عمل محفزة للأعضاء." والتي حصلت على المرتبة قبل الأخيرة من بين فقرات محور بيئة العمل بوزن نسبي بلغ (64.78%).

خامساً: محور المعلومات التسويقية:

جدول رقم (11) المتوسط الحسابي والانحراف المعياري والوزن النسبي والترتيب لكل فقرة من فقرات محور (المعلومات التسويقية)

م	البيان	المتوسط الحسابي	الانحراف المعياري	الوزن النسبي	الترتيب
1	تقوم إدارة الكليات بإعلام اعضاء هيئة التدريس بالخدمات التي تنوي الترويج لها.	3.5109	1.24472	70.21	4
2	تشجع الأعضاء على المشاركة في الفعاليات المحلية والدولية.	3.5761	1.26867	71.52	2
3	تحرص الإدارة على تنظيم لقاءات دورية بهدف تعزيز العلاقة مع الطلبة.	3.3478	1.32129	66.94	5
4	تتيح لأعضاء هيئة التدريس صلاحيات اتخاذ القرار التي تسرع الاستجابة لحاجات الطلاب.	3.5435	1.23514	70.83	3
5	تمتلك الكليات وسائل اتصال حديثة تسهل انتقال المعلومة أفقياً وعمودياً.	3.2065	1.11472	64.12	6
6	تشارك الكليات بشكل مستمر في الفعاليات الثقافية والاجتماعية والتطوعية في المنطقة.	3.9348	1.27361	78.68	1
	<b>جميع الفقرات</b>	<b>3.519</b>	<b>.2464</b>	<b>70.38</b>	

يبين الجدول أن أعلى فقرتين في هذا المحور كانتا:

- الفقرة رقم (6) والتي تنص على "تشارك الكليات بشكل مستمر في الفعاليات الثقافية والاجتماعية والتطوعية في المنطقة" والتي احتلت المرتبة الأولى من بين فقرات محور المعلومات التسويقية بوزن نسبي بلغ (78.68%).
- الفقرة رقم (2) والتي تنص على "تشجع الأعضاء على المشاركة في الفعاليات المحلية والدولية." والتي احتلت المرتبة الثانية من بين فقرات محور المعلومات التسويقية بوزن نسبي بلغ (71.52%).  
كما يظهر الجدول أن أدنى فقرتين كانتا:
- الفقرة رقم (5) والتي تنص على "تمتلك الكليات وسائل اتصال حديثة تسهل انتقال المعلومة أفقياً وعمودياً." والتي احتلت المرتبة الأخيرة من بين فقرات محور المعلومات التسويقية بوزن نسبي بلغ (64.12%).
- الفقرة رقم (3) والتي تنص على "تحرص الإدارة على تنظيم لقاءات دورية بهدف تعزيز العلاقة مع الطلبة." والتي احتلت المرتبة قبل الأخيرة من بين فقرات محور المعلومات التسويقية بوزن نسبي بلغ (66.94%).

اختبار الفرضيات :

الفرضية الأولى : مستوى تطبيق الكليات الأهلية بمنطقة القصيم لمحاور التسويق الداخلي من وجهة نظر أعضاء هيئة التدريس العاملين فيها لا يقل عن 70% عند مستوى دلالة إحصائية (0.05).

تم استخدام اختبار T للعينة الواحدة (One Sample T-test) لتحليل فقرات الاستبانة ، ويكون المحور إيجابي بمعنى ان أفراد العينة يوافقون على محتوى المحور إذا كان مستوى الدلالة اقل من (0.05) والوزن النسبي اكبر من 70% ، ويكون المحور سلبي



بمعنى أن أفراد العينة لا يوافقون على محتوى المحور إذا كان مستوى الدلالة أقل من (0.05) والوزن النسبي أقل من 70% ، وتكون آراء العينة في الفقرة محايدة إذا كان مستوى الدلالة أكبر من (0.05) .

جدول رقم (12) اختبار T للعينة الواحدة (One Sample T-test) لتحليل فقرات الاستبانة

م	المحاور	المتوسط الحسابي	الوزن النسبي	قيمة t	مستوى الدلالة
1	التدريب والتطوير	3.405	68.1	0.961	0.339
2	فرق العمل ووضوح الأدوار	3.116	62.32	4.213	.000
3	المكافآت والحوافز	2.781	55.62	6.449	.000
4	بيئة العمل	3.375	67.5	1.010	0.315
5	المعلومات التسويقية	3.519	70.38	0.179	0.858
	جميع المحاور	3.239	64.78	2.653	0.009

يبين الجدول ان المتوسط الحسابي لجميع محاور التسويق الداخلي يساوي (3.239) ومستوى الدلالة بلغ (0.009) بوزن نسبي قدره (64.78%)، مما يدل على أن مستوى تطبيق التسويق الداخلي في الكليات الأهلية بمنطقة القصيم من وجهة نظر أعضاء هيئة التدريس العاملين فيها يقل عن 70% عند مستوى دلالة إحصائية (0.05).

يبين الجدول ان المتوسط الحسابي لمحور التدريب والتطوير يساوي (3.405) ومستوى الدلالة تساوي (0.339) مما يدل على أن محور التدريب والتطوير أقرب إلى الضعف كون النتيجة محايدة ، وهذا يدل على الحاجة الماسة لتعزيز جانب التدريب والتطوير في الكليات الأهلية بمنطقة القصيم.

كما يبين الجدول ان المتوسط الحسابي لمحور فرق العمل ووضوح الأدوار (3.116) ومستوى الدلالة تساوي (0.000). والوزن النسبي أقل من 70% مما يدل على عدم موافقة أعضاء هيئة التدريس على محتوى هذا المحور، وبالتالي فإن الحاجة ملحة الى الاهتمام بفرق العمل وإلى توضيح الأدوار في الكليات الأهلية لأعضاء هيئة التدريس العاملين فيها.

أما بالنسبة للمحور الثالث وهو محور المكافآت والحوافز فقد بين الجدول أن المتوسط الحسابي (2.781) ومستوى دلالة تساوي (0.000) والوزن النسبي يعتبر هو الأقل بين المحاور جميعاً (55.62) ، مما يدل على عدم الموافقة الشديدة لأعضاء هيئة التدريس على محور المكافآت والحوافز التي تمنح لهم بما في ذلك الراتب الشهري ، مما يستوجب على الكليات الأهلية بالقصيم ان تعيد النظر في المكافآت والحوافز التي تمنح لأعضاء هيئة التدريس حتى لا تتأثر جودة الخدمة التعليمية نظراً لهذا المحور المهم.

كما يوضح الجدول السابق أن المتوسط الحسابي لمحور بيئة العمل يساوي (3.375) ومستوى دلالة تساوي (0.315) مما يشير إلى أن آراء العينة في هذا المحور محايدة قريبة الى الضعف منها إلى القوة . مما يدل على وجود حاجة لتحسين بيئة العمل التي يعمل فيها أعضاء هيئة التدريس.

ويبين الجدول أن المتوسط الحسابي لمحور المعلومات التسويقية يساوي (3.519) ومستوى دلالة تساوي (0.858) مما يدل على أن آراء العينة تجاه هذا المحور نوعاً لم تكن قريبة إلى القوة منها إلى الضعف حيث كان الوزن النسبي لهذا المحور يساوي (70.38) وهو الأعلى في جميع محاور التسويق الداخلي للكليات الأهلية العاملة بمنطقة القصيم .

#### الفرضية الثانية:

السؤال الثاني: هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير السن ؟

للإجابة على هذا السؤال تم اختبار الفرضية التالية :

**الفرضية الثانية :** لا توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير السن.

ومن أجل اختبار الفرضية الثانية طبق تحليل التباين الأحادي (Analysis of Variance (One-Way ANOVA)

جدول رقم (13) نتائج تحليل التباين الأحادي One-Way ANOVA لمتغير السن

المتغير	مصدر التباين	مجموع المربعات	درجات الحرية	متوسط المربعات	F	Sig.
متغير السن	بين المجموعات	11.246	3	3.749	4.762	.004
	داخل المجموعات	69.281	88	.787		
	المجموع	80.527	91			

من النتائج الموضحة في الجدول السابق تبين أن القيمة الاحتمالية (Sig.) المقابلة لاختبار (التباين الأحادي) أقل من مستوى الدلالة (0.05) وبياناها كالتالي:

قيمة (F) الجدولية (4.762) بدرجات حرية (3) وهي قيمة دالة إحصائياً وبدلالة معنوية مقدارها (0.004) وبناءً على ذلك يمكن استنتاج أنه توجد فروق ذات دلالة إحصائية ما بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير السن (العمر).

ولعل السبب يرجع الى وجود فوارق كبيرة في العمر بين أعضاء هيئة التدريس مما أدى إلى وجود فوارق في إجاباتهم بناءً على اتجاهاتهم ووضع كل منهم الشخصي خصوصاً بعد أن تخلصت الجامعات الحكومية من أعضاء هيئة التدريس كبار السن فأصبح ليس لهم مكان إلا في الكليات الأهلية.

**الفرضية الثالثة:**

السؤال الثالث: هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير الجنس؟

للإجابة على هذا السؤال تم اختبار الفرضية التالية:

**الفرضية الثالثة:** لا توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير نوع الجنس.

ومن أجل اختبار الفرضية الثالثة طبق تحليل T للعينتين مستقلتين - نوع الجنس (Independent-Samples T-Test)

جدور رقم (14) تحليل T للعينتين مستقلتين - نوع الجنس (Independent-Samples T-Test)

المتغير	Df	Mean Difference	t	Sig.
متغير نوع الجنس	90	.03365	.157	.811

من النتائج الموضحة في الجدول السابق تبين أن القيمة الاحتمالية (Sig.) المقابلة لاختبار (T test) أكبر من مستوى الدلالة (0.05) وبياناها كالتالي:

قيمة (t) الجدولية (.157) بدرجات حرية (90) وهي قيمة غير دالة إحصائياً وبدلالة معنوية مقدارها (.811) وبناءً على ذلك يمكن استنتاج أنه لا توجد فروق ذات دلالة إحصائية ما بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير نوع الجنس.

**الفرضية الرابعة:**

السؤال الرابع: هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير المؤهل العلمي؟

**الفرضية الرابعة :** لا توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير المؤهل العلمي.

ومن أجل اختبار الفرضية الرابعة طبق تحليل التباين الأحادي (Analysis of Variance (One-Way ANOVA)

جدول رقم (15) نتائج تحليل التباين الأحادي One-Way ANOVA لمتغير المؤهل العلمي

Sig.	F	متوسط المربعات	درجات الحرية	مجموع المربعات	مصدر التباين	المتغير
.655	.426	.381	2	.763	بين المجموعات	متغير المؤهل العلمي
		.896	89	79.764	داخل المجموعات	
			91	80.527	المجموع	

النتائج الموضحة في الجدول السابق تبين أن القيمة الاحتمالية (Sig.) المقابلة لاختبار (التباين الأحادي) أكبر من مستوى الدلالة (0.05) وبياناتها كالتالي:

قيمة (F) الجدولية (.426) بدرجات حرية (2) وهي قيمة غير دالة إحصائياً وبدلالة معنوية مقدارها (.655) وبناءً على ذلك يمكن استنتاج أنه لا توجد فروق ذات دلالة إحصائية ما بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير المؤهل العلمي.

**الفرضية الخامسة :**

السؤال الخامس: هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير الدرجة العلمية ؟

**الفرضية الخامسة:** لا توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير الدرجة العلمية.

ومن أجل اختبار الفرضية الخامسة طبق تحليل التباين الأحادي (Analysis of Variance (One-Way ANOVA)

جدول رقم (16) نتائج تحليل التباين الأحادي One-Way ANOVA لمتغير الدرجة العلمية

Sig.	F	متوسط المربعات	درجات الحرية	مجموع المربعات	مصدر التباين	المتغير
.478	.835	.743	3	2.230	بين المجموعات	متغير الدرجة العلمية
		.890	88	78.298	داخل المجموعات	
			91	80.527	المجموع	

النتائج الموضحة في الجدول السابق تبين أن القيمة الاحتمالية (Sig.) المقابلة لاختبار (التباين الأحادي) أكبر من مستوى الدلالة (0.05) وبياناتها كالتالي:

قيمة (F) الجدولية (.835) بدرجات حرية (3) وهي قيمة غير دالة إحصائياً وبدلالة معنوية مقدارها (.478) وبناءً على ذلك يمكن استنتاج أنه لا توجد فروق ذات دلالة إحصائية ما بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير الدرجة العلمية.

**الفرضية السادسة :**

السؤال السادس: هل توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقديرات أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير عدد سنوات الخدمة في الكليات ؟  
**الفرضية السادسة:** لا توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير عدد سنوات الخدمة في الكليات.

ومن أجل اختبار الفرضية السادسة طبق تحليل التباين الأحادي (Analysis of Variance (One-Way ANOVA

جدول رقم (17) نتائج تحليل التباين الأحادي One-Way ANOVA لمتغير عدد سنوات الخدمة في الكليات

F	متوسط المربعات	درجات الحرية	مجموع المربعات	مصدر التباين	المتغير
6.984	5.162	3	15.487	بين المجموعات	متغير عدد سنوات الخدمة في الكليات
	.739	88	65.041	داخل المجموعات	
		91	80.527	المجموع	

النتائج الموضحة في الجدول السابق تبين أن القيمة الاحتمالية (Sig.) المقابلة لاختبار (التباين الأحادي) أقل من مستوى الدلالة (0.05) وبياناها كالتالي:

قيمة (F) الجدولية (6.984) بدرجات حرية (3) وهي قيمة غير دالة إحصائياً وبدلالة معنوية مقدارها (0.000) وبناءً على ذلك يمكن استنتاج أنه توجد فروق ذات دلالة إحصائية ما بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير عدد سنوات الخدمة في الكليات.

ولعل الأمر متعلق بالمرح حيث أن هناك عوامل مشتركة نوعاً ما بين فئات العمر وسنوات الخبرة وهذا ما يفسر الفوارق في الإجابات، فكلما زادت سنوات الخبرة كلما زاد العمر ونظراً لتوجه الجامعات الحكومية في استبدال كبار السن من أعضاء هيئة التدريس فإن العضو يلجأ إلى التعليم الخاص ويشعر بالرضا نظراً لمحدودية الخيارات أمامه.

**النتائج والتوصيات:**

**أولاً: النتائج:**

- أظهرت النتائج ان مستوى تطبيق الكليات الأهلية بمنطقة القصيم لمحاور التسويق الداخلي المتمثلة في (التدريب والتطوير، وفرق العمل ووضوح الأدوار، والمكافآت والحوافز ، وبيئة العمل، والمعلومات التسويقية) يقل عن 70%.
- حيث أن المتوسط الحسابي لمستوى التسويق الداخلي في الكليات الأهلية بمنطقة القصيم في محاور الاستبانة لدى أعضاء هيئة التدريس في هذه الكليات بلغ (3.239) ، ووزن نسبي بلغ (64.78%).
- حصل محور "المعلومات التسويقية" على المرتبة الأولى حيث بلغ المتوسط الحسابي (3.519) بوزن نسبي قدره (70.38%)، وكانت أعلى فقرة في هذا المحور هي الفقرة التي تنص على "تشارك الكليات بشكل مستمر في الفعاليات الثقافية والاجتماعية والتطوعية في المنطقة" بوزن نسبي قدره (78.68%)، وأدنى فقرة كانت " تمتلك الكليات وسائل اتصال حديثة تسهل انتقال المعلومة افقياً وعمودياً " بوزن نسبي بلغ(64.12%).
- حصل محور "التدريب والتطوير" على المرتبة الثانية حيث بلغ المتوسط الحسابي (3.405)، ووزن نسبي (68.1%)، وكانت أعلى فقرة في هذا المحور "البرامج التدريبية زادت من قدراتي وامكانياتي العملية والعلمية" بوزن نسبي بلغ (76.74%)، بينما كانت أدنى فقرة هي "تعتبر البرامج التدريبية التي توفرها الكليات لأعضاء هيئة التدريس كافية" بوزن نسبي قدره (57.82%).

- حصل محور "بيئة العمل" على المرتبة الثالثة حيث بلغ المتوسط الحسابي (3.375)، وبوزن نسبي (67.5%)، وكانت أعلى فقرة "تقيم الكليات دورياً أنشطة اجتماعية وثقافية لأعضاء هيئة التدريس" بوزن نسبي (71.74%)، بينما كانت أدنى فقرة هي "تهتم الكليات بتوطيد العلاقات الإنسانية في العمل" بوزن نسبي قدره (62.60%).
- حصل محور "فرق العمل ووضوح الأدوار" على المرتبة الرابعة حيث بلغ المتوسط الحسابي (3.116)، بوزن نسبي (62.32%)، وكانت أعلى فقرة "لكل وظيفة من وظائف الكليات صلاحية ومسؤولية محددة" بوزن نسبي قدره (73.04%) وأدنى فقرة كانت "قياس الأداء ونظم الحوافز في الكليات يشجع أعضاء هيئة التدريس على العمل الجماعي" بوزن نسبي (38.69%).
- حصل محور "المكافآت والحوافز" على المرتبة الخامسة والأخيرة حيث بلغ المتوسط الحسابي (2.781)، بوزن نسبي (55.62%)، وكانت أعلى فقرة "تعمل إدارة الكليات على تكريم وتحفيز أعضاء هيئة التدريس المتميزين" بوزن نسبي قدره (68.26%)، وكانت أدنى فقرة هي "تعتبر الرواتب في الكليات عالية بالمقارنة بالمؤسسات التعليمية الأخرى" بوزن نسبي قدره (44.56%).
- حصلت جميع محاور التسويق الداخلي على متوسط حسابي بلغ (3.239) ومستوى الدلالة بلغ (0.009) بوزن نسبي قدره (64.78%)، مما يدل على أن مستوى تطبيق التسويق الداخلي في الكليات الأهلية بمنطقة القصيم من وجهة نظر أعضاء هيئة التدريس العاملين فيها يقل عن 70% عند مستوى دلالة إحصائية (0.05).
- أظهرت النتائج وجود فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير السن (العمر).
- كما أظهرت النتائج أنه لا توجد فروق ذات دلالة إحصائية ما بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير نوع الجنس.
- أظهرت النتائج أنه لا توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير المؤهل العلمي.
- وقد أظهرت النتائج أنه توجد فروق ذات دلالة إحصائية بين متوسطات درجات تقدير أفراد العينة لدرجة ممارسة التسويق الداخلي في الكليات الأهلية بمنطقة القصيم تعزى لمتغير عدد سنوات الخدمة في الكليات.

#### ثانياً: التوصيات:

بناءً على نتائج الدراسة يوصي الباحث إدارات الكليات الأهلية بمنطقة القصيم بمجموعة من التوصيات التي يقترحها من أجل زيادة فعالية التسويق الداخلي وهي كالتالي:-

- ضرورة الاهتمام بتطبيق التسويق الداخلي في إدارة الكليات الأهلية لما له من أهمية كبرى في زيادة رضا الأعضاء ، فضلاً عن أن التسويق الداخلي يعد متطلباً أساسياً لجودة الخدمة التعليمية وإيجاد ميزة تنافسية للكليات.
- الاهتمام بتدريب وتطوير أعضاء هيئة التدريس ، وتكثيف البرامج التدريبية التي توفرها لهم الكليات، نظراً لأن الفقرة المتعلقة بمدى كفاية البرامج التدريبية المقدمة لأعضاء هيئة التدريس قد جاءت في المرتبة الأخيرة من بين فقرات محور التدريب والتطوير، مما يعني أن هناك دورات تدريبية ولكنها غير كافية.
- يوصي الباحث الكليات الأهلية بمنطقة القصيم بوضع آليات عادلة لقياس أداء أعضاء هيئة التدريس ونظم الحوافز الممنوحة لهم حتى لا ينعكس ذلك سلباً على جودة الخدمة التعليمية التي تقدمها هذه الكليات مما يؤثر على الميزة التنافسية لتلك الكليات بين مؤسسات التعليم العاملة بالمملكة العربية السعودية، خصوصاً وأن فقرة (قياس الأداء ونظم الحوافز في الكليات يشجع

أعضاء هيئة التدريس على العمل الجماعي) قد حصلت على اقل وزن نسبي (38.69%) من بين جميع فقرات محاور التسويق الداخلي.

- يوصي الباحث إدارة الكليات الأهلية العاملة بمنطقة القصيم بمراجعة الرواتب الممنوحة لأعضاء هيئة التدريس فهي اي الرواتب من وجهة نظر أعضاء هيئة التدريس لا تتناسب مع حجم العمل الذي يقومون به، وهي من وجهة نظرهم ليست عالية بالمقارنة بالمؤسسات الأخرى، وهذا يدل على عدم رضا أعضاء هيئة التدريس، مما قد ينعكس سلباً على رضا العميل الخارجي (الطالب) لكونه لا يمكن الفصل بين الخدمة التعليمية ومقدمها والذي هو عضو هيئة التدريس، حيث يؤثر رضا أو عدم رضا عضو هيئة التدريس على جودة الخدمة التعليمية مباشرة.
- فيما يتعلق ببيئة العمل فإن الباحث يوصي الكليات الأهلية العاملة بمنطقة القصيم الاهتمام بتوطيد العلاقات الإنسانية في العمل ، وتوفير بيئة عمل محفزة لأعضاء هيئة التدريس العاملين فيها.
- يوصي الباحث بحوسبة العمليات والإجراءات لتحسين الخدمات وتسهيل المعاملات الداخلية مما يعكس انطبعا إيجابيا لدى المتعاملين ويمنح الكليات سمعة طيبة امام الطلاب.
- يوصي الباحث الكليات الأهلية على تطوير وسائل اتصالها بأعضاء هيئة التدريس وإمدادهم بالمعلومات الكافية عن الكليات أو أي تطور جديد بخصوص الخطط التسويقية والتي تهدف إلى تحسين صورة الكليات أمام الطلاب ورسم صورة ذهنية مميزة لدى الطلاب.
- تنظيم رحلات علمية لطلبة الثانوية العامة للتعرف على الكليات وأنشطتها وإمكانياتها مما يسهم في تسويق الكليات للحصول على حصة سوقية أكبر مستقبلاً.
- كما يوصي الباحث إدارة الكليات الأهلية العاملة بمنطقة القصيم إلى الحرص على تكثيف اللقاءات الدورية مع الطلبة بهدف تعزيز العلاقة معهم، والحصول على التغذية الراجعة منهم لكونهم المستفيدين من الخدمة التعليمية، وماهي انطباعاتهم عن الخدمة التعليمية المقدمة لهم وهل هي تحقق القيمة التي يطمحوا في الحصول عليها.
- زيادة عملية التفاعل بين إدارة الكليات والأعضاء والطلاب في أثناء تقديم الخدمة التعليمية لهم ، وإحساس الأعضاء بأهمية الدور الذي يقومون به في عملية التسويق للكليات.

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### Sustainable Development and Millennium Goals: between Theory and Practice

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#### Abstract

Development is not just a spare part imported from abroad. It is an emanation from within a nation that believes in it as inspired by the true origins of its values and good morals. It is not a strange entity to the body of the nation. Underdevelopment is not only economic, but also cultural, social, and educational. Development targets all citizens and all levels of society, intellectually, spiritually, physically and environmentally. In its broad sense, development is beyond economic growth. It is about the well-being of society at large. Most of the third world countries before the 1970s achieved some of the goals of economic growth, but the vast majority of their societies remained in poverty, hunger, and disease due to a narrow understanding of the term development. The concept of economic development has therefore been redefined to mean reducing poverty, inequality and unemployment under the banner of redistribution of growth. It is the duty of the state to provide citizens with vital facilities for a dignified life, to provide the necessary housing, adequate health care, and to educate.

**Keywords.** Sustainable Development, Millennium Goals, Poverty, Hunger

#### المخلص

التنمية ليست مجرد قطعة غيار مستوردة من الخارج. إنها انبثاق من داخل الأمة يؤمن بها كفكرة مستوحاة من أصول دينها الحقيقي، دين القيم والأخلاق الحميدة بالمعنى السليم للبشرية، ثم صياغته كنموذج والإطار إلى الحد الأدنى من سلوك الناس والواقع. إنها ليست كياناً غريباً من جسد الأمة. إن التخلف ليس اقتصادياً فحسب، وإنما تخلف ثقافي يمتد إلى الجوانب الاجتماعية والتعليمية والعسكرية والثقافية وغيرها. التنمية هي المواطن المستهدف والمجتمع المستهدف من جميع المستويات، فكرياً وروحياً وبدنياً وحتى المجال البيئي الذي يعيش فيه. إن التنمية بمعناها الواسع تتخطى النمو الاقتصادي، الذي يفسره ارتفاع دخل الأفراد وزيادة الاستهلاك حتى إنتاج الاستهلاك والبلذخ والإفراط وإلقاء الفائض في البحار حتى تظل الأسعار عند مستوى مطلوب إلى أن بلغ مقياس رفاهية المجتمع على مستوى استهلاك الكهرباء والأكل والشرب والترفيه ساعات الإنترنت وحياسة الحطام الدنيا والكمية المحددة من الدخل السنوي. حققت معظم بلدان العالم الثالث قبل السبعينيات بعض أهداف النمو الاقتصادي، لكن الغالبية العظمى من مجتمعاتها بقيت في حالة من الفقر والجوع والمرض بسبب الفهم الضيق للتنمية. لذلك، تم إعادة النظر في مفهوم التنمية الاقتصادية وخفضه لحد من الفقر وعدم المساواة والبطالة تحت شعار إعادة توزيع النمو. ولعل الميزة البارزة والبند الأول من جميع المؤتمرات التي عقدت هي إنهاء الفقر بجميع أشكاله في كل مكان محاربة الفقر والقضاء على الجوع وتوفير الأمن الغذائي والتغذية المحسنين. من واجب الدولة تزويد

المواطنين بمرافق حيوية لحياة كريمة ، ولتحقيق السكن الضروري، ولتحقيق الغذاء الصحي الكافي، ولتحقيق الملابس والمعاملة للمرضى، ولتعليم الناس وغيرهم من خلال الاقتصاد أو ما يسمى التنمية.

**الكلمات المفتاحية:** التنمية المستدامة، أهداف الألفية، الفقر، الجوع.

**مقدمة :**

سعت الامم المتحدة منذ انشائها بعد الحرب العالمية الثانية 1945 جاهدة في العمل على مستويين مختلفين، الاول على المستوى الدولي متمثل في التعاون في حل مشاكل الدول بمختلف ابعادها الاقتصادية والسياسية والثقافية والانسانية، والثاني على المستوى الفردي متمثلاً في تعزيز الحقوق الاساسية للإنسان من حق الصحة والتعليم وأمن والعيش الكريم واحترام وتشجيع الحريات في اطار من التسامح والتعايش السلمي بين الدول والافراد دون تمييز عرقي او جنسي او لغوي او ديني او ايديولوجي، فلقد عانت الدول والافراد من ويلات هذه النعرات خلال تاريخها الطويل .حان الاوان للنهوض بمستوى شعوبها الى الرفاه الاقتصادي والاجتماعي ولعل مفهوم النمو الاقتصادي تغير بعد السبعينات، ثم تلاه مفهوم التنمية الاقتصادية تغير كذلك منذ تسعينيات القرن العشرين الى ما هو اشمل و افضل وهي التنمية المستدامة -التنمية التي تحقق الازدهار الاقتصادي والاجتماعي والسياسي دون هدر للموارد المتوفرة وحماية البيئة حاضرا ومستقبلا .كون الانسان خليفة في الارض ليعمرها، لقوله تعالى :

• هُوَ أَنشَأَكُم مِّنَ الْأَرْضِ وَأَسْتَعْمَرَكُمْ فِيهَا ﴿٦١ هود﴾

• ثُمَّ جَعَلْنَاكُمْ خَلَائِفَ فِي الْأَرْضِ مِنْ بَعْدِهِمْ لِنَنْظُرَ كَيْفَ تَعْمَلُونَ ﴿١٤ يونس﴾

• كلوا واشربوا ولا تسرفوا

**أولاً: السياق التاريخي للعيش الكريم**

لا يخلو عصر من عصور البشرية إلا انبر ثلة من العلماء والمصلحين الاجتماعيين ناهيك عن الانبياء والرسول تدافع عن قضايا الطبقات المهروسة تحت وطأة الانانية والجشع الانساني تروم تحسين الاوضاع الحياتية للسكان، والتقليل من الفوارق الاجتماعية ورفاهية الافراد في المجتمع، هذا له تاريخ قديم بداية مع فلاسفة الاغريق عند:

1. **الفيلسوف افلاطون:** حاول الفيلسوف الإغريقي أفلاطون أن يرسم نموذجاً لدولة مثالية، شمل هذا النموذج النواحي الاقتصادية وكافة نواحي حياة الجماعة .ففي رأيه أن ما يجب أن تهدف إليه الجماعة هو إقامة مجتمع فاضل عن طريق تطبيق مبادئ العقل والمنطق .ويعني تطبيق العقل والمنطق ضرورة التوجيه والتخطيط بواسطة فريق من الافراد يتميزون بالحكمة ورزانة الفكر، على أن توجد لجنة عليا للتوجيه من طبقة الفلاسفة قادرة على تحديد ورسم الاهداف التي يجب على المجتمع أن يسعى لتحقيقها، و من بين افكار افلاطون أن يعمل كل فرد في ميدان العمل الذي يتناسب مع مؤهلاته و مواهبه و قدراته، وأن توزع الثروة بين الافراد طبقاً لحاجة الفرد <sup>1</sup>.

2. **ابن خلدون:** في القرن الرابع عشر قال ابن خلدون " نواعلم أن اختلاف الأجيال إنما هو باختلاف نحلهم من المعاش، فإن اجتماعهم في أحوالهم إنما هو للتعاون على تحصيله والابتداء بما هو ضروري من قبل الحاجي والكمالي، وكان حينئذ اجتماعهم وتعاونهم في حاجاتهم ومعاشهم وعمرانهم من القوة والذخيرة إنما هو بالمقدار الذي يحفظ الحياة، ويحصل بُلغة العيش من غير مزيد للعجز عما وراء ذلك، ثم إذا اتسعت أموال هؤلاء المنتحلين للمعاش وحصل لهم ما فوق الحاجة من الغنى والرفاهية دعاهم ذلك إلى السكون والدعة."

3. **توماس مور:** كما حاول توماس مور الانجليزي عام 1516 أن يتخيل مجتمعاً تسوده الملكية الجماعية وتتعدم فيه الملكية الخاصة، ويكون فيه لكل فرد الحق في التعليم مجاناً، وفي التصويت في الهيئة الحاكمة، على أن يعمل كل فرد في العمل

الذي يتناسب مع مؤهلاته وطبقاً لما خصه به الله تعالى من مواهب. إن ما تخيله توماس مور كان ثورة على الأوضاع القائمة من أجل إقامة مجتمع مثالي خالي من مساوئ الفوارق المادية ومن السيطرة السياسية لطبقة اصحاب النفوذ المادي.<sup>2</sup>

4. **روبرت أوين:** يعد من أشهر من قام بتجارب عملية في بناء مجتمعات تسودها فكرة الرفاهية وتتنفي فيها مساوئ الرأسمالية. لقد كان أوين يرى أن عنصر الربح يتنافى مع العدالة، و يمثل عبئاً يقع على كاهل المستهلك الذي يشتري السلعة المنتجة بثمن يزيد كثيراً عن تكلفتها الفعلية. فقد رأى أن الظلم لن يختفي في ظل المنافسة الحرة الكاملة والتي تتحدد فيها أسعار السلع تبعاً لندرتها، كما أن العدالة لن تتحقق طالما أن النظام الرأسمالي قائم بما فيه من ظواهر استغلال المنظمين للطبقة الكادحة.
5. **عند هيئة الأمم المتحدة** هناك تعريف اصطلاحت عليه هيئة الأمم المتحدة عام 1956 ينص على أن التنمية هي العمليات التي بمقتضاها تُوجّه الجهود لكل من الأهالي والحكومة بتحسين الأحوال الاقتصادية والاجتماعية والثقافية في المجتمعات المحليّة؛ لمساعدتها على الاندماج في حياة الأمم والإسهام في تقدّمها بأفضل ما يمكن.

### ثانياً: الخلفية التاريخية لجذور التنمية:

في الخمسينات والستينات من القرن العشرين كان ينظر للتنمية أنها تغيير مخطط لهيكل الانتاج و العمالة، بحيث إن نصيب الزراعة في كليهما يجب أن ينخفض، بينما يتزايد نصيب كل من الصناعة و الخدمات. لذلك فإن التنمية قبل فترة السبعينات كان ينظر لها على أنها ظاهرة اقتصادية لا بد من الاستفادة منها سريعاً كمعدلات نمو الناتج القومي الاجمالي وزيادة معدل نمو حصة الفرد منه، أما الفقر و البطالة و توزيع الدخل فهي أمور جانبية.

### 1- النظرة الاقتصادية الجديدة للتنمية:

لقد أفاقت معظم دول العالم الثالث قبل السبعينات على أنها حققت بعض أهداف النمو الاقتصادي لكن ظل السواد الأعظم من افراد مجتمعاتها في دائرة الفقر والجوع والمرض جراء الفهم الضيق للتنمية. لذلك أعيد النظر والصياغة لمفهوم التنمية الاقتصادية من جديد بحيث تعمل على تقليل الفقر، وعدم المساواة، والبطالة تحت شعار اعادة التوزيع من النمو. لقد أصاب **دودلي سيزر** حين تساءل عن تنمية دولة ما ثلاثة أسئلة مهمة هي:

- ما الذي حدث للفقر؟

- ما الذي حدث للبطالة؟

- ما الذي حدث لعدم المساواة؟

فإذا كانت الاجابة بمستويات عالية قلنا أنها كانت فترة تنمية وإلا من الغريب اطلاق مصطلح تنمية، حتى ولو كانت معدلات النمو عالية جداً. لقد حققت كثير من الدول النامية ارتفاع في متوسط دخل الفرد في ستينات وسبعينات القرن العشرين، ولكنها أخفقت الى حد كبير في معالجة الفقر والبطالة وعدم المساواة. إن التخلف واقع فعلي تعكسه الحقائق والارقام حيث أكثر من 3000 مليون نسمة يعيشون في العالم الثالث، كما وصفته **دينيس جوليت** عندما قالت: إن التأخر الحضاري يصدم ويفاجئ ويواجه الكثير من القدرة والامراض والضياح والموت وغير ذلك، ولا يفهم أحد إن كان التأخر الحضاري سيبقى له مجرد بند إحصائي ينعكس من خلال الدخل المنخفض والاسكان الفقير و الوفيات المبكرة والبطالة المقنعة أم لا.<sup>3</sup>

كما ذكرها الاقتصادي **آدجر أونيز** في كتابه الصادر 1987 كتب لقد عامل الاقتصاديون قضية التنمية كما لو كانت لا تعدو كونها أكثر من تدريبات وممارسات وتطبيقات في علم الاقتصاد التطبيقي، منفصل عن الافكار السياسية ويستبعد دور الافراد في المجتمع. في عام 1991 أصدر البنك الدولي تقريره السنوي عن التنمية الدولية مؤكداً التالي: إن التحدي في التنمية هو تحسين جودة الحياة، خاصة في دول العالم الفقيرة. فجودة أفضل، تفضل بشكل عام عن مجرد تحقيق دخول أعلى، تتناول موضوعات مهمة كتعليم أفضل، مستويات أعلى من التغذية و الصحة، فقر أقل؟ بيئة أنقى، توازن أكثر و مساواة في الفرص، حرية شخصية و فردية أكبر و حياة

أغنى بالثقافة. من هذه المقدمة جاء التعريف الحديث للتنمية على أنها: عملية متعددة الأبعاد والتي تتضمن تغييرات رئيسية في الهياكل الاجتماعية، أساليب حياتية واسعة، وهيئات قومية، بالإضافة الى دفع عجلة النمو الاقتصادي، وتقليل عدم المساواة، وأخيراً اجتثاث الفقر والقضاء عليه<sup>4</sup>.

من واقع صورة التنمية التقليدية المعاش قبل سبعينات القرن الماضي الذي ركز على المعدلات النمو العالي للناتج الداخلي الخام GDP دون الاكتراث بالبعد الاجتماعي والسياسي للتنمية مما زاد كبر الهوة بين الاغنياء و الفقراء على مستوى الافراد أو الدول، فهذا البعد الاجتماعي والمؤسسي المطروح كمفهوم جديد في التنمية من جهة، وكذلك على الجانب الآخر يذكر الاقتصاديان سامويلسون و نوردهاوس في كتابهما علم الاقتصاد أن هناك فلسفتين شديدتا التناقض فلسفة حماية البيئة تقوم على نظرية محدودية الموارد البيئية ومدى تعرضها للعديد من الاخطار الجسيمة. فأصحاب هذه الفلسفة يرون أن الانشطة البشرية تهدد بخرق تلك الشبكة الدقيقة من الأنظمة البيئية، وأن بعض النتائج غير المقصودة لتلك الممارسات ربما تدمر كل ما أبدعته اليد البشرية. وهذا البعد البيئي الجديد أضيف لمفهوم التنمية فكانت الارهاصات الاولى لمفهوم جديد للتنمية بعدما كانت نمو اقتصاديا ثم تنمية اقتصادية أصبحت تنمية مستدامة بأبعادها الاقتصادية والاجتماعية و المؤسسية و البيئية .

## 2- نشأة التنمية المستدامة:

سنة 1970 انبثق التقرير الاول عن نادي روما تحت عنوان حدود النمو، أي أن النمو الاقتصادي المتزايد بدون ضوابط لديه حدود بيئية يجب ألا يتعداها. قبل نهاية العام تقرير آخر موسوم 'الاستراتيجية العالمية للمحافظة على البيئة' أصدره الاتحاد الدولي لحماية الطبيعة عام 1972 ظهر مصطلح التنمية الملائمة للبيئة وبدأ التفهم لخطر تلوث البيئة وتدميرها، والاقرار بوجود علاقة تلاؤم بين التنمية الاقتصادية والمحافظة على البيئة. وكان مفهوم "التنمية" قد برز بعد الحرب العالمية الثانية، وحصول دول عديدة على استقلالها السياسي، وأطلقت الدول الرأسمالية الكبرى عليها مصطلح "دول العالم الثالث"، وبرروا استخدام هذا المصطلح بمعاناة هذه الدول من الفقر والجهل بسبب مشكلة" التخلف" وليس بسبب استدمارها سنوات طويلة، ومن ثم طُرح مفهوم "التنمية" كأداة تستطيع من خلالها تلك الدول العالم الثالث أن تتجاوز حالة" التخلف"، وتلحق بالدول المتقدمة.

ظهر مصطلح "التنمية المستدامة" لأول مرة في منشور أصدره الاتحاد الدولي من أجل حماية البيئة سنة 1980 ليليه عام 1983 حين تشكلت اللجنة العالمية للتنمية والبيئة بقرار من الجمعية العامة للأمم المتحدة في ديسمبر /كانون الأول لنفس العام تحت إشراف رئيسة وزراء النرويج آنذاك غرو هارلم برونتلاند، وعضوية 22 شخصية من النخب السياسية والاقتصادية الحاكمة في العالم، بهدف مواصلة النمو الاقتصادي العالمي دون الحاجة إلى إجراء تغييرات جذرية في بنية النظام الاقتصادي العالمي، فأعيد صياغته من جديد. في التقرير الصادر بعنوان "مستقبلنا المشترك" في عام 1987 حيث أشير لمصطلح التنمية المستدامة بشكل رسمي فكان أول استخدام لمفهوم "التنمية المستدامة" في أواخر الثمانينات من القرن الماضي.

عام 1992 عُقد المؤتمر الاول أو قمة الارض في" ريو دي جانيرو" بالبرازيل بعنوان المؤتمر العالمي للبيئة والتنمية ليعلن من جديد مفهوم التنمية المستدامة من خلال" إعلان جوهانسبرج 2002" وتم اعتماده رسمياً حيث تم التصديق على فكرة " التنمية المستدامة" رسمياً في هذا المؤتمر. قامت بتوصيات لدعم التنمية المستدامة في دول الجنوب وخاصة مطالبة الدول الصناعية بتخصيص نسبة % 0.7 من ناتجها القومي كمساعدات تنمية خارجية ولكن الدنمارك والسويد فقط التزمنا بالعهد.

ثم جاءت بعدها قمة الأرض الثانية في جوهانسبرج سنة 2002 تحت شعار " القمة العالمية للتنمية المستدامة " الذي أتاح الفرصة لإعادة رصد ما قدمته الدول من تقدم نحو التنمية المستدامة لكن للأسف لم تتفد إلا القليل من التعهدات بسبب ضعف الالتزام السياسي وهيمنة الاقتصاد الليبرالي وفي العالم العربي، التنمية المستدامة لم تتقدم كثيرا نظرا لشح الموارد الطبيعية وغياب الديمقراطية وخضوع اقتصاد الدول العربية لوصفات صندوق النقد الدولي من جهة، و سيطرة الرأسمال الاستهلاكي من جهة أخرى .

3- مفهوم التنمية المستدامة : يتكون اصطلاح التنمية المستدامة من لفظتين هما :التنمية، والمستدامة .

التنمية في اللغة مصدر من الفعل) نَمَى .(يقال :أنميت الشيء ونمّيته جعلته نامياً، فالتنمية لغة: هي النمو وارتفاع الشيء من مكانه إلى مكان آخر ..أما كلمة) المستدامة (فمأخوذة من استدامة الشيء، أي :طلب دوامه .  
التنمية هي ارتقاء المجتمع والانتقال به من الحال الثابت إلى حال أفضل، وما تصل إليه من حسن لاستغلال الطاقات التي تتوفر لديها، والموجودة والكامنة وتوظيفها للأفضل.

التنمية الاقتصادية اصطلاحاً: تتضمن تغيرات أساسية في الهيكل الاقتصادي، بالإضافة الى ارتفاع نصيب الفرد من الدخل.

تعريف التنمية المستدامة:

4- تعريف اللجنة العالمية للتنمية المستدامة: عرف تقرير برونتلاند الذي أصدرته اللجنة الدولية للبيئة والتنمية في عام 1987 بعنوان " مستقبلنا المشترك "التنمية المستدامة بأنها :

"التنمية التي تلبي احتياجات الحاضر دون أن يعرض للخطر قدرة الأجيال التالية علي إشباع احتياجاتها"<sup>5</sup>. ويركز هذا التعريف ضمناً على فكرتين أساسيتين: فكرة الاحتياجات الأساسية للفئات الاجتماعية الأكثر فقراً التي تستحق أن تُولى أهمية كبرى؛ وفكرة محدودية قدرة البيئة على الاستجابة للاحتياجات الحالية والمستقبلية للبشرية، في ظل أنماط الإنتاج والاستهلاك السائدة والتقنيات المتوفرة.

تعريف منظمة الأغذية والزراعة (الفاو) للتنمية المستدامة الذي تم تبنيه في عام 1989 كما يلي :

"التنمية المستدامة هي إدارة وحماية قاعدة الموارد الطبيعية وتوجيه التغير التقني والمؤسسي بطريقة تضمن تحقيق واستمرار إرضاء الحاجات البشرية للأجيال الحالية والمستقبلية .إن تلك التنمية المستدامة) في الزراعة والغابات والمصادر السمكية (تحمي الأرض والمياه والمصادر الوراثية النباتية والحيوانية ولا تضر بالبيئة وتتسم بأنها ملائمة من الناحية الفنية ومناسبة من الناحية الاقتصادية ومقبولة من الناحية الاجتماعية .<sup>6</sup>

تعريف سامويلسون و نورد هاوس للتنمية المستدامة: هي نمط للنمو يسمح للأجيال المستقبلية أن تعيش في مستوى لا يقل عن نمط و درجة النمو الحالي - استمرارية النمو -بل قد يزيد عنه.<sup>7</sup>

- 5- الاحتياجات الأساسية:

لعل التعاريف السالفة الذكر للتنمية الحقيقية و للتنمية المستدامة تسعى جاهدة في التخفيف من وطأة التلوث اللعين لسكان أكثر من نصفهم يعيشون في ما يسمى الدول النامية داخل دائرة الفقر المرض والجهل وغيرها، تتكاتف فيما بينها لتوفير الحاجات الأساسية لعيش الكفاف حتى لا يهلك الانسان .ما هي الحاجة؟ أو الاحتياج؟

الحاجة: هي الشعور بعدم الارتياح والنقص لشيء ما. والحاجات الإنسانية يمكن تقسيمها إلى الحاجات الأولية Physiological needs، حاجات الأمان Safety needs الحاجات الاجتماعية Social needs ، حاجات تحقيق الذات Esteem needs والحاجات الإنجازية Self-actualization. وعندما تكون الحاجة غير مشبعة يشعر الإنسان بالضجر والذي يدفعه إلى محاولة إشباع هذه الحاجة أو أن يحد من رغبته إذا كان لا يتمكن من إشباعها.

الرغبة: هي الشكل الذي تأخذه الحاجة والتي تتشكل بفعل المتغيرات الثقافية Cultural والاجتماعية Social والفردية Individual. فالجوع عبارة عن حاجة، يمكن تضمينها ضمن الحاجات الأولية، يشعر بها الأفراد باختلاف ثقافتهم وشخصياتهم فالثقافة لا تؤثر في الحاجات بقدر تأثيرها على وسائل إشباع هذه الحاجات والرغبات .فحاجة الجوع تشبع عن طريق الأكل لكن ماذا يأكل الإنسان فهذا يختلف من ثقافة إلى أخرى فالأمريكي قد يأكل الهامبرجر أو حتى لحم الخنزير لإشباع هذه الحاجة، أما السوداني فقد يأكل فولاً أو كسرة أو لحم ضأن الخ<sup>8</sup>...

خلال مسيرة النمو الاقتصادي قبل السبعينات لم يتحقق ما كانت تصبو إليه الدول من عدالة اجتماعية وعدالة في توزيع الدخل و التقليل من الفوارق الاجتماعية بين افراد المجتمع، فحدث تحولا في مفهوم النمو الاقتصادي تمثل في الدعوة الى استراتيجية الاحتياجات الاساسية في مؤتمر العمل العالمي لمنظمة العمل الدولية سنة 1977 ، حيث تم التركيز على تلبية الحاجات الاساسية للتخفيف من وطأة الفقر المزمن في الدول خاصة الاقل نمواً.

فاستراتيجية الاحتياجات الاساسية تعترف بعدم قدرة حتى النمو على بلوغ الاحتياجات الاساسية وهو الحال بالنسبة للنمو المتساوي وإعادة التوزيع، لذا فمن الضروري أن تضمن سياسات التنمية المنتهجة تغطية هذه الاحتياجات من خلال زيادة توفير السلع و الخدمات الأساسية للفقراء والعمل على التدخل الحكومي المباشر عند الضرورة دون الاعتماد الكلي على قوى السوق، الامر الذي قد يؤدي إلى بعض التضحيات في المدخرات والاستثمارات المنتجة والنمو العام .إن الهدف هو نوع جديد من النمو الاقتصادي الذي يمكن من تغطية الاحتياجات الأساسية من خلال إعادة توزيع الموارد على مستوى القطاعات الاجتماعية وإعادة توجيه النمو للسماح بمشاركة الفقراء .

أخيراً التنمية المستدامة مصطلح أممي (صادر عن الأمم المتحدة)، يهدف لتطوير موارد الكوكب الطبيعية والبشرية، وتجويد التعاطي الاقتصادي - الاجتماعي معها، شريطة أن تلبى احتياجات الحاضر دون المساس بقدرة الأجيال القادمة على تلبية حاجاتها الخاصة بها. بذلك المصطلح رسمت الأمم المتحدة خارطة التنمية البيئية والاقتصادية، لتحسين ظروف المعيشة لكل فرد في المجتمع، دون الإفراط في استخدام الموارد الطبيعية، التي تُحمل كوكب الأرض فوق طاقته.

فالتنمية المستدامة ليست بالعبء، وإنما هي فرصة فريدة تتيح من الناحية الاقتصادية، إقامة الأسواق وفتح أبواب العمل، ومن الناحية الاجتماعية تضمن دمج المهمشين في تيار المجتمع، ومن الناحية السياسية تخلص لمنح كل إنسان، رجلاً كان أم امرأة، صوتاً و قدرة على الاختيار لتحدي مسار مستقبله.

#### ثالثاً: مجالات التنمية المستدامة:

يمكن تحديد مجالات التنمية المستدامة بكل وضوح من خلال النقطة السابعة من إعلان جوهانسبرغ بشأن التنمية المستدامة المتمخض عن مؤتمر القمة العالمي للتنمية المستدامة بجوهانسبرغ، جنوب أفريقيا من ٢ إلى ٤ أيلول/سبتمبر ٢٠٠٢

٧ - وتسليماً منا بأن البشرية تقف في مفترق طرق، نعلن أن لدينا تصميمًا مشتركًا على السعي بعزم ثابت لتلبية الحاجة إلى وضع خطة عملية وواضحة من أجل تحقيق التنمية البشرية والقضاء على الفقر في ثلاثة مجالات رئيسية هي :

1- مجال النمو الاقتصادي -2 مجال البيئة -3 مجال التنمية الاجتماعي

**1- النمو الاقتصادي:** زيادة الدخل الحقيقي زيادة تراكمية ومستمرة عبر الزمن بحيث تكون هذه الزيادة أكبر من معدل نمو السكان، مع توفير الخدمات الإنتاجية والاجتماعية وحماية الموارد المتجددة من التلوث، والحفاظ على الموارد غير المتجددة من النضوب حق الأجيال القادمة .تحسين المستوى التعليمي والصحي والمعيشي للأفراد برفع القدرة الإنتاجية، توفير الاستقرار والامن للارتقاء بالمجتمعات، التخطيط وتوفير البيانات والمعلومات اللازمة، الإنتاج بجودة وتوفير التكنولوجيا الملائمة، وتدريب الموارد البشرية المتخصصة، وضع السياسات الاقتصادية الملائمة، ضمان الإمداد الكافي والاستعمال الكفء لموارد البناء ونظم المواصلات .زيادة الإنتاجية من خلال الرعاية الصحية والوقائية وتحسين الصحة والأمان في أماكن العمل .إلى رفع الإنتاجية الزراعية والإنتاج من أجل تحقيق الأمن الغذائي .ضمان إمداد كافٍ من المياه ورفع كفاءة استخدام المياه في التنمية الزراعية والصناعية .

**2- حفظ الموارد الطبيعية والبيئة:** ضمان الاستعمال المستدام للموارد الطبيعية الضرورية للنمو الاقتصادي .ضمان الاستخدام المستدام أو المثالي للأراضي والغابات والطاقة والموارد المعدنية .ضمان الحماية الكافية للموارد البيولوجية والأنظمة الإيكولوجية والأنظمة الداعمة للحياة .ضمان الاستخدام المستدام أو الأمثل للمياه والحياة البرية والأسماك وموارد المياه

**3- التنمية الاجتماعية:** ضمان الحصول على السكن الضروري، دعم المشاريع الصغيرة والمتوسطة وخلق مناصب شغل وتدعيم الشباب. فرض معايير للهواء والمياه والضوضاء لحماية صحة البشر وضمان الرعاية الصحية الأولية. تحسين الإنتاجية وأرباح الزراعة الصغيرة وضمان الأمن الغذائي المنزلي. تأمين الحصول على المياه في المنطقة الكافية للاستعمال المنزلي والمشاريع الزراعية الصغيرة .

لقد أدرك قادة العالم في مؤتمر قمة الأرض الذي عقد في "ريو دي جانيرو" بالبرازيل عام 1992 أهمية فكرة التنمية المستدامة، لا سيما مع العولمة حيث أصبح العالم بثورة الاتصالات وتكنولوجيا المعلومات قرية صغيرة تضم الجميع ما يحدث فيها من ضرر يمس الكل. إلا أن التأكيد على البعد البيئي يبقى السمة البارزة في فلسفة التنمية المستدامة، فإقامة المشاريع الاقتصادية الكبيرة أثقلت كاهل البيئة بما تستنزفه من موارد طبيعية وهذا التسابق نحو الانتاج بلا حدود من أجل الاستهلاك بلا حدود وهذه الشركات المتعددة الجنسيات المتكالبه على مصادر الطاقة وما تخلفه من تدمير و تلوث للبيئة بعد العملية الانتاجية هذا من جهة، و من جهة ثانية ما زال هناك جزء كبير من سكان العالم يعيشون تحت خط الفقر، من هنا تأخذ التنمية المستدامة في اعتبارها سلامة النظام البيئي العالمي وتخفيف كاهله من أثقال تركت الانتاج اللامسؤول، لتعطي اهتماماً متساوياً ومتوازياً للظروف البيئية مع الظروف الاقتصادية والاجتماعية، وتكون حماية البيئة والاستخدام المتوازن للموارد الطبيعية و الانتاج المسؤول جزءاً لا يتجزأ من عملية التنمية المستدامة . فعملية التناسق بين الاعتبارات الاقتصادية الاعتبارات البيئية في عمليات صنع واتخاذ القرارات المختلفة هو بمثابة الطريق السليم لتحقيق التنمية الاستدامة باعتبار البيئة شريك اقتصادي واجتماعي لا بد من مراعاته ضمن العملية الانتاجية و المعادلة الاجتماعية للأمم، فحماية البيئة أصبح رقماً صعباً في معادلة العيش على الكوكب الأزرق .

صدر عن مؤتمر القمة العالمي للتنمية المستدامة الذي انعقد في جوهانسبرغ في جنوب إفريقيا. 4-2 ايلول /سبتمبر 2002 ، وضم، إضافة إلى رؤساء الدول والحكومات، عددًا كبيرًا من المنظمات الإقليمية والوكالات الدولية المتخصصة والمنظمات غير الحكومية "إعلان جوهانسبرغ بشأن التنمية المستدامة". شدد هذا الإعلان على إقامة مجتمع عالمي إنساني متضامن لمواجهة مجمل التحديات العالمية، مثل القضاء على الفقر، تغيير أنماط الانتاج والاستهلاك غير المستدامة، وحماية قاعدة الموارد الطبيعية وإدارتها من أجل التنمية الاقتصادية والاجتماعية، ردم الهوة العميقة التي تقسم البشرية إلى أغنياء وفقراء، ومنع تدهور البيئة العالمية، وتراجع التنوع البيولوجي والتصحر، سد الفجوة المتزايدة بين العالمين المتقدم والنامي، ومعالجة تلوث المياه والهواء والبحار، هذا فضلاً عن التحديات الجديدة التي فرضتها العولمة على التنمية المستدامة ولا سيما تكامل الأسواق السريعة، وحركة رؤوس الأموال والزيادات المهمة في تدفقات الاستثمار حول العالم، وذلك من أجل ضمان مستقبل الأجيال القادمة.

#### **4- فحوى التنمية المستدامة**

ما يستشف من أبعاد ومجالات التنمية المستدامة ولعل السمة البارزة و البند الاول لكل المؤتمرات والقمم الاممية المنعقدة هي لا للفقر، إنهاء الفقر بكل أشكاله في كل مكان محاربة الفقر والقضاء على الجوع و توفير الأمن الغذائي و التغذية المحسنة. هذا الاتفاق غير المسبوق، وهذه المؤتمرات و إعلاناتها المختلفة منذ 1990 الى 2017 مازالت تراوح مكانها على الرغم مما تم إنجازه وهو ضخ لكن الفقر، الجوع المرض و توفير حياة كريمة تبدو أهداف صعبة المنال في دنيا الفقراء، أنهكت الدولة والعالم والمؤسسات الخيرية ولعل الحقائق والارقام مريعة ومرعبة الصادرة عن مكاتب الامم المتحدة على سبيل المثال لا الحصر من بين الاهداف 17 المعلنة.

#### **رابعاً: اهداف التنمية المستدامة:**

لقد توصلت الدول الأعضاء في الأمم المتحدة البالغ عددها 193 دولة إلى توافق في الآراء بشأن وثيقة ختامية لخطة جديدة للتنمية المستدامة بعنوان "تحويل عالمنا: خطة التنمية المستدامة لعام 2030" وتتضمن هذه الخطة 17 هدفاً و 169 غاية

#### **1- أهداف التنمية المستدامة السبعة عشرة هدفاً**

من فاتح يناير 2016 ، بدأ رسمياً تنفيذ أهداف التنمية المستدامة الـ 17 لخطة التنمية المستدامة لعام 2030 ، التي اعتمدها قادة العالم في سبتمبر 2015 في قمة أممية تاريخية. على أن تعمل البلدان خلال السنوات الخمس عشرة المقبلة (واضحة نصب أعينها هذه الأهداف الجديدة التي تنطبق عالمياً على الجميع) على حشد الجهود للقضاء على الفقر بجميع أشكاله ومكافحة عدم المساواة ومعالجة تغير المناخ، مع كفاءة اشتغال الجميع بتلك الجهود. وعلى الرغم من أن أهداف التنمية المستدامة ليست ملزمة قانوناً، فإن من المتوقع أن تأخذ الحكومات زمام ملكيتها وتضع أطر وطنية لتحقيقها. ولذا فالدول هي التي تتحمل المسؤولية الرئيسية عن متابعة التقدم المحرز واستعراضه، مما يتطلب جمع بيانات نوعية - يسهل الوصول إليها - في الوقت المناسب، بحيث تستند المتابعة والاستعراض على الصعيد الإقليمي إلى التحليلات التي تجري على الصعيد الوطني، وبما يساهم في المتابعة والاستعراض على الصعيد العالمي.<sup>9</sup>

## 2- حقائق و أرقام حول بعض أهداف التنمية المستدامة

### 2-1- الهدف 1: القضاء على الفقر بجميع أشكاله في كل مكان :

عرف البنك الدولي الدول منخفضة الدخل أي الفقيرة بأنها تلك الدول التي ينخفض فيها دخل الفرد عن 600 دولار، وعددها 45 دولة معظمها في أفريقيا، منها 15 دولة يقل فيها متوسط دخل الفرد عن 300 دولار سنوياً. برنامج الإنماء للأمم المتحدة يضيف معايير أخرى تعبر مباشرة عن مستوى رفاهية الإنسان ونوعية الحياة "Livelihood" هذا الدليل وسع دائرة الفقر بمفهوم نوعية الحياة لتضم داخلها 70 دولة من دول العالم، أي هناك حوالي 45% من الفقراء يعيشون في مجتمعات غير منخفضة الدخل، أي هناك فقراء في بلاد الأغنياء، ويكتفي هنا بذكر أن 30 مليون فرد يعيشون تحت خط الفقر في الولايات المتحدة الأمريكية (15% من السكان. وخلال النصف الثاني من القرن العشرين كثر الحديث عن الفقر والفقراء في أدبيات الأمم المتحدة بالتوسع من الظاهرة الاجتماعية في المجتمع الواحد إلى الظاهرة العالمية بتصنيف البلدان إلى غنية وفقيرة وبتحديد مقاييس ومؤشرات للفقر في مستوى البلدان وكذلك الأفراد مع مراعاة النسبية، فالفقير في اليمن لا يُقاس بالمقاييس نفسها التي يقاس بها الفقير في أمريكا الشمالية. وتم تحديد يوم 17-19 أكتوبر من عام 2008 م، كيوم عالمي للفقر من قبل هيئة الأمم المتحدة. غير أن عدد الفقراء انخفض في الأعوام 2008 - 2005 م، في الهند والصين، وذلك بفضل معدلات النمو العالية التي حققها هذان البلدان خلال السنوات الماضية. يعتبر مقياس فقر القدرة (مقابل لمؤشر التنمية البشرية حيث أنه متوسط مرجح لثلاث مؤشرات تحاول تحديد شريحة البشر التي لا تتمتع بهذه الخدمات الأساسية من) التغذية الجيدة - والصحة - والتعليم.<sup>10</sup>

### ما سبب تمادي الفقر؟

غالباً ما يبدأ الفقر مع التغذية والصحة الرديئتين، لا سيما في مطلع الطفولة: فيعلق الفقراء في حلقات مفرغة من الجوع وسوء التغذية والصحة السقيمة والإنتاجية المتدنية والفقر. والنمو الاقتصادي، لا سيما التنمية الزراعية، ضروري لخفض معدلات الفقر. لكن، حتى مع النمو الاقتصادي، غالباً ما يكون الكفاح للإفلات من الفقر بطيء الوتيرة بما أن النمو قد لا يكون شاملاً. فبالنسبة إلى بعض المجموعات من قبيل الأطفال والشيوخ، قد يأتي النمو الاقتصادي بالقليل من الفرج أو قد أتي متأخراً جداً على منع حصول الحرمان والعسر طويل الأمد. الطريق للخروج من الفقر صعب. بالإضافة إلى ذلك، هناك الكثير من الأسر غير الفقيرة التي تكون عرضةً للوقوع في براثن الفقر حين تواجه صدمات من نوع أو من آخر. وتؤدي تلك الصدمات إلى تراجع الكثير من الأسر إلى ما دون خط الفقر لأنها تتكبد خسائر كبيرة في الدخل ولا تملك ما يكفي من المدخرات للتخفيف من وطأة الصدمات. وتترتب على تلك الصدمات عادة تأثيرات سلبية طويلة الأمد على الفقراء. (حالة الأغذية والزراعة 2015 في سطور 2015 FAO).

### أرقام و حقائق:<sup>11</sup>

- ما زال يعيش 1.2 بليون شخص في فقر مدقع. علماً أن تعداد سكان 2016 بلغ 7 مليارات و300 مليون نسمة تقريباً، بمعنى نسبة 16.44% من سكان العالم يعيشون في فقر مدقع.



- يعيش واحد من كل خمسة أشخاص 20% في المناطق النامية على أقل من 1.25 دولار يوميا.
- هناك واحد من كل أربعة أطفال نسبة % 25 دون الخامسة من العمر في العالم يعاني من قصر القامة مقارنة بعمره .
- خلال عام 2013 ، تعين يوميا على 32000 شخص ترك منازلهم طلبا للحماية من جراء النزاعات المسلحة.

## 2 - 2 الهدف: القضاء على الجوع وتوفير الأمن الغذائي والتغذية المحسنة<sup>12</sup>

- هناك زهاء 805 ملايين شخص في العالم ليس لديهم غذاء يكفي لأن يتمتعوا بحياة صحية نشيطة .بلغت الأرقام واحد من بين تسعة أشخاص على ظهر الأرض ويعادل ذلك قرابة %11 من سكان العالم.
- تعيش الغالبية العظمى من الجوعى في العالم بالبلدان النامية، حيث توجد نسبة 13.5 في المائة من السكان يعانون من نقص التغذية.
- آسيا هي القارة التي تضم معظم الجوعى حيث يشكلون ثلثي % 67 مجموع الجوعى .وانخفضت النسبة المئوية في جنوب آسيا خلال السنوات الأخيرة، بيد أنها زادت قليلا في غرب آسيا.
- أفريقيا جنوب الصحراء الكبرى هي المنطقة التي تشهد أعلى انتشار للجوع) نسبة مئوية من السكان .(يعاني واحد من كل أربعة أشخاص في تلك المنطقة من نقص التغذية.
- يفضي سوء التغذية إلى حوالي النصف 45 في المائة (من حالات وفيات الأطفال دون سن الخامسة، أي 3.1 مليون طفل سنوي) .
- يعاني طفل واحد من كل أربعة أطفال في العالم من توقف النمو .وفي البلدان النامية قد يرتفع المعدل إلى واحد من بين ثلاثة أطفال.
- يحضر 66 مليون طفل من سن المرحلة الابتدائية الدراسة وهم جوعى في شتى أرجاء العالم النامي، منهم 23 مليون طفل في أفريقيا وحدها.
- لا يحصل 1.3 مليار شخص في أنحاء العالم على الكهرباء - حيث يعيش أغلب أولئك في المناطق الريفية من العالم النامي . فالفقر في مجال الطاقة يشكل في عديد المناطق عائقا رئيسيا أمام خفض الجوع وكفالة إنتاج العالم ما يكفي من الغذاء.

## 2 - 3 الهدف: الصحة الجيدة والرفاه الصحة الطفل<sup>13</sup>

- على الرغم من التقدم المحرز على الصعيد العالمي في الحد من وفيات الأطفال، فهناك نسبة متزايدة %80 في وفيات الأطفال في أفريقيا جنوب الصحراء وجنوب آسيا حيث يموت أربعة من كل خمسة أطفال قبل سن الخامسة.
- احتمالات وفاة الأطفال الذين يولدون في براثن الفقر تكاد تكون ضعفي أولئك الذين يولدون لأسر أكثر ثراء .
- أطفال الأمهات المتعلمات - بمن فيهن الأمهات الحاصلات على المرحلة الابتدائية فقط- لهم فرص أكثر في البقاء على قيد الحياة من أطفال الأمهات غير المتعلمات.
- نسبة وفيات الأمهات النفيسة - الأمهات التي لا تبقى على قيد الحياة ما بعد الولادة - في المناطق النامية لا يزال أعلى 14 مرة منه في المناطق المتقدمة.
- فيروس نقص المناعة البشرية/الإيدز والملاريا وغيرها من الأمراض .في نهاية عام 2013 استطاع 9، 12مليون فردا الحصول على علاجات منقذة للأنفس من فيروس الإيدز.
- زيادة أعداد المصابين بفيروس نقص المناعة البشرية الذين يعيشون أكثر من أي وقت مضى) بسبب انخفاض عدد الوفيات الناجمة عن الإيدز (واستمرار وقوع عدد كبير من الإصابات الجديدة بمعدل 2.5 مليون إصابة جديدة كل عام.

• في كل ساعة تصاب 50 شابة بفيروس الإيدز.

• انقذ علاج مرض السل أرواح حوالي 22 مليون شخص في الفترة ما بين 1995 و 2012.

#### 4 - 2 الهدف: 8 تعزيز النمو الاقتصادي المطرد والشامل للجميع والمستدام، والعمالة الكاملة والمنتجة، وتوفير العمل اللائق للجميع.<sup>14</sup>

• زادت البطالة في العالم من 170 مليون عاطل عام 2007 إلى زهاء 202 مليون عاطل عام 2012 ، منهم قرابة 75 مليون من الشباب والشباب.

• يعيش قرابة 900 مليون عامل 33% دون مستوى حد الفقر وهو دولاران يوميا، ولا يتسنى القضاء على الفقر إلا من خلال فرص عمل مستقرة بأجر جيد أو ما يعرف بالعمل المستدام حسب تقرير التنمية البشرية 2015.

• ثمة حاجة إلى 470 مليون فرصة عمل عالميا لصالح الداخلين حديثا إلى سوق العمل في الفترة بين عامي 2016 و 2030.

#### 5 - 2 الهدف: 12 الاستهلاك و الإنتاج المسؤولين<sup>15</sup>:

• كل عام ينتهي ما يقدر بثلاث جميع الأغذية المنتجة ما يعادل 1.3 بليون طن قيمته ترليون دولار إلى التعفن في صفائح قمامة المستهلكين أو تجار التجزئة، أو العطب بسبب سوء النقل وعدم سلامة عمليات الحصاد.

• وإذا تحول الناس في شتى أرجاء العالم إلى استعمال المصابيح التي تُستعمل فيها الطاقة بكفاءة، سيوفر العالم 120 بليون دولار سنويا.

• وإذا ما بلغ عدد السكان في العالم 9.6 بليون نسمة عام 2050 ، قد تقتضى الحاجة إلى وجود ما يعادل ثلاثة أمثال كوكب الأرض تقريبا لتوفير الموارد الطبيعية المطلوبة لصون أنماط الحياة الراهنة.

• لعل بعض الاخفاق في تحقيق مثل هذه الاهداف النبيلة والانسانية يرجع بعضه أو معظمه الى:

• الطابع التطوعي لأموال الصندوق كما جاء في الفقرة ب أسفله من تقرير مؤتمر القمة العالمي للتنمية المستدامة جوهانسبرغ

2002:

القضاء على الفقر يمثّل استئصال شأفة الفقر التحدي الأكبر الذي يواجهه العالم اليوم، وهو شرط لا غنى عنه لتحقيق التنمية المستدامة، خاصة في البلدان النامية. ومن شأن ذلك أن يشمل اتخاذ إجراءات في جميع المستويات من أجل تحقيق ما يلي

أ (خفض نسبة الأشخاص الذين يقل دخلهم عن دولار واحد في اليوم، وعدد الأشخاص الذين يعانون الجوع بحلول عام ٢٠١٥ إلى النصف، وكذلك خفض عدد الأشخاص الذين لا يتاح لهم سبيل الحصول على مياه الشرب إلى النصف؛ بحلول الموعد نفسه؛

ب (إنشاء صندوق تضامن عالمي للقضاء على الفقر وتعزيز التنمية الاجتماعية والبشرية في البلدان النامية حسب طرائق تحددتها الجمعية العامة، والتشديد في الوقت ذاته، على الطابع الطوعي للتبرعات وضرورة تقادي الازدواجية مع صناديق الأمم المتحدة

القائمة وتشجيع دور القطاع الخاص وفرادى المواطنين بالنسبة لدور الحكومات في تمويل هذه المساعي<sup>16</sup>؛

• عدم إلزامية القرارات للأعضاء ك ما دل " إعلان جوهانسبرج "الذي حضره كوفي عنان، الأمين العام للأمم المتحدة، وتم

التصديق على فكرة التنمية المستدامة "رسمياً في هذا المؤتمر. وقامت بتوصيات لدعم التنمية المستدامة في دول الجنوب

وخاصة مطالبة الدول الصناعية بتخصيص نسبة % 0.7 من ناتجها القومي كمساعدات تنمية خارجية ولكن دولتين فقط

التزمتا بالعهد هما الدنمارك و السويد.

لكن المنظور الاسلامي للدين الحنيف أبدع في معالجة الفقر وتوفير الحياة الكريمة للمواطنين حيث:

هذا الهدف رقم 12 وهو الاستهلاك و الإنتاج المسؤولين .

• يعيش واحد من كل خمسة أشخاص %20 في المناطق النامية على أقل من 1.25 دولار يوميا.

- واحد من كل أربعة أطفال نسبة % 25 دون الخامسة من العمر في العالم يعاني من قصر القامة مقارنة بعمره.
- خلال عام 2013 ، تعين يوميا على 32 ألف شخص ترك منازلهم طلبا للحماية من جراء النزاعات المسلحة.

#### خامساً: الخاتمة :

من مهام الدولة توفير المرافق الحيوية للمواطنين من أجل حياة كريمة من تحقيق المساكن الضرورية وتحقيق الغذاء الصحي الكافي وتحقيق الملابس والعلاج للمرضى والتعليم لأبناء الشعب وغيرها عن طريق الاقتصاد أو ما يسمى بالتنمية سميها ما شئت، لعل معظم هذه الاحتياجات الاساسية المذكورة في دساتير الدول، لكن الواقع يكذب ذلك من فقر مدقع في بعض الدول وأمراض سارية وفتاكة وجهل في أوساط شريحة كبيرة من الدول خاصة العالم الثالث بحجة أن موارد الدولة المالية المتاحة غير كافية . وانقسم العالم الى دول غنية في السماء في حرب النجوم والمعلوماتية والفضاء، والى دول فقيرة في الحضيض في حرب مع الثالوث اللعين الفقر والمرض والجهل .لعل نقص الموارد المالية لتحقيق العملية التنموية ليس هو العائق في حد ذاته إذا ما تم ربط التنمية بالتكافل الاجتماعي بعد صياغة المواطن صياغة صحيحة على مبادئ إنسانية قويمه .هذا ما حدث في العصور الاسلامية الاولى حيث كان من مهمة الدولة الإسلامية الاهتمام بالمرافق الضرورية لتحقيق المسكن والغذاء والكساء للفقراء وتأخذ ضمن أموال الأغنياء ما لا بد منه، وتمكن الفقير من العيش الكريم وإن لم تكف الزكاة، فهناك من الادوات الاخرى مثل الوقف الاسلامي الذي تعدى الحاجات الاساسية في ذلك العصر ليغطي التعليم المجاني والصحة ويتعدى الى الحيوان والبيئة ما يعرف الآن بالتنمية المستدامة، والشواهد التاريخية التطبيقية خير دليل على ما نقول فإن أحد أعلام الإسلام ابن حزم الفقيه الأندلسي يقرر: الزكاة ليست كلها واجبة، وأن الواجب الإسلامي ليس فقط لتحقيق وسائل الحياة الكريمة للطبقة الفقيرة ، والقيام بكل ما هو مطلوب من هذا الهدف الإنساني النبيل. المشكلة الاجتماعية التي واجهها ابن حزم كانت مشكلة الفقر في المجتمع الإسلامي، وحاول إيجاد حل وأهم مظاهر الفقر والجوع والتعري والتشرد. هذه هي الاحتياجات الأساسية للبشرية. في عصر ابن حزم ، بالإضافة إلى هذه الفكرة الاجتماعية الخطيرة - يجب أن يتم تحقيق هذا المستوى الاجتماعي من قبل الدولة ، ويجب ألا تترك لجهود الأفراد ومن ثم تضمين المبدأ الأساسي القائم على فكرة أن يقوم الحاكم بأخذ المال من الأغنياء لتحقيق هذا الغرض إذا لم يحقق زكاته، ويعتقد أن الدولة يمكن أن تفرض زكاة ضريبية إذا كان غير قادر على تحقيق الزكاة وحدها. هناك أدوات أخرى ، مثل الأوقاف الإسلامية ، التي تتجاوز الاحتياجات الأساسية لتلك الحقبة لتغطية التعليم. لعل معظم المشاكل حُلت في الاطار الاسلامي حلا سلساً دون ثورات و مظاهرات أو عصيان مدني أو انقلاب. لعل السمة البارزة و البند الاول لكل المؤتمرات والقمم الاممية المنعقدة هي لا للفقر .إنهاء الفقر بكل أشكاله في كل مكان محاربة الفقر والقضاء على الجوع وتوفير الأمن الغذائي والتغذية المحسنة.

هذه الحشود من الدول غنيها وفقيرها شماليها وجنوبيها صديقتها وعدوها، بمؤتمراتها وإعلاناتها المختلفة منذ 1990 الى يومنا هذا ما يزيد عن ربع قرن من الزمان مازالت تراوح مكانها على الرغم مما تم إنجازه وهو ضخم لكن الفقر و مشتقاته أو قل الفقر وأخواته حروف علة أعيت الطبيب و المداوي، أنهكت الدولة والعالم .ولعل الحقائق و الارقام المذكورة أعلاه مريعة ومرعبة مصدرها الامم المتحدة .

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### Governance at the Islamic banking sector in Jordan

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#### Abstract

The study aimed at explaining the concept of governance, its objectives, principles, elements, importance, characteristics and its foundations in the Islamic banking sector in Jordan. It also aimed to investigate the applicability of governance and its compatibility with the provisions of the Corporate Governance Guide of Islamic Banks. An inductive / deductive approach were used. The study resulted in a number of findings with the most prominent of which are that the foundations of governance in Islam (justice, clarity, accountability, responsibility) are consistent with modern governance, the governance of Islamic banks represents comprehensive protection for all stakeholders and that the governance evidence for Islamic banks operating in Jordan shows they are committed to corporate governance. The study recommends further adoption of banking governance by Islamic Banks, the adoption of the Sharia Supervisory Board of Islamic banks as a permanent supervisory authority and, in addition to holding specialized courses in governance for employees of Islamic banks and scholars.

**Keywords.** Governance, Islamic banks, governance guides for Islamic banks operating in Jordan.

#### المخلص

هدفت الدراسة إلى بيان مفهوم الحوكمة وأهدافها ومبادئها وعناصرها وأهميتها ومميزاتها ومرتكزاتها في القطاع المصرفي الإسلامي، وبيان مدى انطباق الحوكمة على واقع المصارف الإسلامية وتوافقها مع نصوص دليل الحوكمة المؤسسية لدى المصارف الإسلامية. تم استخدام المنهج الاستقرائي والمنهج الاستنباطي. وتوصلت الدراسة إلى مجموعة من النتائج من أبرزها أن أسس الحكم في الإسلام (العدل، والوضوح، والمحاسبة والمساءلة والمسؤولية) تتسجم وتتواءم مع الحوكمة بمفهومها الحديث، وأن الحوكمة في المصارف الإسلامية تمثل حماية شاملة لجميع الأطراف صاحبة المصلحة، وأن أدلة الحوكمة للمصارف الإسلامية العاملة في الأردن تشكل مؤشراً إيجابياً على توجهها نحو الالتزام بالحوكمة. وأوصت الدراسة باعتماد الحوكمة المصرفية ضمن استراتيجية المصرف الإسلامي، ووجوب اعتماد هيئة الرقابة الشرعية للمصارف الإسلامية كجهة رقابية دائمة وتفعيل دورها بضرورة التزام المصارف الإسلامية بأهداف ومبادئ الحوكمة، بالإضافة إلى عقد دورات متخصصة في الحوكمة للعاملين في المصارف الإسلامية والدارسين لها ولا سيما ما يتعلق بأدلة الحوكمة المؤسسية.

**الكلمات المفتاحية:** الحوكمة، المصارف الإسلامية، أدلة الحوكمة للمصارف الإسلامية العاملة في الأردن.

#### المقدمة

تعد الحوكمة من أهم الأهداف التي تسعى المؤسسات المالية إلى تحقيقها، على المستويين المحلي والدولي؛ فهي بمثابة الأداة الأولى للحد من الفساد والاختلاسات في المؤسسات، ووجودها يحد من إساءة استخدام السلطة لصالح جهة محددة؛ فتشارك وتقاسم المعلومات والإفصاح عنها، يتيح لأصحاب المصالح المشتركة امتلاك قنوات اتصال موحدة ومفتوحة فيما بينهم، بالشكل الذي يتيح الفرصة للكشف عن المخاطر وحماية المصالح العائدة لهم بالصورة المناسبة والوقت الأمثل. فالشفافية، والصدق، والإفصاح، والوضوح، والأمانة، هو ما يعكس الجانب الأخلاقي في الالتزام بالحوكمة، التي تعد (أسلوب ممارسة السلطات الإدارية الرشيدة). ومن هنا يمكن للحكومة في المؤسسات المالية أن تساهم بشكل واضح في النهضة الاقتصادية، وتقلل من الأزمات المالية التي تواجهها هذه المؤسسات؛

بما تقدمه من إظهار للمصادقية القانونية والاقتصادية لديها. الأمر الذي يعمل على تعزيز الثقة والطمأنينة لدى الأطراف أصحاب العلاقة في المؤسسات، ولذلك جاءت هذه الورقة العلمية "الحوكمة في المصارف الإسلامية" كاستجابة للتوجهات العالمية بتفعيل الحوكمة في المؤسسات، لا سيما المصارف الإسلامية مما يضيفي صفة الشرعية على معاملاتها ويعزز دورها.

**مشكلة الدراسة وأسئلتها:**

تتمثل مشكلة الدراسة في الإجابة على الأسئلة التالية:

1. ما هو مفهوم الحوكمة وما هي أهداف ومبادئ الحوكمة، وأهميتها وعناصرها ومميزاتها ومرتكزاتها في القطاع المصرفي الإسلامي؟
2. ما مدى انطباق الحوكمة على واقع المصارف الإسلامية وتوافقها مع نصوص دليل الحاكمية المؤسسية لدى المصارف الإسلامية في المملكة الأردنية الهاشمية ؟

#### **أهداف الدراسة:**

تهدف هذه الدراسة إلى:

1. بيان مفهوم الحوكمة وأهدافها ومبادئها وأهميتها وعناصرها ومميزاتها ومرتكزاتها في القطاع المصرفي.
2. بيان مدى انطباق الحوكمة على واقع المصارف الإسلامية وتوافقها مع نصوص دليل الحاكمية المؤسسية لدى المصارف الإسلامية في المملكة الأردنية الهاشمية.

#### **أهمية الدراسة:**

تبرز أهمية الدراسة من خلال الإجابات عن أسئلة الدراسة، باعتبار الحوكمة عاملاً أساسياً لتعزيز العمل بالمصارف الإسلامية بفاعلية وكفاءة، وفقاً لأسس عديدة من المعايير الأخلاقية والاقتصادية الناجحة.

#### **منهجية الدراسة:**

تم استخدام المنهج الاستقرائي والمنهج الاستنباطي، بهدف الاطلاع على المراجع والأبحاث ذات العلاقة لجمع الحقائق والبيانات مع محاولة تحليلها ومناقشتها للوصول إلى توصيات ومقترحات بشأن الحوكمة في المصارف الإسلامية.

#### **الدراسات السابقة:**

- دراسة ( الأسرج، 2019)، بعنوان " أهمية تطبيق الحوكمة في المصارف الإسلامية"، بينت الدراسة أن تطبيق المصارف الإسلامية للحوكمة يؤدي إلى نتائج إيجابية متعددة من أهمها زيادة فرص التمويل واستقرار سوق المال وانخفاض تكاليف الاستثمار والحد من الفساد وخفض درجة المخاطر والتقليل من التعثر المصرفي .

- دراسة ( الناهض، عبد العزيز، والصوالحي، يونس، 2018)، بعنوان " مبادئ ونظريات الحوكمة من منظور الشريعة الإسلامية"، والتي سعت الى دراسة مبادئ ونظريات الحوكمة من منظور الشريعة الإسلامية من خلال التركيز على مبادئ الحوكمة التسعة التي تم تحديدها في برنامج الامم المتحدة الانمائي وهل لها جذور في الشريعة الاسلامية. وتوصلت الدراسة الى ان معظم هذه المبادئ والنظريات متجذرة في الشريعة الاسلامية.

- دراسة ( لخضر، وصلححة، 2018)، بعنوان " واقع الحوكمة في البنوك الإسلامية - دراسة حالة مجموعة البركة المصرفية خلال عام 2016"، وتوصلت الدراسة إلى أن حوكمة البنوك الإسلامية تختلف لوجود عنصر إضافي لضمان التزامه بأحكام الشريعة الإسلامية من خلال الدور الذي تقوم به هيئة الرقابة الشرعية وتوصلت الدراسة أيضاً إلى أن مجموعة البركة المصرفية حرصت على وضع إطار فعال وعام وشامل للحوكمة.

- دراسة (فرحان، وقائد، 2014)، بعنوان " الحوكمة وتطبيقاتها في المصارف اليمينية: دراسة تطبيقية"، هدفت الدراسة للتعرف على مبادئ الحوكمة وقياس مدى تطبيقها في المصارف الاسلامية اليمينية. وتوصلت الدراسة إلى عدة توصيات من أبرزها ضرورة الاهتمام من قبل مجالس الإدارة في المصارف الإسلامية اليمينية بالاهتمام بتوفير متطلبات الإفصاح والشفافية للبيانات المالية المتعلقة بالعمليات المالية الإسلامية، وتوفير العدالة في رواتب وأجور الموظفين.

- دراسة (زعتري، 2012) بعنوان "الحوكمة الشرعية في المصارف الإسلامية العاملة في سورية"، هدفت الدراسة إلى بيان أهمية وجود حوكمة في المصارف الإسلامية، والأهمية الكبيرة لذلك على الحياة الاقتصادية والاجتماعية. مع التركيز على دور الرقابة الشرعية في هذا المجال في المصارف الإسلامية، كما تم عرض دليل الحوكمة لدى المصارف الإسلامية في سورية، وأوصت الدراسة بأهمية الإستفادة من دليل الحوكمة المعمول به في سورية وتعميمه على بقية الدول الراغبة في إدارة مصارفها الإسلامية إدارة رشيدة.

- دراسة ( HAMZA, HICHEM, 2012 ) بعنوان " SHARIA GOVERNANCE IN ISLAMIC BANKS: EFFECTIVENESS AND SUPERVISION MODEL"

وكان هدف هذه الدراسة فحص العلاقة بين الالتزام بأحكام الشريعة الإسلامية ، وشكل الرقابة الشرعية وفعالية الحوكمة الشرعية، وتوصلت الدراسة إلى أهمية الحوكمة الشرعية وتطبي قواعد ومبادئ الشريعة في الخدمات المصرفية في المصارف الاسلامية.

#### مفهوم الحوكمة

سيتم توضيح مصطلح الحوكمة مع الأخذ بعين الاعتبار التركيز على الإتجاه الذي يخدم موضوع هذه الدراسة وعلى النحو التالي:

#### الحوكمة في اللغة :

بين الفيروزآبادي أن: (المقصود بالحكم بالضم القضاء، والحكمة بالكسر العدل والعلم والحلم والنبوة والقرآن والإنجيل، وأحكمه أتقنه فاستحكم، ومنعه عن الفساد كحكمه حكما، ....) (الفيروزآبادي، القاموس المحيط، الجزء الرابع، ص 404).

#### الحوكمة اصطلاحاً:

تعددت التعريفات في الاصطلاح لمصطلح الحوكمة، فقد توجهت نحو التعريف من وجهة نظر مقدميه وحسب اهتماماتهم، فمن وجهة نظر الهيئات والمؤسسات الدولية، عرّفت منظمة التعاون الاقتصادي والتنمية (OECD)-Organization for Economic Co-operation and Development على أنها: (مجموعة العلاقات ما بين إدارة المؤسسة، ومجلس إدارتها، ومساهميها، مع الجهات الأخرى (أصحاب المصلحة)، والآلية التي توضح من خلالها أهداف المؤسسة والوسائل المتبعة لتحقيقها ومراقبة ذلك.) (مصرف سورية المركزي، (2009)، دليل الحوكمة لدى المصارف الإسلامية العاملة في الجمهورية العربية السورية، مجلس النقد والتسليف، ص 2). ومن وجهة النظر المحاسبية، يمكن القول أن المفهوم المحاسبي للحوكمة يشير (توفير متطلبات الحماية لأموال المستثمرين وضمان حصولهم على عوائد مناسبة وعدم استخدام أموالهم في الاستثمارات غير الآمنة والعمل على استبعاد امكانية استغلالها من قبل الإدارة لتحقيق منافعهم الخاصة، باستخدام مجموعة إجراءات وضوابط والتقييد بالمعايير المحاسبية (حمدان).

وباعتبار المحاسبة في الفكر الإسلامي (أحد فروع علم كتابة الأموال، المتعلق بالعد والإحصاء وإثبات العمليات وقياسها والإفصاح عنها، للمساعدة في المساءلة والمناقشة والجزاء واتخاذ القرارات.) (الأشعري، 2000)، (شحاته) يتضح أن عملية المحاسبة تقوم بالاساس اعتمادا على التوثيق والتحليل والتدقيق والمراجعة، والرقابة للعمليات المصرفية؛ مما يعزز المساءلة ويحدد المسؤوليات، فالإجراءات المحاسبية السليمة، تشكل جسرا ثابتا لخطوات الحوكمة في العمل المصرفي. أما الحوكمة في الشركات فهي كما بين الشاورة، لا تخرج عن كونها الأداة القانونية والثقافية التي يقع على عكاسها مسؤولية التحكم بالعلاقات التنظيمية بين الأطراف الأساسية والمؤثرة في الأداء

للشركة، بهدف تعظيم المنافع المتبادلة والعمل على الحد من حالات التضارب في المصالح، وبذلك فهي بمنزلة جهاز المناعة الذاتي لتحسين الشركات وحمايتها، من آفة الفساد والمحسوبية ومضاعفاتها. (الشواورة، 2009).

وفي القطاع المصرفي فإن الحوكمة تعنى بإدارة شؤون المصارف، بتحديد المبادئ التي يتم الاسترشاد بها من قبل مجلس الإدارة، وكذلك الإدارات المختلفة، للقيام بمهامهم، للعمل على تحقيق أهداف هذه المصارف، مع الأخذ بعين الاعتبار حقوق الأطراف أصحاب المصلحة.

وعليه يمكن تعريف الحوكمة المصرفية على انها نظام يتضمن عددا من الاساليب والاجراءات يتم من خلالها إدارة المصرف ومراقبة شؤونه من خلال قيام مجلس الادارة والمدراء التنفيذيين بمسؤولياتهم تجاه الاطراف ذات العلاقة، وتحديد أهداف المصرف الاستراتيجية، ومراقبة سير عملياته اليومية على أكمل وجه، اضافة الى التأكد من التزام المصرف بالقوانين والانظمة. (خنتوش، 2016) ومن هنا يمكن القول بأن الحوكمة نظام اقتصادي واجتماعي، يعمل على حكم العلاقات بين مجموعة من الأطراف أصحاب المصالح في المؤسسة، لحفظ الحقوق والواجبات، وبما يضمن تحديد المسؤوليات للتحوط من الفساد والوقاية منه، محققا قدرا عاليا من الشفافية والعدالة، وبما يخدم المصلحة العامة.

#### أهداف ومبادئ الحوكمة :

##### - أهداف الحوكمة :

يمكن تلخيص ما ورد في كتابات الباحثين عن أهداف الحوكمة، فيما يلي:

- بين مطير أن أهداف الحوكمة تكمن في العمل على الالتزام بمبادئ ومعايير المحاسبة والرقابة المتفق عليها، وتحقيق الشفافية لمحاربة الفساد بكل أشكاله، بالإضافة إلى العمل على زيادة الثقة لدى المستثمرين الأجانب والمحليين، في المؤسسات التي تطبق الحوكمة، لجذب الاستثمارات والحد من هروب رؤوس الأموال، وتحقيقا لاستقرار ومصداقية القطاعات المالية على المستوى المحلي والدولي وتعزيز أنظمة الرقابة الذاتية. (مطير، 2012). كما بين الشواورة أن تحقيق العدالة والمساواة في حماية المساهمين وأصحاب المصالح، والعمل على ضبط العلاقات الإدارية بين الأطراف المختلفة، بهدف إحداث التوازن المطلوب بين المصالح وتعزيز الرقابة والضبط، وبما يساهم في الحد من استغلال السلطة والوساطة. (الشواورة، 2009)

ولتحقيق اهداف الحوكمة لا بد من أخذ العاملين الأساسيين التاليين بعين الاعتبار:

- العوامل الداخلية متمثلة بمجموعة المحددات والأسس في أساليب اتخاذ القرار وعدم تعارض الصلاحيات الممنوحة للجمعية العامة ومجلس الادارة وهيئة المديرين.

- العوامل الخارجية المتعلقة بالبيئة الاستثمارية داخل البلد والقوانين والتشريعات المنظمة للقطاع المالية وقدرته على القيام بوظائفه وكفاءة الجهاز الرقابي. (الطالب، غسان، 2017)

وبهذا يمكن التوصل إلى إن الحوكمة تهدف إلى تحقيق الشفافية، والإفصاح، والعدالة، والمساءلة، من خلال التقيد بالقوانين والأنظمة، مما يؤدي إلى محاسبة العاملين في الإدارة، وتحد من التعارض في المصالح والنزاعات، الأمر الذي بدوره يؤدي إلى الحد من الفساد بكافة صوره، ويعمل على تحسين صورة ومستوى المؤسسة وتطورها. الأمر الذي يجعل من الحوكمة مصدرا رئيسا للنمو الاقتصادي، من خلال تحفيزها للأداء، وتوليدها لمعدلات عوائد وربحية أعلى للمؤسسات، وبما ينعكس على ارتفاع إجمالي نمو الإنتاجية (مركز المديرين المصري، الهيئة العامة للرقابة المالية، حوكمة الشركات).

##### - مبادئ الحوكمة :



ومن أهم مبادئ الحوكمة، والتي اعتبرت بمثابة مرجعيات للاستعانة والاسترشاد بها، ما وضعته منظمة التعاون الاقتصادي والتنمية (OECD)، لبناء نظام جيد للحوكمة، أو لإصلاح نظام حوكمة موجود، وتشمل عدة مجالات أبرزها ضمان وجود إطار فاعل للحوكمة في الشركات، وحماية حقوق المساهمين، ومعاملتهم معاملة متكافئة بالإضافة الى دور أصحاب المصلحة واحترام حقوقهم القانونية؛ من خلال تحقيق الإفصاح والشفافية. مع ضرورة العمل على توضيح مسؤوليات مجالس الإدارات ومزاياهم، ووجود جهة للمراجعة والمراقبة خارجية مستقلة وفعالة (مطير، 2012).

### أهمية الحوكمة في القطاع المصرفي

تتميز أعمال المصارف بطبيعتها الإئتمانية، وما يترتب على ذلك من ضرورة توفر الأمان لصالح كل من المساهمين والمستثمرين معا. ويبرز دور الحوكمة في ظل معرفة أنه يصعب على الجهات الخارجية مراقبة أو تقييم أعمال مجلس الإدارة أو المدراء في المصارف؛ لا سيما وأن القطاع المصرفي كل لا يتجزأ، يؤثر ويتأثر بالبيئتين الداخلية والخارجية، مما يبرز أهمية الحوكمة في المصارف والإسلامية منها بشكل خاص. فازدياد حجم المخاطر في قطاع المصارف والمؤسسات المالية بشكل عام على مستوى العالم، يبرز أهمية الحوكمة في المصارف للمساعدة في التقليل من حدوث الانهيارات في الأجهزة المصرفية وفي الأسواق المالية المحلية والعالمية.

فعند وضع تصور واضح ومعلن عن الأهداف التي يسعى المصرف الى تحقيقها والوسائل المتبعة لتحقيقها، ويتم تحديد الهيكل التنظيمي للمصرف، بما يمكن إدارة المصرف من السعي الجاد نحو تحقيق أهدافه مع مراعاة مصالح المساهمين والأطراف ذوي العلاقة؛ فان تطبيق قواعد الحوكمة سيؤثر إيجابا على ثقة المستثمرين فيها من الحماية لحقوقهم، ولحقوق المساهمين، ومساهمتها في تحديد المخاطر التي قد تنجم من الاستثمارات، من خلال قيام الإدارة المصرفية بالإفصاح الكامل عن أدائه ووضعها المالي.

لذا يمكن أن نقول ان أهمية تطبيق الحوكمة في القطاع المصرفي، تظهر فيما تسعى كافة المنشآت إلى تحقيقه، ألا وهو تعزيز القدرة التنافسية والتطور والاستمرارية. الامر الذي دعى عدة جهات دولية منها منظمة مجلس التعاون الاقتصادي والتنمية، وكذلك هيئة المحاسبة والمراجعة للمصارف الإسلامية، ومجلس الخدمات المالية الإسلامية، ولجنة بازل الى اصدار قوانين ومعايير خاصة لتنظم نشاط المصارف، والإسلامية منها بشكل خاص، اذ ان المصارف الإسلامية، من باب أولى أن تلتزم بتطبيق متطلبات الحوكمة الصادرة عن الهيئات الإسلامية، كونها تعلن لعملائها عن انها ملتزمة بالمعايير والضوابط الشرعية، مما يدفع العديد من العملاء إلى الإقبال عليها والتعامل معها، بسبب إعلانها عن هذا التوجه. وعليه فإن على الجهات الرقابية باستمرار متابعة التزام هذه المصارف بمتطلبات الحوكمة والعمل على محاسبتها في حال الإخلال او عدم الإفصاح عن سبب هذا الإخلال.

### مرتكزات الحوكمة

حدد الباحثون مرتكزات الحوكمة المصرفية بستة ركائز حسب التالي:

- السلوك الاخلاقي متمثلة بالبيئة والقيم الاخلاقية كاحفاظ على سرية المعلومات وعدم التعامل بالرشوة أخذا أو عطاء.
- الرقابة والمساءلة المتمثلة بوجود احكام رقابية فعالة على التقارير المالية تتسم بالشفافية والافصاح الكافي.
- ادارة المخاطر عن طريق تشكيل ادارة متخصصة للمخاطر قادرة على مواكبة التغيرات السريعة في النظام المصرفي وما ينشأ عن ذلك من ارتفاع درجات المخاطرة.
- الكفاءات والمهارات والقابليات المتمثلة بوجود اعضاء مجلس ادارة ذوي كفاءة عالية ومؤهلين لادارة عمليات المصرف بالشكل الذي يعزز اداؤه المالي وضمن خطط استراتيجية عالية الجودة.
- الهيكل التنظيمي الذي يضمن للمصرف وجود تقسيمات وتنظيمات واضحة للاعمال فيه ويفرض المواصفات الوظيفية المطلوبة في شاغلي الوظائف بالشكل الذي يعزز قدرتهم على تطبيق الحوكمة.

- التشريعات والانظمة التي تسهم في دعم بنية الحوكمة باعتبارها اساسا هاما في تطبيق الحوكمة وتوفير الادوات اللازمة لذلك. (طالب، والمشهداني، 2011، 0).

#### مميزات الحوكمة في المصارف الإسلامية:

يعرف المصرف الاسلامي على انه المؤسسة التي نص قانون انشاؤها ونظامها الأساسي على التزامها بمبادئ الشريعة وعدم تعاملها بالفائدة لا بالأخذ ولا بالعطاء. ومن خصائص هذه المصارف كما هو معروف استبعاد التعامل بالفائدة أخذاً أو عطاء واعتماد مبدأ المشاركة القائم على القاعدة الشرعية المعروفة " الغنم بالغرم"، واتباع قاعدة الحلال والحرام في جميع أعمالها وبما ينسجم مع كونها مصارف تنموية تدعم وتعزز الوعي الادخاري لدى الافراد في المجتمع، مع الأخذ بعين الاعتبار دورها الهام بصفتها مصارف تنموية اجتماعية من خلال ما تقوم به من دور هام لتفعيل الزكاة والتكافل بين افراد المجتمع وتفعيلها للقرض الحسن (عريقات، وعقل، 2012). وترتكز الأعمال فيها على القيم والأخلاق الحميدة، مثل الأمانة والصدق والعدل وعدم التحيز والكفاءة، وغير ذلك ؛ (مجلس الخدمات المالية الإسلامية، المبادئ الإرشادية لسلوكيات العمل للمؤسسات التي تقدم خدمات مالية إسلامية، ديسمبر 2006، ص 15-31). وقد وضعت لجنة بازل للرقابة على البنوك ومراقبة الصناعة المصرفية مجموعة من المعايير من أهمها :

- الإعلان عن استراتيجية البنك وتحديد مسؤوليات مجلس الإدارة.
- كفاءة أعضاء مجلس الإدارة وتمكنهم من مفهوم الحوكمة.
- تفعيل دور الرقابة والمراقبين.
- تعزيز الشفافية والإفصاح في كافة عمليات وأنشطة البنك.

وعلى أساس هذا الأسلوب في العمل في المصارف الإسلامية، ومن هنا فإن تطبيق الحوكمة بما تمتاز به من الشفافية والإعلان يؤدي الى ايجاد إدارة فاعلة ورشيده، مما يساعد ويعزز استمرارية عمل المصارف الإسلامية وقدرتها على تخطي درجة المخاطر العالية التي تحيط بآلية الأعمال فيها. وهذا ما اشار اليه الجبير، فقال: (وتزيد أهمية الشفافية للمصرفية الإسلامية باعتبار أنها انفتحت على العالم الخارجي في تعاملاتها اليومية، فإنها مطالبة بتحقيق نوع من التوافق مع القواعد والأعراف المصرفية الدولية وعدم الإخلال بمبادئ الشريعة الإسلامية السمحة لضمان الاستمرارية) (الجبير، 2013).

ومن باب الحرص في المصارف الإسلامية على تأدية الحوكمة لدورها في تحقيق الأهداف المنشودة منها، فقد تميزت المصارف الإسلامية بوجود هيئة الفتوى والرقابة الشرعية، التي تقوم بالتأكد بشكل مستمر من مطابقة أعمال المصرف لمبادئ وأحكام الشريعة الإسلامية. وهذا يعمل على تحقيق اهداف الحوكمة كالمساءلة والرقابة على جميع الأطراف العاملة في المصرف، ويزيد مصداقية المصرف أمام المتعاملين حول مدى مطابقة أعماله لأحكام الشريعة الإسلامية.

#### العناصر الأساسية للحوكمة في المصارف

يبين الشمري في دراسته المعنونة ب: الحوكمة دليل عمل للإصلاح المالي والمؤسسي ان من العناصر الأساسية للحوكمة في المصارفما يلي:

- وجوب توفر المؤهلات والخبرات اللازمة في أعضاء مجلس الإدارة لشغلهم هذا المنصب، وضرورة قيام مجلس الإدارة بوضع خطوط واضحة للمسؤولية والمساءلة على جميع مستويات المصرف والتأكد من تطبيقها.
- وجوب أن تحكم أنشطة المصرف وتدار على نحو شفاف وسليم.
- على مجلس إدارة المصرف والإدارة التنفيذية إدراك الهيكل العملي للمصرف، بما في ذلك معرفة الأماكن والهيكل التي يعمل من خلالها المصرف والتي تعيق ممارسة الشفافية فيه (الشمري، 2008).

- كما بينت العديد من الأدبيات السابقة عناصر تطبيق الحوكمة، وكان من أبرزها: تقديم المصلحة العامة على المصلحة الشخصية، والوعي السياسي، ووضع الرجل المناسب في مكانه المناسب، ومكافحة الفساد، والشرف والأمانة، والمساءلة والمحاسبة .

**مدى انطباق الحوكمة على واقع المصارف الإسلامية في المملكة الأردنية الهاشمية:**

**(وقفة على نصوص دليل الحوكمة المؤسسية لدى المصارف الإسلامية في المملكة الأردنية الهاشمية) :**

تسعى المصارف والمصارف الإسلامية بشكل خاص إلى تطبيق الحوكمة حيث حثت عليها الشريعة الإسلامية من خلال العديد من المبادئ والأسس لترجع الثقة والأمان بين الجهات المتعاملة مع بعضها البعض. والنصوص الشرعية في هذا المجال كثيرة. ولتحقيق أهداف هذه الدراسة، تم الاطلاع على نصوص أدلة الحوكمة لعدد من البنوك والإسلامية منها بشكل خاص، ولتوضيح الصورة حول أدلة الحوكمة المؤسسية لدى البنوك العاملة في المملكة الأردنية الهاشمية، سيتم التركيز على الجوانب الثلاث التالية ووفقاً لما تتطلبه الدراسة، وحسب الآتي:

**أولاً: الالتزام بالحوكمة المؤسسية:**

ورد في نصوص دليل الحوكمة المؤسسية للمصارف الإسلامية الأردنية حول الالتزام بالحوكمة المؤسسية، ما هو متوافقاً إلى حد كبير مع ما جاء في دليل الحوكمة المؤسسية لسنة ٢٠٠٧ الصادر عن البنك المركزي الأردني. وهذا يعزز ما جاءت به التوصيات الصادرة عن منظمة التعاون الاقتصادي والتنمية، ولجنة بازل؛ الأمر الذي يعزز الحوكمة وتطبيقها في المصارف. وتؤكد هذا الالتزام مع ما صدر عن البنك المركزي ومع المبادئ الإرشادية التي جاء بها معيار حوكمة المنشآت المالية الإسلامية ووجوب الإفصاح عن سبب عدم الالتزام- إن حدث -.

**ثانياً: الشفافية والإفصاح:**

وكانت النصوص المتعلقة بالشفافية والإفصاح تتوافق تماماً مع ما ورد من نصوص في دليل الحوكمة المؤسسية لسنة ٢٠٠٧ الصادر عن البنك المركزي الأردني، وتتوافق مع ما تقدمت به منظمة التعاون الاقتصادي والتنمية (OECD) ؛ وتبنت هذه المصارف مبادئ إرشادية تعد ضرورية لعمل ذلك منها:

- الحرص على تحقيق العدالة في المعاملة لكافة الجهات ذات العلاقة، مثل موظفي البنك، والمساهمين، والمودعين، والسلطات الرقابية.

- الإفصاح والشفافية بما يمكن الجهات صاحبة العلاقة من تقييم أداء ووضع البنك.

- المساءلة في العلاقات ما بين إدارة البنك التنفيذية وبين مجلس الإدارة وما بين مجلس الإدارة والمساهمين وبين مجلس الإدارة وكذلك الجهات الأخرى صاحبة العلاقة.

- المسؤولية بالفصل الواضح في المسؤوليات وكذلك تفويض الصلاحيات. هي بدورها تتوافق مع مرتكزات الشفافية والإفصاح ومع المبادئ الأساسية في الفكر الإسلامي لتشكيل نظام حياة لا مجرد أفكار تطبق في حالات معينة.

ويعد الصدق والأمانة مع النفس ومع الآخرين، والسعي الدائم للتميز والالتزام بأسس وأحكام الشريعة الإسلامية في أعمال المصرف وكذا الالتزام بالحوكمة المؤسسية وكذا المسؤولية الاجتماعية من القيم الأساسية للبنك (<http://www.iiabank.com.jo>). عن طريق تقديم الخدمات المتميزة والمبتكرة النابعة من مبادئ الدين الإسلامي الهادفة إلى بناء شراكة دائمة وإلى تحقيق منفعة لكافة الأطراف باعتماد المنظومة المتعلقة بالسياسات الائتمانية والقوانين ولوائح العمل المستمدة من معارف وتعاليم وتشريعات منصوص

عليها في القرآن الكريم، وفي السنة النبوية. وهذا يبرز حرص المصرف على تطبيق الحوكمة في معاملاته بما يقدم بمن يانات مفهومة، ومتوازنة، وعادلة، وكاملة، تقع على عاتق البنك مسؤولية صحتها ودقتها وكفائتها.

كما تفردت الأدلة في المصارف الإسلامية بالنص على أن الإفصاح يتم وفقا للمعايير المحاسبية الإسلامية التي تصدر عن هيئة المحاسبة والمراجعة الإسلامية للمؤسسات المالية الإسلامية، وعلى ان يتم تطبيق هذه المعايير الدولية للتقارير المالية اينما لا توجد المعايير المحاسبية الإسلامية بما لا تخالف أحكام الشريعة وتعليمات البنك المركزي الأردني المعمول بها، ويحتاج تحقيق ذلك وجود هيكله إدارية مبنية على الخطط التنظيمية التابعة لكل مصرف إسلامي، توضح فيها امواصفات والوصف الوظيفي لمجلس الإدارة ولأعضائه كالمعرف في مجال التمويل والمحاسبة والتسويق، والمعاملات المالية الشرعية الإسلامية؛ بما يتوافق مع الاحتياجات في العمل المصرفي والاستثماري ليتمكن المصرف من العمل بكفاءة وفعالية لتحقيق الأهداف على كافة المستويات بكل صدق ونزاهة وأمانة.

### ثالثا: الالتزام بأحكام الشريعة الإسلامية:

تفردت المصارف الإسلامية بقيامها بالإفصاح وفقا لمعايير المحاسبة الإسلامية التي صدرت عن هيئة المحاسبة والمراجعة الإسلامية والمتعلقة بمؤسسات المالية الإسلامية، وكذلك تطبيقها للمعايير الدولية للتقارير المالية؛ على الرغم من وجود نصوص دالة على التزام المصارف الإسلامية بالنصوص الواردة في دليل الحاكمية المؤسسية لسنة ٢٠٠٧ .

كما تفردت نصوص أدلة البنوك الإسلامية بما أضافته حول هيئة الرقابة الشرعية، فقد ورد في النص المتعلق ببنده هيئة الرقابة الشرعية في نصوص أدلة الحوكمة الخاصة بها، وبانه يتم تعيين هيئة الرقابة الشرعية وذلك من قبل مجلس الإدارة، ويكون على الأقل ثلاثة من أعضائها من علماء الشريعة الإسلامية؛ وذلك للحرص على قيام المصرف بأعماله ووفقا لمبادئ الشريعة الإسلامية. كما ويكون من أبرز مهامها التحقق من مراعاة الضوابط الشرعية لل عقود والتعليمات وغيرها من المعاملات والمتطلبات الإجرائية التابعة لها والقناعة بذلك، والتحقق من عدم وجود مانع أو محذور شرعي .

وهذا من أبرز ما يميز المصارف الإسلامية عن المصارف التقليدية؛ أن هيئة الرقابة الشرعية تعد قلب المصارف والمؤسسات المالية الإسلامية، نظرا لما تقوم به من دور هام في إبراز الوجه الشرعي للمصارف والمؤسسات المالية الإسلامية، فلا بد من التمسك بهيئات الرقابة الشرعية في المصارف والمؤسسات المالية الإسلامية كونها تساعد على تقديم نموذج عملي للفكر الإسلامي في مجال المال والأعمال. إضافة إلى أن هذا الالتزام يتماشى مع رسالة المصارف الإسلامية الهادفة إلى الالتزام بترسيخ قيم المنهج الإسلامي بالتعامل مع الجميع وفقا لأحكام ومبادئ الشريعة الإسلامية وخدمة لمصلحة المجتمع عامة والحرص على تحقيق توازن بين مصالح ذوي العلاقة من مساهمين ومستثمرين وتمولين وموظفين والسعي إلى الجديد في مجال الصناعة المصرفية والتكنولوجية.

وورد نص خاص بهيئة الرقابة الشرعية في دليل الحاكمية المؤسسية الخاص بالمصارف الإسلامية الأردنية يحقق أحد متطلبات الحوكمة وفقا للمبادئ الإرشادية الصادرة عن IFSB مجلس الخدمات المالية الإسلامية بمايزيا ٢٠٠٦ (The Islamic Financial Services Board)، من أن وجود جهة مراجعة ومراقبة خارجية تتمتع بالاستقلالية والفاعلية ضرورة لا بد منها، الأمر الذي يحفز تفعيل الرقابة بكافة اشكالها ويزيد من ثقة المساهمين والأطراف صاحبة العلاقة بالمصارف ويوفر الحماية للمستثمرين من التضليل الذي غالبا ما يؤثر في قراراتهم.

فوجود نظامي تدقيق في المصارف الإسلامية بدلا من نظام واحد كبقية المصارف؛ حيث تقوم هيئة الرقابة الشرعية بمراقبة أعمال البنك وأنشطته من حيث التزامها بأحكام الشريعة الإسلامية وإبداء الرأي الشرعي في أعمال البنك وأنشطته ومن ثم إصدار تقرير سنوي للهيئة العامة للمساهمين يحقق مزيدا من الحوكمة التي تعد أساسا للمعايير المحاسبية الدولية.

من هنا يتبين ان أسس الحكم في الإسلام (العدل، والوضوح، والمحاسبة والمساءلة والمسؤولية) وهو ما تقوم عليه أركان البناء الأساسية للإدارة في الإسلام وهو ما نسميه الآن الحوكمة. وهذه المبادئ هي من المرتكزات الأساسية للفكر الإسلامي؛ الأمر الذي يدفعنا إلى التمسك أكثر بضوابط الشريعة ليكون للمصارف الإسلامية الميزة التنافسية التي تسعى إليها، وتحقق التنمية المستدامة للعمل على استقرار المجتمع المسلم، وتساعد على تجاوز المخاطر على اختلاف أنواعها.

وبذلك يمكن القول أن أدلة الحوكمة والتطبيق السليم لها من قبل الإدارات في المصارف الإسلامية كفيل بجعل هذه المصارف قادرة على أن تقدم خدمات متوافقة مع الشريعة الإسلامية قائمة على مصارحة العميل ومساعدته في اتخاذ القرارات الرشيدة محققة بذلك الحوكمة المؤسسية المنشودة.

#### النتائج:

#### خلصت الدراسة إلى النتائج التالية:

- أن أسس الحكم في الإسلام (العدل، والوضوح، والمحاسبة والمساءلة والمسؤولية) تتسجم وتتواءم مع الحوكمة بمفهومها الحديث.
- أن الحوكمة في المصارف الإسلامية تمثل حماية شاملة لجميع الأطراف صاحبة المصلحة خاصة في ظل الدور الذي تؤديه هيئة الرقابة الشرعية كصمام أمان للمصارف الإسلامية ومعزز لثقة العملاء بها.
- أن أدلة الحاكمية للمصارف الإسلامية العاملة في الأردن تشكل مؤشرا إيجابيا على توجهها نحو الالتزام بالحوكمة واعتبارها ضرورة ملحة لعمل المؤسسات المالية الإسلامية.

#### التوصيات:

#### خرجت الدراسة بالتوصيات الآتية:

- اعتماد الحوكمة المصرفية ضمن استراتيجية المصرف الاسلامي، إشراك جميع المستويات الادارية فيها.
- وجوب اعتماد هيئة الرقابة الشرعية للمصارف الإسلامية كجهة رقابية دائمة وتفعيل دورها بضرورة التزام المصارف الإسلامية بالحوكمة.
- عقد دورات متخصصة في الحوكمة للعاملين في المصارف الإسلامية والدارسين لها ولا سيما ما يتعلق بأدلة الحاكمية المؤسسية.
- اجراء دراسات مستقبلية تتناول العقبات التي تواجه تطبيق الحوكمة في المصارف الاسلامية ومن أكثر من جانب.

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### Cryptocurrencies: A new umbrella for suspicious transactions and money laundering

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#### Abstract

This study aims to define money laundering and identify its financial and economic impact. It focuses on digital currencies, definition, evolution and potential risks these coins have by linking them to money laundering and financing of terrorism. The study reviews the Islamic vision and opinion regarding digital currencies and money laundering. It also explains the role of central banks and financial institutions in the fight against money laundering and financing of terrorism, as well as the most important means to control and address this phenomenon.

Based on the finding, the study recommends that all banking and financial institutions and their employees should become aware of these digital transactions and their role in money laundering and be trained to identify and deal with such transactions. There should be more international cooperation in raising awareness of digital currencies and the risks associated with them by holding conferences and workshops, as well international collaboration to legislate, regulate and monitor these transactions.

**Keywords.** Money laundering, financial crime, digital currencies.

#### الملخص

تهدف هذه الدراسة إلى تعريف غسل الأموال وأثره المالي والاقتصادي وتعريف العملات الرقمية وتطورها واشتباها هذه العملات بعمليات غسل الأموال والرؤية الإسلامية لها. كما توضح دور البنوك المركزية الرقابية والتشريعية والمؤسسات المالية والمصرفية في مكافحة غسل الأموال وتمويل الإرهاب، وأهم وسائل المكافحة والتصدي لهذه الظاهرة.

ومن النتائج والتوصيات لهذه الدراسة انه يجب تعريف جميع المؤسسات المالية والمصرفية والعاملين فيها بالتعاملات الرقمية الحديثة ودورها في غسل الأموال والتعاون الدولي في زيادة الوعي بالعملة الرقمية وشبهتها عن طريق عقد مؤتمرات وإصدار تشريعات وإجراءات تنظم و تراقب هذه التعاملات.

**الكلمات المفتاحية :** غسل الأموال ، الجريمة الاقتصادية ، العملات الرقمية.

#### أولاً : المقدمة :

أصبحت ظاهرة التعامل بالعملات الرقمية حديث الساعة، حيث فتحت الأفق للتعامل بمليارات الدولارات عبر منصة خالية من الرقابة وذات سرية تامة. مما جعلها محط للشائعات والشكوك حول ارتباطها بموضوع غسل الأموال. في الوقت الذي يتبنى فيه العالم موضوع مكافحة غسل الأموال وتمويل الإرهاب ووضع إجراءات دولية لمكافحةه ، نواجه تحديات وجهود مضادة من بعض دول العالم بدعم ظاهرة العملات الرقمية.

#### ثانياً : مشكلة البحث:

تتمثل مشكلة البحث في زيادة الشائعات حول ارتباط العملات الرقمية بموضوع غسل الأموال والإجراءات لمكافحةها على مستوى العالم من خلال الإجابة على السؤال الرئيسي التالي:



• هل العملات الرقمية مظلة جديدة للصفقات المشبوهة وغسل الأموال ؟

- ويتفرع من هذا السؤال عدة أسئلة منها :

1. ما مفهوم غسل الأموال و الأثر المالي والاقتصادي له ؟
2. ما هي العملات الرقمية وما هو ارتباطها بعمليات غسل الأموال؟
3. ما هي وجهة نظر الإسلام تجاه العملات الرقمية ؟
4. ما دور البنوك المركزية والمؤسسات المالية والمصرفية في مكافحة غسل الأموال ؟

**ثالثاً: أهمية البحث:**

غسل الأموال يعتبر من المواضيع الهامة لما لها من آثار كبيرة على المجتمع والاقتصاد ، مما يجعل دراستها ضرورة ملحة تقتضيها معطيات الواقع الراهن وذلك من خلال :

✓ إبراز ظاهرة غسل الأموال من خلال العملات الرقمية من حيث المفهوم والإجراءات الدولية على مستوى العالم لمكافحتها.

✓ الكشف عن مدى ارتباط الموضوع وقلة الدراسات في هذا الجانب.

**رابعاً : خطة البحث :**

الفصل الأول : الإطار النظري

- المبحث الأول :التعريف بعمليات غسل الأموال .
  - المبحث الثاني : الأثر المالي والاقتصادي لعمليات غسل الأموال.
- الفصل الثاني : العملات الرقمية
- المبحث الأول: التعريف بالعملات الرقمية.
  - المبحث الثاني: نماذج من العملات الرقمية وتطورها.
  - المبحث الثالث : شبهة العملات الرقمية بعمليات غسل الأموال.
  - المبحث الرابع : الرؤية الإسلامية لغسل الأموال والتعامل بالعملات الرقمية.

الفصل الثالث : مكافحة غسل الأموال

- المبحث الأول : دور البنوك المركزية الرقابي والتشريعي والمؤسسات المالية والمصرفية في مكافحة غسل الأموال.
- المبحث الثاني : أهم وسائل مكافحة غسل الأموال وكيفية التصدي لظاهرة غسل الأموال.

الفصل الرابع : توصيات البحث

**خامساً:منهج البحث:**

تنتهج هذه الدراسة المنهج الاستقرائي اعتماداً على المصادر الموثقة من التقارير والدراسات السابقة والأبحاث والمقالات التي تناولت جوانب من موضوع الدراسة، بهدف التعرف على المتغيرات المرتبطة بمشكلة الدراسة والوصول إلى الإجابة على تساؤلات الدراسة وإلى تحقيق أهدافها.

**سادساً : النتائج والتوصيات :**

- يجب تعريف جميع المؤسسات المالية والمصرفية والعاملين فيها بالتعاملات الرقمية الحديثة ودورها في غسل الأموال. كما يجب الحذر في مراقبة حركة الأموال والتعاون بين المصارف والجهات الأمنية معا في مواجهة مسائل غسل الأموال.

- التعاون الدولي في زيادة الوعي بالعملة الرقمية وشبهتها عن طريق عقد مؤتمرات وإصدار تشريعات وإجراءات تنظم و تراقب هذه التعاملات.

### الفصل الأول : الإطار النظري

#### - المبحث الأول : التعريف بعمليات غسل الأموال.

"ان عمليات غسل الأموال تعرف بتلك الإجراءات التي يتم اتخاذها لإخفاء مصادر الأموال المحققة عن طريق غير مشروع والعمل على إدخالها إلى نهر الاقتصاد المشروع من خلال سلسلة من عمليات التحويلات المالية والنقدية. وأهم المصادر غير المشروعة لتلك الأموال هي تجارة المخدرات والتهرب والاختلاس والتهرب الضريبي وغش برامج الكمبيوتر وتقاضي الرشاوى." (عبد الله ، سيد حسن ، 2010 ، 1)

"ومن المتعارف عليه لدى خبراء القانون والجريمة الدولية وخبراء المال والمصارف أن المسؤولية الكبرى في مواجهة عمليات غسل الأموال الملوثة تقع على عاتق المؤسسات المالية والمصارف حيث أنها تعتبر المجرى الرئيسي الذي يصب فيه غاسلو الأموال الملوثة أموالهم في ظل قوانين سرية الحسابات في المصارف. كذلك يقع العبء الأكبر على البنوك في ملاحظة ومراقبة التحركات الضخمة لرؤوس الأموال وكافة العمليات التي ليس لها غرض أو مردود اقتصادي أو قانوني واضح." (أبو سمرة ، 2010 ، 69)

كما عرف المشرع الأردني من خلال قانون مكافحة غسل الأموال وتمويل الإرهاب رقم 46 لسنة 2007 وتعديلاته عمليات غسل الأموال بأنها كل فعل ينطوي على إبدال الأموال أو تحويلها أو نقلها أو تمويه مصدرها أو الحيلولة دون معرفة من ارتكب الجريمة الأصلية المتحصل منها المال أو اكتساب الأموال أو حيازتها أو استخدامها أو إدارتها أو حفظها أو استثمارها أو إيداعها أو إخفاء أو تمويه الطبيعة الحقيقية لها أو مصدرها أو مكانها أو حركتها أو كيفية التصرف فيها أو ملكيتها أو الحقوق المتعلقة بها، حيث يعد كل مال متحصل من أي من الجرائم المبينة أدناه محلاً لغسل الأموال :

أ – أي جريمة يكون معاقبا عليها بمقتضى التشريعات النافذة في المملكة أو الجرائم التي ينص أي تشريع نافذ على اعتبار متحصلاتها محلاً لجريمة غسل الأموال.

ب- الجرائم التي تنص اتفاقيات دولية صادقت عليها المملكة على اعتبار متحصلاتها محلاً لجريمة غسل الأموال شريطة أن يكون معاقباً عليها في القانون الأردني.

#### - المبحث الثاني : الأثر المالي والاقتصادي لعمليات غسل الأموال.

1- لعمليات غسل الأموال أثر على الاقتصاد الكلي حيث أشار صندوق النقد الدولي في العديد من التقارير لهذه العواقب ومنها:

- حدوث تغيرات في الطلب على النقد.

- مخاطر احترازية على المؤسسات المالية ونزاهتها وسمعتها والتي تعد من أهم أصولها.

- زيادة آثار التلوث على المعاملات القانونية.

- زيادة التقلب وتدفق رؤوس الأموال الدولية وأسعار الصرف بسبب عمليات نقل الأصول غير المتوقعة عبر الحدود.

2- تستنزف عمليات غسل الأموال الاقتصاد الوطني (Zucchi,2010,30)

إن تدفق الأموال للخارج بغرض غسلها يؤدي إلى حرمان البلد فرصة استثمار هذه الأموال في المشاريع الاقتصادية والتنموية والتي تدر دخل للدولة وللأفراد وتسهم في خفض معدلات البطالة. كما تؤدي إلى مشاكل اقتصادية واجتماعية وسياسية منها زيادة الدين الخارجي والداخلي وعجز الموازنة.

3- تأثير على التنمية الاقتصادية

- إن اقتصاديات الدول النامية لا تستطيع أن تكون أكثر انتقائية بشأن مصادر رؤوس الأموال التي تجتذبها، ولكن يتوجب عليها أن تكافح الجريمة وأي تأجيل يجعل الجريمة المنظمة أكثر رسوخاً، إذا ما تركت دون رقابة وبالتالي السيطرة على قطاعات كبيرة من الاقتصاد من خلال الفساد والرشاوى للمسؤولين والحكومات وبذلك يستطيع النفوذ الاقتصادي والسياسي لهذه المنظمات الإجرامية السيطرة على المجتمع وعلى المعايير الأخلاقية. كما أن غاسلي الأموال يسعون للبحث عن المناطق النامية والبدائية والمناطق التي تحوي برامج غير فعالة يصعب الكشف عنهم بهدف تحويل المال لدول ذات أنظمة مالية مستقرة .

## الفصل الثاني : العملات الرقمية

### - المبحث الأول: التعريف بالعملات الرقمية.

العملات الرقمية هي عملات إلكترونية افتراضية لا مركزية، تتداول عبر الانترنت دون وجود فيزيائي لها. وهي من أنظمة الدفع العالمي والتي يمكن مقارنتها بالعملات الأخرى مثل الدولار واليورو والجنية الإسترليني الخ ... ولكنها تختلف عن العملات التقليدية بعدم وجود هيئة تنظيمية مركزية تقف خلفها، وتتم المعاملات بشبكة الند للند بين المستخدمين مباشرة دون وسيط من خلال استخدام التشفير، ويتم التحقق من هذه المعاملات عن طريق الشبكة وتسجيلها في دفتر حسابات موزع وعام يسمى سلسلة الكتل.

• هناك نوعين من العملات الافتراضية:(4,2014, FATF)

1- قابلة للتحويل Convertible : لها قيمة تعادل العملات الحقيقية ويمكن تحويلها من وإلى العملات الحقيقية ومن أمثلتها: Bitcoin ، e-Gold .

2- غير قابلة للتحويل Non Convertible : تكون خاصة بموقع إلكتروني معين مثل موقع Amazon.com أو بعض مواقع الألعاب الإلكترونية الموجودة عبر شبكة الانترنت. وتكون غير قابلة للتحويل للعملات الحقيقية ومن أمثلتها: World , Q Coins , Warcraft Gold .

• الاستخدامات المشروعة للعملات الرقمية : (9,2014, FATF )

تعتبر العملات الرقمية إحدى وسائل الدفع الحديثة التي من شأنها تحسين فعالية الدفع وتقليل تكاليفه.

حيث يمكنها التالي:

1- تخفيض كلفة تحويل الأموال والعملات التي تتقاضاها البنوك مثل : تصريف العملات ورسوم بطاقات الائتمان والدفع الإلكتروني.

2- إمكانية استخدام العملات الرقمية في الدفعات الصغيرة Micropayments ، حيث يمكن شراء سلع وخدمات بأسعار قليلة جداً كانت في السابق عمولة شراءها أكبر من سعرها.

3- الاحتفاظ بالعملات الرقمية كوسيلة استثمار تعطي عائد جيد.

لكن للحصول على مثل هذه الفوائد ، نحتاج لوضع سياسات وقوانين تنظيمية تحمي المستهلك وتحافظ على حقوقه بالإضافة إلى منع استغلالها في معاملات غير مشروعة.

### - المبحث الثاني: نماذج من العملات الرقمية وتطورها.

تشير تقديرات البحوث التي تنتجها جامعة كامبريدج إلى أنه في عام 2017، هناك ما بين 2.9 إلى 5.8 مليون مستخدم يستعمل محفظة لعملة رقمية، ومعظمهم يستخدمون البيتكوين وهي أول عملة رقمية اخترعها شخص غير معروف عرف باسم ساتوشي ناكاموتو، والذي كان مهووساً بدور الحكومة والبنوك في الأزمة المالية العالمية، ولماذا تتحكم البنوك المركزية بأموال الناس؟ وكانت فكرته أن ظهور شيء جديد لن تمنعه الحكومة وخرج بهذه الثورة النقدية وهي البيتكوين والتي تم طرحها للتداول في عام 2009م بقيمة 0.0001 دولار، وارتفعت قيمتها في نهاية عام 2017م إلى 20,000 دولار، وقد اعتمدها وتقبلها أكثر من 100.000 تاجر وشركة حول العالم كعملة للدفع منها ديل ومايكروسوفت وبعض المنظمات غير الحكومية مثل ويكيليكس وجرين بيس وبعض الفرق الرياضية

مثل فريق ساكرامنتو كينجز لكرة السلة الأمريكية. تتميز عمليات البيتكوين بأنها تتم بدون وسطاء ما يعني عدم وجود بنوك، ولا يوجد رسوم لهذه العمليات ولا توجد حاجة لإعطاء اسمك الحقيقي و يمكن استخدام البيتكوين لشراء أي بضاعة أو سلعة بأسماء مجهولة، رغم أن كل عملية يتم تسجيلها في سجل عام ، فان أسماء المشتريين والبائعين لا يتم الكشف عنها مطلقاً، بل يتم إظهار هويات محافظهم فقط، هذا الإجراء أيضا يسمح لهم بشراء أو بيع أي شيء بدون تعقب لهذه العمليات. ولهذا السبب، فان عمليات البيتكوين قد أصبحت عملة الاختيار للناس على شبكة الانترنت لشراء المخدرات أو أي نشاطات أخرى غير مشروعة. وعلاوة على ذلك ، فان الدفعات أو التحويلات الدولية تكون سهلة ورخيصة لان عملة البيتكوين لا تكون مربوطة بأي دولة، ولا تكون خاضعة لأي تشريع. كما أن المشاريع الصغيرة تفضل هذه العملات الرقمية لأنه لا يوجد عمولات أو رسوم لبطاقات الائتمان. كما يلجئ البعض لشراء هذه العملات لأغراض الاستثمار فقط، وهم يأملون أن هذه العملات سوف ترتفع قيمتها. ويتم اقتناؤها من خلال الشراء عبر البورصة، من خلال أسواق تدعى " بورصات البيتكوين " تسمح للناس بشراء أو بيع عملات البيتكوين باستخدام عملات مختلفة. ويعتبر سوق Mt. GOX أكبر سوق لعملات البيتكوين. كما يستطيع أي شخص إرسال عملة البيتكوين لأي شخص آخر باستخدام تطبيقات الهاتف النقال أو بواسطة الحاسوب، حيث تكون هذه العملية مشابهة لإرسال النقد إلكترونياً.

كما يمكن الحصول على البيتكوين من خلال التنقيب، وهي أول طريقة للحصول عليها. حيث يستطيع الناس منافسة بعضهم للتنقيب أو البحث عن العملات الرقمية أو البيتكوين باستخدام الحواسيب لحل مسائل حسابية وألغاز معقدة ويتم مكافئة الفائز بوحدة معينة من البيتكوين. على الرغم من أن المكافأة مازالت مغرية ، فهناك بعض الأمور التي قد تقف في وجه اكتساب الغنيمة غير المشروعة مثل الصعوبة المربكة التي نمت بشكل كبير في السنوات الأخيرة ، حيث لا يوجد جهاز وحيد لديه قوة حاسوبية كافية للمنافسة من أجل الحصول على البيتكوين. الأمر الذي جعل عمليات التنقيب غير مربحة. كما توجه الناس لكسب البيتكوين إلكترونياً عن طريق بيع شيء ما مقابل العملة الخفية. فيمكن استعمال عناوين التجار لقبول دفعات البيتكوين عبر الموقع الإلكتروني الخاص بهم. وأصبح بإمكانهم تعليق لوحة مكتوب عليها جملة " بيتكوين مقبولة هنا ". كما يمكن كسب عملات البيتكوين عبر الانترنت من خلال التداول عبر المواقع الإلكترونية المخصصة لذلك، حيث يمكن شراء البيتكوين عبر شركات بطاقات الائتمان أو عن طريق التحويلات البنكية من خلال البنوك أو عن طريق باي بال، وبعدها يمكن تحويل هذه الأموال إلى عملات خفية أخرى بالاستفادة من تقلبات الأسعار مثل المقامرة. ولكن هذا النوع من التداول ينطوي على مخاطر كبيرة. وتعد هذه الإستراتيجية السائدة حالياً.

تعد الحكومة الألمانية من الدول التي اعترفت رسمياً بعملة بيتكوين بأنها نوع من النقود الإلكترونية، و فرضت ضريبة على الأرباح التي تحققها الشركات التي تتعامل ببيتكوين، في حين تبقى المعاملات المالية الفردية معفية من الضرائب. كذلك مدينة آرnhem في هولندا والتي أصبح يطلق عليها اسم مدينة البيتكوين.

وهناك العديد من العملات الرقمية التي تتداول من خلال منصات التداول التي توفر التجارة فيها مثل : ريبيل XRP، ايثريوم ETHEREUM ، بيتكوين كلاسيك ETC ، داش DASH ، لايتكوين LTC ، بيتكوين كاش BCH ، ستيلر XLM ، نيو NEO. وقد حذر البنك المركزي الأردني من أن العملات الافتراضية مثل البيتكوين لا تعتبر عملة قانونية، ولا يوجد أي التزام على أي بنك مركزي في العالم أو أي حكومة لتبديل قيمتها مقابل نقود صادرة عن هذه الدول أو مقابل سلع عالمية متداولة أو الذهب ، وان الاستثمار بهذه العملات يحمل مخاطر عالية تتمثل في تذبذب قيمتها بشكل كبير ومخاطر الجرائم الإلكترونية والقرصنة الإلكترونية ومخاطر خسارة كامل قيمتها لعدم وجود أي جهة ضامنة لها أو أصل مقابل لها، وهي محظورة التعامل داخل الأردن. كما أن محافظ البيتكوين لا يتم تأمينها من قبل مؤسسة ضمان الودائع الأمريكية. وهناك العديد من الدول العربية مثل المغرب والجزائر أصدرت قرارات تقضي بمنع التعامل بعملة البيتكوين. واتخذت الحكومة الصينية في بداية عام 2018م إجراءات منها حظر الوصول إلى منصات التداول التي توفر التجارة في العملات الرقمية وأوقفت التداول فيها. كما أدت تصريحات وزير العدل الكوري بارك سانغ في

كوريا الجنوبية بداية عام 2018م إلى مخاوف حول مستقبل العملات الرقمية والتي تعتمز كوريا الجنوبية حظرها والتأكد من أن تداولات العملة الرقمية لا تستخدم في غسل الأموال والتعرف على كافة العملاء وإخضاعهم للضرائب والمحاسبة . الأمر الذي يتنافى مع طبيعة وهدف هذه العملات مما أدى إلى انهيار في سوق العملات الرقمية في بداية 2018م.

#### - المبحث الثالث : شبهة العملات الرقمية بعمليات غسل الأموال.

يسعى المجرمون دوماً إلى ابتكار وتطوير الطرق والأساليب المستخدمة في عمليات غسل الأموال وتمويل الإرهاب، لغسل متحصلات أنشطتهم الإجرامية وتمويل أنشطتهم غير المشروعة واستغلالهم لكل ما هو جديد. ونتيجة لتطور العالم والعولمة ودخول التكنولوجيا والانترنت إلى عالم المال والأعمال، تسعى القطاعات الاقتصادية للتطور ومواكبة التحديث لضمان استمرار عملها. من هنا يتوجب علينا تعريف جريمة غسل الأموال عبر الانترنت بأنها "مجموعة العمليات المالية الالكترونية المتداخلة والتي تتم عبر شبكة الانترنت بغية إخفاء المصدر غير المشروع لتلك الأموال وإظهارها في صورة أموال مشروعة ومن أهم أنماط تلك الجريمة استغلال التحويل الالكتروني عبر الانترنت واستخدام بنوك الانترنت في إيواء الأموال موضوع الغسل واستثمار التجارة الالكترونية في عمليات غسل الأموال" (الحنبلي، 2006، 17)

وبسبب عدم قدرة السلطات على تعقب المعاملات الالكترونية المالية وذلك للعدد الهائل للمعاملات التي يتم انجازها بشكل يومي أصبحت العمليات المالية الالكترونية محط نظر المنظمات المشبوهة حيث سعت لاستغلال هذا التطور في تنفيذ عمليات غسل الأموال والابتعاد عن التعامل المباشر مع المؤسسات المالية.

ونتيجة لهذا التطور "ألغيت قاعدة اعرف عميلك من جهة البنك وألغت دور الوسيط الثالث وهو البنك فأصبح يمكن إتمام العمليات دون مستندات ورقية يمكن تعقبها". (العبد ، 2000، 15)

ومن هذه الخدمات الالكترونية التي يستفيد منها غاسلو الأموال في تنفيذ عملياتهم لانعدام الرقابة المباشرة والتعامل الشخصي : (العبد، 2000، 17)

- أجهزة الصراف الآلي
- بنوك الانترنت
- الاتصالات الالكترونية
- الخدمات البنكية الالكترونية
- التشفير والنقود الالكترونية
- احتيال الانترنت
- البطاقات الذكية

من هنا يمكننا القول أن العملات الرقمية تصنف ضمن الخدمات الالكترونية تحت بند التشفير والنقود الالكترونية كما عرفناها ونشاطها وطابعها متشابه إلى حد كبير مع عمليات غسل الأموال وتمويل الإرهاب.

#### • المخاطر المحتملة للتداول بالعملات الرقمية :

تواجه العملات الرقمية القابلة للتحويل الكثير من الاعتراض من المجتمع الدولي كونها وسيلة سهلة الاستغلال في مجال غسل الأموال وتمويل الإرهاب. وذلك للأسباب التالية :

#### 1- السرية التامة :

تتميز العملات الرقمية الحديثة بالتشفير ، حيث كانت عملة البيتكوين أول عملة افتراضية تتبع فكرة التشفير ، وبالتالي السرية التامة وعدم الكشف عن شخصية البائع أو الشاري. وهو ما منحها أهمية وقيمة وجعل الكثيرين يتهافنون عليها.

2- عدم وجود وسيط أو طرف ثالث :

إن عدم وجود وسيط لعملية التداول بالعملة الرقمية ، أدى لعدم وجود رقابة على هذه التداولات وخاصة من قبل منظمات مكافحة الإرهاب ومكافحة غسل الأموال.

3- عدم وجود مكان محدد لعملية التداول :

كون التداول بالعملة الرقمية يحدث عبر الإنترنت وعبر شبكة مشفرة ، يجعل من هذا التداول غير خاضع لقوانين وأنظمة أي دولة ، وبالتالي لا يمكن لأي جهة أمنية إلزام طرف بالإفصاح عن تفاصيل هذه المداولات.

4- إمكانية تغيير عنوان التداول :

يمكن لمالكي عملة البيتكوين تداولها بين بعضهم البعض ، واستخدامها في شراء الكثير من السلع القانونية دون ترك أثر يمكن تتبعه. حيث يمكن للشخص ذاته تحويل مبلغ من العملات الرقمية بعنوان إلكتروني جديد لكل عملية يقوم بها ، وبالتالي يصعب الحصول على إثبات لكافة العمليات التي قام بها الشخص ذاته.

**المبحث الرابع : الرؤية الإسلامية لغسل الأموال والتعامل بالعملة الرقمية.**

تناولنا في الفصل الأول من هذا البحث خلال المبحث الأول تعريف غسل الأموال، وبالرغم من تعدد التعريفات إلا أنها جميعها تشترك في جعل الأموال والعائدات ذات المصدر المشبوه مشروعة سواء بشكل مباشر أو غير مباشر .

ويمكننا تعريف جريمة غسل الأموال من الجانب الفقهي بأنها :

- "محاولة إخفاء أو كتم الحقيقة بشأن طبيعة أو مصدر أو أساس أو طريقة ملكية أموال متأتية من نشاطات إجرامية أو ناشئة عنها أو متعلقة بها". (صالح،2001،5)

- "تنظيف المال المحرم بخلطه مع المباح ، أو تحويل ثمنه إلى الأوجه المباحة ليصبح طاهراً بعوضه". (د.الرييش،20،1425H)

كانت الشريعة الإسلامية سباقة في تحريم وتجريم عملية غسل الأموال. وجاءت جميع المعاهدات والقوانين والاتفاقيات الدولية والتي تكافح هذه العملية لتوافق الشريعة الإسلامية .

فلا يجوز للمسلم أن يمارس هذا العمل بأي من أشكاله وإلا تعرض للعقاب الشرعي والقانوني في الدنيا والآخرة. وسنذكر بعض الآيات القرآنية والأحاديث النبوية والفتاوى المتعلقة بالموضوع منها :

قال تعالى : ( وَان تُبْنُوا فَلَكُمْ رُءُوسُ أَمْوَالِكُمْ لَا تَظْلُمُونَ وَلَا تُظْلَمُونَ ) سورة البقرة آية ﴿279﴾

قال تعالى : ( يَا أَيُّهَا الَّذِينَ آمَنُوا إِن كَثِيرًا مِّنَ الْأَخْبَارِ وَالرُّهْبَانِ لَيَأْكُلُونَ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَيَصُدُّونَ عَن سَبِيلِ اللَّهِ وَالَّذِينَ يَكْنُزُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ فَبَشِّرْهُمْ بِعَذَابٍ أَلِيمٍ ) سورة التوبة آية (34)

قال تعالى : (وَلَا يَحْسِبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرًا لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَامَةِ ۗ وَاللَّهُ مِيرَاثُ السَّمَاوَاتِ وَالْأَرْضِ ۗ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ) سورة آل عمران آية ﴿180﴾

(عَنِ النَّعْمَانِ بْنِ بَشِيرٍ قَالَ : سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ : وَأَهْوَى النَّعْمَانُ بِإِصْبَعَيْهِ إِلَى أُذُنَيْهِ ! ان الْحَلَالَ بَيِّنٌ ، وَان الْحَرَامَ بَيِّنٌ ، وَبَيْنَهُمَا مُشْتَبِهَاتٌ لَا يَعْلَمُهُنَّ كَثِيرٌ مِنَ النَّاسِ ، فَمَنْ اتَّقَى الشُّبُهَاتِ اسْتَبْرَأَ لِدِينِهِ وَعَرْضِهِ ، وَمَنْ وَقَعَ فِي الشُّبُهَاتِ وَقَعَ فِي الْحَرَامِ ، كَالرَّاعِي يَرْعَى حَوْلَ الْحِمَى يُوشِكُ أَنْ يَرْتَعَ فِيهِ ، أَلَا وَإِنْ لِكُلِّ مَلِكٍ حِمَى ، أَلَا وَإِنْ فِي الْجَسَدِ مُضْغَةٌ إِذَا صَلَحَتْ صَلَحَ الْجَسَدُ كُلُّهُ ، وَإِذَا فَسَدَتْ فَسَدَ الْجَسَدُ كُلُّهُ ، أَلَا وَهِيَ الْقَلْبُ) رواه البخاري ومسلم

(الحنبلي،2001،193)

أما فيما يخص الأحكام والضوابط الشرعية للمتاجرة في العملات - معيار رقم 1 والصادر عن هيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية - المعايير الشرعية ، فقد نص على جواز المتاجرة في العملات شريطة مراعاة الأحكام والضوابط الشرعية ومنها : "ألا تكون عملية المتاجرة بالعملات بقصد الاحتكار أو بما يترتب عليه ضرر بالأفراد أو المجتمعات" . ( المعايير الشرعية ، 2015، 56) وفي فتوى أصدرتها دائرة الإفتاء الفلسطينية بتاريخ 20-12-2017 تحرم فيها التعامل مع العملة الالكترونية الافتراضية بما فيها البيتكوين وأرجحت دار الإفتاء سبب تحريم العملات الافتراضية في فلسطين، إلى ارتباطها " بالمقامرة " واحتوائها على الغرر الفاحش بحسب ما جاء في بيانها. وأوضحت دار الإفتاء أن العملة الافتراضية " بيتكوين" وغيرها من العملات، لا يجوز بيعها أو شرائها لأنها عملة مازالت مجهولة المصدر ولا ضامن لها وشديدة التقلب وتتيح مجالاً للنصب والاحتيال. وأشار بيان الإفتاء أن العملات الافتراضية ليست من السلع لأنها لا تشبع أي رغبة استهلاكية عند الإنسان وتُكيف على أنها برنامج الكتروني كأداة تمويل وتأخذ دور العملة في بعض الدول.

وحرمت دار الإفتاء التعامل مع العملة الافتراضية الالكترونية على المواطنين، لعدم توافر شروط النقد الشرعية فيها والمتمثلة في أن هذه العملة لا تعد مقياساً للسلع والخدمات، وليست شائعة بين الناس، ولا تصدر عن سلطة معلومة. ([www.aliqtisadi.ps](http://www.aliqtisadi.ps)) كما صدرت فتوى عن مفتي جمهورية مصر الدكتور شوقي علام بتاريخ 31-12-2017 والذي أكد فيها عدم جواز تداول عملة البيتكوين وقال في بيان رسمي أن التعامل من خلالها بالبيع والشراء والإجارة وغيرها غير جائز بل يمنع الاشتراك فيها لعدم اعتبارها وسيطاً مقبولاً للتبادل مع الجهات المختصة ولما تشتمل عليه من الضرر الناشئ عن الغرر والجهالة والغش في مصرفها ومعيارها وقيمتها فضلاً عما تؤدي إليه ممارستها من مخاطر عالية على الأفراد والدول. ([www.tahrirnews.com](http://www.tahrirnews.com))

وفي فتوى أخرى صادرة عن رئيس رابطة علماء الشريعة في دول الخليج وعضو هيئة الفتوى في الكويت أ.د. عجيل النشمي بتاريخ 16-1-2018م ، فإنه يحرم تداول العملات الرقمية لأنها جمعت بين الغرر والجهالة والمقامرة ، إلى أن يتحقق فيها عناصر العملة المعترف فيها دولياً وتخلو من المحاذير. ([www.mugtama.com](http://www.mugtama.com))

وذكر النشمي أن حقيقة النقد ووظيفته لا تتحقق في عملة البيتكوين، فقد وضع الفقهاء تحديداً دقيقاً لحقيقة النقد فهو وسيط للتبادل، ومعيار ومقياس لقيم الموجودات ببيعاً وشراءً، ومعيار للمدفوعات الآجلة، وتحظى بالقبول العام. والحكم الشرعي ليس متعلقاً بمادة البيتكوين إن كانت من حديد أو ورق أو رقماً إلكترونياً، فليس المهم الشكل أو المادة، وإنما المهم والمعتبر تحقق معنى وحقيقة النقد بان يكون معياراً ومقياساً لما يتعامل به، ولا تكون هي مقصودة بالبيع والشراء مثل السلع، كما قال الإمام ابن تيمية: الدراهم والدنانير لا تقصد لنفسها بل هي وسيلة إلى التعامل بها، ولهذا كانت أماناً بخلاف سائر الأموال، فإن -هذه الأموال- المقصود الانتفاع بها نفسها، والعملات في الدول اليوم لا تعتمد للتداول إلا باعتماد بنوكها المركزية.

ولكن البيتكوين إذا اعتبرناها عملة؛ فإن البنوك المركزية لم تعتبرها، فإذا اعتبرتها أصبحت عملة مضمونة بضمان البنك، وهذه العملة لا تخضع لهذه البنوك، فهي عملة غير مضمونة، وفي هذا جهالة ومخاطرة، بل لا يعرف لهذه العملة مصدر محدد يمكن الرجوع إليه، فالجهالة والغرر مستحکم فيها، وهي بصورتها الحالية نوع من القمار؛ لأن من يتعامل بها يقوم بوضع أمواله وهو يعلم بالمخاطر ويعلم أنها عملة غير مضمونة من جهة بنكية معتبرة، ويعلم باضطرابها، وأنها قابلة للخسارة لبعض أو كل أمواله، لأنه لا قيمة حقيقية لها، إذ القيمة الحقيقية لها كما يقول المختصون؛ إن القيمة الحقيقية للبيتكوين الإلكترونية هي صفر، ومع ذلك يطمع المتعامل بالربح وهذه هي المقامرة المحرمة، ولعل أخطر ما فيها اقتصادياً أنها تخل بتوازن سيولة الأموال في الدولة التي يشرف عليها ويوجهها البنك المركزي، فأضرارها على الدولة كبيرة، وخاصة أنها أفسح مجال وأوسع في غسل الأموال المشبوهة الناتجة عن عمليات المخدرات أو بيع الأسلحة وغيرها، وهي غطاء للفساد المالي والتهرب الضريبي وغير ذلك من المفاسد والأضرار على ميزانيات واستقرار الدول إلى

جانب الأضرار على المتعاملين؛ ولهذا منعت العديد من الدول التعامل بها وبدأت تراقب نمو الأموال غير الطبيعية للشركات والأفراد وتجرم أعمالهم.

### الفصل الثالث : مكافحة غسل الأموال

- **المبحث الأول : دور البنوك المركزية الرقابي والتشريعي والمؤسسات المالية والمصرفية في مكافحة غسل الأموال.**
- لم تتوقف جهود المجتمع الدولي لمكافحة غسل الأموال، والسبب هو ازدياد حجم هذه العمليات في الأعوام الأخيرة حيث أصدرت وأبرمت العديد من المعاهدات والاتفاقيات والقرارات الدولية والقوانين وفق المعايير الدولية بخصوص الموضوع مثل :
  - 1- اتفاقية الأمم المتحدة لمكافحة الاتجار غير المشروع في المخدرات والمؤثرات العقلية (اتفاقية فينا).
  - 2- اتفاقية الأمم المتحدة لمكافحة الفساد.
  - 3- الاتفاقية الدولية لقمع تمويل الإرهاب.
- كما تم إنشاء معهد "Basel" في سويسرا لوضع قوانين منع الفساد والحوكمة العامة، وحوكمة الشركات ومكافحة غسل الأموال وإنفاذ القانون الجنائي واسترداد الأصول المسروقة.
- "وتضمن المؤشر الدولي لمكافحة غسل الأموال وتمويل الإرهاب الذي يصدره معهد بازل للحوكمة لعام 2017 ، 146 دولة ويحسب التصنيفات استناداً إلى جودة قوانين الدولة المعنية بمكافحة غسل الأموال وتمويل الإرهاب والعوامل ذات الصلة مثل مستويات الفساد ومعايير القطاع المالي والشفافية العامة. حيث تصدرت إيران المؤشر الدولي للعام الرابع على التوالي بالأعلى مخاطرة كما كانت فنلندا هي الأقل خطورة. أما بالنسبة إلى الدول العربية فقد حلت لبنان الأولى عربياً من حيث الخطورة كما احتل الأردن المركز الأول عربياً في الأقل خطورة نتيجة لجهوده المبذولة في مكافحة غسل الأموال وتمويل الإرهاب" (Basel.2017,3)
- كما قامت كل من مجموعة العمل المالي FATF والتي أقامتها مجموعة الدول السبع ومجموعة إغمونت EGMONT GROUP بإعداد تقارير مختلفة عن الطرق والأساليب والتطبيقات المستخدمة في عمليات غسل الأموال وتمويل الإرهاب والتي في تغير مستمر دوماً.
- وقد انضمت جميع الدول العربية إلى اتفاقية فينا وتم تأسيس أول منظمة إقليمية في الشرق الأوسط وإفريقيا في البحرين لمكافحة غسل الأموال عام 2004 وهي مجموعة العمل المالي لمنطقة الشرق الأوسط وشمال إفريقيا MENA FATF. كما تم إبرام العديد من الاتفاقيات العربية ومن هذه الاتفاقيات :
  - 1- الاتفاقية العربية لمكافحة غسل الأموال وتمويل الإرهاب.
  - 2- الاتفاقية العربية لمكافحة الفساد.
  - 3- الاتفاقية العربية لمكافحة الجريمة المنظمة عبر الحدود الوطنية.
- وبمبادرة من المملكة العربية السعودية هدفها توحيد جهود الدول الإسلامية في مواجهة الإرهاب والتصدي لتشيويه الإرهاب صورة الإسلام والمسلمين في العالم، تم تشكيل التحالف الإسلامي العسكري لمحاربة الإرهاب، والتي ضمت بعضويتها 41 دولة إسلامية، وعقدت اجتماعها الأول لمجلس وزراء دفاع التحالف الإسلامي العسكري لمحاربة الإرهاب في 26 نوفمبر 2017 في الرياض بشعار (متحالفون ضد الإرهاب).
- والتي أقرت باجتماعها الأول خطر الإرهاب وأكدت أنه يجب التصدي للإرهاب بالوسائل العلمية وإبراز المفاهيم الإسلامية الصحيحة، وصولاً إلى إيضاح حقيقة الإسلام المعتدل الذي ينسجم مع الفطرة السوية ويتعايش مع الآخر بأمن وسلم وعدل



وإحسان. وأوصت بمحاربة تمويل الإرهاب وتجفيف مصادر تمويله. كما تم الاتفاق على تأمين مقر لمركز التحالف العسكري لمحاربة الإرهاب بمدينة الرياض في المملكة العربية السعودية. " ([www.aawsat.com](http://www.aawsat.com))

- ويتسم دور البنوك المركزية في إصدار القوانين والتعليمات والأنظمة لتكون ملائمة وشاملة لمكافحة غسل الأموال وتمويل الإرهاب، وبالتالي يبرز دورها في الرقابة على الجهاز المصرفي بتطبيق هذه القوانين والتعليمات والأنظمة من خلال وضع برامج وخطط تدقيق على هذه المؤسسات بتقيدها بذلك، كما يعتبر الجهاز المصرفي الأساس والأهم في مكافحة غسل الأموال وتمويل الإرهاب. كما اهتمت المملكة الأردنية الهاشمية بمكافحة غسل الأموال وتمويل الإرهاب فقد شكلت اللجنة الوطنية لمكافحة غسل الأموال وتمويل الإرهاب، وأنشأ البنك المركزي الأردني وحدة مكافحة غسل الأموال وتمويل الإرهاب، وتم إصدار القوانين والتعليمات المتعلقة بذلك حسب المعايير الدولية والاتفاقيات المبرمة على الصعيد الدولي والعربي. وكذلك وضعت هيئة الأوراق المالية الأردنية تعليمات مكافحة غسل الأموال وتمويل الإرهاب في أنشطة الأوراق المالية. وتعزيزاً لعمليات الرقابة وتحسين جميع القطاعات أصدرت الحكومة الأردنية تعليمات مكافحة غسل الأموال وتمويل الإرهاب الخاصة بالمكاتب العقارية المرخصة. ومن أسباب تعرض الأردن لجذب الأموال غير الشرعية أن الاقتصاد الأردني من الاقتصاديات النامية وينتج للنمو الاقتصادي وينتج لسياسات جذب الاستثمار الخارجي من خلال تشجيعه أو منح الجنسية للمستثمرين وبشروط، بالإضافة إلى حقيقة أن عدد كبير من الأردنيين يعملون خارج حدودها ويقومون بالتحويلات وكذلك موقعه الجغرافي والظروف السياسية للدول المحيطة به وظروف الربيع العربي.

#### المبحث الثاني : أهم وسائل مكافحة غسل الأموال وكيفية التصدي لظاهرة غسل الأموال.

1- على الجهات الخاضعة لقوانين غسل الأموال وتمويل الإرهاب أن تبذل العناية الواجبة للتعرف على هوية العميل ووضع القانوني ونشاطه والغاية من علاقة العمل وطبيعتها والمستفيد الحقيقي من هذه العلاقة إن وجدت. ومراجعة بيانات العملاء بشكل دوري وتحديث بياناتهم. وكذلك عدم التعامل مع مجهولي الهوية أو ذوي الأسماء الصورية أو الوهمية سواء كانوا أشخاصاً طبيعيين أو اعتباريين. وإخطار الجهة المسؤولة فوراً عن أي عملية مشبوهة بغسل الأموال أو تمويل الإرهاب، كما يتوجب الاحتفاظ بصورة عن الإخطار والوثائق والمستندات والبيانات والسجلات والمعلومات المتعلقة حسب المدة القانونية مع إنهاء العلاقة مع العميل أو لمدة أطول حسب طلب الجهات المختصة. والتقييد بالقوانين والأنظمة والتعليمات والقرارات الصادرة عن الجهات الإشرافية والرقابية.

2- على الجهات الخاضعة لقوانين غسل الأموال وتمويل الإرهاب تطبيق العناية الواجبة على العمليات التي تتم من أشخاص يتواجدون أو ينتمون إلى دول لا تتوفر لديها نظم مناسبة لمكافحة عمليات غسل الأموال أو تمويل الإرهاب أو إذا كانت هذه الدول لا تطبق الضوابط الدولية الخاصة بمكافحة غسل الأموال وتمويل الإرهاب أو لا تطبقها بصورة كافية بما في ذلك التوصيات الصادرة عن مجموعة العمل المالي.

3- على الجهات الخاضعة لقوانين غسل الأموال وتمويل الإرهاب تعيين مسئول إخطار أو إنشاء وحدة إخطار، تباشر أو يباشر الاختصاص باستقلالية وبما يضمن ويكفل المحافظة على سرية معلومات العملاء والتقييد بأحكام قوانين غسل الأموال وتمويل الإرهاب المعمول بها بالدولة المعنية.

4- تضمين عقد المحاسب القانوني إلزامه بالتأكد من قيام الجهة الخاضعة لقوانين غسل الأموال وتمويل الإرهاب من قيامها بتطبيق قوانين مكافحة غسل الأموال وتمويل الإرهاب ومدى كفاية السياسات والإجراءات المتعلقة بذلك وتضمين النتائج في تقريره وإعلام الجهة المسؤولة حال اكتشاف أي مخالفة. وحسب معيار المراجعة للمؤسسات المالية الإسلامية رقم I لتحديد هدف المراجعة ومبادئها أنه " يجب على المراجع أن يلتزم بأخلاقيات وسلوك المحاسبين المهنيين الصادر عن الهيئة وعن الاتحاد الدولي للمحاسبين القانونيين بما لا يتعارض مع أحكام ومبادئ الشريعة الإسلامية" (معايير المحاسبة ...، 2015، 965).

5- متابعة موظفين الجهات الخاضعة لقوانين غسل الأموال وتمويل الإرهاب من قبل وحدة مكافحة غسل الأموال وتمويل الإرهاب وبالأخص موظفين البنوك حال تغير نمط معيشتهم بشكل مفاجئ وملحوظ.

6- تعريف موظفين الجهات الخاضعة لقوانين غسل الأموال وتمويل الإرهاب بنصوص قوانين مكافحة غسل الأموال وتمويل الإرهاب المعمول بها في كل دولة وكذلك التعليمات والأنظمة كما يتوجب إرشادهم للتعرف على الأنماط المشتبه بها وحدث الطرق المستخدمة في عمليات غسل الأموال وتمويل الإرهاب من خلال متابعة التقارير الصادرة عن مجموعة العمل المالي لمنطقة الشرق الأوسط وشمال إفريقيا ومجموعة إغمنت والمتعلقة بالطرق والأساليب والتطبيقات ، وتعريفهم بإجراءات الإخطار عن العمليات المشبوهة.

7- على الجهات الخاضعة لقوانين غسل الأموال وتمويل الإرهاب وضع سياسات وإجراءات لمنع استغلال التكنولوجيا الحديثة في غسل الأموال وتمويل الإرهاب.

8- يتوجب على الجهات المختصة إجراء الدراسات والبحوث والتقارير وإعداد برامج توعوية وبرامج تدريبية في مجال مكافحة غسل الأموال وتمويل الإرهاب

#### الفصل الرابع : توصيات البحث

- يجب تعريف جميع المؤسسات المالية والمصرفية والعاملين فيها بالتعاملات الرقمية و الطرق الحديثة لغسل الأموال وكيفية اكتشافها والإخطار عنها.

- التعاون الدولي في زيادة الوعي بالعملة الرقمية وشبهتها عن طريق عقد مؤتمرات وإصدار تشريعات وإجراءات تنظم و تراقب هذه التعاملات. وضرورة الوصول إلى اتفاقية دولية خاصة بطرق التعامل مع هذه العملات ومستخدميها.

- كشف فضائح غسل الأموال وتعريف الناس بها محلياً وإقليمياً ودولياً من أفراد أو شركات أو دول متعاونة مع هذه المنظمات المشبوهة.

- زيادة البحوث والدراسات التي تتطرق لموضوع التعاملات الرقمية وغسل الأموال لما نواجهه من نقص في المصادر والمعلومات في هذا الموضوع.

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## International Terrorism: causes, and effects

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### Abstract

This research is an attempt to identify the reality of international terrorism that has plagued all human societies and to illustrate how it affects all forms of development. Throughout this study we review the stages of this phenomenon, analyze its factors, and understand the theoretical frameworks that aim to explain it, and understand its historical development. After that, we present certain proposals to that have the potential to help confront this form of terrorism.

**Keywords.** International terrorism, peace, development

### ملخص

يعد هذا البحث محاولة للتعرف على واقع الإرهاب الذي ينتج عنه الخراب والتدمير ويؤثر على التنمية بكل أشكالها ومنها الاقتصادية، وستكون دراستنا لهذا الموضوع من خلال استعراض مراحل هذه الظاهرة وتحليل عواملها، والأطر النظرية المفسرة لها وتتبع مراحل تطورها التاريخي ومدى الغموض الذي يسود هذا المفهوم، ومن ثم الوصول إلى وضع بعض المقترحات المقبولة لمواجهة الإرهاب الدولي الذي طال المجتمعات الإنسانية برمتها.

**الكلمات المفتاحية.** الإرهاب الدولي، السلام، التنمية

### مقدمة

قال تعالى: (من قتل نفساً بغير نفس أو فساد في الأرض فكأنما قتل الناس جميعاً ومن أحياها فكأنما أحيا الناس جميعاً) صدق الله العظيم. المائدة (32)

إن ما استجد على الحياة في الوقت الحاضر والتغيرات التي أصبحت واقعاً مفروضاً على المجتمعات وأصبحت تفرض بقوة على المختصين أن يقوموا بتناول مواضيع الساعة الساخنة بالبحث والدراسة والتحليل عسى أن يجدوا لها مخرجاً يصلون من خلاله إلى نوع من الأمان والاستقرار لهذه المجتمعات. وكذلك فإن تغير أنماط النظام العالمي السائد، وتغير شكل العلاقات بين الدول بسبب المصالح والأطماع هو ما أدى إلى تغير سريع ومتلاحق في مجريات الحياة في العصر الحالي.

وبما أن قضية الإرهاب الدولي أصبحت تشغل جميع دول العالم (رغم انه ليس أمراً جديداً) ولأن الجديد في هذا الموضوع هو أن الإرهاب أصبح ظاهرة عالمية، أي أنها لا ترتبط بمنطقة معينة أو ثقافة أو مجتمع أو جماعات دينية أو عرقية معينة، فقد شهدت السنوات الأولى من القرن الواحد والعشرين الميلادي تصاعداً ملحوظاً في العمليات الإرهابية كانت أشدها سياسة الولايات المتحدة الأمريكية في المنطقة تحت ما يسمى بالشرق الأوسط الجديد حيث تم فيها احتلال العراق وقبلها أفغانستان بالإضافة إلى التهديدات المستمرة لعدد من الدول في المنطقة ومحاولة تغيير ملامح هذه المنطقة، ويكون تناولنا لهذا الموضوع من خلال بيان لمحة تاريخية عن الإرهاب وأهم العوامل المؤدية إلى ارتكاب هذه الجريمة، ومن ثم انعكاس ذلك وتداعياته على الأمن والسلم الدوليين، وبيان أهم

نتائج هذا البحث والتوصيات التي توصل إليها الباحث في هذا المجال.

### مشكلة الدراسة

تعتبر ظاهرة الإرهاب من أخطر الظواهر التي تواجه المجتمع الدولي في الوقت الحاضر، ويبدو ذلك واضحاً من خلال عدد ضحايا هذه الظاهرة وفي الخسائر المادية الناجمة عنه. وكون هذه الظاهرة لم تعد تقتصر على أفعال يرتكبها فرد أو مجموعة أفراد بدافع الحصول على منافع مادية أو سياسية، بل انه يشمل أيضاً الحملات الواسعة التي تشنها الدول لقمع حركات تحريرية وطنية، أو لفرض سياسات أو اتجاهات داخلية أو خارجية على دول أخرى، وهكذا يتحول الإرهاب إلى أداة من أدوات تنفيذ السياسة الخارجية وإلى وسيلة من وسائل التدخل في الشؤون الداخلية للدول الأخرى، ولا شك أن هذا يؤدي إلى تأزم العلاقات بينها مما يدفعها في النهاية إلى قطيعة أو نزاعات مسلحة مدمرة.

وأن التطور الذي يعيشه المجتمع الدولي وخاصة بعد الحرب الباردة جعل من إرهاب الدولة أداة فاعلة من أدوات تنفيذ السياسة الخارجية وخاصة بالنسبة للولايات المتحدة الأمريكية بسبب مجموعة من المتغيرات الدولية، منها ما يتعلق بخصائص المجتمع الدولي المعاصر، ومنها ما يرتبط بالتغيرات التي يعيشها هذا المجتمع وكذلك خصائص الإرهاب ذاته كأداة من أدوات العمل السياسي.

إن هذه الخطورة هي التي دفعت الباحث إلى التطرق لهذا الموضوع ولعل أكثر ما يتعلق بالإرهاب الدولي وبجاجة إلى بحث هو الأسئلة التالية :- من هو الفاعل؟ وما هو الإرهاب الحقيقي وما أسبابه؟ وما أطره النظرية؟ وما تداعياته وانعكاساته على الأفراد والجماعات والمؤسسات والدول؟ وما هي الحلول المقترحة لمعالجته أو إيقافه أو على الأقل التقليل من آثاره المدمرة على الأمن والسلم الدوليين.

### أهداف الدراسة

يسعى هذا البحث إلى تحقيق جملة أهداف منها:

1. توضيح مفهوم الإرهاب الدولي.
2. بيان لمحة تاريخية عن الإرهاب الدولي.
3. إبراز الأطر النظرية المفسرة للإرهاب .
4. تحديد أهم العوامل المؤدية إلى ارتكاب جريمة الإرهاب الدولي
5. تشخيص آثار الإرهاب الدولي وانعكاساته وتداعياته على الأمن والسلم الدوليين.
6. وضع بعض الحلول والتوصيات لمعالجة هذا الموضوع.

### منهجية الدراسة

سوف يعتمد الباحث في هذه الدراسة على المنهج الوصفي الاستقرائي ، من خلال بيان أهم الأمور المتعلقة بالإرهاب وبيان نشأته، أسبابه ودوافعه، وتأثير ذلك على الأمن والسلم الدوليين .

### الخاتمة

أثار الإرهاب، ولا زال، جدلاً عالمياً واسعاً لما يمثله من خطورة وتهديد لأمن وحياة البشر وحضارتهم وإنجازاتهم، هذا التهديد الخطير الغير مقيد بقانون أو أخلاق ، والمتسم بالعنف والاستخدام الغير مشروع للقوة، يؤدي بين الفينة والأخرى بأعداد كبيرة من الضحايا الأبرياء ويدمر الممتلكات ويخلق حالة من الخوف والذعر واليأس، ويستهدف تحقيق نتائج أكبر عبر الإضرار بالعلاقات الودية بين الدول أو بين رعاياها وبشكل يهدد السلم والأمن الدوليين في الصميم .

هذه الظاهرة القديمة الجذور، تنبتهت الجمعية العامة للأمم المتحدة، في دورتها السابعة والعشرون عام 1972، لوجوب تحديد أسبابها ومعالجتها كنتيجة منطقية تستلزمها ضرورات القضاء على هذه الظاهرة الخطيرة.

وكون الإرهاب هو مفهوم قانوني ذو بعد سياسي، فإن هذا الأمر انعكس في مسألتين، كانتا سببا في عدم التوصل إلى نتائج حقيقية بصدد إيجاد معالجة شاملة جامعة للقضاء على الإرهاب، تمثلت الأولى في عدم تناسق الآراء الدولية بشأن أسباب الإرهاب، والمسألة الثانية في عدم توحيد الآراء الدولية بشأن تعريف موحد يعكس حقيقة المفهوم في ظل الوضع الدولي الحالي، وصولاً إلى وضع اتفاقية دولية شاملة لمكافحة الإرهاب.

ولم يتبقى لنا إلا أن نقول، في خضم ما يجري حالياً على الساحة الدولية من أحداث ومجريات في ظل انقياد العالم خلف قوة منفردة تحقق ما تريد بالتهديد والوعيد وتؤثر بشكل أو بآخر في مسار الجهود الدولية القانونية وبالصورة التي تلاؤمها، إن العالم لن يسلم من الإرهاب الدولي كتهديد خطير ولن يتم القضاء على هذه الظاهرة الخطيرة، لا بل أنها محتملة الازدياد والتوسع، إن لم يتفق المجتمع الدولي على :-

1- معالجة أسباب الإرهاب والتي هي أساس خروج الظاهرة للوجود ، فالقضاء على الأسباب يعني معالجة الظاهرة والقضاء عليها أما إذا ظل الأمر على ما هو عليه بإهمال معالجة الأسباب ، فستكون النتائج كارثية وعلى المستقبل البعيد.

2- وضع تعريف شامل وجامع للإرهاب لتحديد ما هو إرهاب وما هو غير إرهاب، أي وضع الحدود والفواصل القانونية لهذا الغرض، وعدم تجاهل حقوق الشعوب في تقرير مصيرها وحققها في النضال والكفاح المسلح لتحقيق هذا الحق ، وبالتالي الإقرار الكامل بوجود التمييز بين ما هو إرهاب غير مشروع وبين ما هو كفاح مسلح لحركات التحرر الوطني مشروع ومقر دولياً.

3- وضع اتفاق دولي شامل لمكافحة هذه الظاهرة تشتمل ما ذكرناه آنفاً (معالجة الأسباب - وضع تعريف مناسب ) وتضع الحدود المعقولة وتبين التزامات الأطراف الدولية ومن كافة النواحي القانونية لتجعل من مهمة مكافحة الإرهاب مهمة إنسانية تقع على عاتق المجتمع الدولي والإنسانية أجمعها. وقد توصل الباحث إلى مجموعة من النتائج والتوصيات نجلها فيما يلي:-

#### أولاً: - النتائج

1. يعد الإرهاب ظاهرة مجتمعية عالمية وتاريخية سادت الحضارات وبصور وأشكال متعددة ومتنوعة، وذلك لاختلاف الأهداف المتعلقة بهذه الظاهرة وتطور وسائلها وأساليبها مع تطور الحياة الإنسانية واختلاف نظمها.
2. أن الإرهاب ظاهرة مرفوضة من قبل المجتمع الإنساني كافة، لأن فيه تدمير للتراث الإنساني وتعطيلاً للحياة، ويهدف إلى إثارة الخوف والرعب لدى الأفراد والجماعات والدول تبعاً للهدف والغاية من العملية الإرهابية.
3. عدم وجود إجماع دولي على تعريف محدد للإرهاب يكون جامعاً مانعاً وشاملاً وواضحاً، بل أن هناك حالة من الغموض حول هذا التعريف وذلك لأسباب عديدة تتعلق بطبيعة بنية الظاهرة الإرهابية.
4. إن الإرهاب مفهوم نسبي يختلف باختلاف أساليبه وأنواعه وأشكاله، مع اختلاف الزمان وتطور العلوم والمعارف الإنسانية، واختلاف أنماط الحياة من مجتمع إلى آخر.
5. كان للسياسات الاستعمارية دوراً كبيراً في توفير البيئة المناسبة لنمو بذور الإرهاب، وكذلك تغير أشكال النظام الدولي مما زاد وتيرة الإرهاب وخاصة في مرحلة ما بعد النظام العالمي الجديد.
6. يلعب الإرهاب اليوم دوراً رئيسياً في العلاقات الدولية مما قد يؤدي إلى حرب ساخنة قد يطول مداها ويكون وقودها المزيد من الدمار والهلاك والخسائر المادية والبشرية.
7. كان للإرهاب دور كبير في التأثير على حقوق الإنسان باستغلال بعض الدول قضية حقوق الإنسان لمحاربة الإرهاب والعكس صحيح.
8. يجب العمل على تجفيف منابع الإرهاب من خلال توفير العدالة الاجتماعية، والديمقراطية الحقيقية للشعوب وليس فقط التركيز على الإجراءات الأمنية وحدها.

## ثانياً:- التوصيات

1. بذل الجهود الدولية والإقليمية من أجل وضع تعريف محدد يكون جامعاً مانعاً للإرهاب وفق معايير أخلاقية ودينية لا تتعارض مع القيم الدينية والأخلاقية لشعوب الأرض، ليتم من خلال ذلك التمييز بين من هو إرهابي، ومن هو مناضل.
2. أن تسعى الدول الكبرى إلى تحقيق أهداف الأمم المتحدة في حفظ الأمن والسلم الدوليين، وذلك من خلال زيادة التعاون الأمني المتبادل فيما بينها، وإنشاء محاكم خاصة تشدد العقوبات على من يمارس الإرهاب.
3. إعطاء الشعوب حقها في اختيار النظام السياسي والاقتصادي والاجتماعي الذي تراه مناسباً، وتعزيز منظومة حقوق الإنسان فيها بطريقة منطقية وصحيحة.
4. تعزيز قيم التسامح والحوار والتعايش السلمي بين بني البشر، ونبذ كل ما يدعو إلى إيجاد الصراعات بينهم، وخاصة بين الشرق الإسلامي والغرب.
5. زيادة التواصل الفكري والحضاري والعلمي بين الشرق والغرب من خلال تبادل الزيارات العلمية والوفود المختلفة من رجال دين وسياسة وباحثين ومفكرين، لتقليص التناقض بينهم.
6. أن تبذل الدول العربية والإسلامية جهودها واستغلال الإمكانيات الإعلامية العالمية في تعريف العالم بمبادئ الدين الإسلامي التي تدعو إلى الرحمة والتسامح والوسطية والاعتدال واحترام الآخر وينهى عن القتل والتدمير.

## The effects of Social Media on E-marketing at the Jordanian Communication Sector

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### Abstract

In view of the successive developments in the means, tools and techniques of modern technology in the twenty-first century, the need to follow up with the applications of e-marketing became a major necessity for organizations. This study aims to shed light on how these applications are being used in the marketing of telecommunications services in Jordan through analysing their use by the major Telcommunications operating in Jordan; Zain, Orange, and Umniah.

The findings show that the impact of electronic media in social communication is statistically significant. The study ended with a number of recommendations, including the development of new strategies for activating the applications of social media and e-marketing, focusing on the competitive advantage of increasing the number of customers and profits, and attracting customers to increase shopping through social media. It is also recommended that the development of the Electronic Crimes Law in Jordan in line with the reality of electronic messaging operations, understanding the requirements of electronic marketing, and the knowledge of the technical dimensions of the social media media and the implications of using these media.

**Keywords.** Social media, telecom services marketing, growth indicators, e-marketing

### المخلص

بالنظر للتطورات المتلاحقة في الوسائل والأدوات وتقنيات التكنولوجيا الحديثة المتنوعة في القرن الحادي والعشرين فقد باتت الحاجة لمتابعة تطبيقات التسويق الإلكتروني ضرورة رئيسية لمنظمات الأعمال لتحقيق أهدافها ولهذا الغرض جاءت هذه الدراسة لإلقاء الضوء على وسائل التكنولوجيا الحديثة في عالم التجارة الإلكترونية ومن أهم هذه التطبيقات وهي الوسائط الإلكترونية للتواصل الاجتماعي والتي حاولت معرفة الدور والكيفية لاستخدام التطبيقات الإلكترونية في تسويق خدمات الاتصالات في الأردن وذلك بإجراء مقارنة للدور الذي تلعبه الوسائل الإلكترونية للتواصل الاجتماعي في تسويق خدمات الاتصالات لشركات (زين، أورانج، أمنية) في الأردن (تقرر شركات الاتصالات الأردنية، 2016، 2017).

هدف البحث إلى دراسة أثر وسائط التواصل الاجتماعي على التسويق الإلكتروني من خلال متغير الثقة الإلكتروني كمتغير وسيط وبيان أثر ذلك على الأنظمة التسويقية الإلكترونية اعتماداً على مؤشرات الأرباح، عدد الزبائن.



استخدم المنهج الوصفي والتحليلي بالاستعانة بمقاييس الإحصائية للنزعة المركزية كالوسط الحسابي ومقاييس التشتت كالانحراف المعياري والانحدار البسيط والمتعدد والارتباط وتطبيق الأسلوب الإحصائي (SPSS) لعرض وتحليل نتائج البحث واستخدمت الاستبانة لجمع البيانات من عينة مجتمع وعينة الدراسة.

تكون مجتمع الدراسة من (150) مستجيب (مدير وحدة، رئيس فرع، رئيس قسم) وزعت (130) استبانها استرجع منها (120) استبانة كانت صالحة لأغراض البحث العلمي والتحليل بنسبة  $100 \times \frac{130}{120} = 92\%$ . وقد تم تصميم استبانة لجمع البيانات، واستخدم المنهج الوصفي والتحليلي لمعرفة أداء الشركات في قطاع الاتصالات الأردنية من خلال مؤشرات النمو (الأرباح، عدد الزبائن) توصلت الدراسة إلى النتائج الآتية:

وجود أثر للوسائط الإلكترونية في التواصل الاجتماعي على تسويق خدمات الاتصالات في الأردن وبشكل دال إحصائياً. وقد أوصت الدراسة بزيادة الاهتمام بالوسائط الإلكترونية والتركيز على حفز الوعي والمعرفة لدى الزبائن، توسيع القطاعات السوقية المستهدفة، تنوع الخدمات الإلكترونية لاستراتيجيات التراسل الإلكتروني، ولمنصات عامة للتواصل الاجتماعي، الترويج في عمليات التسويق الإلكتروني، قوانين الجرائم الإلكترونية.

كذلك وجود أثر ذا دلالة إحصائية لوسائل التواصل الاجتماعي (الفيس بوك، واتساب، تويتر، البريد الإلكتروني، سناب شات، المدونة الإلكترونية، سكايب، انستقرام) والتسويق الإلكتروني من خلال مؤشرات الربحية وعدد الزبائن ووجود أثر للوسائط التواصل الاجتماعي يعزى إلى ارتفاع درجة الوعي لدى الزبائن بفوائد التسوق الإلكتروني عبر استخدام وسائط التواصل الاجتماعي مثل الوقت، الجهد، وتقليل الكلفة.

انتهى البحث إلى عدة توصيات أهمها: تطوير استراتيجيات جديدة تعنى بتفعيل تطبيقات وسائط التواصل الاجتماعي والتسويق الإلكتروني بشكل أكبر، التركيز على الميزة التنافسية لزيادة عدد الزبائن والأرباح، استمالة الزبائن واسترضائهم لزيادة عمليات التسوق عبر وسائط التواصل الاجتماعي الإلكتروني. تطوير قانون الجرائم الإلكترونية في الأردن بما يتلائم مع الواقع في عمليات التراسل الإلكتروني وفهم متطلبات التسويق الإلكتروني ومعرفة الأبعاد التقنية لوسائط التواصل الاجتماعي وماهية انعكاسات الاستخدام لتلك الوسائط.

**الكلمات المفتاحية:** الوسائط الإلكترونية، التواصل الاجتماعي، تسويق خدمة الاتصالات، مؤشرات النمو.

## المقدمة

يعد التسويق الإلكتروني كتطور تقني في عالم الاتصالات والتكنولوجيا من أهم الإنجازات التي تحققت في العالم الحديث، وقد ظهر جلياً الاهتمام به وبأدواته أثر التحولات المتسارعة في عالم التكنولوجيا الرقمية وهو سمة أساسية من سمات التقدم الاقتصادي والتنمية والتطوير للأعمال الإلكترونية. ولذا، فإن الأنظمة التسويقية قد تغيرت ملامحها وأدواتها وأساليبها واستراتيجياتها لتطوير الأداء وتحسينه مواكبة لمتطلبات السوق وتحقيقاً للميزة التنافسية وانفتاحاً على الإبداع والابتكار وإرضاءً للزبائن وتحقيقاً لأهداف منظمات الأعمال.. (وزارة الاتصالات وتكنولوجيا المعلومات الأردنية لشركات الاتصالات، تقرير 2016، 2017)

إن ظاهرة التسويق الإلكتروني عبر وسائط التواصل الاجتماعي ذات الانتشار الواسع والمتزايد بين أوساط منظمات الأعمال، الأفراد. وقد تجاوز عدد مستخدميها في العالم (3) مليار حسب إحصائيات (2017) (الشركة الإعلامية Weare Social) ومنظمة إدارة حسابات التواصل الاجتماعي Hootsuite لغاية 2018/12/3 منها:

(1.5) مليار لمستخدمي الفيس بوك، ومستخدمي الواتساب/ التراسل الفردي (1.5) مليار ([http://www.tech\\_wd.com](http://www.tech_wd.com))، و(0.5) مليار لتويتر، أطلقت خدمة فايرر وبلغ عدد المستخدمين أكثر من (330) مليون ([http://www.culture\\_hsub.com](http://www.culture_hsub.com))، ومستخدمو البريد الإلكتروني E-mail- بلغ (3.7) مليار مستخدم (<http://www.ubeat.vigital.com>). ومستخدمو سناب شات تجاوز (200)

مليون مستخدم (<http://www.alnilih.com>)، ومستخدمو سكايب ما يقارب (900) مليون (<http://www.arabic.sputhirines.com>)، ومستخدمو يوتيوب بلغ (1.9) مليار (<http://www.youm7.com>)، ومستخدمو المدونات (32) مليون ([http://www.tech\\_we.com](http://www.tech_we.com))، ومستخدمو أنستقرام (1) مليار (<http://www.electroney.net>). برزت أهمية التسويق بوسائط التواصل الاجتماعي الإلكتروني في تغيير سلوكيات المستخدمين وتوجهاتهم المتسارع نحو التجديد والتطوير مما ساهم في انتشار التراسل الإلكتروني بشكل مرتفع، وقد انعكس ذلك على الطلب وبالتالي النمو السريع وزيادة أعداد المواقع عالمياً وقد شهد الإنترنت استخداماً في الأعمال الإلكترونية كالتجارة الإلكترونية والتسويق الإلكتروني نمواً سريعاً (Ching and Ellis, 2004).

أما شركات الاتصالات (زين، اورنج، أمنية) فهي منظمات أعمال تستخدم التطبيقات الرقمية وتكنولوجيا المعلومات في إدارة أعمالها كالتسويق الإلكتروني واستخدام الوسائط الإلكترونية للتواصل الاجتماعي ومع تسارع الإيقاع في مجالات الأعمال الإلكترونية بات من الضروري استخدام أنماط إدارية حديثة تواكب التطورات التكنولوجية مما دعا شركات الاتصالات الأردنية إلى الحرص على استغلال هذه الشبكات الإلكترونية للتسويق والتواصل وتطوير برمجيات مميزة لتحقيق أرباح مرتفعة جداً، مما جعل أداء منظمات الأعمال أكثر قدرة على مواكبة التطورات التي يشهدها عالم الأعمال اليوم من ابتكارات متنوعة (قندلجي والجنابي، 2009).

#### مشكلة الدراسة

تواجه الوسائط الإلكترونية للتواصل الاجتماعي مثل الفيسبوك، واتساب، تويتر، البريد الإلكتروني، سنابشات، سكايب، المدونة الإلكترونية، انستقرام، عدداً من القضايا أهمها: مستوى الثقة الإلكترونية لدى الأفراد، دقة المعلومات، معرفة الجهة المعلنة ذات العلاقة، طرق وأدوات الترويج للمنتجات، درجة الوعي، الخبرة، وجهات الاستخدام، مخاطر الاحتيال، والمخاطر القانونية للجرائم الإلكترونية (<http://www.tech-wd.com>).

#### أسئلة الدراسة

انبثقت هذه الأسئلة من المعوقات التي تواجه التسويق الإلكتروني (احمد رفعت، 2016؛ ليندا كولز، 2016؛ Andy Andrson, 2017؛ Gomez and Borges, 2015):

1. هل يثق مستخدمو وسائط التواصل الاجتماعي بالتراسل الإلكتروني؟
2. مامدى دقة المعلومات المتوافرة على وسائل التواصل الإلكتروني؟
3. هل الجهة المعلنة إلكترونياً معروفة، وهل الترويج الإلكتروني للمنتجات مبالغ به؟
4. هل يتأثر المستخدمون لوسائل التواصل الاجتماعي بمستوى الوعي حول التراسل الإلكتروني؟
5. هل تساعد الخبرة ومهارة الأفراد على الاستخدام السليم لوسائل التواصل الاجتماعي الإلكتروني، وهل يواجه المستخدمون مخاطر الاحتيال الإلكتروني؟
6. هل يوجد مخاطر للجرائم الإلكترونية عند استخدام وسائط التواصل الاجتماعي في العمليات التسويقية الإلكترونية؟

#### أهمية الدراسة وأهدافها

برزت أهمية الدراسة في كونها ذات موضوع حديث في عالم التكنولوجيا والمعلومات وفي فضاءات التسويق عبر الشبكة العنكبوتية وفي عالم الأعمال الإلكترونية. وإن لها أهمية نظرية وأهمية عملية، وقد ظهر ذلك جلياً نتيجة التغيرات في سلوكيات الأفراد وتصرفاتهم والتنوع في الحاجات والرغبات بشكل متسارع وبأقصر الأوقات.

ومن أهم أهداف الدراسة التعرف على مستوى الثقة في العمليات الإلكترونية وتوافر المعلومات الدقيقة والحديثة وطرق الترويج المستخدمة وتحديد مستويات الوعي لدى المستخدمين ودرجات المخاطر للاحتيال والجرائم الإلكترونية وانعكاساتها(وزارة الاتصالات وتكنولوجيا المعلومات الأردنية- تقرير 2017 شركات الاتصالات الأردنية).

#### فرضيات الدراسة

الفرضية الرئيسية: لا يوجد أثر ذو دلالة إحصائية لوسائل التواصل الاجتماعي (الفيس بوك، واتساب، تويتر، البريد الإلكتروني، سنابشات، سكايب، المدونة الإلكترونية، انستقرام) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (1): لا يوجد أثر ذو دلالة إحصائية ل (فيس بوك) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (2) لا يوجد أثر ذو دلالة إحصائية ل (واتساب) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (3): لا يوجد أثر ذو دلالة إحصائية ل (تويتر) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (4): لا يوجد أثر ذو دلالة إحصائية ل (البريد الإلكتروني) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (5): لا يوجد أثر ذو دلالة إحصائية ل (سناب شات) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (6): لا يوجد أثر ذو دلالة إحصائية ل (سكايب) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

الفرضية الفرعية (7): لا يوجد أثر ذو دلالة إحصائية ل (المدونات الإلكترونية) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني

الفرضية الفرعية (8): لا يوجد أثر ذو دلالة إحصائية ل (انستقرام) عند مستوى الدلالة ( $\alpha \leq 0.05$ ) على التسويق الإلكتروني.

#### نموذج الدراسة:

### يرجى التواصل مع الباحث للحصول على النموذج

#### أدبيات الدراسة

دراسة حويوينيشال (2016) دور مواقع التواصل الاجتماعي "فيس بوك" في ترويج الخدمات السياحية ودراسة حالة وكالة هارماس للسياحة والسفر-الجزائر، هدفت الدراسة إلى ملاحظة التطورات في تطبيقات تكنولوجيا المعلومات في التسويق الإلكتروني لمعالجة مشكلة دور مواقع التواصل الاجتماعي /الفيس بوك . تم اجراء دراسة ميدانية على متبعي صفحات وكالة هارماس، خلصت الدراسة إلى أن شبكات التواصل الاجتماعي تلعب دوراً في التسويق عموماً وفي ترويج الخدمات السياحية خصوصاً وتسجل التواصل التحوار والتفاعل بين الوكالة وزبائنها دون قيود قانونية أو مكانية. أوصت الدراسة بضرورة تفعيل شبكات التواصل في الجزائر ومواكبة التطورات التكنولوجية، لتعزيز الأداء في وكالة السياحة والسفر هارماس.

دراسة ثامر الخاليلة (2013) أثر الحملات التسويقية باستخدام شبكات التواصل الاجتماعي في رضا العملاء. دراسة شركة ماركا في اي بي / الأردن. هدفت الدراسة إلى بيان أثر الحملات التسويقية باستخدام شبكات التواصل الاجتماعي في رضا العملاء، تكون مجتمع الدراسة من جميع الفئات المستهدفة من المتعاملين في شركة ماركا، وبلغت عينة الدراسة (150) فرد، استخدمت المنهج الوصفي التحليلي واستخدمت الأساليب الإحصائية، متوسطات حسابية، انحرافات معيارية، تحليل الانحدار، وأظهرت الدراسة وجود أثر ذي دلالة إحصائية للحملات التسويقية ووجود ثر لشبكات التواصل الاجتماعي على رضا العملاء. وأوصت الدراسة بضرورة تفعيل آليات العمل في الحملات التسويقية، التركيز على الدور الذي تلعبه شبكات التواصل لكسب رضا العملاء في الشركة.

دراسة مشاركة الدين (2014) دور التسويق عبر شبكات التواصل الاجتماعي في ادارة العلاقة مع الزبون، دراسة حالة متعاملي قطاع لهاتف النقال في الجزائر، رسالة ماجستير، تسويق خدمات، جامعة قاصدي مرباح سطيف. هدفت الدراسة التعرف على دور التسويق عبر شبكات التواصل في إدارة علاقات الزبائن وإبراز الدور الذي يلعبه التسويق الإلكتروني وأثر ذلك على رضا الزبون وولائه، وبلغت عينة الدراسة (100) من متبوعي صفحات شركات قطاع الهاتف النقال، وأسفرت الدراسة أن (5%) من أفراد العينة يتصفحون شبكات التواصل أقل من ساعة يومياً، ويتوزع معدل انتباه أفراد العينة لعروض وإعلانات الهاتف أوريدو، جازي، ويرى (75%) من العينة أن شركات الهاتف أوريدو/ جازي تمنح زبائنها فرص طرح الملاحظات والاستفسارات على العروض والإعلانات، وأوصت الدراسة بضرورة التركيز على كسب رضا العملاء وربط العلاقة معهم إلكترونياً بشكل جيد التواصل المستمر.

دراسة ابراهيم الخضر المدني، امينة عبد القادر علي (2018) دور مواقع التواصل الاجتماعي في التسويق من خلال استخدامها كوسيلة إعلان، دراسة حالة المملكة العربية السعودية من (2001 – 2016) السعودية. هدفت الدراسة إلى معرفة المميزات التي تتمتع بها مواقع التواصل الاجتماعي عن غيرها من وسائل الإعلام التقليدية اذا اعتمدت على الإعلان كوسيلة للتجارة، ركزت على توافر البيئة التكنولوجية التحتية. تم اختيار عينة الدراسة من (215) من طلاب جامعة الجوف، واستخدم البحث الإحصائي لتحليل البيانات. بينت الدراسة أن هناك إقبال أكبر على استخدام مواقع التواصل الاجتماعي وقد ساعد توفر البنية التحتية للتكنولوجيا على انتشار الجوال الذكي وزيادة عدد المواقع الاجتماعية والإفادة من الإعلان، وأوصت الدراسة بضرورة استخدام الشركات لمنصات إعلان للترويج.

دراسة تولين ابراهيم (2016) استراتيجية التسويق عبر مواقع التواصل الاجتماعي ومقاييس نجاحها في شركة سيرياتل- سوريا، هدفت الدراسة معرفة فعالية استراتيجية التسويق الإلكتروني المعتمدة في شركة سيرياتل عبر مواقع التواصل الاجتماعية وتحديد فعالية طرق قياس الأهداف المحققة ومعرفة الدور الذي تلعبه استراتيجية التسويق عبر مواقع التواصل الاجتماعي وبينت أن هناك أثر لتتبع الاستراتيجية المستخدمة في التواصل الاجتماعي عبر الإنترنت وأوصت الدراسة بزيادة فعالية الاستراتيجيات التسويقية وتطبيقاتها عبر وسائط التواصل الاجتماعي.

استراتيجية (POST) للتسويق الاجتماعي: The four – steps approach to the social strategy:

P ⇒ People (الأفراد): assess your customers social activities.

O ⇒ Objectives (الأهداف): decide what you want to Complish.

S ⇒ Strategy (الاستراتيجية): Plan for how relationship with customers will change.

T ⇒ Technology (التكنولوجيا): decide which social technologies to use

[http://farrester.typepad.com\\_grounnels\\_well/2007/the\\_poes-method.html](http://farrester.typepad.com_grounnels_well/2007/the_poes-method.html).

دراسة (ShamyKamboj): India theImpact of Social media and customers – Centric Technology on Performance out Comes: the Medicating role of Social CRM Capabilities

هدفت الدراسة إلى معرفة مدى التغيير في ادارة علاقات الزبائن ولذا فإن الشركات تركز على وسائل التواصل وتحقق وحدة او قسم تقي بعلاقات الزبائن باستخدام تكنولوجيا الاتصال وعملت الدراسة على تجربةمدخل العلاقات مع الزبائن لقيادة تطوير الأداء في الشركات. بينت الدراسة أن هناك أثر للتواصل الاجتماعي مع الزبائن كمبدأ للعلاقات الايجابية معهم، وأن للعلاقات أثر وللمنتج الجيد أثر أيضاً.

كما أوصت الدراسة بزيادة فعالية أدوات التعامل مع الزبائن وكسب رضاهم بتحسين أدوات التواصل الاجتماعي وتفعيل التطبيقات اللازمة.

دراسة ايران (DavodGhorbanzadeh, Hamid rezaaeednia): Exmining telegram usrsmotrations, ethnical

characteristics, trust, attitudes and positiveword of –mouth: evidence from tran

هدفت الدراسة إلى معرفة أثر الحوافز السيكولوجية والخصائص التقنية حول الثقة على استخدام التلغرام واتجاهات الأفراد وأثر الكلمة الايجابية، جمعت العينة من (300) طالب في جامعة ازاد في طهران. بينت الدراسة أن الحوافز السيكولوجية لها أثر دال إحصائياً على الاتجاهات للأفراد وإدراكاتهم ويعزز الثقة، كما أن لكلمة المنطوقة أثر إيجابي. وأوصت الدراسة بالتركيز على المحفزات السيكولوجية وتعزيزها عبر أدوات التواصل التكنولوجية والالتزام بالكلمة المنطوقة.

دراسة (Smita\_sharma, asad\_rehman): Impact of Social relation ships on E–word of mouth (2017 )

in Social net worjing sites, astudy of indian Social networkusrs

ركزت الدراسة على فهم استخدامات الزبائن للشبكات الإلكترونية كوسيلة للتواصل عبرالكلمات المنطوقة إلكترونياً، اختبرت الفرضيات أثر المتغيرات في العلاقات الاجتماعية، الاتجاهات، الثقة، والمعلومات. بينت الدراسة أن هناك أثر دال إحصائياً لكلمة المنطوقة إلكترونياً على اتجاهات الزبائن، وأوصت الدراسة بتعزيز الثقة الإلكترونية عبر الكلمة المنطوقة، واستخدام أدوات التواصل الملائمة والترويج الدقيق.

دراسة: (Vasja\_roble) (2015) سلوفينيا: Impact of internet and social media on organizationchange of

OTC medicines marketing management.

أظهرت شركات الأدوية على تغيير مداخلهم في البيع وذلك لزيادة الضغط / المنافسة على هامش المبيعات ولذا بدا البحث عبر وسائل الخفيض الكلفة ولجأوا إلى وسائل التواصل الاجتماعي الإلكترونية شريطة أن تتأقلم الشركات مع تلك التغيرات ووسعت استخدامات التسويق الإلكتروني عبر النت وقد زادت أهمية التواصل عبر الوسائل الرقمية في التسويق واعتمدت على عنصر التسويق الرقمي. بينت الدراسة أن هناك علاقة قوية للتسويق الإلكتروني الرقمي على خفض الكلفة باستخدام وسائل التواصل الاجتماعي وأن التسويق الإلكتروني بأدوات التواصل تقود الصناعة الدوائية. وأوصت الدراسة بالاستمرار بتحفيز وتطوير استخدامات أدوات التواصل الاجتماعي الرقمية.

وقد تميزت دراستي عن الدراسات السابقة:

- أ. بشموليتها ودراسة لأكبر عدد ممكن من وسائط التواصل الاجتماعي الإلكتروني.
  - ب. ربط هذه الدراسة بالتسويق الإلكتروني لمعرفة أثر تلك الوسائط عليه.
  - ج. استخدام الثقة الإلكترونية E-Confidence كمتغير وسيط لزيادة دقة الارتباط وقوة العلاقة وعكس الأثر على التسويق الإلكتروني.
  - د. قياس حجم عرض التسويق الإلكتروني ودرجة تأثرها بوسائط التواصل الاجتماعي من خلال مؤشرات (الأرباح، عدد الزبائن).
  - هـ. جاءت الدراسة بتوصيات لم تشملها الدراسات السابقة مثل تبني الاستراتيجيات التنافسية عبر وسائط التواصل الاجتماعي، وتطوير قوانين مكافحة الجرائم الإلكترونية، التركيز على مبدأ الثقة الإلكترونية كاستراتيجية لاستخدامات التراسل الإلكتروني.
- أ. التواصل عام:

هو عبارة عن التفاهم ما بين طرفين او أكثر ليكون فيهم الطرف الأول مرسل والآخر مستقبل على أن يحدث بينهما تفاعل، وللتواصل دواعي من أهمها الطبيعة البشرية، الحالات الاجتماعية، ويواجه التواصل عوائق مثل العوائق النفسية، السلوكية وأهم عناصر التواصل

الرسالة والوسيلة والمرسل والمستقبل، والتواصل وسائل أهمها: الاتصالات، التعامل مع الآخر، التحدث والإقناع، القيادة، وقد يكون التواصل مادياً أو تقليدياً بالحضور شخصياً مثلاً. كما أن وسائل التواصل الاجتماعي أو التواصل إلكترونياً من خلال الشكايات الافتراضية في الفضاء الإلكتروني: ([WWW.usf.edu.Retrieved16/4/2018](http://WWW.usf.edu.Retrieved16/4/2018)).

تعد وسائل التواصل الاجتماعي Social Media شكلاً من أشكال التواصل الإلكتروني تستخدم تطبيقاتها الأفراد والجماعات عالمياً وتسمح بالتواصل على مستوى العائلة، الأصدقاء، وزملاء العمل، وتعتبر وسيلة للتسلية والترفيه وتوسيع المعارف والتواصل مع العملاء الجمهور واعمال الشركات والاهتمام بالعلامة التجارية (الصباغ، نور، 2016)، ومن أهمها:

1. **الفيس بوك**: وهو أكبر التطبيقات الإلكترونية في العالم ويستخدم أكثر من 3.55 مليار مستخدم، ينشئ المستخدم ملف شخصي يضيف إليه الأصدقاء والزملاء، يشارك المراسلات وينشئون صفحات لأغراض التسويق الإلكتروني لمنتجاتهم أو المواد التي يعملون على تسويقها. وظهر عام 2004 قناة لعرض الأفكار وتكوين مجتمعات الكترونية، أو قناة تسويقية للاتصال بالآخرين.

2. **الواتس أب**: تطبيق إلكتروني يخدم الأفراد والمجموعات وشركات الأعمال علناً تشكل مجموعات تحدد هدف كل مجموعة للتواصل فيما بينها وتزويد المعلومات وتقديم الوصف التجارية بهدف التسويق الإلكتروني. ([www.commuications.tufts.edu.retrived16-4-2018edited](http://www.commuications.tufts.edu.retrived16-4-2018edited)) ويستخدم للتواصل الفوري بين الأصدقاء وللرسائل المكتوبة والصوتية والفيديو والصور وبكلفة رمزية.

3. **التويتر**: هو مدونة يسمح من خلالها للأفراد والمجموعات والشركات بالبقاء على الاتصال وذلك بتبادل رسائل قصيرة تصل إلى 1400 حرف تعتمد السرعة والايجاز والدقة والسرعة في تعاملاتها وتستخدم المحتوى الاتصالي رسائل نصية موجزة وتفاصيل كثيرة ويمكن تبادل التغريدات بين الاصدقاء أو أية مجموعات.

4. **البريد الإلكتروني**: تطبيق للخدمات السريعة والسهلة لتبادل الرسائل وهو بديل البريد العادي، وتصل الرسائل الإلكترونية بين الأفراد والمجموعات ومن تكون نصية أو فيديو أو حوار في فترة قصيرة وتحفظ بصندوق للاطلاع عليها حسب الوقت المتاح ويمكن إرسال رسالة إلى أكثر من فرد أو مجموعة في آن واحد وتميز بدرجة سرعتها العالية وخصوصيتها في التعامل الفردي (اوسي، فري، 2012).

5. **سناپ شات**: تطبيق إلكتروني على الهاتف النقال يسمح للمستخدم إرسال الصور ومقاطع الفيديو إلى الأصدقاء، زملاء العمل لمدة زمنية محددة تصل إلى 24 ساعة تستخدم للمراسلات الضرورية ونقل الأحداث والأخبار ذات الطبيعة الخاصة والموضوعات الهامة، وتستخدم نظام اللقطات للتعبير عن الاهتمامات ([www.scalr.usc.edu.retrived16-4-2018editd](http://www.scalr.usc.edu.retrived16-4-2018editd)).

6. **المدونة الإلكترونية**: هي منصة للحوار العرضي والمناقشات حول موضوع محدد أو رأي أو اقتراح وهي من استخدام أوجه الإعلام الجديد وهي مذكرات بحث توضع التدوينة الأحدث فالأعلى للصفحة وتعطي فرصة التعليق عليها ويتحكم صاحب المدونة بها وسهلة الاستخدام، وهناك قابلية لنقل المهارات والمعارف والخبرات وتساعد نقل المعلومات والبيانات للأفراد أو المجموعات وأن قابلية الاحتفاظ بالآراء والمناقشات عالية وتساهم لتشكيل قاعدة معلوماتية يمكن الرجوع إليها (Bond, Camilla and others, 2016).

7. **سكايب**: تطبيق إلكتروني يتبع مايكروسوفت ظهر الإصدار الأول سنة 2013، ويستخدم لغة باسكال وجافا بنظام تشغيل مايكروسوفت ويندوز، ويعتمد المحادثات الفورية، متوفر بعدة لغات منها العربية، مقابلات مباشرة صوت فيديو، وهو برنامج تجاري تم ابتكاره من قبل مستثمرين سويدي ودنماركي مع مجموعة مطورين لبرمجيات تستخدم الإنترنت بشكل مجاني

وكلفة بسيطة مع الخطوط الثابتة أو الجواله، تم شراءه من قبل مايكروسفت لسنة 2011 بـ (8.5) مليار، ينافس ماسنجر، بلاك بيرى مسنجر، فايبر، وكان يسمى Sky-Peer-Peer أو يسمى Skyper.

8. **انستغرام:** تطبيق مجاني لتبادل الصور وسيلة سريعة ومجانية للتواصل مع الأصدقاء والعائلة، بالصور والفيديو (زيد، سليمان، 2009)، وهو تطبيق مجاني ظهر 2010م ومستحوذ عليه من فيسبوك، ويسمح بالتقاط الصور وضافة الفلتره الرقمية، ويقدم خدماته في الشبكات الاجتماعية ويستطيع المستخدمون متابعة المنشورات والتعليق عليها ويمكن استخدام اعتماداً على الفيس بوك والبريد الإلكتروني، ويمكن النقر على الهاشتاج (henri.L and others, 2014).

ومن أهم مساوى رسائل التواصل الاجتماعي الإلكتروني التعرض للمشاكل كالإدمان على الاستخدام، التعرض لمحتوى سيء أو التعرض لأثار نفسية، التعرض للمشاكل القانونية.

#### ب. الثقة الإلكترونية:

إن العمليات التسويقية تعتمد على أركان أساسية هي البائع والمشتري والوسيط في العمليات اليومية في السوق التقليدي حتى يكون ركنها الرابع المكان، بينما في العمليات التسويقية الإلكترونية فإن الفضاء هو ركنها الرابع وقد يكون الركن الخامس هو الثقة الإلكترونية (Louis,kekky and others, 2010).

ويمكن أن تتشكل الثقة الإلكترونية بين البائع والمشتري عبر عمليات تسويقية متعددة ومتكررة ويساعد ذلك على قوة التقسيم للموقع الإلكتروني والواسطة الإلكترونية المستخدمة ومدى انتشارها وتوعية المستخدمين وطبيعة التعاملات ( mangold,W and others, 2009)، تعمل الثقة الإلكترونية على زيادة رضا العملاء كلما استخدمت كاستراتيجية تسويقية، وتعزز قدرة منظمات الأعمال على تحقيق أهدافها (Olatokun, W and others, 2011).

إن أية عملية من عمليات التراسل الإلكتروني عبر وسائط التواصل الاجتماعي أو الرسمي تحتاج إلى تحديد الواسطة المستخدمة والأسلوب والتقنيات وإجراءات التحقق لعمليات التخفيض في البيع أو الشراء أو الدفع أو المزودات الإلكترونية (Laudon, K, 2014). وتعتمد القيادة الإلكترونية عموماً والتسويق الإلكتروني خصوصاً على الثقافة الرقمية إذ أن عمليات التراسل الإلكتروني تعتمد كثيراً على الثقة الإلكترونية نظراً للتكلفة (Jackson, L, 2013; Cayla, J, 2018). ويعزز التراسل الإلكترونية بوسائطه المتعددة الاعتمادية والموثوقة في تحديد المنتج، السعر، التوزيع، وقت التسليم، طرق الدفع، وعمليات ما بعد الشراء (Chen, Y, 2008)، وترسم الثقة في التراسل الإلكترونية صورة إيجابية حول المنتج، الشركة. كما أنها تساعد في تحقيق الميزة التنافسية وذلك بالتزامها بما يصدر عنها من عمليات ترويج (Hennig, and others, 2004).

ويمكن للقوانين أن تنظم طبيعة التعاملات الإلكترونية وتحفظ حقوق الإنتاج والبيع والدفع وتوجه الأفراد والمنظمات، وتعمل على زيادة الوعي والثقافة حول العمليات الإلكترونية (Decman, M, 2015).

#### ج. التسويق الإلكتروني:

التسويق الإلكتروني كنموذج من نماذج الأعمال الإلكترونية (نصير، محمد، 2005) ويطلق عليه التسويق الرقمي، أو عبر الشبكة، وهو استراتيجية تطبق لتنظيم طرق التواصل التكنولوجي الحديث، وذلك باستبدال السوق التقليدية بالسوق الافتراضية والى واقع عملي ملموس باستخدام الوسائط الإلكترونية (Marjolein, V, and others, 2018).

يساعد التسويق الإلكتروني على تطوير العلاقات مع الزبائن بشكل أفضل وتفاعل مستمر مع مراعاة الخصوصية إلى حد ما، ويشجع منظمات الأعمال على كسب الزبائن الجدد والمحافظة على القدامى وتجاوز الحدود وفتح فضاءات التسويق للفرد والشركة على حد سواء أو تقليل التكاليف (Anderawmackarthy, 2018).

إن نوعية المنتج الإلكتروني والميزانية الترويجية والخبرة والمهارة والتطوير المستمر تشكل أهم طرق النجاح للتسويق الإلكتروني وله أنواع متعددة كالمواقع، المدونات الإلكترونية، الفيديو، المنتديات والصفحات، الحملات البريدية، التطبيقات الإجمالية (كافي، مصطفى، 2010).

يتفرد التسويق الإلكتروني بالعديد من المزايا أهمها: الأرباح المرتفعة، الكلفة المنخفضة، السهولة، الحماية المعلوماتية، الانفتاح، تحديد نقاط القوة، ويخدم الأفراد والجماعات والشركات على حد سواء (الصيدي، محمود، يوسف، ردينة، 2012).

#### **منهجية البحث:**

تبنى الباحث المنهج الوصفي والتحليلي وتم جمع البيانات بعينة الدراسة الاستبانة وقد تضمنت المتغيرات المستقلة والتابعة وقد قسمت الدراسة إلى:

الجزء النظري: وقد تمثل بالدراسات السابقة وتحليلها ومناقشتها فيما يتعلق بالمتغيرات البحثية والاستفادة من المراجع العربية والأجنبية والمجلات العلمية والكتب والمواقع الإلكترونية ورسائل الدكتوراة والمجستير ذات الصلة لتوضيح مفهوم استخدام وسائل التواصل الاجتماعي واثرا على التسويق الإلكتروني.

الجزء العملي: وقد تمثل بالفرضيات وتحليل نتائج الاستبانة المتعلقة باثر وسائل التواصل الاجتماعي على التسويق الإلكتروني في شركات الاتصالات الأردنية (زين، أورنج، أمنية) باستخدام المتغير الوسيط (الثقة الإلكترونية).

#### **مجتمع وعينة الدراسة:**

اشتمل مجتمع الدراسة على مدر (وحدة، رئيس فرع، رئيس قسم) في شركات الاتصالات الأردنية (زين، اورانج، أمنية)، وبلغ عددهم 150 مدير وتم اختيار 130 مدير منهم تم توزيع الاستبانة عليهم، أعيد منها 120 استبانة وكانت صالحة للتحليل وقد تم استطلاع وجهة نظرهم كمدرء متخصصين في تلك الشركات.

#### **الحدود الزمانية والمكانية للبحث:**

اقتصرت هذا البحث على دراسة وسائل التواصل الاجتماعي وأثرها على التسويق الإلكتروني للعام (2016-2018م) على شركات الاتصالات الأردنية (زين، أورنج، أمنية).

#### **جمع البيانات وتحليلها:**

تم جمع البيانات لهذا البحث من مصادرها الأولية والتي تمثلت في أداة الدراسة (الاستبانة) والتي صممت خصيصاً لهذا البحث. وقد أجاب عليها أصحاب الاختصاص واستخدم أسلوب الحزم الإحصائية الاجتماعية (SPSS) في معالجة بيانات الاستبانة. كما وجمعت البيانات الثانوية من الكتب والمراجع العربية والأجنبية والدوريات والمقالات والأبحاث والدراسات السابقة ومواقع الشبكة العنكبوتية ذات الصلة.

#### **النتائج والمناقشة**

بينت الدراسة العديد من النتائج كان أهمها:

أظهرت نتائج الدراسة في الجدول (1) باختبار كرونباخالفأ أن الأداة المستخدمة الاستبانة التي تم تصميمها ملائمة كمتغيرات وأسئلة، وتعكس صدق وثبات الاستبانة بنسبة (89.9%).

في الجدول رقم (2) ظهر أن تطبيق الفيس بوك (دليل أو كتاب الوجه) كواسطة للتواصل الاجتماعي الإلكتروني وبانحراف معياري (3.81) وهو الأقل بين المتغيرات المستقلة للدراسة مما يعني أن الانتشار الواسع له يعطي الزبائن وفرة بالمعلومات وسهولة في التداول وقدرة أعلى على المقارنة بين البدائل ويعكس سهولة التصميم للفيس بوك وسرعة اكبر وجهد وكلفة اقل وهذا يفسر ارتفاع درجة الوعي لدى الزبائن فيالأردن ويساهم في زيادة عمليات التسويق الإلكتروني ويعكس ارتفاع الأرباح وزيادة عدد الزبائن، وزيادة درجة الرضا



كما بينت النتائج أن مربعات انحرافات القيم وتنشئتها جاء لتطبيق سكايبى (4.62) والمدونة الإلكترونية بـ (4.21)، وسناب شات (4.25) مما يفسر انخفاض استخدام تلك التطبيقات نظراً لقلّة مع المرجوة من استخداماتها.

في الجدول (2) يظهر تطبيق الواتساب (الأخبار) كواسطة للتواصل الاجتماعي الإلكتروني بانحراف معياري (4.47) مما يعني أن له انتشار واسع وبمجموعات متعددة ويساعد بنقل الأخبار والمعلومات بطريقة متنوعة مع مراعات الخصوصية للأفراد والمجموعات وغالباً ما تكون المعلومات المنقولة موجهة ومخصصة بشكل يحفظ القيمة الهامة لدى الأفراد والمجموعات ويعكس ذلك الحرص على السرية واحترام الخصوصية لدى الزبائن في الأردن ولذا فإن سرعة الانتشار للمعلومات مرتفعة علماً أن الكلفة والجهد قليلة مع مراعاة الجوانب القانونية للجرائم الإلكترونية أثناء عمليات التراسل الإلكتروني، ويظهر الجدول (4) أن قيمة (VIF) جاءت مرتفعة (1.36) أي أن لها أثراً في زيادة الأرباح وعدد الزبائن أو إرضاءهم في عمليات التسويق الإلكتروني وإن درجة الارتباط جاءت مرتفعة بـ (0.717) كما هي في الجدول (4).

في الجدول رقم ( ) يظهر أن تطبيق تويتتر (قل ما عندك) كواسطة للتواصل الاجتماعي الإلكتروني بانحراف معياري (4.21) بدرجة مرتفعة حيث أن نوعية المستخدمين لهذا التطبيق يعملوا في مجالات الأعمال والمهن المختلفة ويتواصلوا في بينهم لأغراضهم الخاصة ويتبادلون المعلومات المهمة وحجم عمليات التسويق الإلكتروني كبير، ويميل هذا التطبيق إلى الرسمية في التعامل مما يفسر عاملي المهنية في التعامل والأهمية في التخصيص ويؤثر قانون الجرائم الإلكترونية على عمليات التراسل الإلكتروني. ويظهر لنا الجدول (3) أن درجة الارتباط جاءت مرتفعة (0.807) مما يفسر أن المستخدمين لهذا التطبيق من فئات متشابهة تهتم بالسمعة وتقدير الذات ويساعدهم التطبيق على التمييز بين طبقات المجتمع الأردني الأخرى.

في الجدول رقم (2) يظهر أن تطبيق البريد الإلكتروني كإحدى وسائل التواصل الاجتماعي الإلكتروني بانحراف معياري (4.21) بشكل مرتفع نسبياً من حيث الاستخدام ويغلب على الكثير من الزبائن في القطاعات السوقية الأردنية استخدام هذا التطبيق لما له من خصوصية فريدة وحفظ للمعلومات الخاصة وسرية في التعامل ويعكس درجة الوعي والحرص لدى الزبائن المستخدمين لهذا التطبيق مما يخفض نسبة الجرائم الإلكترونية ويساعد على عمليات التسويق الإلكتروني وتحقيق الأرباح للمستخدمين.

وقد أظهر لنا الجدول (4) أن الارتباط لهذا التطبيق جاء مرتفعاً (1.41) وهذا يفسر أهمية المعلومات الخاصة والحرص على تداول المعلومات ذات العلاقة بالفرد نفسه أو متطلباته الخاصة فقط.

أظهر لنا الجدول (5) أن ( $R^2$ ) جاءت بدرجة مرتفعة (0.775) أي أن الارتباط لوسائط التواصل الاجتماعي بعمليات التسويق الإلكتروني جاء قوياً مما يعزز ضرورة توفير عامل الثقة أثناء التراسل الإلكتروني وأن هذا النموذج ملائمة بدرجة مرتفعة لقياس أثر الوسائط على التسويق الإلكتروني.

أظهر لنا الجدول (6) لتحليل التباين الأحادي وتوضيح الفرق بين المتوسطات لوسائط التواصل الاجتماعي على التسويق الإلكتروني وأن (F) المحسوبة أكبر من الجدولية (420.775) وبدرجة متوسطة ومؤثرة بشكل ملائم. وقد ظهر لنا الجدول (7) عند اختبار B (0.480) للفيس بوك والواتس اب وسكايبى جاء (0.461)، مما يفسر ملائمة هذه التطبيقات بشكل كافي في المجالات الفردية للفيس بوك والواتساب ومجالات الأعمال لسكايبى. أما سناب شات فقد جاء أقلها أثر بواقع (0.019).

وأظهر الجدول (8) لاختبار B (0.386) واختبار t (4.844) والارتباط (0.881) للمتغير الوسيط (الثقة) Confidence مما يفسر أن عمليات التسويق الإلكتروني تتأثر بشكل قوي وتزداد درجة رضا الزبائن واعدادهم وتحقق منظمات الأعمال أرباح أكبر كلما توفرت الثقة في التعاملات الإلكترونية، مما يعكس ميل الإدارة والمجموعات في الأردن نحو التعامل بوسائط التواصل الاجتماعي بشكل أكبر، وتحولت من استخدامات ثانوية في الحياة العامة الأردنية إلى استخدامات رئيسة لا يمكن الاستغناء عنها وهذا دليل على مواكبة

مستخدمو تلك الوسائط لتطورات التكنولوجيا الحديثة وتحديث توجهاتهم وتغيير سلوكياتهم على المستوى الفردي والجماعي وحسب طبيعة الاهتمام خصوصي أم عمل تجاري.

في الجدول رقم (2) يظهر تطبيق سناب شات (لقطة، لمحة، أو المحادثة القصيرة والمفاجئة) كأحدى وسائل التواصل الاجتماعي الإلكترونية بانحراف معياري (4.25) أي أن القيمة جاءت متطرفة وهو الأقل من حيث الاستخدام لدى الزبائن في قطاع الاتصالات الأردنية فهو تطبيق يهتم بالصور والتعليقات القصيرة المفاجئة ذات المحتوى مرتفع الحساسية أو حسب طبيعة الأحداث مما يعكس انخفاض أهمية هذا التطبيق والفوائد المرجوة منه إلا في الحالات الخاصة وان تأثيره على عمليات التسويق الإلكتروني في الأردن محدودة.

وأظهر الجدول أن ارتباط هذا التطبيق وقدرته على التأثير في عمليات التسويق الإلكتروني لزيادة الأرباح أو عدد الزبائن جاء منخفضاً وبواقع (0.517).

في الجدول رقم (2) يظهر تطبيق المدونة الإلكترونية كأحدى وسائل التواصل الاجتماعي الإلكتروني قد جاء بانحراف معياري مرتفع (4.21) أيان القيم جاءت متطرفة من المتغيرات المستخدمة في الدراسة مما يعني انخفاض مستوى الاستخدام لهذا التطبيق إلا في بعض المؤسسات ذات الاهتمامات العلمية والصناعية والتجارية ويعكس انخفاض عدد المؤسسات ذات الطبيعة المهنية في السوق الأردني. مما يبين ان قدرة هذا التطبيق على التأثير في زيادة الأرباح وجذب الزبائن جاء منخفض حسب معطيات الجدول رقم (3) وبدرجة (0.639).

في الجدول رقم (2) يظهر تطبيق سكايب (فضاء التعلم أو مشاهده) ما يظهر أن تطبيق سكايب بانحراف معياري (4.62) مرتفع والقيم متباعدة، مما يعني انه منخفض الانتشار بين الزبائن في شركات الاتصالات الأردنية كونه يخدم شريحة التجار والمهنيين هذه النسبة قليلة نسبياً مقارنة مع وسائل التواصل الاجتماعي الأخرى تبدو محدودة وذلك مقارنة مع المنافع المتوقعة لاستخدامات الوسائل الإلكترونية الأخرى للتواصل ويمكن لهذا التطبيق زيادة حجم المبيعات والمشتريات في القطاع التجاري الأردني مع المساهمة في زيادة الأرباح مع انخفاض عدد الزبائن مع الانتباه للأثر القانوني للاتفاقيات التجارية والالتزامات ولذا يبدو الاستخدام حسب الضرورة التي يطلبها العمل. ويظهر لنا الجدول (3) أن درجة ارتباط هذا التطبيق بالقدرة على التأثير في التسويق الإلكتروني جاءت منخفضة وبواقع (0.6.9).

في الجدول رقم (2) يظهر أن تطبيق انستغرام (الرسائل القصيرة) كأحدى وسائل التواصل الاجتماعي الإلكتروني بانحراف معياري (3.99) بدرجة مرتفعة مما يعني ان انتشاره واسع وخصوصاً بين فئات الشباب ورجال الأعمال في السوق الأردني وهذا بفضل طبيعة الاستخدامات لهذا التطبيق كالترويج للعمليات والبيث المباشر للتصوير والفيديوهات والقدرة على التحكم بها وإعادة بثها في التوقيت الملائم ويعزى ذلك إلى طبيعة اهتمامات الأفراد من فئات الشباب ورجال الأعمال بهذا التطبيق كونه يتمتع بمزايا كثيرة تصل إلى 17 ميزة إضافية وبنفس الوقت يمكن ان يسهل عمليات التسويق الإلكتروني وتحقيق رضا الزبائن والربحية وزيادة أعدادهم والحذر من ارتكاب مخالفات قانونية أثناء عمليات التراسل حسب قانونية الجرائم الإلكترونية في الأردن. ويظهر لنا الجدول (3) ان قدرة هذا التطبيق في التأثير على عمليات التسويق الإلكتروني جاءت مرتفعة وبواقع (0.708).

#### التوصيات:

اعتماداً على نتائج الدراسة ومناقشتها بطريقة تحليلية أدت إلى تفسير تلك النتائج فأن الدراسة توصلت إلى التوصيات الآتية:

1. تصميم استراتيجية تخدم التراسل الإلكتروني عبر وسائل التواصل الاجتماعي حسب الأهداف المرجوة من عمليات التسويق الإلكتروني فردي، جماعي، استهلاكي، صناعي.

2. تبني استراتيجيات تساعد على إيصال المعلومات للأفراد والجماعات بشكل أوسع ويشمل جميع وسائل التواصل الاجتماعي، واعتماد منصات عامة للتواصل الاجتماعي وفي أماكن عامة.
3. التوسع في عمليات التسويق الإلكتروني، وتبني استراتيجيات تنافسية بين وسائل التواصل الاجتماعي.
4. حفز وسائل التواصل الاجتماعي واعتمادها كأدوات حديثة لخفض الكلفة وزيادة الأرباح وعدد الزبائن، والاهتمام برضا الزبائن.
5. تطوير قوانين الجرائم الإلكترونية في الأردن حسب متطلبات التواصل الاجتماعي وعمليات التسويق الإلكتروني.
6. العمل على حفز استخدامات وسائط الواتس اب وسكايب، انستغرام، تويتر، والمدونات الإلكترونية، والتوسع في استخدام الفيس بوك، البريد الإلكتروني.
7. التركيز على تعزيز التراسل عبر الوسائط اعتماداً على الالتزام بمبدأ الثقة الإلكترونية، وتطوير الأنشطة التسويقية الكترونياً.
8. مواكبة تطورات التكنولوجيا لتحقيق أهداف الأفراد والمنظمات بشكل أكبر.

## الاستبيان

دراسة بعنوان "وسائط التواصل الاجتماعي وأثرها على التسويق الإلكتروني في شركات الاتصالات الأردنية (زين، اورنج، امنية) من وجهة نظر المديرين".

غير موافق	غير موافق بشدة	محايد	موافق	موافق بشدة	الفقرة
<b>أ. المتغيرات المستقلة</b>					
<b>1. الفيس بوك</b>					
					1. يساعد استخدام تطبيق فيس بوك على زيادة حجم المبيعات إلكترونياً في شركات الاتصالات الأردنية".
					2. يثق الزبائن بالعروض للمبيعات عبر الفيس بوك.
					3. يلبي الفيس بوك حاجات الزبائن ورغباتهم حسب توقعاتهم.
					4. يخفض الفيس بوك الكلفة على الزبائن.
					5. يحافظ الفيس بوك على خصوصية الزبائن.
					6. يساهم الفيس بوك في زيادة الأرباح.
					7. يساعد الفيس بوك على زيادة عدد العملاء.
<b>2. الواتساب:</b>					
					1. يساهم الواتساب في زيادة الأرباح.
					2. يساهم الواتساب في زيادة حجم المبيعات.
					3. يتميز الواتس أب بالمحافظة على السرية في التعاملات.
					4. يتميز الواتس أب بالمحافظة على خصوصية الزبائن.
					5. يساعد الواتساب على سرعة انتشار المعلومات التسويقية.
<b>3. التويتتر:</b>					
					1. يساعد تطبيق تويتتر على انتشار المنتجات بسرعة.
					2. يساعد تطبيق تويتتر على تحقيق ارباحهاية.
					3. يساعد تطبيق تويتتر على تخصيص المنتجات لقطاعات سوقية محددة.
					4. يساعد تطبيق تويتتر على عرض خدمات مميزة وخاصة.
					5. يحقق تطبيق تويتتر الثقة الالكترونية في التعامل بدرجة عالية.
<b>4. البريد الإلكتروني:</b>					
					1. يعمل البريد الإلكتروني على التعامل مع الزبائن بسرية تامة.
					2. يحقق البريد الإلكتروني الخصوصية الفردية.
					3. يعتبر البريد الإلكتروني تطبيق محدود الخدمة.
					4. يعمل البريد الإلكتروني زيادة.
<b>5. سناب شات:</b>					
					1. يستخدم تطبيق سناب شات لعرض المنتجات ذات السعر المرتفع.

					2. يساعد تطبيق السناب شات على زيادة عدد العملاء المرشحين.
					3. يستخدم تطبيق السناب شات في قطاعات سوقية محدودة.
					4. يحقق تطبيق السناب شات الثقة الإلكترونية بدرجة مرتفعة.
<b>6. سكايب:</b>					
					1. يساعد تطبيق سكايب على توفير الجهد.
					2. يساعد تطبيق سكايب على تقليل الوقت.
					3. يساعد تطبيق سكايب على زيادة عدد العملاء.
					4. يساعد تطبيق سكايب على زيادة حجم الأرباح.
<b>7. المدونة الإلكترونية:</b>					
					1. يهدف تطبيق المدونة الإلكترونية إلى تقديم عروض ذات الأجل الطويل.
					2. يخدم المدونة الإلكترونية استخدامات الأعمال B2B.
					3. يحقق المدونه الإلكترونية السرية والثقة في التعاملات الإلكترونية.
					4. يساعد المدونة الإلكترونية في تحقيق الميزة التنافسية.
					5. يساعد المدونه الإلكترونية في ارباح عالية.
					6. يساعد المدونة الإلكترونية في زيادة اعداد العملاء.
<b>8. انستغرام:</b>					
					1. يعمل تطبيق انستغرام على تقليص الاجراءات والسرعة في العمليات السوقية.
					2. يساهم تطبيق انستغرام في زيادة وعي الزبائن.
					3. يساهم تطبيق انستغرام في زيادة عدد الزبائن.
					4. يمكن أن يحقق تطبيق انستغرام أرباح مرتفعة.
					5. يخفض تطبيق انستغرام الكلفة الشرائية.
<b>ب. الثقة الإلكترونية</b>					
					6. تساعد استراتيجية الثقة الإلكترونية على تحقيق رضا العملاء.
					7. تساهم استراتيجية الثقة الإلكترونية على تحقيق الزيادة في الأرباح.
					8. تعزز استراتيجية الثقة الإلكترونية على استخدامات وسائط التواصل الاجتماعي.
					9. يعزز قانون الجرائم الإلكترونية في الأردن عمليات التراسل الإلكتروني بوسائط التواصل الاجتماعي بشكل ايجابي.
					10. تشكل الثقة الإلكترونية ميزة تنافسية لشركات الاتصالات الأردنية.
<b>ج. التسويق الإلكتروني</b>					
					1. يتأثر التسويق الإلكتروني بنوع الوساطة الاجتماعية في التواصل.
					2. تتأثر عمليات التسويق الإلكتروني بالثقة الإلكترونية.
					3. تختلف الأرباح في عمليات التسويق الإلكتروني وفق ادوات التواصل الاجتماعي.

				4. يزيد عدد الزبائن حسب تنوع وسائط التواصل الاجتماعي.
				5. يخفض التسوق الإلكتروني كلفة ووقت التسويق عبر وسائل التواصل الاجتماعي.
				6. تتأثر عمليات التسويق بقانون الجرائم الإلكتروني عبر وسائط التواصل.
				7. يساعد عمليات التسويق في عرض مبيعات متعددة.
				8. تساهم الثقة الإلكترونية في زيادة عمليات التسوق الإلكتروني ووسائط التواصل الاجتماعي.

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**Reliability of Scales table (1)**

	<b>N. Items</b>	<b>Alpha (a)</b>
<b>Facebook</b>	7	0.77
<b>Whatsapp</b>	5	0.75
<b>Twitter</b>	5	0.120
<b>Email</b>	4	0.120
<b>Snapchat</b>	5	0.89
<b>Skype</b>	4	0.85
<b>Electronic</b>	6	0.88
<b>Instagram</b>	5	0.81
<b>E-confidence</b>	5	0.84
<b>E-marketing</b>	8	0.120

**Descriptive Statisticstable (2)**

	<b>N</b>	<b>Minimum</b>	<b>Maximu m</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Facebook</b>	120	3.44	23.33	12.9291	3.81040
<b>Whatsapp</b>	120	3.75	24.44	13.8430	4.47073
<b>Twitter</b>	120	3.78	25.00	14.5614	4.21659
<b>Email</b>	120	7.08	24.44	15.6342	3.99117
<b>Snapchat</b>	120	5.37	25.00	15.4292	4.25656
<b>Skype</b>	120	4.16	25.00	15.6756	4.62025
<b>Electronic</b>	120	3.78	25.00	14.5614	4.21659
<b>Instagram</b>	120	7.08	24.44	15.6342	3.99117
<b>E-confidence</b>	120	5.37	25.00	15.4292	4.25656
<b>E-marketing</b>	120	4.16	25.00	15.6756	4.62025

Valid N (listwise)	120				
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**Correlations table (3)**

		RS	LS	RP	LP	EVS	PP
<b>Facebook</b>	Pearson Correlation	1	.612(**)	.639(**)	.660(**)	.717(**)	.609(**)
<b>Whatsapp</b>	Sig. (2-tailed)		.000	.000	.000	.000	.000
<b>Twitter</b>	N	120	120	120	120	120	120
<b>Email</b>	Pearson Correlation	.612(**)	1	.597(**)	.676(**)	.591(**)	.650(**)
<b>Snapchat</b>	Sig. (2-tailed)	.000		.000	.000	.000	.000
<b>Skype</b>	N	120	120	120	120	120	120
<b>Electronic</b>	Pearson Correlation	.639(**)	.597(**)	1	.678(**)	.807(**)	.517(**)
<b>Instagram</b>	Sig. (2-tailed)	.000	.000		.000	.000	.000
<b>E-confidence</b>	N	120	120	120	120	120	120
<b>E-marketing</b>	Pearson Correlation	.660(**)	.676(**)	.678(**)	1	.724(**)	.708(**)
<b>Facebook</b>	Sig. (2-tailed)	.000	.000	.000		.000	.000
<b>Whatsapp</b>	N	120	120	120	120	120	120
<b>Twitter</b>	Pearson Correlation	.717(**)	.591(**)	.807(**)	.724(**)	1	.608(**)
<b>Email</b>	Sig. (2-tailed)	.000	.000	.000	.000		.000
<b>Snapchat</b>	N	120	120	120	120	120	120
<b>Skype</b>	Pearson Correlation	.609(**)	.650(**)	.517(**)	.708(**)	.608(**)	1
<b>Electronic</b>	Pearson Correlation	1	.612(**)	.639(**)	.660(**)	.717(**)	.609(**)
<b>Instagram</b>	Sig. (2-tailed)		.000	.000	.000	.000	.000
<b>E-confidence</b>	N	120	120	120	120	120	120
<b>E-marketing</b>	Pearson Correlation	.612(**)	1	.597(**)	.676(**)	.591(**)	.650(**)
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	120	120	120	120	120	120

\*\* Correlation is significant at the 0.01 level (2-tailed).

\* Correlation is significant at the 0.05 level (2-tailed).

**Collinearity Statistics table (4)**

Model	Collinearity Statistics	
	Tolerance	VIF
Facebook	.632	1.582
Whatsapp	.735	1.360

Twitter	.675	1.482
Email	.705	1.418
Snapchat	.644	1.552
Skype	.634	1.578
Electronic	.734	1.361
Instagram	.674	1.481
E-confidence	.704	1.416
E-marketing	.643	1.554

**Model Summary table (5)**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
<b>1</b>	<b>.7120(a)</b>	<b>.775</b>	<b>.673</b>	<b>.62444</b>
<b>2</b>	<b>.552<sup>b</sup></b>	<b>.305</b>	<b>.254</b>	<b>.605</b>

a. Predictors: (Constant), Inestgram, Facebook, Email, Whatsup, Snapchat, Electronic, Twitter, Skype

b. Predictors: (Constant), Inestgram, Facebook, Email, Whatsup, Snapchat, Electronic, Twitter, Skype, Econfidence

ANOVA<sup>c</sup> table (6)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1331.267	8	<b>166.408</b>	<b>426.775</b>	<b>.000(a)</b>
	Residual	33.533	86	<b>.390</b>		
	Total	1364.800	94			
2	Regression	19.918	9	<b>2.213</b>	<b>6.043</b>	<b>.000<sup>b</sup></b>
	Residual	45.414	124	<b>.366</b>		
	Total	65.333	133			

a. Predictors: (Constant), Inestgram, Facebook, Email, Whatsup, Snapchat, Electronic, Twitter, Skype

b. Predictors: (Constant), Inestgram, Facebook, Email, Whatsup, Snapchat, Electronic, Twitter, Skype, Econfidence

c. Dependent Variable: Emarketing

Coefficients<sup>a</sup> table (7)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.412	.313		-1.316	.192
	Facebook	.414	.062	.486	6.626	.000
	Whatsup	.416	.061	.461	6.832	.000
	Twitter	.030	.029	.031	1.033	.005
	Email	.059	.030	.066	1.977	.051
	Snapchat	.016	.022	.019	.707	.002
	Electronic	.416	.061	.461	6.832	.640
	Skype	.030	.029	.031	1.033	.775
	Inestgram	-.412	.313	.031	-1.316	.192
2	(Constant)	1.318	.448		2.939	.004
	Facebook	.094	.165	.113	.571	.569
	Whatsup	.347	.157	.399	2.210	.029
	Twitter	-.198-	.170	-.245-	-1.163-	.247
	Email	-.200-	.098	-.248-	-2.037-	.044
	Snapchat	-.126-	.175	-.136-	-.718-	.474
	Electronic	.391	.165	.471	2.379	.019
	Skype	-.718-	.364	-.755-	-1.970-	.051
	Inestgram	.564	.356	.558	1.585	.116
Econfidence	.454	.094	.386	4.844	.000	

a. Dependent Variable: Emarketing

Excluded Variables<sup>b</sup> table (8)

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	Econfidence	.386 <sup>a</sup>	4.844	.000	.399	.881

a. Predictors in the Model: (Constant), Inestgram, Facebook, Email, Whatsup, Snapchat, Electronic, Twitter, Skype

b. Dependent Variable: Emarketing

## استعمال وظيفة العقل في صناعة قرار الشراء من خلال مقاصد الشريعة

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### Rationality in Making Purchase Decisions: the Role of Shariah Aims

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#### Abstract

Given the increasing role and importance of materialistic doctrines in thinking when making marketing decisions, especially purchasing decisions, the limits of the use of thinking according to mental abilities becomes even more worthy of study. For that, this study aims to determine how important is the use of the function of reason in making purchase decisions within the context of the general trend in the direction of the Halal market, where customers adopt Islamic values when making choices.

If difference begins with colors, tongues and cultures, then the difference applies to patterns of thinking, methods of assessment and judgment, as well as differences in working methods and lifestyles, all of which make the market a place of difference and impulse rather than a place where a fixed marketing mix applies. Each of us will make decisions that suit him in a timely manner, and in the buying situations that he makes for himself, and according to what he wants from them.

**Keywords.** decision, purchase, mind, Shariah aims

#### مستخلص البحث:

نظرا لتزايد دور وأهمية المذاهب المادية في التفكير التسويقي عند اتخاذ القرارات التسويقية، خاصة منها قرارات الشراء، فإن حدود استعمال التفكير وفق القدرات العقلية جدير بالدراسة، لذا فإن هذه البحث يسعى إلى الوقوف على ما مدى أهمية استعمال وظيفة العقل في اتخاذ وصناعة قرارات الشراء؟ وذلك ضمن النسق العام في التوجه نحو السوق الحلال، التي يتبنى الزبائن في أجزائها السوقية، القيم الإسلامية في الاختيار.

فإذا كان الاختلاف يبدأ بتعدد الألوان والألسن والثقافات، ثم يسري الاختلاف إلى أنماط التفكير، وطرق التقييم والحكم على الأشياء، إلى جانب الاختلاف في طرق العمل وأساليب الحياة، كل هذه تجعل من السوق مكانا للاختلاف والاندفاع وليس مكانا لاستقرار المزيج التسويقي لكل منتج، ولا للولاء لعلامة واحدة، فيكون لكل منا قراراته التي تتاسبه في حينها، وفي مواقف الشراء التي يصنعها لنفسه، وتبعاً لما يريده منها. فابتغاء الفوز هو خلاصة القرار الذي يكون فيه للعقل الدور الحاسم والأساس في شراء الجنة عبر سوق عابرة، يكون فيها العقل الراجح هو الذي لا يجعل صاحبه يشتري الضلالة بالهدى، ومن الذين ما ربحت تجارتهم وما كانوا مهتدين.

**الكلمات المفتاحية:** القرار، الشراء، العقل، المقاصد، الشريعة

#### توطئة:

يقول الله تعالى في محكم كتابه الكريم ﴿ إِنَّ اللَّهَ اشْتَرَى مِنَ الْمُؤْمِنِينَ أَنفُسَهُمْ وَأَمْوَالَهُمْ بِأَنَّ لَهُمُ الْجَنَّةَ ۖ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ ۖ وَعَدًّا عَلَيْهِ حَقًّا فِي التَّوْرَةِ وَالْإِنْجِيلِ وَالْقُرْآنِ ۖ وَمَنْ أَوْفَى بِعَهْدِهِ مِنَ اللَّهِ ۖ فَاسْتَبْشِرُوا بِنَيْعِكُمُ الَّذِي بَايَعْتُمْ بِهِ ۖ وَذَلِكَ هُوَ الْفَوْزُ الْعَظِيمُ ﴾ سورة التوبة، الآية: 111، فليكن قرار شرائنا هو قرار شراء الجنة، لأنه القرار الذي يستخدم فيه العقل بأقصى قدراته، وهو قرار الفوز العظيم، وقرار الفوز هو: ﴿ فَمَنْ زُحِزِحَ عَنِ النَّارِ وَأُدْخِلَ الْجَنَّةَ فَقَدْ فَازَ ﴾ سورة آل عمران، الآية: 185، فإذا كان الفوز هو دخول الجنة، فغن الفوز العظيم هو الدرجات العليا "الفردوس الأعلى من الجنة".

#### مفهوم المقاصد:

إذا كان الخير في نفع الناس، فخير الناس أنفعهم للناس، حسب حيث الرسول صلى الله عليه وسلم الذي يقول: عن عبد الله بن عمر قال رسول الله صلى الله عليه وسلم «خير الناس أنفعهم للناس» رواه الطبراني<sup>1</sup>، فمستوى النفع أن يدخل السرور على أهله، أولاده، أقاربه،.....، وبالمقابل يرضى بمستوى الجزاء الذي يلاقيه من جراء تطبيق مناسب لمقاصد الشرع باعتبارها القياس الذي يرتب:

- الضروريات.
- الحاجات.
- التحسينات.

فالمقصد حسب الإمام الشاطبي هو: " المقصد الشرعي من وضع الشريعة إخراج المكلف من داعية هواه، حتى يكون عبدا لله اختيارا، كما هو عبد الله اضطرارا"<sup>2</sup>.

لذلك نحاول دراسة اتخاذ قرارات الشراء في العمليات الجارية في السوق من حيث التزام متخذ القرار بترتيب المستويات:

- الضروريات: حفظ الدين، حفظ النفس، حفظ المال، حفظ العقل، حفظ النسل، حفظ العرض.
- الحاجيات.
- التحسينات.

عند القيام بانجاز عمليات صنع القرار، من خلال الاستعانة بوظيفة العقل، والاستناد إليها كوظيفة تتبثق عن العقل المقصد بالحماية والحفظ والصيانة مثل بقية مقاصد الشريعة. زمن ثم التوكل على الله -أعقلها وتوكل-.

#### 1- القرار:

إن متخذ القرار بأحكامه الشخصية وخبرته المكتسبة يعاني الظروف السائدة مثل:

- ظروف الجهل.
- ظروف التأكد.
- ظروف المخاطرة.
- ظروف عدم التأكد.
- ظروف الصراع.

ولكون مشكل القرار يمكن أن تشتق منه مجموعة أنواع من القرارات، لأن الأحداث الواردة هي أحداث مستقبلية وحدثها احتمالي وغير مؤكد، في حين أن التأكد هي حالة التوفر على المعلومة الكاملة وان الحدث المستقبلي هو واحد، وبين حالات التأكد وعدم التأكد يتأرجح متخذ القرار بين استخدام الاستشارة حول الظروف التي يجب أن تكون محل الدراسة من حيث إمكانية اشتراك أطراف أخرى في القرار.

<sup>1</sup> الطبراني، المعجم الأوسط، 6026، السلسلة الصحيحة، ص: 906.

<sup>2</sup> إبراهيم بن موسى الشاطبي، الموافقات في أصول الشريعة، مصر، المكتبة التجارية الكبرى، ص: 168.

والدخول في أساليب اتخاذ القرار:

- أسلوب الفراسة والحكم الشخصي.
- أسلوب الاعتماد على وظيفة العقل.

وهي أساليب تعتمد على:

- وفرت الحد الأدنى للمعلومات القابلة للمعالجة.
- ترشيد وتحسين القرار ومستوياته.

مع تحقيق درجة التفاوض التي تحقق اللافرق بين المستويات، وعليه تقليل مستويات الندم عند انجاز القرار والدفع بالقرار للحركة بين:

- قرار الشراء العالي. إلى - قرار الشراء المنخفض.

كما يمكن التمييز بين اتجاهين أساسيين في صنع القرارات:

أ- اتخاذ القرار. ب- صناعة القرار.

أ- اتخاذ القرار: تقوم عملية اتخاذ القرار على:

- النمط القائم على التفكير والتحليل.
- النمط القائم على الحدس.

1- النمط القائم على التفكير والتحليل: ويتبع المراحل التالية:

◀ تحديد المشكلة.

◀ التعرف على البدائل.

◀ تقييم البدائل.

◀ اختيار البديل المناسب (القرار).

ويفهم من المراحل السابقة الذكر أن هناك نشاطا تفكيريا (فكريا) قائما، ويتخلل كل مرحلة من المراحل المذكورة، وهذا النشاط التفكيري هو نشاط واع، هادف، تحليلي لطبيعة المشكلة، فتصبح عملية اتخاذ القرار تأخذ الشكل التالي:



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أما عن مراحل القرار فهي:

- عرض المادة في السوق.
- التفاوض عن عناصر المزيج التسويقي.



- إبرام الصفقة ( القبول أو الرفض).

وعند النجاح في إبرام الصفقة، تتجسد فكرة الشراء في الواقع، وتتحول ملكية السلعة إلى حيازة المشتري متخذ قرار الشراء، في حين يتم تحويل الثمن إلى ملكية صاحب السلعة، منتجها أو بائعها، أو مقدمها في السوق.

أما في حالة تعثر الصفقة فتحتاج عملية التفاوض إلى المطالبة بتعديل الشروط، من ثمن أو أجل أو غيره من الخدمات، كما في كل عناصر المزيج التسويقي.

وقد يحتاج الزبون في عملية تجسيد فكرة الشراء إلى مرحلة:

- رفع درجة القرار من منخفض إلى عالي.

- أو تخفيض درجة القرار من عالي إلى منخفض.

## 2- قرار الشراء

إن قرار الشراء يتم اتخاذه في حالة المبادلة لشيء (مادة) بمقابل، وهو يقابل البيع للطرف الثاني، أي أن قرار الشراء يتضمن مبادلة بين طرفين:

- مقدم المادة (موضوع التبادل).

- مقدم المقابل (الطرف الثاني) أي مقدم الثمن.

ويتم اتخاذ قرار الشراء في الظروف المحددة التالية:

1. أن القرار يتعلق بمادة (موضوع) ما أهمية معتبرة، وهما يحتاج متخذ القرار إلى استشارة الغير، وجمع البيانات

والمعلومات والقيام بعملية الاختبار، وهو نمط القرار العالي كما هو في التسويق الحديث.

2. أن القرار يتعلق بمادة يتم تبادلها بشكل دائم وروتيني، ولا يحتاج فيها القرار إلى المزيد من الاستشارة، فيكون قرار

الشراء روتينيا بسيطا، وهو نمط القرار الواطئ (المنخفض).

ويمكن اعتبار قرار الشراء العالي هو القرار الذي يكلف عند تغييره، في حين أن قرار الشراء الواطئ (المنخفض) هو القرار الذي لا يكلف كثيرا عند تغييره.

## 3- قرار الشراء المتضمن مقاصد الشرع:

إن الإنسان كائن له قدرة الاختيار والإرادة، حيث يستطيع أن يجمد في حركته، يميل وينحرف، ولذلك للإنسان حركتين أحدهما سلبية غير مثمرة وأخرى نافعة مثمرة، وهي حركة السعي المجدي في الحصول على الرزق، وخطأ الأخذ معنى كفالة الله الرزق لعباده، وترك السعي للحصول عليه، لذلك يطلب الإنسان " مطالب إذا لم تتحقق كلها أو بعضها بات الإنسان مهددا بالموت والضرر الفادح، ومن جملة هذه المطالب: شهوة الطعام والشراب والرغبة في الكساء والإبواء وغير ذلك من مطالب يطلبها الجسد"<sup>1</sup>. ومطالب أخرى يطلبها

العقل" وهو ما تحويه النفس من علم بصفات الأشياء من حسنها وقبحها وكمالها ونقصها، أو العلم بخير الخيرين وشر الشريرين"<sup>2</sup>.

والحاجات العقلية هي " العلوم والمعارف التي تمكن من صحة الاختيار وسلامة الرأي"<sup>3</sup>، وعلى ذلك اعتبر من لا عقل له ليس مسؤولا

ولا محاسباً، بل الإنسان يناط به الجزاء والمسؤولية تبعاً لقدرة العقل الذي تيسر له، أو تبعاً لمداركه الذهنية، ولذا اعتنى الإسلام بالجانب

العقلي، ولم يأت ذكر الجسم في القرآن كله إلا مرتين إحداهما بصيغة المفرد في الحديث عن طالوت حيث قال تعالى ﴿وَقَالَ لَهُمْ نَبِيُّهُمْ

إِنَّ اللَّهَ قَدْ بَعَثَ لَكُمْ طَالُوتَ مَلِكًا قَالُوا أَنَّى يَكُونُ لَهُ الْمُلْكُ عَلَيْنَا وَنَحْنُ بِالْمَلِكِ مِنْهُ وَلَمْ يُؤْتِ سَعَةً مِنَ الْمَالِ قَالَ إِنَّ اللَّهَ اصْطَفَاهُ

1. القاموس المحيط، ج 4، ص: 18.

2. القاموس المحيط، ج 4، ص: 18.

3. القاموس المحيط، ج 4، ص: 18.

عَلَيْكُمْ وَزَادَهُ بَسْطَةً فِي الْعِلْمِ وَالْجِسْمِ وَاللَّهُ يُؤْتِي مَلَكُهُ مَن يَشَاءُ ۗ وَاللَّهُ وَاسِعٌ عَلِيمٌ ﴿البقرة، الآية: 247<sup>1</sup>، والأخرى بصيغة الجمع في قوله تعالى: ﴿إِذَا رَأَيْتَهُمْ تُعْجِبُكَ أَجْسَامُهُمْ ۖ وَإِنْ يَقُولُوا تَسْمَعُ لِقَوْلِهِمْ ۖ كَأَنَّهمُ خَشَبٌ مُّسْتَدَدٌ ۖ يَحْسَبُونَ كُلَّ صَيْحَةٍ عَلَيْهِمْ ۗ هُمُ الْعَدُوُّ فَاحْذَرهُمْ ۗ قَاتَلَهُمُ اللَّهُ ۗ أَنَّى يُؤْفَكُونَ﴾ المنافقون، الآية: 24<sup>2</sup>، وهي في الإشارة إلى المنافقين، فكان تحاشي القرآن استعمال الجسد والجسم في الحديث عن الآخرة، إذانا بأن الثواب أو العقاب لا يتعلقان بالجسم وحده دون النفس.

#### 4- العقل:

عرف العلماء العقل بتعريفات كثيرة، بعضها يجعل العقل هو الروح، لأن العقل لا إدراك له بلا روح، وبعضهم يجعله هو القلب، لأن محل العقل القلب، وبعضهم يجعله هو الإنسان لأن ما يميز الإنسان عن غيره العقل، وبعضهم يجعله غريزة تعرف بها العلوم، وبعضهم يجعله ذات العلوم. فالعقل هو "الجبر والنهي ضد الحُمق والجمع عقول"<sup>3</sup>، وعقل البعير بمعنى حبسها وردها عن الهروب، وورد كذلك معنى للعقل "العقلُ التَنَبُّتُ في الأمور"<sup>4</sup>، كما ورد كذلك في معناه القلب، وسمي كذلك لأنه "يعقل صاحبه عن التورط في المهالك أي يحبسه"<sup>5</sup>، ومن معاني العقل الأخرى هو "التميز الذي يتميز به الإنسان عن سائر الحيوانات".

وفعل عقل بمعنى "ربط الأفكار بعضها ببعض، حاكم، فهم البرهان العقلي، يتكرر في القرآن حوالي خمسين مرة، ويتكرر ثلاثة عشرة مرة هذا السؤال الاستنكاري، وكأنه لازمة: أفلا يعقلون؟"<sup>6</sup>.

فالعقل هو ميزة من مزايا الله التي ميز بها الإنسان عن باقي المخلوقات، ليستعملها في التفرة والتميز، بين ما هو مقبول وما هو مرفوض، تبعاً لشرعة ارتضاها خالق الإنسان، ويقول احد المفكرين "ولا يمكن أن يمارس المسلم حرية العقيدة والتي تعبر عن طمأنينة في القلب، بمعزل عن حرية العقل"<sup>7</sup>

وتبين لنا ذلك من خلال قصة إيمان سيدنا إبراهيم عليه وعلى نبينا أفضل الصلاة والسلام، حيث تدرج حسب قواه العقلية إلى درجة الطمأنينة، والعقل "ليس مصدر المعرفة الوحيد، للشر والإثم، والتوحيد، وإن كان من وسائل المعرفة التي يقدرها الإسلام حق قدرها إلى جانب مصدر الوحي"<sup>8</sup>

وأعلنت الشريعة الإسلامية من شأن العقل، فأشار القرآن إلى عشرات العمليات العقلية مثل التفكير و التدبير والتأمل، مع أن لفظة "عقل" مثل: يعقل وعقل وردت في القرآن الكريم تسع وأربعون مرة. وعليه فإن العقل "عقل قد استعمل بمعنى الفهم والإدراك والعلم والتميز بين الخير والشر"<sup>9</sup>، ويؤاخذ الإنسان على ذلك لأنه مسؤول، في حين يعفى من لا عقل له، وورد عن الرسول صلى الله عليه وسلم "رفع القلم عن ثلاثة: عن النائم حتى يستيقظ، وعن الغلام حتى يحتلم، وعن المجنون حتى يفيق"<sup>10</sup>، ويشكك بعض العلماء في صحة أحاديث العقل، ومن هؤلاء العالم المحدث ابن حبان (توفي 354 هـ) الذي يقول: "لست أحفظ عن النبي صلى الله عليه وسلم خبراً صحيحاً في العقل"<sup>11</sup>.

1. القرآن الكريم، سورة البقرة، الآية: 247.

2. القرآن الكريم، سورة المنافقون، الآية: 4.

3. لسان العرب، المجلد رقم 11.

4. لسان العرب، المجلد رقم 11.

5. لسان العرب، المجلد رقم 11.

6. مكسيم رودنسون، الإسلام والرأسمالية، ترجمة نزيه الحكيم، الطبعة الثالثة، بيروت، دار الطليعة للطباعة والنشر، مارس 1979، ص: 86.

7. عائشة عبد الرحمن، القرآن وقضايا الإنسان، القاهرة، دار المعارف، مارس 1969، ص: 113.

8. صبحي الطالح، النظم الإسلامية -نشأتها وتطورها-، بيروت، دار العلم للملايين، مارس 1982، ص: 195.

9. عبد الرحمن صالح عبد الله، ابن الجوزي وتربية العقل، مكة المكرمة، شركة مكة للطباعة والنشر، 1986، ص: 18.

10. -، حديث رقم 245. أَبْوَابُ الْخُدُودِ عَنِ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ - الترمذي ، العلل الكبير

11. عبد الرحمن صالح عبد الله، ابن الجوزي وتربية العقل، مرجع سبق ذكره.

لكن ما يهمننا هو أن سلوك الإنسان وسلوك ما عداه من المخلوقات بينهما جدار فاصل، متين البنيان، وهذا الجدار الفاصل هو العقل، فبقية الحيوانات تحكمها غرائزها وطلائعها الموروثة، والتي تعكس عليها أفعالاً في كل خطوة تخطوها، دون أن يكون لها القوة على تحرير هذه الأفعال، وعلى نقيض ذلك، فالإنسان له ما ليس لحيوان آخر، كالقدرة على تذكر الماضي، وعلى التكهن بالمستقبل، وعلى تصور الاحتمالات، وعلى وزن الأمور والحكم بناءً على الخبرات السابقة، واستخراج النتائج من المقدمات، وهي القدرة على الإدراك والإرادة الحرة، وهو شيء لا يشاركنا فيه مخلوق آخر، حيث "حتى ولو أن للإنسان غرائزه ودوافعه العمياء، وله جزء على الأقل من طبائع الحيوان، ولكن من المفروض أن عقله المفكر قادر على أن يرتفع فوق هذا المستوى، ويسمو به إلى ما فوق مستوى الانعكاس"<sup>1</sup>. ويربط العلماء النشاط العقلي بالمخ، وهو: "المادة الهلامية المغلقة في مكان دافئ مظلم"<sup>2</sup>، و "هذه الكتلة الندية ذات اللون الرمادي، والتي تشبه المطاط في ملمسها، والمغلقة بثلاثة أغشية تتميز بالصلابة ترتبط بالنخاع الشوكي، في شكل حبل داخل ثقب في فقرات العمود الفقري، والنخاع الشوكي مرتبط بجهاز عصبي إبتداءً من جذور الشعر والأسنان إلى أطراف أصابع اليدين والقدمين، والجهاز العصبي يتكون من عدد كبير من الخلايا، ويحتوي المخ على حوالي 13 مليونا من هذه الخلايا"<sup>3</sup>.

ومنذ 2500 سنة تقريباً، كان العلماء يعرفون أن البهجة والسرور والضحك والحزن، الكآبة واليأس، الفرح والنواح، لا تأتي إلا من المخ، وبواسطته نتعلم الحكمة والمعرفة، ونرى ونسمع، ونعرف الطيب من الرديء، والصالح من الطالح، والحلو من المر، وأنه بواسطة العضو ذاته يصبح مجانيين في حالة هذيان، فهو مركز تخزين واستثمار المعلومات واتخاذ القرارات لإيجاد التوازنات الخارجية والداخلية لذات الإنسان<sup>4</sup>.

فالإنسان إذا يتكون من عنصرين:

- عنصر بدني وهو عنصر حسي مجسد.
- عنصر علوي روحي وهو عنصر معنوي.

وهو بذلك يحتاج إلى نوعين من التغذيةيات أو من الزاد وهما:

- زاد لعنصره البدني، ويحصل عليه من ثمار الطبيعة.
- زاد لعنصره العلوي، ويتضمن إمكانات الاستعداد لقبول الخير والحق، ويشمل زاد العنصر العلوي الملاحظة لآثار صفات الله في الكون والبحث فيها، وتكوين الثمار المعنوية، والتي لها قوام حسي بدني، لأن آثار صفات الله في الكون والكائنات هي الحكمة، الكرم، الود، الرحمة، العزة، العلم، البر والغنى،....، ومجموع ما يترتب في الضمير من ذلك مع الأيام هو "عقيدة الإنسان" وهو "مبادئ الإنسان" وهو "قيم الإنسان" فهو إذا حقيقة إنسانية الإنسان.

إن الدورة العقلية في العملية هي استخدام الملاحظة وبقية الحواس واستثمارها العقلي، وتكوين عملية التنظيم للعناصر الحسية، وذلك من أجل التشهير، فالحقائق العلمية هي خصائص يتفحصها العقل كما تتفحص العين الألوان والأشكال..، "وشهادة الإنسان بالفكر أي استخدام الخاصية العقلية لإدراك المعنويات دون المدركات الحسية الأخرى"<sup>5</sup>.

فالعلاقة بين الإنسان والثروة (السوق) يمكن التمييز فيها من خلال:

- أ- علاقة بدنية، الجانب الحسي من خلال إمداد البدن بالطعام.....

1969 طاقاته ووظائفه، ترجمة سعيد عبده، القاهرة، مؤسسة فرانكلين للطباعة والنشر، إسحق أزيوموف، الدماغ البشري: 1

جون فايفر، العقل البشري، ترجمة م عيسى، القاهرة، مكتبة النهضة المصرية، ص: 5.

المرجع السابق، ص: 6.

المرجع السابق، ص: 9.

البعي الخولي، الثروة في ظل الإسلام، الكويت، الطبعة الرابعة، دار القلم، 1981، ص: 176.

ب- علاقة عقلية، المشاهدة بالفكر ومد الضمير بالمعارف،

فإذا كانت العلاقة الأولى هي علاقة حفظ كيان الجسم، بينما العلاقة الثانية فهي ما يحتاج إليه الإنسان لتكوين المبادئ وكليهما يتم استثمارهما في تكوين:

◀ ملاحظة الآثار والمعاني الدالة على الله وتكوين العقيدة.

◀ الحقائق العقلية من البحث والاستغلال للعناصر المتاحة.

ولذلك اعتبرت مقاصد الشريعة الإسلامية وجوب الحرص على سلامة وحفظ: الدين، النفس، المال، النسل، العرض والعقل.... من الضرورات من أجل:

- جلب المنفعة. - رد المفسدة.

فيكون العقل بذلك بالنسبة للإنسان: "أداة كسب، واختيار، وتمييز، كما يعتبر مركز اتخاذ القرار بالنسبة لكل البدائل والمفاضلة بين العناصر، والمزج بينها، مع تباين كيفية الانتفاع بها"<sup>1</sup>.

## 5- الشراء باستخدام العقل:

يعتبر السوق الميدان التطبيقي لممارسات العقل، فهي تعاني اندفاعات شتى لكون السوق ليست مثالية في كل الحالات، ولكون شروط السوق المثالية تتلخص فيما يلي:

- ميدان مفتوح.

- معلومات سائلة ومتوفرة للجميع وبأقل تكلفة.

- دخول وخروج في كل الأوقات وبدون موانع.

وحتى ولو توفرت الشروط السابقة، فإن التنافسية هي أن تندفع السوق إلى مراحل عدم التجانس، وبالتالي وجوب المفاضلة والخيار، وهي اندفاعات مشروعة لكون الأجزاء السوقية حينها تكون في حالة البحث عن الاستقرار عبر مستويات:

◀ الإنتاج: التصميم، الصنع، الجودة، النوعية.

◀ التوزيع المادي (السلعة): التخزين، النقل، المناولة.

◀ التوزيع التجاري: الفحص، التغليف، الكشف عن شكل ومضمون السلعة....

حيث يكون الزبون في هذه المرحلة أما استخدام التسويق:

◀ بالعين: الرؤية.

◀ بالجلد: اللمس.

◀ الشم: الأنف.

◀ الأذن: السمع.

بحيث يوظف عينيه لأن بداية الشراء هي العين "إنما نشترى بأعيننا" حسب ما تقول الحكمة الشائعة، واللمس يتم توظيفه تبعاً لنوعية السلعة، حيث يكون المنتج الذي يتطلب اللمس في متناول الزبون للفحص عن طريق الحاسة التي تقوم بالوظيفة.

ويذهب التسويق إلى حدود تمكين الزبائن من تذوق وتأكيد وجود خواص المنتج، إذا كانت من الخواص ماهية الذوق التي تتوجب التأكد منها، وهو التسويق بالذوق والطعم، وللتسويق كذلك تطبيقات الشم واختبارات الرائحة التي تتبع من المنتج المعروض. وقد يتم استخدام التسويق بحاسة واحدة، أو بأكثر من حاسة من الحواس الخمس ولنفس المنتج، ويذهب البحث في السوق إلى حدود استخدام الحاسة السادسة والتي تتمثل في الحدس والاستشعار عن بعد، كما في بعض المنتجات من أصناف التجارة الإلكترونية، وأصناف

<sup>1</sup> يحه عيسى، دالة المصلحة، وحدة البحث في الاقتصاد الإسلامي، جامعة الأمير عبد القادر، قسنطينة، الجزائر.

الخدمات التي لا طعم ولا رائحة لها، وهي المراحل التي تسبق توظيف العقل كوظيفة (جمع البيانات، عقد المقارنات، البدائل، الدراسة ثم الحكم).

والمشتري يعود به الحال إلى مراجعة سلوكياته الشرائية، حيث يعقد المطابقة مع سلوك الشراء الذي اعتاده في أشكال الشراء السابقة لتوظيفها وهي أشكال:

- **الشراء بالوفاء**: فالمشتري الذي اعتاد الشراء بالوفاء فهو وفي لمصدر واحد.
- **الشراء بالتقليد (الغش)**: وهنا يكون المشتري أمام الشراء بحكم أن من يتخذهم قدوة قد سبقوه في الشراء، فيلتزم السلوك نفسه الذي سلوكه.
- **المشتري الإعلاني**: يشتري لإشباع حاجته في الظهور والمظهر.
- **مشتري الصدفة**: وهو سلوك من لم يسبق له برمجة الشراء أو التخطيط له.

وهناك أشكال من الشراء تصل إلى مستوى السلوك الذي يعتاده الزبون في التعامل مع وظيفة الشراء في حياته اليومية، والواقع أن شخصا واحدا (زبونا) يمكن أن يسلك أكثر من سلوك في حياته وذلك تبعا للمواقف، وأحيانا تبعا لنوعية السوق.

#### 6- سوق المستهلك

هي سوق تباين سلوكيات الشراء لأنها سوق المنتجات المتعددة، وسوق الشراء بالتكرار وبشكل مستمر وخاصة:

- أ- **السلعة السهلة المنال convenience goods**.
- ب- **سلعة التسوق shopping goods**: وهي السلع التي تبذل فيها جهود إضافية للوصول إليها والوقوف على مدى ملاءمتها لتكون موضوعا للشراء. وبالتالي يستثمر فيها الزبون الوقت والجهد البدني وكذا العقلي من أجل البحث ومن ثم الحياة.
- ت- **السلع الخاصة Private goods**: وهي سلع الجهد المضاعف، حيث تتطلب المزيد من الاستشارة وجمع البيانات الضرورية.

فتكون بذلك سوق المستهلك هي سوق التدرج في استخدام جهود التفكير، بدءا بالسلع السهلة المنال التي يتميز فيها الزبون بالروتين والبساطة وسعة الانتشار، وتكون فيها الأمزجة التسويقية أكثر وضوحا. ثم يزداد التفكير والجهد العقلي في مستوى السلع الخاصة بالسوق فيكون عند مستوى الحدود العليا في السلع التي لا يتكرر شراؤها بشكل دائم، وبذلك تتكون قاعدة البيانات الأساسية بها وتوظيفها في المعلومات الأساسية.

#### 7- البيئة الإسلامية في سوق المستهلك

إن الواقع لا يختلف بين الأسواق من حيث الظروف والبيئات وسلوك المستهلك إلا فيما يتعلق بـ:

- سوق الحلال.
  - التطبيقات التي تنبثق عند تطبيق أحكام الشريعة الإسلامية.
- ففي سوق البيئة الإسلامية يزداد وضوح عناصر المزيج التسويقي، وتزداد فرص التداول والدوران أكثر للسلع والمنتجات، وتكون العلاقات كالود والرضا بين البائع و الزبون في مستوى ابتغاء البركة من التبادل بينهما، ومرضاة الله تعالى، وليس العلاقة المادية التي تنتهي بمجرد عقد الصفقة، ولذلك فهي سوق صفة الأمان لكون البائع يدلي عند العرض بمزيد من البيانات والمعلومات الضرورية، والزبون يختار عن بيينة وقناعة، فهي سوق تتم مراقبتها من:

- **الأسفل**: حيث أن السوق تخضع لنظم التجارة، والتي تمنع الاحتكار وتقدم فرص الاختيار والمفاضلة.

- الأعلى: حيث أن السوق تخضع لنظام الحسبة "مراقبة السوق" في مراقبة ممارسات التجارة، وذلك لقمع الغش ومحاربة أساليب التطفيف في الكيل وخسارة الميزان، وهي كلها من الأساليب التي تنهى عنها التقاليد التجارية، وكذا فقه البيوع في السوق الإسلامية خاصة.

#### 8- تعقيدات السوق الصناعية:

تعتبر السوق الصناعية الأكثر تعقيدا بالرغم من أن الشراء لا يتكرر فيها كثيرا، وبالتالي فعدد مرات تكرار الشراء أقل بكثير مما هي عليه في سوق المستهلك، لذلك فغن الشراء منها يحتاج إلى فهم الأساليب وماهية الخدمات الجديدة التي أضيفت إلى المنتج الصناعي في تنافسيته مع بقية المنتجين، لذا وجب التفريق بين:

- المادة الولية: تكون بمستوى أحجام المخازن الكبيرة، واستخدام خصوم الكمية من أجل استمالة الزبون.
- الأدوات والمعدات الصغيرة: تستخدم للصيانة والعمل والاستبدال، وهي أدوات الفنيين والمهرة من العاملين.
- الآلات: يتم تصريفها بخدمات الضمان، والدعم التقني، وتعهدهات الصيانة وتوفر قطع الغيار.
- التجهيزات: وتحتاج إلى استمرار تدفق قطع الغيار، وسيولتها في السوق، وضمان دوامها يشكل مستمر.

فالسوق الصناعية في الواقع هي سوق الدراسة والمقارنة وسوق استخدام أكثر للقدرات الذهنية للأفراد، وتعميق الاستشارة إلى أبعد حد ممكن وتميل أكثر للقرار العالي فتكون بذلك السوق الصناعية هي سوق المنتجات التي تتطلب فهما تقنيا يتجاوز للمس، ويتطلب دراسة النوعية بمستويات قياسية مقارنة بالمنافسين، وهي بذلك سوق استخدام وظيفة الشراء في مواجهة وظيفة العقل للحكم.

#### 9- العقل أداة القرار في وظيفة الشراء

إذا كان القرار هو صيغة الحل لمشكل قائم واختيار الحل ضمن الحلول المقترحة، فإن هذا الاختيار ينجزه العقل بعد المرور على المراحل التالية:

- جمع البيانات بواسطة الحوار.
- تصفية هذه البيانات باستبعاد البيانات التافهة.
- معالجة البيانات وذلك بعقد المقارنات بعمليات التقييس و المعاييرة.
- صيغة القرار.

ويتم القرار في السوق وفق أحد الصيغتين التالية:

- **صيغة القرار العالي:** وهو القرار الذي يحتاج إلى الاستشارة وكثرة البيانات والمعلومات والمشاركة مع الغير.
- **صيغة القرار المنخفض:** وهو قرار الشراء الروتيني الذي لا يحتاج إلى المزيد من البيانات، بل ويمكن اتخاذه بشكل آلي أحيانا.

تتمثل مساهمة جهاز العقل في تجنيده للحواس وتوظيف الأجهزة، كل في دوره ودورته من اجل الدخول في عملية اختيار لصيغة قرار شراء معين.

#### 10- اختلاف الناس في قراراتهم الشرائية:

إن عقول الناس تختلف بين الرجل و المرأة، وبين الصغير والكبير، وبين السليم والمريض....، وبين كل الناس، لكون التسويق يبني على قاعدة أن الناس مختلفون، لأن الله تعالى سبق في خلقه أن جعل الناس مختلفين في قدراتهم العقلية والبدنية، كما جعل في خلقه وهو ﴿فَتَبَارَكَ اللَّهُ أَحْسَنُ الْخَالِقِينَ﴾ المؤمنون، الآية: 14<sup>1</sup>، صنع التفاوت في القدرات من سمات وخصائص الناس، والتمايز على أساس العمل الصالح من عبادته، والعمل الصالح أي لا فساد في الأرض وعبادة الله تعالى كما شرع.

<sup>1</sup> القرآن الكريم، سورة المؤمنون، الآية: 14.

وفي شرع الله تعالى أنه ﴿ ذَلِكِ بَأْنَهُمْ قَالُوا إِنَّمَا النُّبُوعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ النُّبُوعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ ﴾ البقرة، الآية: 275<sup>1</sup>، ليكون البيع بالمطلق أي التبادل على أساس أن البيع يقابله الشراء، فالعلاقة هي بين طرفين:

- البائع يقوم بعرض السلعة.
- المشتري يتخذ قرار الشراء بحرية.

ويستند في ذلك إلى قدراته البدنية والعقلية، وأهمها معايير الرشادة، والسلامة الشرعية للعلاقة، والطيب من القول والطيبات من الحاجات (السلع)، مع تجنب مخاطر الوقوع خارج دائرة الحلال، أو الفشل في المعاملات الصحيحة، بتوافق وانسجام المعايير التي يستخدمها العقل والتي يتم بواسطتها الاختيار، وهو الاختيار (القرار) الذي ينهي أسباب المشكلة (سبب المشكلة)، فالاختلاف أن القرارات ليست آلية ولا نموذجية، بل هي متباينة.

### 11- قرارات الشراء لدى المرأة:

تظهر التحقيقات التسويقية التي يتم إجراؤها في الميدان أن قرارات الشراء لدى المرأة تميل فيها إلى العاطفة أكثر من العقل<sup>2</sup>، فإذا ما سئلت المرأة عن السيارة التي تنوي شراءها، فهي تجيب بأنها ترغب في سيارة زرقاء (أزرق سماوي)، أي بلون السماء، أو بلون آخر لذلك تميل إلى معايير قد تختلف فيها عن الرجل، لكن استخدام العقل لهذه المعايير جاء متفقا مع ميولها.

أما ما جاء في حديث الرسول صلى الله عليه وسلم الذي رواه أبو سعيد الخدري الوارد لدى البخاري في صحيحه: (خرج رسول الله صلى الله عليه وسلم في أضحي أو فطر إلى المصلّى، فصلّى ثم انصرف، فقام فوعظ النَّاسَ وأمرهم بالصدقة، قال: (أيها النَّاسُ تصدّقوا)، ثم انصرف فمرّ على النساء، فقال: (يا معشر النساء تصدّقن فإنّي أراكن أكثر أهل النار)، فقلن: ولم ذلك يا رسول الله؟ قال: (تكثرن اللعن وتكفرن العشير، ما رأيت من ناقصات عقل ودين أذهب للب الرجل الحازم من إحداكن يا معشر النساء)، فقلن له: ما نقصان ديننا وعقلنا يا رسول الله؟ قال: (ليس شهادة المرأة مثل نصف شهادة الرجل)، قلن: بلى، قال: (فذاك نقصان عقلها أو ليست إذا حاضت المرأة لم تُصل ولم تُصم؟) قلن: بلى، قال (فذاك نقصان دينها)، ثم انصرف رسول الله صلى الله عليه وسلم، فلما صار إلى منزله جاءت زينب امرأة عبد الله بن مسعود تستأذن عليه، فقيل: يا رسول الله هذه زينب تستأذن عليك. فقال: (أي الزيانب؟) قيل: امرأة عبد الله بن مسعود قال: (نعم ائذنوا لها)، فأذن لها، فقالت: يا نبي الله إنك أمرتنا اليوم بالصدقة، وكان عندي خلي فأرذنت أن أتصدّق، فزعم ابن مسعود أنه وولده أحق من تصدّقت به عليهم، فقال النبي صلى الله عليه وسلم: (صدّق زوجك وولّدك أحق من تصدّقت به عليهم))<sup>3</sup>.

فقد تم تحميله بالتفسير على أساس أن المرأة لا تصلي في فترات مرخص لها بترك الصلاة فيها، وما دامت الصلاة هي عماد الدين، فتحمل على أن نقصان الدين هو نقصان الصلاة، لأن الصلاة عماد الدين. في حين تم تحميل ناقصة عقل على أن المرأة إذا أحسنت إليها دائما (كذا سنة) وأسأت مرة واحدة إليها، تسرع إلى اتهامك بأنها منذ أن رأتك ما رأته منك خيرا، وهو التسرع بالحكم - وفي غير محله - أي أن نكران العشير يمكن أن يكون فوريا، وفي فترات غضب أحيانا. ولا يجب حمله أي ناقصة عقل على عدم اكتمال العقل

### 12- قرارات الشراء لدى الرجل:

<sup>1</sup> القرآن الكريم، سورة البقرة، الآية: 275.

<sup>2</sup> Victor P. Buell, Handbook of Modern Marketing, McGraw-Hill Companies, 1970.

<sup>3</sup> محمد بن إسماعيل أبو عبد الله البخاري الجعفي، صحيح البخاري، المحقق: محمد زهير بن ناصر الناصر، بيروت، الطبعة: الأولى، دار طوق النجاة (مصورة عن السلطانية بإضافة ترقيم محمد فؤاد عبد الباقي)، 1422، الجزء: 2، ص: 120، الرقم: 1462.

أما سلامة التصرف عند الرجل فليست محددة، بل إن استخدام الرجل لعقله في قرارات الشراء هو ترتيب الأولويات وهو الترتيب الذي يختلف فيه عن المرأة، فالمرأة تميل أن تتخذ هي قرارات الشراء في الحاجات التي تخصها هي، فالرجل ليس من أولوياته من يقوم بالشراء مثلا في قرار الشراء.

وغن النقص الذي يعتري قرار الشراء عند الرجل ليس من اكتمال العقل لديه، بل هو نسبي من:

- يتفاوت الرجال بينهم في قراراتهم تبعاً لقدراتهم العقلية، فيختلفون في الأداء والقرارات و المستوى.
- يتناقص أداء العقل عند متخذي القرار تبعاً لقدراته العقلية، فالسليم والمريض والمجنون والسفيه كل يتصرف وفق مستواه العقلي.
- إذا كان للرجال اختلاف بينهم فالنساء كذلك، كما أن الاختلاف في القرارات بين الناس يشمل:
- طبيعة السن، فالصبي غير المراهق، والكبير يختلف عن الصغير.
- طبيعة التكوين (التنشئة) والثقافة.
- طبيعة سلوك الشراء، وسلوك المستهلك.

وقد أشار القرآن إلى كثير من عمليات الشراء متباينة في النتائج، فمن الناس من يشتري بآيات الله ثمنا قليلا، ومن الناس من يشتري الضلالة بالهدى، ومنهم من يشتري ويستبشر بالبيع الذي اشترى به.

## الخاتمة: -13

حتى ولو أن كل الناس تتخذ قرارات الشراء وفي مختلف الأوقات، لكنها ليست واحدة، ولا نموذجية، والسؤال الذي يطرح نفسه هل هناك قرار شراء نموذجي؟، فالاختلاف يبدأ بتعدد الألوان والألسن والثقافات، ثم يسري الاختلاف إلى أنماط التفكير، وطرق التقييم والحكم على الأشياء، إلى جانب الاختلاف في طرق العمل وأساليب الحياة، كل هذه تجعل من السوق مكانا للاختلاف والاندفاع وليس مكانا لاستقرار المزيج التسويقي لكل منتج، ولا للولاء لعلامة واحدة، فيكون لكل منا قراراته التي تناسبه في حينها، وفي مواقف الشراء التي يصنعها لنفسه، وتبعاً لما يريد منها.

فقد جاء في القرآن الكريم قوله تعالى: ﴿ إِنَّ اللَّهَ اشْتَرَى مِنَ الْمُؤْمِنِينَ أَنْفُسَهُمْ وَأَمْوَالَهُمْ بِأَنْ لَهُمُ الْجَنَّةَ ۚ يُقَاتِلُونَ فِي سَبِيلِ اللَّهِ فَيَقْتُلُونَ وَيُقْتَلُونَ ۖ وَعَدًّا عَلَيْهِ حَقًّا فِي التَّوْرَةِ وَالْإِنْجِيلِ وَالْقُرْآنِ ۚ وَمَنْ أَوْفَى بِعَهْدِهِ مِنَ اللَّهِ ۚ فَاسْتَبَشِرُوا ببيعكم الذي بايعتم به ۚ وَذَلِكَ هُوَ الْفَوْزُ الْعَظِيمُ ﴾ التوبة، الآية: 111<sup>1</sup>. فالفوز العظيم يفسره قوله تعالى: ﴿ فَمَنْ رُحِزَ عَنِ النَّارِ وَأُدْخِلَ الْجَنَّةَ فَقَدْ فَازَ ﴾ آل عمران، الآية: 185<sup>2</sup>، فابتغاء الفوز هو خلاصة القرار الذي يكون فيه للعقل الدور الحاسم والأساس في شراء الجنة عبر سوق عابرة، يكون فيها العقل الراجح هو الذي لا يجعل صاحبه يشتري الضلالة بالهدى، ومن الذين ما ربحت تجارتهم وما كانوا مهتدين.

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<sup>1</sup> القرآن الكريم، سورة التوبة، الآية: 111، الجزء: 11، ص: 207.

<sup>2</sup> القرآن الكريم، سورة آل عمران، الآية: 185، الجزء: 05، ص: 74.



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# آليات حماية المستهلك من الغش و الخداع التسويقي من خلال ضوابط التسويق الإسلامي: دول مجلس التعاون الخليجي أنموذجا

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## Consumer Protection Mechanisms Against Cheating and Deceit in the GCC: An Islamic Marketing Perspective

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### Abstract

The area of consumer protection received considerable attention considering that consumption is the basis of economic life. Within the Gulf Cooperation Council (GCC), consumer protection laws evolved significantly in recent years to confront marketing fraud and deceit, taking into consideration the requirements of the Shariah (Islamic Law).

This study aims to discuss consumer protection within Shariah and highlight the most important controls that contribute to consumer protection as determined by the Shariah. After that, the authors identify the experience of GCC in establishing laws and legislation that protect their markets and consumers.

This study concluded that Islamic States, including the GCC, should adopt Islamic marketing methods and controls and to have legitimate mechanisms that contribute to consumer protection against fraud and deception that also provide economic environment, and social protection.

**Keywords.** Consumer protection, fraud, deception and Islamic marketing principles, GCC.

### المخلص

إن مجال حماية المستهلك لاقى أهمية كبيرة . باعتبار أن الاستهلاك هو أساس الحياة الاقتصادية ، ففي دول مجلس التعاون الخليجي تطور قانون حماية المستهلك تطورا بشكل ملحوظ في السنوات الأخيرة من خلال دورات متتالية ساهمت في بث قوانين و تشريعات نظمت السوق الداخلية أمام الغش و الخداع التسويقي بما يتوافق مع الشريعة الإسلامية لضمان صحة المستهلك .

تهدف هذه الدراسة إلى التعريف بحماية المستهلك في النظام الوضعي و النظام الإسلامي ، و إبراز مفهوم التسويق الإسلامي و أهم ضوابطه التي تساهم بشكل كبير في حماية المستهلك ، ثم التعرف إلى تجربة دول مجلس التعاون الخليجي في إرساء قوانين و تشريعات تحمي بها أسواقها و مستهلكين أمام الانفتاح العالمي الكبير الذي تعرفه و تعرضها لمخاطر تهدد صحة مستهلكيها .

خلصت هذه الدراسة إلى انه يجب على الدول الإسلامية انتهاز ضوابط و مناهج التسويق الإسلامي لأنها تضم آليات شرعية تساهم في حماية المستهلك من الغش و الخداع و أيضا حمايته اقتصاديا و اجتماعية و بيئيا بعيدا عن التشريعات و القوانين .

**الكلمات المفتاحية :** حماية المستهلك ، التسويق الإسلامي ، الخداع و الغش التسويقي ، مناهج الشريعة الإسلامية ، دول مجلس التعاون الخليجي .

المقدمة :

إن مجال حماية المستهلك من المواضيع التي أخذت حيزاً كبيراً في العالم . لاقى اهتماماً واسعاً من عدة دول خاصة في ظل تفشي ظاهرة الغش و الخداع التسويقي التي أدت إلى خلق فوضى كبيرة و إغراق الأسواق بالمنتجات المعيبة و السلع مجهولة المصدر التي تغتفر إلى معايير السلامة و الصحة ، فهي تهدد خطراً على المستهلك فكان لزاماً على الدول توفير الحماية اللازمة و سن تشريعات و قوانين و القيام بإجراءات لحماية المستهلك .

اهتمت دول مجلس التعاون الخليجي اهتماماً بالغاً فأصدرت بذلك قانون موحد لحماية المستهلك من الخداع و الغش التسويقي و هذا من خلال انعقاد دورات متتالية لمجلسها و ضبطت بذلك عدة إجراءات و تشريعات من اجل حماية المستهلكين في دولها و ما تم التماسه هو أن هذه التشريعات و القوانين وفق الشريعة الإسلامية و تجسد أهم مبادئ و ضوابط التسويق الإسلامي .

**الإشكالية :** من خلال ما سبق يمكن طرح التساؤل التالي :

**كيف يمكن حماية المستهلك في دول مجلس التعاون الخليجي من الغش و الخداع التسويقي من خلال ضوابط التسويق الإسلامي ؟**

**الفرضيات :** من خلال التساؤل المطروح يمكن طرح الفرضيات التالية :

- حماية المستهلك من الغش و الخداع التسويقي من أهم اهتمامات دول مجلس التعاون الخليجي؛
- إن قوانين و تشريعات حماية المستهلك في دول مجلس التعاون الخليجي معدة بطريقة علمية و دقيقة و تساهم بشكل كبير في تسيير الأسواق الداخلية للدول الأعضاء؛
- اعتمدت دول مجلس التعاون الخليجي على مبادئ و ضوابط التسويق الإسلامي في إرساء القانون الموحد لحماية المستهلك ؛
- آليات التسويق الإسلامي هي ضرورية للحد من الغش و الخداع التسويقي و تضمن بذلك حماية المستهلك .

**أهمية الدراسة :**

تستمد أهمية هذه الدراسة من موضوع حماية المستهلك فالتحديات الراهنة في ظل الانفتاح العالمي و دخول منتجات إلى الأسواق الداخلية التي تغتفر إلى المعايير و المواصفات البيئية و الصحية و التي تضر بالمستهلك و بالتالي فإنه من الضروري مراعاة سلامة المواطن من خلال إجراءات و تشريعات لحماية المستهلك في حدود الشريعة الإسلامية و تطبيق مبادئ و ضوابط التسويق الإسلامي ؛

**أهداف الدراسة:** تكمن هذه أهمية الدراسة في:

- التعريف بالتسويق الإسلامي و أهم ضوابطه الأخلاقية ؛
- إبراز عدة تعاريف خاصة بحماية المستهلك في ظل النظامين الوضعي و الإسلامي ؛
- إلقاء الضوء على تجربة دول مجلس التعاون الخليجي لقانون حماية المستهلك لأنها تعد من أهم التجارب العالمية الناجحة خاصة أن معظم قوانينه و تشريعاته كانت وفق الشريعة الإسلامية؛
- ضرورة تبني ضوابط التسويق الإسلامي لأنها تحمي حقوق المستهلك دون الحاجة إلى قوانين و تشريعات.

**المنهج و خطة الدراسة :**

للإجابة عن إشكالية الدراسة و إثبات أو نفي الفرضيات المطروحة تم الاعتماد في هذه الدراسة على المنهج الوصفي التحليلي و تم الاعتماد على المنهج الوصفي بعرض مفاهيم تخص التسويق الإسلامي و حماية المستهلك و هذا استناداً إلى المعلومات و النشرات و الدراسات و الدوريات العلمية و المصادر الالكترونية أما التحليلي من خلال التعقيب على تجربة دول مجلس التعاون الخليجي في حماية المستهلك و آليات تطبيق ضوابط التسويق الإسلامي .

تم تقسيم هذه الدراسة إلى:

**أولاً:** التأصيل النظري للتسويق بين الاقتصاد الإسلامي و الاقتصاد الوضعي؛

**ثانياً:** دور الضوابط الأخلاقية للتسويق الإسلامي في حماية المستهلك؛

**ثالثاً:** أهم إنجازات دول مجلس التعاون الخليجي في الحماية المستدامة للمستهلك؛

**أولاً:** التأصيل النظري للتسويق بين الاقتصاد الإسلامي و الاقتصاد الوضعي

## 1- في الاقتصاد الوضعي

أ- **تعريف التسويق:** كلمة تسويق ( Marketing ) هي كلمة مشتقة من المصطلح اللاتيني (mercutus) بمعنى التسوق ، و

كلمة ( Marketing ) هي كلمة مركبة من ( Market ) أي السوق و اللاحق ( ing ) و أصبحت تعنى المكان الذي يلتقي

فيه البائع و المشتري ، ( Marketing ) بمعنى الاستمرارية في وجود السوق <sup>1</sup> .

تتعدد تعريفات التسويق في الاقتصاد و فقد عرفته الجمعية الأمريكية " فهو العملية الخاصة بتخطيط و تنفيذ ، وخلق تسعير ، ترويج ، و توزيع أفكار أو السلع أو الخدمات اللازمة لإتمام عمليات التبادل التي تؤدي إلى إشباع حاجات الأفراد تحقيق أهداف المنظمات "<sup>2</sup>.

عرف أيضا " التسويق هو مجموعة الأنشطة و الأعمال التي يهدف إلى التوقع و التأكد و إيقاظ و إنعاش و تحديد حاجات المستهلكين و تحقيق التوافق المستمر للجهاز الإنتاجي و الجهاز التجاري بحسب الحاجيات المحددة سلفا "<sup>3</sup>.

ب- **أخلاقيات التسويق:** قبل تعريف أخلاقيات التسويق لا بد لنا من توضيح مفهوم الأخلاق، حيث تعد الأخلاق من المواضيع

المهمة في مجال الأعمال بشكل عام و التسويق بشكل خاص. و يمكن تعريف الأخلاق على أنها "تمط وصفي يحدد معايير

سلوك الفرد و ما هو جيد أو رديء و ما هو صحيح أو خطأ في ذلك السلوك"<sup>4</sup>، كما عرفت على أنها "مجموعة من القواعد

والمبادئ التي يخضع لها الشخص في سلوكياته و يسترشد بها في تقييم سلوكه"<sup>5</sup>.

إن هذه التعاريف تقودنا للخلط بين السلوك الأخلاقي و السلوك القانوني. فالسلوك الأخلاقي خاضع للمبادئ و القيم الشخصية أما

السلوك القانوني فهو خاضع للقواعد و القوانين التي تفرضها سلطة ما في منطقة معينة أو في منظمة معينة. إن التمييز بين هذين

النوعين من السلوك. ففي حالات كثيرة لا يكون القانون كافيا وحده لضمان الالتزام الأخلاقي خاصة في مجال الأعمال حيث تتضمن

المبررات الاعتيادية للموظفين لسلوكهم الأخلاقي بأن ذلك السلوك لا يخالف القوانين أو أنه في صالح الجميع أو أن لا أحد سيلاحظه

أو انه مدعوم من قبل المنظمة<sup>6</sup>،

1 - محمد حافظ حجازي، مقدمة في التسويق، دار الوفاء للدنيا للطبع و النشر، الطبعة الأولى، 2007 ، الإسكندرية ، ص42.

2 - عبد السلام أبو قحف، أساسيات التسويق ، دار المعرفة الجامعية ، 1992 ، الإسكندرية ، ص18.

3 -إياد زويار، التسويق في إدارة الأعمال التجارية ، دار الرضا للنشر ، الطبعة الأولى ، دون بلد نشر ، 1999 ، ص20.

4 - فؤاد محمد حسين الحمدي، الأبعاد التسويقية للمسؤولية الإجتماعية للمنظمات و انعكاساتها على رضا المستهلك دراسة تحليلية لآراء من عينة من المديرين و المستهلكين في عينة من المنظمات المصنعة المنتجات الغذائية في الجمهورية اليمنية، أطروحة دكتوراه، كلية الإدارة و الاقتصاد، الجامعة المستنصرية، 2003، ص58.

5 عمر أبو حميدة، مدى التزام شركات الأدوية الأردنية بأخلاقيات التسويق الدوائي، ورقة بحثية مقدمة إلى المؤتمر العلمي الدولي السنوي السادس لكلية الاقتصاد والعلوم الإدارية المنعقد تحت شعار: (أخلاقيات الأعمال ومجتمع المعرفة)، جامعة الزيتونة، عمان، 17-19 افريل 2006، ص8.

6 احمد شاعر العسكري، محمود جاسم الصميدعي، أخلاقيات التسويق : بين الفهم والتطبيق لدى منظمات الأعمال الأردنية، ورقة بحثية مقدمة إلى المؤتمر العلمي الدولي السنوي السادس لكلية الاقتصاد والعلوم الإدارية المنعقد تحت شعار: (أخلاقيات الأعمال ومجتمع المعرفة)، جامعة الزيتونة، عمان، 17-19 افريل 2006، ص15.

إن الممارسات التسويقية الأخلاقية تغطي مجالات واسعة كما هو الحال في علاقات التوزيع، الإعلان و الترويج، التسعير، إدارة المنتجات و تطوير منتجات جديدة، علاقات و خدمات العميل، بحوث السوق، العلاقات المهنية بين العاملين في التسويق، المسئوليات اتجاه المجتمع، فعدم الالتزام بأخلاقيات التسويق يؤدي إلى عدة ممارسات تؤثر بشكل سلبي على المستهلك، وهذه الممارسات تكون عائقاً يحول دون تحقيق الأهداف المرجوة من التسويق حيث تقف وراء توجيه الاتهامات والانتقادات المختلفة ، كما قد تؤدي إلى فقدان ثقة المستهلك، و يستخدم الباحثون للتعبير على هذه الممارسات مصطلح "الخداع التسويقي".

### ت- الخداع التسويقي

يقصد بالخداع التسويقي أي ممارسة تسويقية يترتب عنها تكوين انطباع أو اعتقاد أو حكم شخصي خاطئ لدى المستهلك فيما يتعلق بالشئ موضع التسويق (المنتج أو الخدمة) و/أو ما يرتبط به من العناصر الأخرى للمزيج التسويقي من سعر و ترويج و توزيع، مما قد يؤدي لاتخاذ لقرار غير سليم يترتب عليه إلحاق ضرر به بشكل أو بآخر<sup>1</sup>. و يدل الخداع التسويقي على عدم التزام القائمين بالتسويق بأخلاقياته، و التي تسبب أضراراً جسيمة لهم يلجأ ممارسو التسويق إلى الخداع للتأثير على المستهلك، بحيث يتخذ قراراً شرائياً غير سليم بالنسبة له، و لكن يترتب عليه نتائج إيجابية بالنسبة لهؤلاء الممارسين من خلال الزيادة في مبيعاتهم و أرباحهم، مازال موضوع الخداع التسويقي يولى اهتمام كبيراً من طرف الباحثين الاقتصاديين ، فضلاً عن اهتمام الهيئات الحكومية و جمعيات حماية المستهلكين، وغيرها التي نادى بضرورة وضع إطار أخلاقي يضبط الممارسات التسويقية و يضمن حقوق المستهلكين.

### 2- الاقتصاد الإسلامي

أ- مفهوم التسويق: كلمة التسويق في الاقتصاد الإسلامي كلمة مستقلة من مصدر أصلي هو " التسوق"، السوق في اللغة موضع البياعات<sup>2</sup>، جمع بياعة وهي السلعة<sup>3</sup>ولفظ السوق)، و«تسوق القوم إذا باعوا و اشتروا»<sup>4</sup> و«السين و الواو و القاف أصل واحد، وهو حدو الشئ» ، يقال: ساقه يسوقه سوقاً...والسوق مشتقة من هذا لما يساق إليها من كل شئ»)، فالسوق-في حقيقته اللغوية- هو ذلك الموضع الذي يجلب إليه المتاع و تجلب إليه السلع للبيع و الشراء. تعددت تعاريف التسويق في الاقتصاد الإسلامي فقد عرف على انه " الأنشطة التي يجب أن تؤدي وفق الشريعة الإسلامية فلا تداول و لا بيع إلا في إطار الأخلاقي و الشرعي الذي أقرته الشريعة

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ب- أخلاقيات التسويق : إن التسويق في الاقتصاد الإسلامي يقوم عدة ضوابط فقهية ....

#### - الضوابط الشرعية في التسويق :

- إقرار العدل :يعرف العدل على انه القسط اللازم للاستواء و هو استعمال الأمور في موضعها و أوقاتها و جوهرها و مقاديرها دون إسراف أو تمييز لا تقديم و لا تأخير ؛
- لا يقوم على ضرر :لا يحل للمسلم أن يضر أخاه المسلم لقول أو فعل أو سب بغير حق؛
- لا يشمل على الظلم:للظلم في الاقتصاد الإسلامي أشكال عديدة منها المعاملات المالية الربوية المعاصرة و التي لا تخدم المصلحة الاجتماعية و منها أيضا : الربا ، الاحتكار . الغش ، الغرر و القمار؛

نعيم حافظ أبو جمعة، الخداع التسويقي في الوطن العربي، ورقة بحثية مقدمة إلى الملتقى التسويقي الأول في الوطن العربي (الواقع و آفاق التطوير)، الشارقة 15-16 أكتوبر 2002.

1- الفيروز آبادي، محمد بن يعقوب، القاموس المحيط، دار الفكر، بيروت، (د.ط)، (1429هـ-2008م)، ص635.

3- ابن سيده، علي بن إسماعيل، المحكم و المحيط الأعظم في اللغة، معهد المخطوطات، جامعة الدول العربية، ط1، 1972، ج6، ص324.

10- الجوهري، إسماعيل بن حماد، الصحاح تاج اللغة و صحاح العربية، دار العلم للملايين، بيروت، ط4، (1990م)، ج4، ص1499.

- طاهر موسى عطية ، أساسيات التسويق ، المكتبة الأكاديمية ، القاهرة، 1993، ص37.

- ضوابط متعلقة بالحقوق الملكية :

• **الحقوق المالية في الإسلام** : إن الحقوق المالية في الإسلام لها وظيفة حيوية في الاقتصاد و تنمية المجتمع ، لها دور كبير في عملية التنمية الاقتصادية و تحقيق العدالة الاجتماعية و بالتالي تحسين مستوى المعيشة للمجتمع الإسلامي ، منها : حق الزكاة و حق الضريبة .

إن التسويق الإسلامي يحمل مسؤوليات عديدة تساهم تنظيم السوق و محاربة أشكال الغش و الخداع من بين هذه المسؤوليات :

- **المسؤولية الإنسانية**: أن تكون المنظمة صالحة و تعمل على الإسهام في تنمية و تطوير المجتمع و تحسين نوعية الحياة.
- **المسؤولية الأخلاقية**: أن تكون المنظمة مبنية على أسس أخلاقية و أن تلتزم بالأعمال الصحيحة و أن تمتنع عن إيذاء الآخرين.
- **المسؤولية القانونية**: أي التزام المنظمة بإعطاء القوانين و اكتساب ثقة الآخرين من خلال التزامها بتنفيذ الأعمال الشرعية و عدم القيام بالأعمال المخلة بالقانون.
- **المسؤولية الاقتصادية**: أن تكون المنظمة نافعة و مجدية اقتصاديا و أن تحاول جاهدة توفير الأمان للآخرين.

**ثانياً : دور الضوابط الأخلاقية للتسويق الإسلامي في حماية المستهلك**

إن التسويق الإسلامي يحمل في مبادئه و ضوابطه أخلاقية يحمي بها سلوك المستهلك

### 1- تعريف حماية المستهلك

يعد موضوع حماية المستهلك من المواضيع التي يجب الاهتمام بها، يشير (Oliver) إلى أن حماية المستهلك تعني " حفظ حقوقه و ضمان حصوله عليها"<sup>1</sup>. و تعرف على أنها "الفلسفة التي تتبناها مختلف المنظمات نحو توفير السلع أو تقديم الخدمات للمستهلك بأقل تكلفة مادية و جسمانية و نفسية من خلال المتغيرات البيئية السائدة بالدولة"<sup>2</sup>. من التعريفات أيضا " توفير المعلومات للمستهلك بما يساعده على اتخاذ قرار الشراء السليم، و بما يساعده في ترشيد الاستهلاك و كذا الاستغلال الأمثل لموارده، و بالشكل الذي يؤدي إلى توجيه موارد المجتمع بصورة أفضل و وصولاً إلى منع إنتاج و استيراد السلع الرديئة أو الضارة و تشجيع الإنتاج الجيد"<sup>3</sup>، كما يبين (الخير) أن مفهوم حماية المستهلك تتمثل في " الجهود المشتركة و المنظمة في المجتمع لحماية حقوق المستهلكين في معاملاتهم مع غيرهم"<sup>4</sup>،

**حقوق المستهلك في الإسلام**: الحقيقة إن الفكر الإسلامي زاخر بالعديد من الأحكام العامة و الخاصة و المستمدة من القرآن الكريم و السنة النبوية المطهرة حول حماية المستهلك للمنتجات من الغش و التلاعب. عمليا هناك بعض المبادئ المرتبطة برفع الضرر، حيث أستمد العلماء هذه المبادئ من قول الرسول (ص) "لا ضرر و لا ضرار"، و من هذه المبادئ أن وجوب إزالة الضرر شرع و من فروعها وقوع المسؤولية على من ألتف مال غيره من الأفراد و يدخل في حكم ذلك إنتاج و بيع منتجات معيبة حيث تقع المسؤولية على كل من البائع و المنتج الذي يتعامل أو يصنع منتجات فيها عيوب، بالإضافة إلى وجوب الحماية من الأضرار، كما يدخل في حكم ذلك مسؤولية المنتج عن وجوب و قاية المشتري المستخدم للسلعة.<sup>5</sup>

نفس المرجع، ص.12.1-

. أحمد إبراهيم عبد الهادي، إدارة المبيعات و حماية المستهلك، القاهرة، دار النهضة العربية، 1997، ص 192-2

- سامر المصطفى، دور جمعية حماية المستهلك في خلق الوعي لدى المستهلكين، مجلة جامعة دمشق للعلوم الاقتصادية و القانونية، 3 المجلد 29، العدد 2، 2013، ص.98.

- مفيد أبو زنت، الدور الرقابي لجمعية حماية المستهلك الفلسطيني على السلع الاستهلاكية في السوق الفلسطيني، ورقة بحثية مقدمة إلى المؤتمر الاقتصادي لجامعة القدس المفتوحة: نحو تعزيز تنافسية المنتجات الفلسطينية، رام الله فلسطين، 2012، ص.12.

<sup>5</sup> - عبيدات، محمد إبراهيم، التسويق الاجتماعي الأخضر و البيئي، الطبعة الأولى، دار وائل للنشر و التوزيع، الأردن، 2004، ص.184.

كما حرم الإسلام الغش وكفاة صوره ويذكر الرسول (ص) بهذا الصدد "من غشنا فليس منا". كما حرم الإسلام على التجار الغش واستخدام مكيايين والله عز وجل يذكر في القرآن الكريم "ويل للمطففين الذين إذا اكتالوا على الناس يستوفون و إذا كالوهم أو وزنوهم يخسرون" (الآية 1-3 سورة المطففين).

## 1- تطور مفهوم حماية المستهلك<sup>1</sup>

من الملاحظ أن الكثير من منظمات الأعمال تحاول إشباع حاجات ورغبات المستهلكين بمختلف الطرق التي تحقق لهم المكاسب والأرباح بغض النظر عن الآثار السلبية الناجمة عن بعض الأنماط الاستهلاكية الغير مرغوبة والضارة أحيانا، وهناك الكثير من المظاهر الدالة علي ذلك فمثلا تتبع معظم المنظمات منتجاتها، وخاصة عندما تكون جديدة بأسعار باهظة بحجة النفقات العالية أثناء تنظيم الحملات الترويجية والإجراءات التحفيزية، تقوم بعض المنظمات بالغش والخداع في الترويج والأسعار المضللة والمسابقات المزيفة والكذب على المستهلك، وإعطاء معلومات مبالغ فيها عن مزايا السلعة وخصائصها، ومحاولة اقناع المستهلك بشراء سلع ليس بحاجتها أو سلع ذات جودة رديئة أو معيبة.

تقوم الكثير من المنظمات بترويج وبيع سلع غير صحية مثل الأغذية المشبعة بالدهون والمعالجة بالمواد الحافظة الضارة والحلوى المحتوية علي نسبة عالية من السكر، خاصة للأطفال والمشروبات الكحولية، هذا فضلا عن السلع الضارة بالبيئة والخطرة على الصحة، والسلع التي لا تحتوي على الحد الأدنى من السلامة أثناء الاستخدام. كما وأن هنالك الكثير من السلع المبرمجة والمصممة على أساس سرعة العطب والتلف لتقصير عمرها الإنتاجي، مثل بعض الأجهزة الكهربائية والالكترونية، مما يجبر المستهلك على استبدالها أو صيانتها بزمان قصير جدا. وهذا بسبب استنزاف لموارد المستهلك الاقتصادية. ومن الواضح أن بطلان الاستعمال السريع المخطط مسبقا يؤدي إلي تراجع الرفاه الاقتصادي لأفراد المجتمع على المدى الطويل. ويتعرض التسويق الحديث إلي انتقادات عديدة من حيث محاولة خلق حاجات اصطناعية وطموحات وقيم مادية لا ضرورة لها، فالنظام التسويقي الحديث يحفز قيم وثقافة استهلاك مادية، بحيث يتم الحكم علي الناس من خلال ما يمتلكونه وليس من خلال ما يمتلكونه كأشخاص، وهذا الاتجاه يقود إلي إحباط الناس الفقراء وشعورهم بالحرمان، وما ينجم عن ذلك من آثار اجتماعية سلبية.

## 2- مبادئ حماية المستهلك:

استنادا لما تقدم تم الطلب إلى الحكومات إتباع سياسات حماية المستهلك وأن تحدد أولوياتها وفقا للظروف الاجتماعية والاقتصادية و البيئية التي تحقق احتياجات السكان ومصالحهم دون أن تقف هذه الإجراءات حواجز أمام التجارة الدولية وفقا للمبادئ التوجيهية التالية<sup>2</sup>:

- توفير السلامة المادية للمستهلك: من خلال اعتماد الحكومات والسياسات والنظم القانونية وأنظمة السلامة والمعايير الوطنية والدولية بما يضمن أن تكون المنتجات المصنعة مأمونة أينما وجدت (أثناء التداول والتخزين) وإبلاغ المستهلكين بالمعلومات الهامة المتعلقة بسلامة الاستعمال وان يلتزموا بسحبها والتعويض على المتضرر بالتعويض المناسب في حال وقوع خطر من جراء استعمال هذه المواد.

<sup>1</sup> - زعيتر فاتح، بوشارب خالد، دور التسويق الأخضر في توفير الحماية المستدامة للمستهلك الأخضر والتأثير على سلوكه ، ورقة بحثية مقدمة إلى الملتقى الدولي الحماية المستدامة للمستهلك وتحديات العولمة يومي 07/06 أكتوبر 2014 ، جامعة تبسة

<sup>2</sup> - أ.د: جمال خنشور ، سيف الدين تلي، آليات حماية المستهلك بالتطبيق على مستهلكي السلع الاستهلاكية في ظل الخداع والغش - التسويقي حالة الجزائر، ورقة بحثية مقدمة إلى الملتقى الدولي الحماية المستدامة للمستهلك وتحديات العولمة يومي 07/06 أكتوبر 2014 ، جامعة تبسة

- **تعزيز وحماية المصالح الاقتصادية للمستهلك:** من خلال تنفيذ السياسات الحكومية التي تمكن المستهلك من الحصول على الفائدة المثلى من موارده الاقتصادية وتحقيق المعايير المقبولة للأداء وطرق التوزيع الملائمة والممارسات التجارية العادلة والتسويق، أي اتخاذ السياسات التي تضمن قيام المنتجين والموزعين والبائعين بالتقيد بالموصفات والمعايير الإلزامية وتحد من الممارسات التجارية التي تلحق الضرر بالمستهلكين وتشجع على المنافسة النزيهة والفعالة والمعاملات العقدية المنصفة.
- **ضمان السلامة وجودة السلع الاستهلاكية والخدمات:** وسيتم ذلك بوضع المعايير والموصفات الإلزامية والطوعية وتشجيع تنفيذها لضمان سلامة وجودة السلع والخدمات وإعادة النظر بها دورياً بما ينسجم مع القواعد الدولية الموضوعية لسلامة الغذاء (دستور الغذاء العالمي) كما انه لا بد من بذل الجهود لتوفير البنية التحتية لاختبار واعتماد سلامة وجودة أداء السلع والخدمات الاستهلاكية الأساسية وبذل الجهود الممكنة لرفع مستوى المعايير الموضوعية بالسرعة الممكنة لتتوافق مع المواصفات والمعايير الدولية.
- **تحقيق تسهيل التوزيع للسلع الاستهلاكية والخدمات الأساسية:** يجب أن تقوم الحكومة باعتماد السياسات التي تضمن كفاءة توزيع السلع والخدمات للمستهلكين ويمكن النظر باستخدام إجراءات محددة لضمان عدالة توزيع السلع والخدمات الأساسية عندما يكون التوزيع مهدداً بالخطر مثلاً في الأرياف، ويمكن ان تشمل هذه السياسات المساعدة في إنشاء المرافق المناسبة للتخزين والبيع بالتجزئة وتحسين مراقبة الشروط التي تقدم بموجبها السلع والخدمات وخاصة في المناطق الرئيسية وتشجيع الأنشطة التجارية والتعاونية المتعلقة بذلك.
- **تشجيع التدابير التي تمكن المستهلكين من الحصول على تعويض:** إن ضمان التدابير القانونية والتنظيمية التي تمكن المستهلك من الحصول على التعويض عند الاقتضاء بحيث تكون منصفة وسريعة التنفيذ وتلبي حاجات المستهلكين من ذوي الدخل المحدود تعتبر من المهام الرئيسية للدولة التي يجب إن تشجعها لحل المنازعات بطريقة عادلة بصرف النظر سواء أكانت الإجراءات رسمية أو طوعية، وهذه يتطلب التعاون مع المستهلك لتعريفه بالإجراءات المتبعة لحل الخلافات التجارية وواجباته في هذه الحالة، مع الالتزام بسرعة البت في تلك القضايا والمنازعات وتقنين تكلفتها بالنسبة للمستهلك وتجريم العقوبة بالنسبة للشركات التي تنتهك حقوق المستهلكين.
- **وضع برامج التثقيف والإعلام:** إن تشجيع وضع برامج إعلامية هادفة لتوعية وإعلام المستهلكين تمكن المستهلك اختيار السلع بشكل واع لحقوقه ومسؤولياته بما يؤمن توفير حاجات الفئات الحساسة من المستهلكين (الأطفال، المسنين، الفقراء، ... الخ) ويمكن إدخال مثل هذه البرامج في المناهج التعليمية بحيث تشمل مواضيع الصحة والتغذية والوقاية من الأمراض التي تنقلها الأغذية ووسائل غشها ومخاطرها و انعكاساتها على البيئة ومتطلبات بطاقة البيان والمقاييس القانونية المعتمدة، كما أن إطلاع قطاع الأعمال التجارية والصناعية على البرامج الملائمة لهم ومشاركتهم بها تعتبر من المتطلبات التي يجب التشجيع لها .
- **تدابير خاصة متعلقة بالمواضيع التي تعطى الأولوية للمستهلك:** يجب على الدولة إعطاء الصحة والغذاء وتوفير الماء والدواء الأولوية، كما أن تقييم مبادئ الجودة وشهادة المطابقة في الصناعة وتطبيق المواصفات ووضع المعلومات في بطاقة البيان لا تقل أهمية عن السياسات والخطط المتعلقة بتحديد احتياجات السكان من الغذاء المتوازن والماء الصالح للشرب لجميع فئات المستهلكين، وكذلك توفير الأدوية وترخيص إنتاجها وتوزيعها وتسجيلها بما ينسجم مع الضوابط العالمية.

### 3- نحو توجيه التسويق الإسلامي من أجل حماية المستهلك



إن البعد الأخلاقي لتسويق الإسلامي هو التوجه نحو حماية الزبون ، إذ أن المفاهيم الحديث للتسويق القائمة على البدء مع الزبون وتوجيه النشاط التسويقي للمنظمة نحو تحديد حاجات ورغبات الزبائن المستهدفين، ومن ثم العمل على تحقيق الإشباع المرغوب فيه بشكل أكثر فعالية وكفاءة من المنافسين الآخرين.

إن ما يميز التسويق الإسلامي عن سواه في هذا التوجه هو ضوابطه الفقيه التي أقرها الشرع فمن الزبون انتقاء السلع التي يراها مناسبة إشباع حاجاتهم ورغباتهم، إضافة إلى تحديد أصناف المنتجات (الاستهلاكية والصناعية) المؤهلة لتحقيق ذلك الإشباع وعلى أساس أنهم فئة من الزبائن الذين يمتلكون وعياً بيئياً منفرداً يجعلهم أكثر اهتماماً من غيرهم من المستهلكين بالتركيز في مشترياتهم على المنتجات التي يراعى فيها متطلبات وشروط التوجه نحو البيئة، فهم يبدون اهتماماً متزايداً على تكامل القيم الاجتماعية و الاقتصادية في مشترياتهم اليومية.

إن المتمعن في المنافسة في السوق يدرك أن هذا يعتبر منفذاً تنافسياً استراتيجياً يمكن أن يأخذ المؤسسة إلى نوع آخر من المنافسة، وخاصة مع تنامي الوعي البيئي بين المستهلكين وتحولهم التدريجي إلى المستهلكين خضر، ومن مزايا هذا التوجه الإستراتيجي هو أن الهيئات الرسمية وغير الرسمية تروج للتوجهات البيئية بشكل طبيعي ومستمر من خلال أجهزة الإعلام المختلفة، وفي ذلك دعم مجاني من هذه الجهات لجهود الترويج الخاصة بالمنظمات التي تتبنى منهج التسويق الأخلاقي ، وبالتالي سيكون هذا التوجه أمراً مربحاً وخاصة في المدى الطويل. ومما يؤكد جدوى التوجه نحو التسويق الإسلامي هو تزايد وعي الناس نحو التهديدات الموجودة في البيئة التسويقية والمتمثلة في :

-تناقص المواد الأولية في الطبيعة وخاصة الغير قابلة للتجدد؛

-الارتفاع المستمر في كلف الطاقة وقرب انتهاء العمر الافتراضي لمصادر الطاقة الحالية مع الحاجة للبحث عن مصادر جديدة؛

-تزايد معدلات التلوث البيئي مما يشكل تدمير للبيئة الطبيعية؛

-تغير دور الحكومات وزيادة وعيها البيئي والمتمثل في سن القوانين والتشريعات لحماية البيئة، وتزايد الأصوات التي تنادي بالمحافظة على البيئة لجعلها مكاناً آمناً للعيش لنا ولأجيالنا القادمة.

فمن أهم القواعد البسيطة للتأثير على سلوك المستهلك هي :

- ضرورة التأكد من أن المستهلك يدرك ويشعر بالقلق تجاه القضايا البيئية حيث أن المستهلك لا يدفع قيمة إضافية؛

- تمكين المستهلكين وتشجيعهم على اقتناء المنتجات ذات الموصفات المستدامة ؛

- طمأنة المشتري: المستهلكون بحاجة إلى الاعتقاد بأن المنتج الخاص بك يؤدي الوظيفة التي من المفروض صنع من أجلها وتأخذ في عين الاعتبار بأن المستهلك لن يتخلى عن نوعية المستهلك من أجل البيئة (مع ضرورة الانتباه أن المنتجات التي لا تؤدي وظيفتها ستصفي في صندوق النفايات وتلك لن تكون رحيمة جداً بالبيئة)؛

- النظر في التسعير: يجب أن تكون التكلفة الإضافية التي تحملها للمنتج ضمن نطاق تحمل المستهلكين وأنه قادر على تحمل أقساطها وأن يشعر أنها تستحق ذلك.

#### 4- أخلاق البائع في الممارسة التجارية الإسلامية :

هناك مبادئ معترف يجب على المجتمع أن يحافظ عليها، حيث تمثل التصور الجماعي إزاء ما يراه الناس شيئاً مرغوباً ومهماً و مناسباً من الناحية الأخلاقية و تستخدم كمعايير لتقييم أعمال الآخرين. و على الذين يمارسون النشاط التسويقي أن يدركوا أنهم لا يخدمون المؤسسات التي يعملون لحسابها فحسب، و لكنهم كذلك مسؤولون أمام الخالق عز وجل و أمام المجتمع في خلق و تسهيل وتنفيذ التعاملات الكفأة والفعالة وقف الشريعة الإسلامية ، من هذا المنطلق على المسوقين تبني المبادئ و الضوابط التي أقرها الشرع

و العلوم الفقهية في ممارسة مسؤولياتهم اتجاه الجهات التي يتعاملون معها و خصوصا المستهلكين، و يمكن تصنيف هذه المبادئ إلى مبادئ عامة و قيم أخلاقية:

#### • المبادئ العامة

- 1- على المسوقين ألا يتسببوا في إيذاء أي أحد، أي أن يقدموا عملاً تلقوا التدريب المناسب للقيام به حتى يتمكنوا من إضافة قيمة للمؤسسات التي يعملون بها و للمستهلك أيضا، كذلك عليهم التمسك بجميع القوانين والأنظمة الممكنة تطبيقها وتجسيد أعلى المعايير الأخلاقية في الخيارات التي يقدمون عليها؛
- 2- على المسوقين تشجيع وتعزيز الثقة في النظام التسويقي، وهذا يعني أن تكون المنتجات المعروضة مناسبة للاستخدامات التي أنتجت من أجلها، و ذلك يتأتى بتجنب الخداع و التضليل في الاتصالات التسويقية و إقامة علاقات تقوم على النوايا الحسنة والتعامل العادل للإسهام في فعالية عملية التبادل.

#### • القيم الأخلاقية

- على المسوقين اعتناق و توصيل و ممارسة القيم الأخلاقية الأساسية التي تعزز ثقة المستهلك في سلامة و كمال نظام التبادل التسويقي. هذه المبادئ الأساسية تتضمن مايلي :
- 3- **الصدق والأمانة:** يترتب على الصدق و الأمانة في التعامل مع الزبائن و قول الحقيقة في جميع الأوضاع والأحوال و في كل الأوقات، تقديم منتجات ذات قيمة تحقق ما يدعيه البائع في أقواله، واحترام البائع للالتزاماته و وعوده الصريحة و الضمنية.
- 4- **المسؤولية:** و تعني القبول بنتائج القرارات والاستراتيجيات التسويقية للمؤسسة، و يترتب عليها: بذل أقصى الطاقات لسد حاجات المستهلك، تجنب استخدام الإكراه مع المستهلكين ،الاعتراف بالالتزامات الاجتماعية و إدراك الالتزامات الخاصة تجاه فئات المستهلكين الضعيفة كالأطفال والمسنين.
- 5- **العدالة:** و تعني إيجاد موازنة بين حاجات المستهلك واهتمامات البائع، و تقديم المنتجات بأسلوب واضح خلال عملية البيع و الإعلان و غير ذلك، مما يعني تجنب الترويج المخادع و الكاذب و المضلل، تجنب أساليب البيع التي تلحق الضرر بثقة الزبون ،عدم تثبيت الأسعار أو إتباع سياسة الأسعار المرتفعة وأساليب الخداع والابتزاز ، عدم الاشتراك في صراعات المصالح المادية.
- 6- **الاحترام:** أي الاعتراف بالشرف والكرامة الإنسانية للمستهلك، احترام الفروق بين فئات المستهلكين؛و تحسين مستوى رضاهم على أسس دائمة ،بذل كافة الجهود الخاصة لإقامة فهم مشترك مع الوسطاء والموزعين و المستهلكين الذين ينتمون إلى ثقافات أخرى؛
- 7- **الشفافية:** و تعني استخدام الشفافية في العمليات التسويقية، هذا من خلال بذل الجهد لإنشاء قنوات اتصال واضحة وشفافة مع جمهور المستهلكين، قبول النقد البناء من المستهلكين و غيرهم من ذوي العلاقة في التعامل؛
- توضيح المخاطر المتعلقة بالمنتجات أو الخدمات وبأي أحداث متوقعة من شأنها أن تؤثر على المستهلك أو في قرار الشراء...،الكشف بوضوح عن قوائم الأسعار وشروط التمويل و أي اتفاقيات أو تعديلات تتعلق بالأسعار .
- **المواطنة:** و تعني الالتزام بالمسؤوليات الاقتصادية و القانونية و الإنسانية و المجتمعية التي تخدم المستهلك و المجتمع بصفة عامة، وذلك بالسعي لحماية البيئة ، العمل من اجل تحسين التسويق وسمعة التسويق.

ثالثا: أهم إنجازات دول مجلس التعاون الخليجي في الحماية المستدامة للمستهلك

## 1. مجلس التعاون الخليجي<sup>1</sup>

هي منظمة إقليمية واقتصادية عربية مكونة من الدول الآتية : الإمارات ، البحرين ، السعودية ، سلطنة عمان ، الكويت و قطر تأسست في 25 ماي 1981 ، يقع الخليج العربي في الجزيرة العربية جنوب شرق آسيا بين خطي عرض 15° إلى 35° شمال خط الاستواء و بين خطي 35° و 60° شرق غرينيتش ، يمتد جغرافيا من مدخله في خليج عمان عبر مضيق هرمز ، يحده من الشمال جمهورية العراق و من الجنوب الجمهورية العربية اليمنية و البحر الأحمر و من الشرق الخليج العربي و من الغرب البحر الأحمر ، موقع دول الخليج العربي استراتيجي حيث يتوسط ثلاث قارات هي : آسيا ، إفريقيا و أوروبا .

## 2. جهود دول مجلس التعاون الخليجي في تكريس حماية المستهلك في إطار الشريعة الإسلامية

في ظل استفحال ظاهرة الغش و التقليد من اجل النيل من حقوق المستهلك قامت دول مجلس التعاون الخليجي بإصدار قوانين و تشريعات هامة في اجتماعاتها الدورية من اجل حماية مستهلكيها ، الأمر الذي يحتم على دول مجلس التعاون الخليجي دفع نسق التعاون والعمل المشترك على وضع التشريعات الموحدة و متطورة لخدمة المستهلك، و تكثيف الزيارات و تبادل الخبرات و تعميم التجارب و المبادرات الناجحة تنفيذاً لقرارات و وزارات التجارة الخاصة بالدول من اجل زيادة تنافسية الأسواق و دعم المستهلك الخليجي حيث عملت على تحقيق العديد من الانجازات، منها<sup>2</sup>:

- أقرت لجنة التعاون التجاري في اجتماعها التاسع و العشرين الذي عقده بمسقط بسلطنة عمان في 21 أكتوبر 2002 إنشاء لجنة للغش التجاري و التقليد و تم تغيير اسم هذه اللجنة ليصبح حماية المستهلك في اجتماعها بالكويت بتاريخ 12 أكتوبر 2004 ، و في اجتماعها الـ 32 بالعاصمة الرياض بتاريخ 31 ماي 2005 توصيات لجنة حماية المستهلك من بينها اعتبار تاريخ الأول من شهر مارس من كل سنة يوماً<sup>3</sup> للمستهلك الخليجي تحت شعار توفير حياة آمنة و صحية و العيش في بيئة خالية من كل أشكال الغش و الإضرار بالمجتمع ؛
- معالجة الشكاوى الواردة لمصالح حماية المستهلك لدول التعاون الخليجي فور وصولها ؛
- إعداد دليل الرقابة على الأدوية و المستحضرات الصيدلانية المستوردة عبر منافذ دول مجلس التعاون من طرف لجنة خاصة هي لجنة الرقابة الدوائية، كأحد متطلبات الاتحاد الجمركي والعمل بنقطة الدخول الواحدة. من اجل المساعدة في الحصول على أدوية صالحة و سليمة ذات جودة عالية و مطابقة للشروط الفنية و متطلبات تسجيل الأدوية و المستحضرات الصيدلانية، و التأكد من أن جميع الأدوية و المستحضرات الصيدلانية المستوردة لدول المجلس مصحوبة بالوثائق اللازمة. وقد اعتمد المجلس الأعلى الدليل في دورته الثامنة و العشرين بالدوحة في ديسمبر 2007؛
- في الدورة السابعة و و العشرين في الرياض في ديسمبر 2006 تم إعداد دليل إجراءات الرقابة على الأغذية المستوردة عبر منافذ دول مجلس التعاون لدول الخليج العربية. و يتضمن الدليل أهم من المعلومات اللازمة للأجهزة المعنية في المنافذ

- ظافر محمد العجمي ، امن الخليج العربي و تطوره و إشكاليات من منظور العلاقات الإقليمية و الدولية ، بيروت ، مركز دراسات الوحدة العربية ، 2006، ص 47.

2 - بلال زويوش . مريمه نسرين بوقريو ، التوجهات العربية في الحماية المستدامة للمستهلك تجربة دول مجلس التعاون الخليجي، مجلة أفاق للدراسات الاقتصادية ، العدد 2 ، كلية العلوم الاقتصادية جامعة تبسة ، ص 24.

إن هذا اليوم يهدف إلى إيجاد وعى استهلاكي لدى المستهلكين و توفير مستلزمات المستهلك في سوق تنافسية شريفة توفر للمستهلك السلع و الخدمات ذات الجودة العالية و بأسعار مناسبة و تحقق للتاجر الربح المعقول و عائد مجزيا لاستثماراته و يحقق الرفاه و الاستمرار و النمو و الازدهار للاقتصاد.

- تقرير الأمانة العامة لدول مجلس التعاون الخليجي، - اللائحة التنظيمية لنظام الإنذار السريع للغذاء و الأعلاف لدول مجلس التعاون<sup>3</sup> ، الرياض ، 2019، GCC-RASFF الخليجي العربي

- الحدودية (برية، بحرية، جوية) للرقابة على جميع الأغذية والإضافات الغذائية ومواد التعبئة والتغليف من أجل صحة المستهلك ، بما في ذلك الأغذية التي تستورد لأغراض الاستخدام الشخصي أو كعينات تجارية؛
- تنظيم أسبوع خليجي عن سلامة الأغذية، ويتم تحديد توقيته وهدفه وشعاره في كل اجتماع سنوي للجنة سلامة الأغذية، على أن يقام بشكل سنوي في كل دولة من الدول الأعضاء .
- في قمة البحرين في ديسمبر 2012، تم الإنفاق على مشروع القانون (النظام) الموحد من أجل مكافحة الغش التجاري لدول مجلس التعاون وفقا لصيغته النهائية ، و اعتماده كقانون موحد ، وتكليف اللجنة الفنية المختصة بمناقشة مشروع القانون (النظام) الموحد لمكافحة الغش التجاري لدول مجلس التعاون لدول الخليج العربية؛
- قررت لجنة التعاون التجاري في اجتماعها السادس والأربعين (3 أكتوبر 2012) رفع مستوى التمثيل في لجنة حماية المستهلك، بحيث تمثل الدول الأعضاء في هذه اللجنة برؤساء الجهات المعنية لحماية المستهلك ، وتفعيل لجنة حماية المستهلك، بحيث تعقد أربعة اجتماعات دورية في العام بالدول الأعضاء؛
- إنشاء مراكز التفاعل لاستقبال آراء وبلاغات المستهلك، حيث يتم وضع أرقام خضراء مجانية تساعد المستهلك على الاتصال بهذه المراكز، وذلك لإيراد الشكاوى والبلاغات عن وجود المخالفات التجارية والاستفسار عن كل ما يتعلق بالاستهلاك.
- اليوم الخليجي أصبح أسبوعا خليجيا، وينظم في الأسبوع الأول من مارس في كل عام، هدفه إيصال رسالة حماية المستهلك لجميع شرائح المجتمع ونشر ثقافة الاستهلاك وزيادة الوعي بأهمية حقوق المستهلكين والسعي الحثيث للمشاركة الحقيقية بين جميع أطراف المجتمع والذي من بينها التاجر والمستهلك وصولا لسوق متوازنة تسودها المصادقية والأمانة. حيث يتم عقد لقاءات دورية بين رجال الأعمال والجهات المعنية بحماية المستهلك الخليجي، بالإضافة إلى القيام بالتظاهرات التي تساهم في توعية المستهلك مثل تشيبن حافلة متنقلة في عمان يحمل الكثير من الجوانب فيما يتعلق بالسلع الأصلية والمقلدة والسلع المرتبطة بالبيانات وكتابتها على السلع والنشرات التوعوية والكثير من الجوانب الاستهلاكية، حيث تبنت جمعية المستهلك لسنة 2014 شعار " تسوقك بوعي حماية لك"؛
- إنشاء لجنة مشتركة لحماية المستهلك استأنفت نشاطها الرسمي في 2016، تضم ممثلين من وزارات التجارة للدول الأعضاء بالإضافة إلى الأجهزة الحكومية لحماية المستهلك، عملت على تقريب بين وجهات النظر فيما يتعلق بالسياسات العامة المتعلقة بحماية المستهلك وتبادل المعلومات والدراسات المتخصصة والبحوث الميدانية المشتركة، وتوفير قنوات اتصال فعالة بين دول المجلس للتبادل المعلوماتي بما في ذلك الربط الالكتروني، والمساهمة في وضع برامج توعية مشتركة تهدف إلى تثقيف المستهلكين بشأن الآثار الاجتماعية والاقتصادية والبيئية المترتبة على اختياراتهم، ما يؤدي إلى تعزيز أنماط الاستهلاك المستدام؛
- إنشاء موقع الكتروني لحماية المستهلك الخليجي (<http://www.gccconsumer.org>) الذي يعد خطوة مهمة في تفعيل دور حماية المستهلك، حيث يجمع القائمين على حماية المستهلك والمهتمين من مواطني دول المجلس لمعرفة أسعار السلع والمنتجات التي تباع في الأسواق الخليجية؛
- عرض أسعار السلع الاستهلاكية بشكل يومي على الموقع وفي كل محافظة أو مدينة، بالإضافة إلى عرض متوسط الأسعار في اليوم والأسبوع، مع وضع خدمة تلقي الرسائل الالكترونية أو الرسائل النصية على الجوال لأسعار السلع الواسعة الاستهلاك وذلك في كل دولة من دول مجلس التعاون. من بين هذه السلع: الزيوت النباتية، السكر، الدقيق، الأرز، الحليب، اللحوم، الدواجن.
- يحتوي الموقع على جميع المعلومات والبيانات التي تهتم المستهلك من بينها توضيح حقوق وواجبات المستهلك.

5- أهم التشريعات و القوانين و الجهات المسؤولة عن حماية المستهلك في دول المجلس

الدولة	القوانين و الأنظمة	الجهة المسؤولة
الإمارات العربية المتحدة	- قانون قمع الغش و التدليس في العلامة التجارية؛ - قانون الرقابة على الانجاز في الأحجار ذات القيمة والمعادن الثمينة و دمجها .	إدارة الرقابة و وزارة الاقتصاد و التخطيط
مملكة البحرين		إدارة حماية المستهلك و وزارة التجارة و الصناعة
المملكة العربية السعودية	نظام مكافحة الغش التجاري؛ نظام العلامات التجارية؛ نظام المعادن الثمينة والأحجار الكريمة؛ نظام الوكالات التجارية؛ لائحة استدعاء المركبات؛ نظام البيانات التجارية.	إدارة مكافحة الغش التجاري و وزارة التجارة و الصناعة
سلطنة عمان	قانون حماية المستهلك.	دائرة حماية المستهلك و وزارة التجارة و الصناعة
دولة قطر	- قانون تنظيم و مراقبة و وضع الإعلانات؛ - قانون العلاقات و البيانات التجارية ؛ - قانون تنظيم الوكلاء التجاريين؛ - قانون تسعير الأدوية الطبية و المستحضرات الصيدلانية و مراقبة أسعارها ؛ - قانون قمع الغش في المعاملات التجارية ؛ - قانون مكافحة الغش في المعاملات التجارية ؛ - قانون المواصفات و المقاييس ؛ - قانون الرقابة على المعادن الثمينة و فحصها و دمجها ؛ - قانون مراقبة الأغذية الأدمية .	قسم مكافحة الغش التجاري و وزارة الاقتصاد و التجارة
دولة الكويت	- قانون البيع بالأسعار المنخفضة و الدعاية و النرويج للسلع و الخدمات؛ - قانون قمع الغش في المعاملات التجارية ؛ - قانون الإشراف على الانجاز بالسلع و تحديد أسعار بعضها ؛ - قانون الإشراف و الرقابة على المعادن الثمينة و الأحجار ذات القيمة .	إدارة حماية المستهلك و وزارة التجارة و الصناعة

المصدر : تقرير الأمانة العامة لدول مجلس التعاون الخليجي ، المستهلك الخليجي : الحقوق و الواجبات ، 1 مارس 2006 ، ص3.

5- إنشاء نظام الإنذار السريع للأغذية و الأعلاف : <sup>1</sup> GCC-RASFF

هو نظام أقرته اللجنة الوزارية لسلامة الأغذية في اجتماعها الثاني بالدوحة 2015 ماي و هو إخطار إقليمي بين الجهات الحكومية ذات العلاقة بدول مجلس التعاون لدول الخليج العربي ، يهدف إلى سرعة تبادل المعلومات الخاصة بالمخاطر المحتملة

المرتبطة بالغذاء و الأعلاف و المواد الملموسة للغذاء فيما بين أعضاء النظام فلا يجوز تداول الأغذية المخالفة لأحكام الشريعة الإسلامية، أو يكون ضارا بالصحة أو فاسدا أو مغشوشا و مخالفا لمعايير و مواصفات الجودة ، يهدف النظام إلى :

- رفع مستوى التعاون بين دول المجلس للحفاظ على صحة و سلامة الغذاء للمستهلكين ؛
- ضمان سلامة و ملائمة الغذاء؛
- حماية المستهلكين في دول مجلس التعاون من عمليات الغش ؛
- تمكين الأعضاء من اتخاذ الإجراءات الاحترازية بشكل سريع قبل التسبب في أضرار صحية كبيرة على المستهلك؛
- المساهم في توحيد المتطلبات التشريعية للشركاء التجاريين بين مختلف الدول الأعضاء بهدف تسيير حركة التجارة الخارجية سواء بين دول المجلس أو الشركاء التجاريين مع رفع مستوى الحماية الصحية للمستهلكين؛
- توفير الجهد و الوقت على الدول الأعضاء من خلال توفير المعلومات اللازمة لتتبع الأغذية أو الأعلاف أو المواد الملامسة للغذاء الملوثة و طبيعة المخاطر المرتبطة بها؛
- رفع الكوادر البشرية الفنية و تأهيلها من خلال نقل الخبرات؛
- المشاركة مع الجهات العالمية في رفع مستوى سلامة الأغذية و الأعلاف و المواد الملامسة للغذاء على مستوى العالم .

#### 6- آليات حماية المستهلك في دول الخليج تجسيد لضوابط التسويق الإسلامي

إن الاهتمام بالتأثير على سلوك المستهلكين هو أمر متأصل في وظيفة نشاط التسويق ( الإسلامي ) منذ الزمن و تعد هذه من المهمات الأولى للتسويق لتحقيق التوافق و التكامل هو أمر مطلوب بين المنتج و المستهلك . لتسويق دور مهم في التأثير على المستهلك في اقتناء السلع التي يحتاجها خاصة إذا كان مبني على أخلاق و ضوابط يحكمها الدين و الشرع .

ان المستهلك هو محور العملية التسويقية و مصدر نجاحها فمن اجل حماية المستهلك يجب تطبيق آليات أخلاقية في التسويق هذا ما يشجع المؤسسات في تحسين أداءها الإنتاجي و تقديم أفضل و أحسن المنتجات التي ترضي رغبات و توجهات هؤلاء المستهلكين من خلال عدة آليات و وضعتها تشريعات دول مجلس التعاون الخليجي من اجل حماية المستهلك وفق الشريعة الإسلامية فهي بذلك تضع ضوابط التسويق الإسلامي من بين أهم الآليات يذكر :

- تفعيل أساليب توعية المستهلك : و هذا عن طريق الإرشاد و التوجه بما يكفل حمايته و صيانة حقوقه ، في هذا الإطار يظهر دور الترويج كأحد أقوى الأساليب التي تنشر الوعي و الثقافة بين المستهلكين و بالتالي تضمن المؤسسة تحقيق الفعالية ، يجب أن تصمم رسالة الترويج بصورة جيدة و أن تحتوي معلومات دقيقة و صحيحة و صادقة حول المنتج ؛
- التزام المنتجين و البائعين بضرورة كتابة جميع البيانات الخاصة بالسلع على غلافها حتى يكون المستهلك على دراية كافية بمحتويات و طرق استخدامها مما يحقق السلامة للمستهلك و بالتالي تمكينه من اتخاذ قرار الشراء؛
- ضرورة وضع المواصفات و القياسات للمنتجات من قبل مراكز و هيئات متخصصة و ضرورة إقناع المنتجين بأهمية تقديم البيانات اللازمة و الكافية و الهادفة و الدقيقة عن منتجاتهم من اجل حماية المستهلك من الأخطار و الغش و الخداع التسويقي ؛
- يجب ن تتناسب أسعار السلع وقف القدرة الشرائية للمستهلك و أن تكون أسعارا منطقية؛
- ضرورة الالتزام بتسويق المنتجات إلى المستهلك في مكان و زمان مناسبين و ضرورة التقيد بالعدالة في التوزيع ؛
- ضرورة الالتزام بالشروط الصحية فيما يخص المواد و العبوات خاصة التعبئة و التغليف و مكان التخزين؛
- تعميم الرقابة على الجودة و وضع مقاييس قياسية للإنتاج و الاستيراد و التصدير ؛
- تفعيل دور الجمعيات الخاصة بحماية المستهلك.

- إن القانون الموحد لمجلس التعاون الخليجي يحتوى في مبادئه و تشريعاته جل هذه النقاط السابقة خاصة انه فرق بين حقوق المستهلك و واجباته بما يتناسب مع الشرع و بالتالي تسويق المنتجات بأسلوب ذو أخلاق يضمن حماية المستهلك وفق ما اقره الدين الحنيف :
- **حقوق المستهلك<sup>1</sup>:**
  - **حق الأمان:** للمستهلك الحق في الحماية من المنتجات وعمليات الإنتاج والخدمات التي تُشكل ضرراً على صحته وسلامته؛
  - **حق المعرفة:** للمستهلك الحق في تزويده بالحقائق التي تساعد على الشراء والاستهلاك بصورة سليمة وتعيينه في إدراك حقوقه الأساسية ومسؤولياته؛
  - **حق الاختيار:** الحق في الاختيار بين العديد من البدائل من السلع والخدمات بأسعار تنافسية مع ضمان الجودة؛
  - **حق الاستماع إلى آرائه:** أن تُمثّل مصالح المستهلك لدى الجهات الرسمية وغير الرسمية ويُأخذ بآرائه في تطوير السلع والخدمات؛
  - **حق إشباع احتياجاته الأساسية:** للمستهلك الحق في الحصول على السلع والخدمات الضرورية الأساسية كالغذاء والكساء والمأوى والرعاية الصحية والتعليم؛
  - **حق التعويض:** للمستهلك الحق في تسوية عادلة لمطالبه المشروعة، بما في ذلك التعويض عن التضليل أو السلع الرديئة أو الخدمات غير المرضية أو أية ممارسات تضر بالمستهلك؛
  - **حق التثقيف:** للمستهلك الحق في اكتساب المعارف و المهارات المطلوبة لممارسة الاختبارات الواعية بين السلع و الخدمات و أن يكون مدركاً لحقوقه الأساسية و مسؤولياته و كيفية استخدامها من خلال برنامج التوعية المستدامة ؛
  - **حق العيش في بيئة سليمة:** للمستهلك الحق في العيش والعمل في بيئة خالية من المخاطر.
- **واجبات المستهلك<sup>2</sup>:**

- أن يكون واعياً بحقوقه في جميع نواحي الاستهلاك.
- أن يتحقق من مصدر السلعة من خلال قراءة تفاصيل بلد المنشأ. أن يبحث عن مواصفات المنتج الذي يريد شراءه.
- أن يتقيد بالقواعد الصحية التي ترمي إلى جعل المادة أو المنتج صالحاً للاستعمال، وأن يقوم بتنفيذ الإرشادات المقتضية قبل استعمال المادة أو المنتج، كغسيل الخضار والفواكه بشكل جيد، وغلي الحليب والجبن قبل الاستعمال؛
- أن يتقيد بالتعليمات المثبتة على بيانات العبوة أو العرض، ويقوم بتنفيذها بشكل حرفي، وعلى الأخص فيما يتعلق بطريقة تخزينها وشروط التخزين، ودرجة الحرارة الملائمة للحفظ والتخزين؛
- أن يمتنع عن شراء المواد والمنتجات والمصنوعات التي تعرض على قارعة الطريق. أن يتوخى الحذر من الوقوع في فخ الإعلانات المضللة؛
- أن يقرأ مضمون بطاقة الضمان قبل شراء السلعة؛
- أن يفحص السلعة جيداً للتأكد من أنها خالية من أي عيوب قبل مغادرة المحل؛
- أن يتأكد من مدة صلاحية المنتج أو المادة أو الدواء، وأن يمتنع عن استعمالها بعد فوات مدة الصلاحية؛
- أن يتأكد من أسعار المواد التي يفتنيها سواءً كان ذلك عن طريق سعر الأسواق، أو بحكم خبرته في الشراء، وكذلك مقارنته لجودة المنتج أو الخدمة مع ثمنها؛

ص3. ، تقرير الأمانة العامة لدول مجلس التعاون الخليجي ، المستهلك الخليجي : الحقوق و الواجبات ، 1 مارس 2006 -1

، مرجع سبق ذكره ، ص 25. مريّة نسرّين بوقريو . بلال زويوش -2

- أن يعدل عن أنماط استهلاكه في جميع نواحي حياته كتحديد المواد التي يستهلكها والامتناع عن تخزين المواد الغذائية لمدة طويلة أو بواسطة أوعية غير صالحة كالبلاستيك المعاد تصنيعه أو غيره، وكذلك الامتناع عن الهدر الكبير في الأطعمة وغيرها التي يكون مصير أكثرها حاويات القمامة؛
- أن يطلب فاتورة / إيصال بالمشتريات من صاحب المحل؛
- أن لا يتوانى عن تقديم الشكوى المناسبة إلى الجهات المعنية.

#### الخاتمة:

عرف دول مجلس التعاون الخليجي في ظل الانفتاح الاقتصادي الكبير دخول سلع و بضائع كثيرة أدت إلى ظهور منتجات ذو أسعار تنافسية ومضرة بالصحة ومقلدة ، فمن خلال المناهج التسويقية العادية فان المستهلك يتعرض إلى عدة أشكال من الخداع و الغش التسويقي ، لذا عمدت دول الخليج إلى تطوير مفهوم حماية المستهلك بما يتماشى مع الشريعة و هنا تظهر ضوابط التسويق الإسلامي و مبادئه خاصة انه يحافظ على صحة المستهلك و سلامته قبل و بعد الاستهلاك :

**اختبار الفرضيات :** من خلال ما سبق يمكن اختبار الفرضيات كمايلي:

- عنى موضوع حماية المستهلك في دول مجلس التعاون الخليجي اهتماما كبيرا و يلاحظ هذا من خلال التشريعات و القوانين التي اقرها هذا المجلس في دوراته المتتالية و إصدار القانون الموحد لحماية المستهلك و طرح أسبوع المستهلك الخليجي الذي يهدف إلى إيصال رسالة حماية المستهلك لجميع شرائح المجتمع ونشر ثقافة الاستهلاك وزيادة الوعي بأهمية حقوق المستهلكين و ليس هذا فحسب بل وضع موقع الكتروني به كافة التقارير و أرقام خضراء تحت تصرف المستهلكين للتبليغ عن التجاوزات في أي وقت و هذا ما يثبت صحة الفرضية الأولى ؛
- من اجل حماية المستهلك تحتم على دول مجلس التعاون الخليجي دفع نسق التعاون والعمل المشترك على وضع التشريعات الموحدة و متطورة لخدمة المستهلك، و تكثيف الزيارات و تبادل الخبرات و تعميم التجارب و المبادرات الناجحة تنفيذًا لقرارات وزارات التجارة الخاصة بالدول من اجل إلى زيادة تنافسية الأسواق ودعم المستهلك الخليجي حيث عملت على تحقيق العديد من الانجازاتٍ قوانين و تشريعات حماية المستهلك في ساهم بشكل كبير في تسيير الأسواق الداخلية للدول الأعضاء و هذا ما يثبت صحة الفرضية الثانية ؛
- لم تعتمد دول مجلس التعاون على مبادئ و ضوابط التسويق الإسلامي في إرساء القانون الموحد لحماية المستهلك بشكل مباشر بل أنها أقرت قوانينها و تشريعاتها بما يوافق مناهج الشريعة الإسلامية و هذا ما يتناسب مع ضوابط التسويق الإسلامي الذي يحمل من مبادئه حماية المستهلك بالدرجة الأولى دون الحاجة إلى قوانين و نصوص و لوائح قانونية و هذا ما يثبت خطأ الفرضية الثالثة ؛
- إن ضوابط التسويق الإسلامي تقول على حماية المستهلك من خلال عدة أخلاقيات مترسخة في مبادئه فهي ضرورية للحد من الغش و الخداع التسويقي و تضمن بذلك حماية المستهلك و هذا ما يثبت صحة الفرضية الرابعة

#### التوصيات:

- ضرورة الاعتماد على ضوابط الفقهية للتسويق الإسلامي باعتبارها أنها تحافظ على سلامة المستهلك و صحته قبل و بعد الاستهلاك و هذا بعيدا عن التشريعات و القوانين التي تضعها الدول؛
- اعتماد التسويق الإسلامي باعتباره انجح استراتيجيات التسويق ؛
- تنشيط و حماية المستهلك عن طريق تكوين جمعيات و إقامة مؤتمرات لتوعية المستهلك؛
- مراعاة مقاصد الشريعة الإسلامية في النصوص و اللوائح القانونية التي تخص تنظيم الأسواق الداخلية؛



- تحريم الاحتكار و منع المفسدات ؛
- تحسين المنتج و ترشيد الاستهلاك وفق مبادئ الشريعة الإسلامية ؛
- تفعيل الأساليب الترويجية في توعية المستهلك بما يضمن حمايته و حفظ حقوقه ؛
- نشر ثقافة حقوق و واجبات المستهلك.

### The Role of Zakat in Achieving Social Security: An Analysis of the Algerian Zakat Fund Dr. Feliaci Samia. Algeria 3 University. Algeria

#### Abstract

Many Islamic texts have emphasized the ultimate intention of zakat, its aims and effects. That is why Zakat is the first legislation in Islam to organize social security and social insurance. Islam has prescribed Zakat to regulate people's lives, to achieve greater security and stability, to strengthen social cohesion and economic development, and to deepen spiritual values and moral and educational meanings in the perpetual movement of individuals and communities. Throughout this research, we discuss the dimensions of zakat within the context of Algerian zakat fund. We demonstrate social aspects of Zakat and answer the question of how it is collected spent.

**Keywords.** Zakat, Social security, Algeria, Zakat fund

#### المخلص

شرح الإسلام الزكاة لتنظيم حياة الناس، وتحقيق مزيد من الأمن والاستقرار، والترابط الاجتماعي، والتنمية المعيشية والاقتصادية، وتعميق القيم الروحية والمعاني الأخلاقية والتربوية، في الحركة الدائبة للأفراد والمجتمعات. وقد أشارت العديد من النصوص الإسلامية إلى مقاصد تشريع الزكاة وأهدافها وآثارها .

تعد الزكاة أول تشريع منظم للضمان و التأمين الاجتماعي ، فإخراج الزكاة و إعطائها لمستحقيها يلغي أو يخفف من مشكلة الفوارق الاجتماعية ويعيد التوازن الى المجتمع كما يقضي على ظاهرة التسول و التشرذ و تشغيل القادرين وضمان المعيشة. من خلال هذا البحث أردنا دراسة الأبعاد الاجتماعية للزكاة مع دراسة حالة صندوق الزكاة الجزائري و كيف يتم تحصيل الزكاة و اين يتم صرفها مركزين على الجوانب الاجتماعية فيها .

**الكلمات الدالة.** الزكاة، الضمان الاجتماعي، الجزائر، صندوق الزكاة

#### المقدمة

تعتبر الزكاة من أبرز و أهم أدوات النظام الاقتصادي الإسلامي المساعدة على تحقيق التنمية الشاملة ،كما هي الركن الثالث من أركان الإسلام الخمسة ، تجب على كل مسلم تتوفر فيه شروطها ، كما يجب على ولي الأمر أن يعمل على جبايتها أو أن يكلف من يقوم بشؤونها.

حتى تتمكن الزكاة من تحقيق الدور المنوط بها في المجتمع المسلم ، لم يترك الشرع الحكيم أمر جبايتها للأفراد و إنما جعلها جزء أساسيا من أعمال ولي الأمر في الدولة المسلمة ، عليه جبايتها من مصادرها التي حددها القرآن الكريم والسنة النبوية و إتباعا للإحكام و القواعد التي وضعها الإسلام لتحقيق مبادئها .

شرح الإسلام الزكاة لتنظيم حياة الناس، وتحقيق مزيد من الأمن والاستقرار، والترابط الاجتماعي، والتنمية المعيشية والاقتصادية، وتعميق القيم الروحية والمعاني الأخلاقية والتربوية، في الحركة الدائبة للأفراد والمجتمعات. وقد أشارت العديد من النصوص الإسلامية إلى مقاصد تشريع الزكاة وأهدافها وآثارها .

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• تلعب الزكاة ادوار اجتماعية من اجل اعادة التوازن الى المجتمع .

• تعمل الزكاة على التخفيف من الفوارق الاجتماعية .

من اجل الاجابة على هذه الفرضيات قسمنا بحثنا للمحاور التالية :

المبحث الأول : الاطار المفاهيمي للزكاة

المبحث الثاني : الابعاد الاجتماعية للزكاة

المبحث الثالث : صندوق الزكاة الجزائري ودوره الاجتماعي

المبحث الأول : الاطار المفاهيمي للزكاة

تعتبر الزكاة عبادة من ناحية وتنظيم اجتماعي من ناحية أخرى ، شرع الإسلام الزكاة لتنظيم حياة الناس، وتحقيق مزيد من الأمن والاستقرار، والترابط الاجتماعي، والتنمية المعيشية والاقتصادية ،من خلال هذا المبحث سنتطرق للتعريف بالزكاة اللغوي والاصطلاحي ثم حكمة مشروعية الزكاة

**المطلب الأول : مفهوم الزكاة**

تعتبر الزكاة الركن الثالث من أركان الإسلام ودعامة من دعائم الدين ، جاء بعد الشهادتين و الصلاة وتمثل الزكاة الجانب المالي والاقتصادي في العبادات .

الزكاة في اللغة: الزكاة مصدر زكا الشيء إذا نما و زاد. و الزكاة إذا أطلقتها فهي تعني البركة و النماء و الزيادة .ومصدر زكا هو نما وزاد ، و زكا فلان إذا صلح ،فهي ترد أيضا بمعنى تطهير <sup>1</sup> .

**المطلب الثاني :الزكاة في الاصطلاح**

الزكاة هي حق واجب في مال خاص لطائفة مخصصة، وفي وقت مخصوص، الزكاة هي فريضة دينية ملزمة، وهي حق الله المعلوم في مال المسلم يفرض على مجموع القيمة الصافية للثروة النامية والقابلة للنماء التي حال عليها الحول القمري.

كما هي تكليف سنوي أو موسمي ، تفرض بنسب مختلفة على القيمة المضافة للثروة النامية او القابلة للنماء و تتولى الدولة جبايتها وإنفاقها على المصارف المحددة في القرآن الكريم لتحقيق أبعاد معينة <sup>2</sup> .

تعتبر الزكاة عبادة من ناحية وتنظيم اجتماعي من ناحية أخرى، كما يقول الشوكاني: الزكاة في الاصطلاح هي نمو وتطهير معا، أما الأول فلأن إخراجها سبب النماء في المال أو بمعنى أن الأجر يكثر بسببها أو بمعنى تعلقها بالأموال ذات النماء كالتجارة والزراعة وأما الثاني فلأنها طهرت للنفس من رذيلة البخل وطهرت من الذنوب <sup>3</sup> .

الشوكاني (محمد بن علي بن محمد) **نيل الأوطار** ، شرح منتقى الأخبار من أحاديث سيد الأختار ، مصطفى الباي الحلبي (مصر: 1347 هـ) <sup>1</sup> ص97.

جمال لعامرة ، **اقتصاديات الزكاة و الدور الجديد في الاقتصاد الاسلامي**، (الجزائر: دار الخلدونية ،2014) <sup>2</sup>

الشوكاني (محمد بن علي بن محمد ) ، شرح منتقى الأخبار من أحاديث سيد الأختار ، مصطفى الباي الحلبي (مصر: 1347 هـ) ص98. <sup>3</sup>

### المطلب الثالث: حكمة مشروعية الزكاة

لزكاة عدة حكم يمكن إن نستشفها في مايلي :

- (1) الزكاة في الإسلام هي أول نظام عرفته البشرية لتحقيق الرعاية للمحتاجين و العدالة الاجتماعية بين أفراد المجتمع حيث يعاد توزيع جزء من ثروات الأغنياء على الطبقات الفقيرة و المحتاجين.
- (2) تعد الزكاة من أهم مظاهر العبودية لله تعالى، نظراً لخضوع الفرد المعني بالزكاة لأمر الله تعالى دون أي ضغط أو مراقبة لأن الرقيب هو الله لأن المسلم يبحث عن رضا الله تعالى خالقه الذي اقتضت حكمته أن ينوع في أشكال العبادات.
- (3) الزكاة مظهر من مظاهر التكافل الاجتماعي في البيئة المسلمة كما أن فيها صوراً طيبة من صور الرحمة التي ينبغي أن تتوفر بين أبناء المجتمع المسلم.
- (4) الزكاة تطهر النفس و المال معا ، فأخراج الزكاة يطهر نفس المسلم من الشح و البخل ، و يجعل نفس المسلم قريبة للتقوى و الايمان ، كما أن فيها تطهيراً للمال ذاته و جعله في دائرة الحلال .
- (5) إن في الزكاة عوناً للفقراء و المحتاجين و الأخذ بأيديهم لاستئناف العمل و النشاط إذا كانوا قادرين، كما تساعدهم على ظروف العيش الكريم إن كانوا عاجزين<sup>1</sup>.
- (6) الزكاة هي وسيلة من وسائل الدعوة إلى الله تعالى، حيث فرض الإسلام سهماً من أسهم صرف الزكاة للمؤلفة قلوبهم حتى تتسجم هذه الفئة مع تعاليم الإسلام.
- (7) تؤدي الزكاة إلى زيادة تماسك المجتمع و تكافل أفراد و القضاء على الفقر و ما يرتبط به من مشاكل اجتماعية و اقتصادية و أخلاقية إذا أحسن استغلال أموال الزكاة و صرفها لمستحقيها.

### المبحث الثاني : الأبعاد الاجتماعية للزكاة

للزكاة عدة ابعاد اجتماعية سنتطرق لها من خلال هذا المبحث و ذلك بدراسة الأبعاد الاجتماعية لمصارف الزكاة ، و الدور الاجتماعي للزكاة و كذلك الفرق بين الزكاة و أنظمة الضمان الاجتماعي الغربية.

#### المطلب الاول : الأبعاد الاجتماعية لمصارف الزكاة

إن التحديد الإلهي لمصارف الزكاة هو في حد ذاته تحديد لغرض اجتماعي، ولا يعني التصديق على أصحابها بالقمة أو القميتين و لا يخضعون لذل المسألة ولذا كان أسمى الإنفاق على الذين لا يسألون الناس إلحافاً، وهذا ترفعا لهدر الكرامة الإنسانية. قال تعالى : **«لِلْفُقَرَاءِ الَّذِينَ أُحْصِرُوا فِي سَبِيلِ اللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِي الْأَرْضِ يَحْسَبُهُمُ الْجَاهِلُ أَغْنِيَاءَ مِنَ التَّعَفُّفِ تَعْرِفُهُمْ بِسِيمَاهُمْ لَا يَسْأَلُونَ النَّاسَ إِلْحَافًا وَمَا تُنْفِقُوا مِنْ خَيْرٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ»**<sup>2</sup>.

إن الإنفاق على مصرف الفقراء والمساكين هو تحديد لهوية وكرامة هؤلاء الفقراء والمساكين، كما أن إنفاق الزكاة على مصرف المؤلفة قلوبهم هو تحديد لسمو الهدف الاجتماعي في هدايتهم وتقريبهم للإسلام وتخليصهم من الكفر والضلال.

إن إنفاق الزكاة على مصرف الغارمين هو تحديد لسمو الهدف الاجتماعي في المساعدة والعون والإصلاح، ويسمو بالغارم من وحدة اليأس والقنوط، ويرتفع به إلى معالم الثقة والجدية.

يكمن الهدف الاجتماعي في مصرف العاملين عليها في تكريم آدمية الانسان بالترفع به عن الاختلاس والحسد وتشجيعه على أداء أماناتهم إلى أصحابها.

موفق محمد عبده، الموارد المالية العامة في الفقه الاقتصاد الإسلامي،(الأردن، عمان: دار الحامد للنشر والتوزيع، 2003) ص 19<sup>1</sup>

سورة البقرة الآية 273.<sup>2</sup>

إن مصرف في الرقاب يتمثل الهدف الاجتماعي بفك أسرهم من قيد العبودية والانتقال بهم إلى حظيرة الأدمية الانسانية الحرة، يقومون بممارسة جميع حقوقهم وواجباتهم.

إن انفاق الزكاة في مصرف في سبيل الله هو تحديد لأسمى الأهداف الاجتماعية والانسانية والمادية والروحية حيث يتسع هذا المصرف لجميع أغراض المصلحة العامة للدولة الاسلامية في بقائها.

### المطلب الثاني : الدور الاجتماعي للزكاة

تلعب الزكاة دور مهم في:

1- الزكاة تطهر النفوس وتزكيها: تعمل الزكاة على تطهير نفس دافعي الزكاة وتزكي أرواحهم وأموالهم، فالزكاة توقظ في نفس معطيها معنى الشكر لله تعالى والاعتراف بفضل الله عليه وإحسانه إليه، وهي تنبيه للقلب على واجبه نحو ربه ونحو الآخرة، حتى لا يستغرق في حب الدنيا، وحب المال. كما تطهر نفسه من حيث البخل المهلك بقدر بخلهم وإخلاصهم فالزكاة بالنظر إلى أخذها تحرير له مما يذل كرامة الانسان فهي عملية نفسية له في معركته الدائرة مع أحداث الحياة وتقلبات الزمان. كما أنها تطهير من داء الحسد والكراهية والبغضاء، حيث تشعر الناس أنهم أخوة بعضهم أولياء بعض وأن مال الآخرين مال لهم عند الضرورة والحاجة<sup>1</sup>.

2- الزكاة دعم وإغاثة ابن السبيل: ابن السبيل هو المسافر الذي انقطع به الطريق بسبب ضياع أمواله أو هلاكها وليس معه ما يمكنه من العودة إلى بلده، يمكن صرف حصيلة الزكاة لابن السبيل بالمقدار الذي يكفيه حتى ينهي مهمته التي هي خارج البلد والعودة إلى بلده. كما تهيأ له أسباب السفر كل ذلك شريطة أن يكون مسلماً خرج من بلده لمصلحة مشروعة<sup>2</sup>.

3- الزكاة تمنع التفاوت الفاحش بين طبقات المجتمع: يهدف نظام الزكاة تحقيق عدالة توزيع المال الذي استخلف الله الناس فيه، لا يمكن أن تستقيم العقيدة وتهض الاخلاق في مجتمع مختل البنية ممزق الكيان، يتقاسم طبقاته الحرمان والشعب والقلق والاضطئنان. فتعمل الزكاة على معالجة اختلال التوازن في توزيع الثروة، ويقرب الفوارق بين الطبقات، وبذلك يخفف من حدة التكلفة الاجتماعية التي تنشأ من طغيان رأس المال ومن الاكتناز والربا ومن تكديس الثروة في أيدي قلة تتحكم في الحياة الاقتصادية.

4- الزكاة تحارب التسول: تعمل الزكاة على معالجة التسول من خلال ضمان المعيشة الملائمة لكل عاجز عن اكتساب ما يكفيه، وبهذا تقوم الزكاة بتعليق القيمة البشرية عما يذلها وتحريرها من قيود الحاجة وتحويلها إلى قدرة انتاجية فاعلة تساهم في التنمية الاقتصادية والاجتماعية للبلاد عن طريق توفير الأدوات أو رأس المال الذي يمكن المعوزين من اقامة مشروعات خاصة بهم.

5- الزكاة والتأمين ضد الكوارث: إن الكوارث الطبيعية متنوعة وكثيرة قد تحدث للأفراد الأغنياء نتيجة للكوارث الطبيعية فيصبحوا فقراء كغرق سفينة محملة بالسلع أو احتراق متجر أو مصنع فيه كل رأس المال وقد يتلف المحصول نتيجة لحرائق أو دود أو فيضانات وهكذا...

تعمل الزكاة على التخفيف عن هؤلاء المنكوبين حدة الصدمة وتثبتهم من هوة النكبة إلى وضع مالي ومركز اجتماعي يمثل قوام العيش بالنسبة إليهم باعتبارهم من الغارمين ومن الفقراء والمساكين إلا أن الوصول بها بالحالة التي كانوا فيها يتوقف على حصيلة الزكاة وحاجة المصارف الأخرى شدة وضعفا.

جمال لعمارة، اقتصاديات الزكاة والدور الجديد للدولة في الاقتصاد الاسلامي. دار الخلود ونشر الجزائر 2014، ص38.

عثمان حسين عبد الله، الزكاة والضمان الاجتماعي الاسلامي: المنصورة، دار الوفاء 1989، ص138.

6- الزكاة وتمويل نفقات بناء الأسرة: يصنف علماء الأمة الزواج على أنه من تمام الكفاية للإنسان لذلك تمول مؤسسة الزكاة كل من يريد تحقيق عفاف نفسه بالزواج بمساعدته في المهر ونفقات الزواج إن كان من أهل الحاجة حتى يستطيع أن يعض البصر ويحصن الفرج، ويقيم الأسرة التي هي أساس المجتمع ونواته الأولى.

ولقد أدرج العلماء تمام الكفاية ما يأخذه الفقير ليتزوج به إذا لم يكن له زوجة واحتاج للنكاح وقد أمر عمر ابن العزيز رضي الله عنه من ينادي في الناس كل يوم : أين المساكين؟ أين الغارمون؟ أين الناكحون؟ أي الذين يريدون الزواج وذلك ليقض حاجة كل طائفة منهم من بيت مال المسلمين<sup>1</sup>.

تهدف الزكاة من خلال تمويل نفقات الزواج تنظيم عملية التماسك مما يحول دون نمو وانتشار بعض الظواهر الخطيرة كالتمرق الأسري والتشرد والتسول، كما يحافظ على تماسك البناء الاجتماعي<sup>2</sup>.

### المطلب الثالث : الفرق بين الزكاة و أنظمة الضمان الاجتماعي الغربية

تعتبر الزكاة أول مؤسسة للضمان الاجتماعي عرفها التاريخ. و تجدر الإشارة أن الضمان الاجتماعي في الغرب لم يعرف إلا في هذا العصر و لم يأخذ صورته الرسمية إلا في سنة 1941 لما اجتمعت انجلترا و الولايات المتحدة الأمريكية في ميثاق الأطلنطي و اتفقت على وجوب تحقيق الضمان الاجتماعي للأفراد.

إن التكافل الاجتماعي في الاقتصاديات الوضعية جاء كرد فعل لمطالب فئات المجتمع الأقل حظا بتأمين معاشاتهم عند التعرض لأزمات اقتصادية عامة أو خاصة.

و مع تطور الضمان الاجتماعي في الغرب لم يرتق إلى اليوم إلى ما هو موجود في الضمان الاجتماعي الإسلامي الذي حققته الزكاة من حيث شمولها لكل محتاج. حاجة دائمة أو طارئة و ذهب الإمام الشافعي و أصحابه في وجوب تحقيق كفاية العمر و ليس تمام الكفاية فقط<sup>3</sup>.

فيما يلي سنتطرق إلى الفرق بين الزكاة و أنظمة الضمان الاجتماعي الغربية في شكل الجدول الموالي:

### الجدول(1): الفرق بين الزكاة و أنظمة الضمان الاجتماعي الغربية

الزكاة	الضمان الاجتماعي أو التأمينات الاجتماعية الغربية
1- جاءت الزكاة نتيجة لأساس من أسس الشريعة الإسلامية، وهي أن الناس كلهم متساوون. وأن ما يحق للواحد منهم يحق للجميع، و بهذا فالزكاة نظام مؤسسي أصيل في الاقتصاد الإسلامي يهدف إلى إعادة التوزيع. وبالتالي الزكاة لم تأت نتيجة المعاناة.	1- جاء الضمان الاجتماعي نتيجة صراع كبير، حيث أن الثورة الصناعية لم يرافقتها ضمير إنساني حي، فكان المعيار المادي فقط هو دافع للاستثمار، ثم جاء بعد ذلك التفكير في تشريعات العدالة الاجتماعية بعد ما يقارب من قرن أو أكثر من المعاناة و ظهر في السبعينيات من القرن العشرين التفكير في التأمينات الاجتماعية لرعاية الفقير والمحتاج لدى الشعوب الغربية.
2- إن الزكاة لا تشترط مساهمة مسبقة إنما نقوم على مبدأ الحاجة بغض النظر عن أي مساهمة سابقة أو لاحقة. و من حق المحتاج أن يستفيد	2- معظم نظم الضمان الاجتماعي تشترط مساهمة من قبل المستفيد.
3- أما الزكاة فهي فريضة حدد الله سبحانه وتعالى، مصاريفها ، و لا يمكن للحاكم أن يغير نسبة 2,5% من حصة الفقراء من أموال الأغنياء أو العشر من دخولهم الزراعية.... إلخ	3- إن النظام الاجتماعي في الغرب يوضع من قبل السلطات مهما كان شكلها ديمقراطيا أو ديكتاتوريا، فالسلطان هو الذي يملك الحق في أن يعطي أو يمنع، و قد يأتي بعض الحكام في سياساتهم يقومون بالتقليل من إعانات الفقراء و العكس و هكذا.

ص القرضاوي يوسف، الزكاة و دورها في علاج المشكلات الاقتصادية و شروط نجاحها (القاهرة: دار الشروق، 2006) 245. 1

جمال لعمارة، اقتصاديات الزكاة، مرجع سابق ص44. 2

القرضاوي، الزكاة و دورها في علاج المشكلات الاقتصادية، مرجع سابق، ص34. 3

المصدر: منذر قحف: دور الزكاة الاقتصادي، مرجع سابق ، ص 101 (بتصرف الباحثة)

### المبحث الثالث : صندوق الزكاة الجزائري ودوره الاجتماعي

يعمل الإسلام على علاج اختلال التوازن الاجتماعي من خلال الزكاة و ذلك من أجل تحقيق الاستقرار و بث روح الطمأنينة بين الناس في المجتمع و الترابط بين أبنائه ، من أجل إزالة الكوارث و ترميم آثارها و إقامة مجتمع الكفاية و العدل. فالدولة تعمل على تحقيق نوع من التوازن في مستوى معيشة أفراد المجتمع بحيث لا يقوم التفاوت الصارخ في مستوى المعيشة بين من يملكون كل أسباب العيش و من لا يملكون من أسباب العيش شيئاً. من خلال هذا المبحث تطرقنا لتعريف صندوق الزكاة ، ثم كيفية تحصيل و توزيع أموال الزكاة بالصندوق كما سنتطرق لمساهمة صندوق الزكاة في جانبها الاجتماعي .

#### المطلب الاول: تعريف صندوق الزكاة :

صندوق الزكاة مؤسسة دينية اجتماعية تعمل تحت إشراف وزارة الشؤون الدينية والأوقاف، والتي تضمن له التغطية القانونية بناء على القانون المنظم لمؤسسة المسجد، ويتشكل الصندوق من ثلاث مستويات تنظيمية هي: اللجنة القاعدية: تكون على مستوى كل دائرة، مهمتها تحديد المستحقين للزكاة على مستوى كل دائرة، حيث تتكون لجنة مداولتها من: رئيس الهيئة، رؤساء اللجان المسجدية، ممثلي لجان الأحياء، ممثلي الأعيان، ممثلين عن المزمكين. اللجنة الولائية: تكون على مستوى كل ولاية، وتوكل إليها مهمة الدراسة النهائية لملفات الزكاة على مستوى الولاية، وهذا بعد القرار الابتدائي على مستوى اللجنة القاعدية، وتتكون لجنة مداولتها من رئيس الهيئة الولائية، إمامين الأعلى درجة في الولاية، كبار المزمكين، ممثلي الفدرالية الولائية للجان المسجدية، رئيس المجلس العلمي للولاية، قانونيين محاسب، اقتصادي، مساعد اجتماعي، رؤساء الهيئات القاعدية.

اللجنة الوطنية: ونجد من مكوناتها المجلس الأعلى لصندوق الزكاة، والذي يتكون من:

رئيس المجلس، رؤساء اللجان الولائية لصندوق الزكاة، أعضاء الهيئة الشرعية، ممثل المجلس الإسلامي الأعلى، ممثلين عن الوزارات التي لها علاقة بصندوق، كبار المزمكين، وفيه مجموعة من اللجان الرقابية التي تتابع بدقة عمل اللجان الولائية وتوجهها. ثم إن مهامه الأساسية تختصر في كونه الهيئة المنظمة لكل ما يتعلق بصندوق الزكاة في الجزائر.<sup>1</sup>

#### المطلب الثاني: تحصيل وتوزيع أموال الزكاة بالصندوق

إن الهدف الأساسي من إيجاد كيان يشرف على الزكاة والمتمثل في الصندوق الوطني للزكاة، هو من أجل جمع وتحصيل أموال الزكاة ثم توزيعها في مصارفها المحدودة شرعا. تعتبر تجربة صندوق الزكاة الجزائري تجربة فنية إذا ما قورنت بتجارب الزكاة في الدول العربية والإسلامية إذ لم تمضي على إنشاءه سوى 15 سنة، سنقوم في هذا المطلب بعرض نتائج أو حصيلة الزكاة التي تم جمعها من طرف صندوق الزكاة الجزائري منذ إنشائه سنة 2003 إلى غاية سنة 2017.

#### أولاً: الحصيلة الإجمالية لصندوق الزكاة في الجزائر

وفيما يلي سنقوم بعرض حصيلة الزكاة في الجزائر التي قام بجمعها صندوق الزكاة الجزائري

#### الجدول رقم(2): حصيلة صندوق الزكاة الجزائري للفترة 2003-2017

السنوات	زكاة الفطر	زكاة المال	زكاة الزروع و الثمار	المجموع
2003	25 728 172,50	30 394 399,45	0,00	56 122 571,95

<sup>1</sup> http://www.marw.dz موقع وزارة الشؤون الدينية و الأوقاف

239 853 995,98	16 567 254,00	108 370 579,98	114 916 162,00	<b>2004</b>
508 656 551,75	723 396,54	335 761 165,55	172 171 989,66	<b>2005</b>
686 440 187,46	32 119 363,76	439 099 934,34	215 220 889,36	<b>2006</b>
732 514 125,32	38 843 446,56	435 507 262,68	258 163 416,08	<b>2007</b>
654 124 964,35	43 115 432,98	370 048 773,87	240 960 757,50	<b>2008</b>
936 665 237,40	42 147 194,17	589 548 578,23	304 969 465,00	<b>2009</b>
899 192 808,57	40 497 584,83	536 621 104,24	322 074 119,50	<b>2010</b>
1 199 129 470,74	44 430 159,57	781 299 800,17	373 399 511,00	<b>2011</b>
1 306 887 101,54	60 703 409,74	801 478 212,80	444 705 479,00	<b>2012</b>
1 300 908 565,34	75 804 974,05	779 147 643,48	445 955 947,81	<b>2013</b>
1 318 614 068,68	76 747 250,58	804 303 736,90	437 563 081,20	<b>2014</b>
1 251 113 386,08	91 711 538,40	685 984 292,68	473 417 555,00	<b>2015</b>
1 267 174 889,67	73 139 529,73	678 716 480,94	515 318 879,00	<b>2016</b>
1 400 106 499,98	115 757 831,10	718 826 688,79	565 521 980,09	<b>2017</b>
<b>13 757 504 424,81</b>	<b>752 308 366,01</b>	<b>8 095 108 654,10</b>	<b>4 910 087 404,70</b>	<b>المجموع</b>

المصدر : مديرية الأوقاف والزكاة والحج والعمرة ديسمبر 2017.

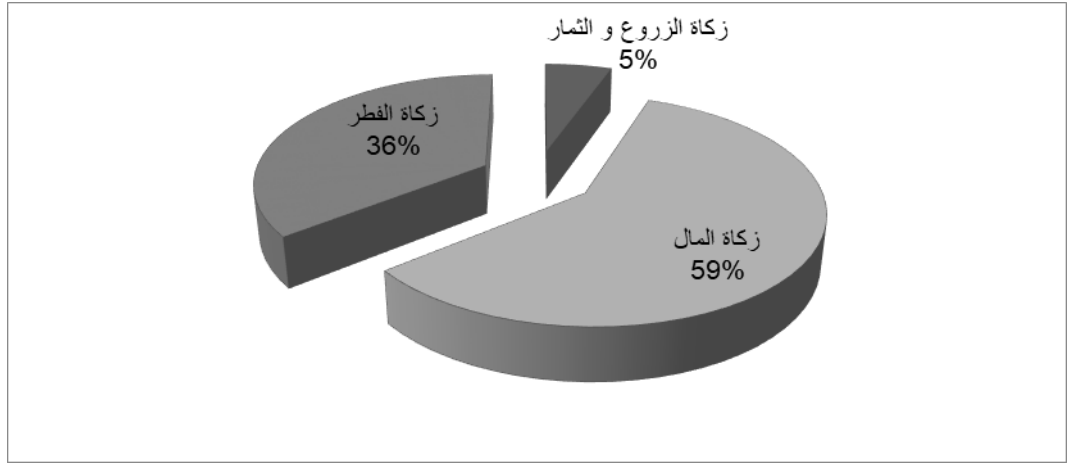
نلاحظ من الجدول أعلاه أن هناك تصاعد في حصيلة الزكاة الإجمالية على المستوى الوطني، حيث بلغت سنة 2003 ما يقارب 56 مليون دينار جزائري و هي السنة التجريبية التي بدأ بولابيتين فقط . لترتفع سنة 2007 إلى ما يقارب 732 مليون دينار جزائري بزيادة تقدر بأكثر من 13 ضعف، ثم انخفضت سنة 2008 إلى مبلغ 654 مليون دينار، انخفض المبلغ المحصل بنسبة 10% ويمكن تلخيص أهم أسباب انخفاض حصيلة الزكاة وتذبذبها إلى عدة أسباب أهمها:

- ابتعاد عدد كبير من المزمكين عن إيداع أموالهم في الصندوق بسبب الانتقادات الموجهة لطريقة عمل للصندوق.
- الأخبار المنتشرة عبر وسائل الإعلام عن حدوث سرقات وأعمال سطو على صناديق أموال الزكاة في المساجد.
- الاختلاف الفقهي حول طريقة استغلال وتوزيع أموال الزكاة المعتمدة من طرف الصندوق.

وفي سنة 2009 عادت حصيلة الزكاة الإجمالية للارتفاع حيث بلغت سنة 2012 أعلى مستوى لها بمبلغ يقارب 01 مليار و306 مليون دينار جزائري، وهذا بسبب تخصيص نسبة 25 بالمئة من حصيلة الزكاة لأهل غزة، الأمر الذي ساهم في رفع حصيلة الزكاة وإقبال عدد كبير من المزمكين لإيداع أموال زكاتهم في الصندوق، وقد بلغت أكبر قيمة زكاة سنوية يحصلها الصندوق سنة 2017 بحوالي 01 مليار و 400 مليون دينار، ويقدر المبلغ الإجمالي لحصيلة صندوق الزكاة الجزائري في مدة 15 سنة حوالي 13 مليار و757 مليون دينار جزائري ، وهذا راجع إلى الجهود المبذولة من طرف وزارة الشؤون الدينية والأوقاف الجزائرية من خلال زيادة التنظيم والتوعية الإعلامية والتحسيسية بمساعدته أئمة المساجد .

الشكل رقم (1) : نسبة مساهمة أنواع الزكاة في الحصيلة الإجمالية لصندوق الزكاة الجزائري للفترة 2003- 2017





نلاحظ من الشكل أن النسبة الأعلى من الزكاة كانت لزكاة الأموال وهذا راجع لاستيعابها لعدد أكبر من المزمكين لأنها تتضمن مجموعة من الأموال التي تجب فيها الزكاة (زكاة أموال، حلي، مستغلات، عروض التجارة...) حيث تشكل نسبة 60% من المبلغ المحصل من طرف الصندوق، تليها زكاة الفطر والتي تمثل نسبة 30% من مجمل المبالغ المحصلة، أما زكاة الزروع والثمار والتي تمثل النسبة المتبقية وهي 05% من مجمل الأموال المحصلة. ويرجع هذا إلى:

- زكاة المال مرتبطة بالنصاب فلا يمكن إخراج الزكاة إلا إذا بلغت النصاب وحال عليها الحول.
- زكاة الفطر غير مرتبطة بنصاب ولكنها مرتبطة بقيمة، فبالرغم من أن دافعي زكاة الفطر عددهم كبير، إلا أن القيمة المنخفضة لها تجعل مجموع مبلغها منخفض.
- زكاة الزروع تمثل الأموال التي تم دفعها للصندوق بعد عملية جني الثمار، هذا يعني أنها أخرجت نقدا وليس عينا، هذا ما يثير أمرين:

- يقوم بعض المزارعين بإخراج زكاة محاصيلهم عينا (من عين المحصول) وهذا مؤكد أن زكاته تكون خارج إطار الصندوق لأن الصندوق لا يقبل إلا النقد.
- هناك من يخرج زكاة محصوله نقدا لمستحقيها مباشرة دون دفعها للصندوق (مشكلة التفرغ ودفعها عن طريق الحسابات البريدية، مشكلة الأمية، قلة الوعي، وغيرها من الأسباب..)

### ثانيا توزيع أموال الزكاة بالصندوق

يتم توزيع أموال الزكاة بالصندوق وفقا لمصارفها الشرعية من الفقراء والمساكين، وفقا للترتيب الوارد شرعا وقانونا. وتجدر الإشارة أن التوزيع يتم وفق مبدأ محلية الزكاة أي الأموال التي تجمع في ولاية معينة لا توزع إلا على أهل الولاية، وتقسّم حصيلة صندوق الزكاة الجزائري وفق النسب التالية :

### جدول رقم (3) نسبة صرف حصيلة صندوق الزكاة الجزائري

المعنيين	نسب صرف حصيلة الزكاة
	الحصيلة أقل من 5 ملايين دج
	الحصيلة أكثر من 5 ملايين دج
الفقراء والمساكين	87.5%
مصاريف تنمية حصيلة الزكاة (قرض حسن) والقادرين على العمل	37.5%
مصاريف تسيير صندوق الزكاة	12.5% توزع كما يلي: 4.5% لتغطية تكاليف نشاطات اللجنة الولائية. 6% لتغطية تكاليف نشاطات اللجنة القاعدية.

2% نصيب في الحساب الوطني لتغطية تكاليف نشاطات الصندوق على المستوى الوطني.
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المصدر : موقع وزارة الشؤون الدينية والأوقاف.

### المطلب الثالث : مساهمة صندوق الزكاة في جانبه الاجتماعي :

اولا : لقد ساهمت حصيلة الزكاة منذ نشأة الصندوق إلى اليوم ، في توزيع مساعدات مالية سنوية ، كما تم تقديم قروض حسنة للعديد من الشباب البطل وخريجي الجامعات والحاملين لشهادات مهنية والعائلات الفقيرة كما يوضحه الجدول -التالي :

### الجدول رقم(4) : عدد الطالبين والمستفيدين من أموال زكاة المال وزكاة الزروع والثمار خلال الفترة 2003-2017

نسبة الاستفادة من الزكاة	مجموع المستفيدين	مجموع الطلبات	زكاة الزروع و الثمار			زكاة المال			السنوات
			نسبة الاستفادة	عدد المستفيدين	عدد الطلبات	نسبة الاستفادة	عدد المستفيدين	عدد الطلبات	
96%	6 008	6 269	100%	427	427	96%	5 581	5 842	2003
69%	30 300	44 170	56%	2 835	5 064	70%	27 465	39 106	2004
85%	66 555	78 316	100%	3 991	3 991	84%	62 564	74 325	2005
79%	89 530	113 455	57%	8 596	15 026	82%	80 934	98 429	2006
78%	95 162	121 474	59%	9 651	16 279	81%	85 511	105 195	2007
71%	83 634	117 626	40%	7 348	18 348	77%	76 286	99 278	2008
82%	89 473	109 276	76%	9 806	12 880	83%	79 667	96 396	2009
76%	90 822	119 298	51%	6 394	12 653	79%	84 428	106 645	2010
80%	113 562	141 429	54%	7 052	13 075	83%	106 510	128 354	2011
78%	111 647	142 989	58%	8 228	14 106	80%	103 419	128 883	2012
60%	118 308	195 896	25%	11 393	45 341	71%	106 915	150 5k955	2013
72%	110 984	154 553	43%	16 096	37 709	81%	94 888	116 844	2014
81%	122 959	152 050	81%	15 083	18 633	81%	107 876	133 417	2015
90%	127 101	141 724	95%	11 086	11 666	89%	116 015	130 058	2016
86%	108 698	127 042	80%	20 897	26 248	87%	87 801	100 794	2017
77%	1 364 743	1 765 567	55%	<b>138 883</b>	<b>251 446</b>	81%	<b>1 225 860</b>	<b>1 514 121</b>	<b>المجموع</b>

المصدر : من إعداد الباحثة و مديرة الوقف والحج والعمرة

- 1- نلاحظ من الجدول أعلاه تزايد عدد العائلات الفقيرة المستفيدة من إعانات صندوق الزكاة، كما نلاحظ أن استجابة صندوق الزكاة لطلبات المحتاجين قدرت ما بين 96% كأقصى استجابة و 69% كأقل استجابة لطلبات الاستفادة من أموال الزكاة كإعانات للفقراء والمساكين، 2- نلاحظ أن عدد المستفيدين عرف تطورا يتماشى مع تطور حصيلة زكاة المال والزروع، حيث بلغ عدد المستفيدين 6008 عائلة سنة 2003 إلى أن وصل إلى 108698 عائلة مستفيدة سنة 2017، وأن العدد الإجمالي للمستفيد خلال سنوات الدراسة بلغ 1364743 عائلة ومستفيدة.
- 3- بعض السنوات لم يستفد جميع طالبي الزكاة ، و ذلك بسبب قلة المبالغ المحصلة، إضافة إلى أن كل منطقة توزع المبالغ المحصلة فيها، حيث يتم تقديم حصيلة الزكاة المجموعة في كل مسجد إلى حساب صندوق الزكاة مع المحاضر و كشوفات الدفع إلى حساب الصندوق، إضافة إلى ملفات العائلات المعوزة و المحتاجة في المنطقة التي يقع بها المسجد لتوزع عليهم.

4- عددا كبيرا من العائلات استفادت من مساعدات مالية من حصيلة الزكاة، و أن هذه المساعدات سيتم تحويلها مباشرة إلى استهلاك، مما يزيد من حجم الطلب على المنتجات الاستهلاكية، أي زيادة حجم الانتاج و بالتالي زيادة الاستثمارات و زيادة الطلب على العمل، أي خلق مناصب عمل.  
ثانيا :توزيع حصيلة الزكاة على القروض الحسنة:

#### جدول رقم(5) تنامي توزيع القرض الحسن:

عدد المستفيدين من القروض الحسنة و مجموع المبالغ الممنوحة من سنة 2004 إلى غاية سبتمبر 2016 بناء على مراسلات المديرية الولائية و مراسلة بنك البركة الجزائري رقم 72 المؤرخة في 2016/09/26

السنوات	عدد المستفيدين	المبلغ الممنوح
2004	138	20 215 482,42
2005	355	51 598 127,45
2006	565	90 107 165,01
2007	776	137 440 637,54
2008	625	112 326 425,38
2009	531	98 684 603,19
2010	710	149 787 028,32
2011	901	226 532 731,15
2012	1049	345 375 093,49
2013	1213	344 208 281,97
2014	606	175 936 219,75
مجموع الاستفادة الفعلية	7469	1 752 211 795,67
عدد الملفات العالقة على مستوى البنك	924	
المجموع الكلي	8393	

المصدر : مديرية الوقف والحج والعمرة

وحسب الجدول رقم 5 تعتمد الجزائر في توزيع الجزء الأكبر من حصيلة الزكاة على الفقراء و المساكين ، وفي الحالة التي لم تتعد حصيلة الزكاة 5 ملايين دينار جزائري ، يتم توزيع ما نسبته 87.5% لصالح الفقراء و المساكين . كما هو مبين في الجدول رقم 3 نلاحظ من الجدول 5 أعلاه تزايد عدد المستفيدين من القروض الحسنة و بالتالي زيادة عدد الاستثمارات الممولة من طرف الصندوق حيث ارتفعت من 138 قرض حسن سنة 2004 إلى غاية 1213 قرض حسن سنة 2013 ولم يعرف عدد القروض الممنوحة انخفاضا إلا في سنة 2008 وذلك بسبب الحملة العدائية ضد الصندوق، وسنة 2009 حيث تم تحويل 25 بالمئة من حصيلة الصندوق لأهل غزة، وسنة 2014 وهي السنة التي تم فيها تجميد عملية منح القروض الحسنة من طرف الصندوق نظرا لبعض المحاذير الشرعية.

وقبل صرف أموال الزكاة في كل ولاية لابد من تحديد قائمة الفقراء المستحقين للزكاة، ويتم ذلك عن طريق تسجيل الفقراء من طرف أنمة المساجد عبر الولاية في شكل عائلات في الأحياء المحيطة بالمسجد بناء على استمارة خاصة مدعمة بوثائق تبين الوضعية الاجتماعية للعائلة.

وتحول هذه القوائم إلى الهيئات القاعدية حيث يتم دراستها، ثم تحول الهيئات الولائية لإجراء التعديلات اللازمة لها والمصادقة عليها، ثم يحرر محضر حول الموضوع ويحول إلى الهيئة الوطنية<sup>1</sup> ويتم صرف أموال الزكاة في صندوق الزكاة الجزائري بطريقتين :

أ / الدعم المباشر لصالح الفقراء والمساكين :

تصنف العائلات حسب أولوية الاستحقاق، ويعطى كل واحد منهم مبلغا يتراوح بين 3000 دج<sup>2</sup> و5000 دج سنويا يستلمه من مصلحة البريد عن طريق الحوالات.

ب / الدعم غير المباشر لصالح الفقراء :

عن طريق القرض الحسن للشباب الحاملين للشهادات والقادرين على العمل مثل التجار، فلاحين، حرفيين، خريجي الجامعات ومراكز التكوين المهني،... الخ هذه الفئة لا تملك الإمكانات المالية التي تسمح لها بإقامة مشاريع<sup>3</sup>. وإن من إستراتيجيات الصندوق أنه يعتمد على فكرة " لا نعطيه ليبقى فقيرا وإنما ليصبح مزكيا" لهذا انتهج فكرة القرض الحسن<sup>4</sup> حتى يقوم بتفعيل دور صندوق الزكاة في الحياة الاجتماعية والاقتصادية.

إن عملية استثمار أموال الزكاة عن طريق القرض الحسن تتوقف على الحصيلة الولائية للزكاة كما هو موضح في الجدول أعلاه، فقد قامت وزارة الشؤون الدينية والأوقاف بتوقيع اتفاقيات مع بنك البركة الجزائري حتى يكون البنك وكيلا تقنيا في مجال استثمار أموال الزكاة. وتم إنشاء صندوق استثمار أموال الزكاة برأس مال ابتدائي قدره 60 مليون دينار جزائري يقوم بتمويل مشاريع في مختلف المجالات .

ويجب على المشاريع الممولة من القرض الحسن أن تتميز بالخصائص التالية:

- أن تكون المشاريع ذات آثار إيجابية ، بحيث ينتقل الممول الفقير عند نهاية العقد إلى مركزي.
- أن تكون المشاريع ذات آثار اقتصادية محفزة بحيث تخفف من ضغط البطالة على ميزانية الدولة.
- كما يجب أن تحترم هذه المشاريع قواعد الشريعة وغير مضرّة بالمجتمع ومن المعنيين باستثمار جزء من أموال الزكاة هو كل شخص قادر على العمل ولم يجد التمويل اللازم لإقامة مشروعه منهم:
- المعوقون القادرون على العمل.
- الشباب العاطل عن العمل.
- النساء الماكثات في البيوت بصيغة الأسر المنتجة.
- أصحاب الحرف.
- المتخرجون من الجامعة.
- المتخرجون من مراكز التكوين المهني.

في سنة 2014 تم تجمد العمل بالاستثمار عن طريق القرض الحسن حسب تصريح وزير الشؤون الدينية و الاوقاف " امتثالا لأحكام الشريعة الإسلامية وأخذا بنصائح العلماء التي اقترحوا فيها تجميد العمل بالقرض الحسن من هذا الصندوق".<sup>5</sup>

**الخاتمة :**

<sup>1</sup> وفق المنشور الوزاري رقم 139 / 2004 إجراء جمع وتوزيع زكاة الفطر، ص 3.

<sup>2</sup> <http://www.marw.dz> وزارة الشؤون الدينية والأوقاف،

<sup>3</sup> فلياشي سامية ، دور الزكاة الاقتصادي والاجتماعي ( عمان ، الأردن : دار الايام ، 2016) ص 175.

<sup>4</sup> القرض الحسن : هو ما يعطيه المقرض من المال إرفاقاً بالمقترض ليرد إليه مثله دون اشتراط زيادة، ويطلق هذا اللفظ كما جاء في القرآن على المال الذي ينفق على المحتاجين طلباً لثواب الآخرة.

<sup>5</sup> <https://www.ennaharonline.com/>

يعمل الإسلام على علاج اختلال التوازن الاجتماعي من خلال الزكاة و ذلك من أجل تحقيق الاستقرار و بث روح الطمأنينة بين الناس في المجتمع و الترابط بين أبنائه ، من أجل إزالة الكوارث و ترميم آثارها و إقامة مجتمع الكفاية و العدل. فالدولة تعمل على تحقيق نوع من التوازن في مستوى معيشة أفراد المجتمع بحيث لا يقوم التفاوت الصارخ في مستوى المعيشة بين من يملكون كل أسباب العيش و من لا يملكون من أسباب العيش شيئاً.

و للإجابة على الفرضية الأولى و الثانية يمكننا القول أن الإسلام يعمل على علاج اختلال التوازن الاجتماعي من خلال الزكاة و ذلك من أجل تحقيق الاستقرار و بث روح الطمأنينة بين الناس في المجتمع و الترابط بين أبنائه من أجل إزالة الكوارث و ترميم آثارها و إقامة مجتمع الكفاية و العدل.

من خلال هذا البحث تعرضنا للاطار المفاهيمي للزكاة ثم عرجنا على الابعاد الاجتماعية للزكاة ، كما تطرقنا لتجربة صندوق الزكاة الجزائري و مساهمته في الجوانب الاجتماعية . من خلال هذا البحث يمنننا تقديم الاستنتاجات التالية :

- إن إعطاء الزكاة بكفاية دائمة هو ما يتوافق مع مقاصد الشريعة في فريضة الزكاة، لأنها شرعت لتسد حاجة الفقراء و تنهي معاناتهم كما تجعلهم يعتمدون على أنفسهم فيما بعد، و هذا الأقرب لمصلحة الفقير و مصلحة الاقتصاد ككل.
- يعمل الإسلام على علاج اختلال التوازن الاجتماعي من خلال الزكاة و ذلك من أجل تحقيق الاستقرار و بث روح الطمأنينة بين الناس في المجتمع .
- تعتبر الزكاة أول مؤسسة للتكافل الاجتماعي التي عرفها التاريخ، و إن الضمان الاجتماعي في الغرب لم يعرف إلا في هذا العصر، و لم يأخذ بصورته الرسمية إلا في سنة 1941.
- مع تطور الضمان الاجتماعي في الغرب لم يرتق إلى اليوم إلى ما هو موجود في الضمان الاجتماعي الإسلامي الذي حققته الزكاة من حيث شمولها لكل محتاج ، حاجة دائمة أو طارئة.
- الزكاة كضريبة تكافل بين القادرين و العاجزين دون أن تحمل أقساطاً خاصة للأفراد المعنيين بالتكافل طالما لم يبلغوا النصاب ، و الزكاة تعمل على تأمين الأفراد مستواهم المعيشي الذي وصلوا إليه بجدهم في الحال.
- يتم صرف أموال الزكاة في صندوق الزكاة الجزائري بطريقتين أولاً الدعم المباشر لصالح الفقراء و المساكين و ثانياً الدعم غير المباشر لصالح الفقراء عن طريق القرض الحسن إلا ان هذه الاخيرة تم تجميدها منذ 2014 لأسباب شرعية.
- إن مبدأ طوعية الزكاة يبقى العائق الأكبر أمام عدم تحقيق كفاءة في تحصيل أموال الزكاة ، وهذا حتى يتمكن الصندوق بالمساهمة بشكل إيجابي و فعال . إن صفة الطوعية جعلت وجود تشريعات عديدة للضرائب تؤثر على فريضة الزكاة .
- نظراً لحدائثة تجربة صندوق الزكاة الجزائري، لم تكن له إسهامات كبيرة في جوانبه الاجتماعية نظراً لضعف حصيلة الزكاة مقارنة مع متطلبات المجتمع .

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## Using Islamic Cheques Industry in the Development of Islamic Banks: An Analysis of the Period 2001-2017

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### Abstract

Islamic Sukuk is one of the capital market tools of the Islamic finance industry. They are an innovative way of raising funds for Shariah-compliant projects with strong ties to the economy as a whole. This study aims at analysing Islamic Sukuk issuance in different countries around the world, whether in Arab and Muslim countries or in Western non-Muslim western countries. Through this research, we try to identify the value and proportion of the issuance of international and domestic Sukuk, how it contributes to the economic growth of these countries, and the geographic distribution of the Sukuk market, Sukuk instruments and multinational instruments. Finally, we try to examine in more details the position of Algeria as one of the Muslim Arab countries which so far has not issued Islamic bonds, although it has several Islamic banks.

**Keywords.** Islamic Instruments, Sovereign Instruments, Project Finance, Global Instruments, Algeria.

### ملخص

تعد الصكوك الإسلامية واحدة من أدوات سوق رأس المال لصناعة التمويل الإسلامي، وهي طريقة مبتكرة لجمع الأموال لتمويل المشاريع في الشريعة الإسلامية بروابط قوية للإقتصاد ككل. تهدف هذه الدراسة إلى التطرق إلى إصدار الصكوك الإسلامية في دول العالم، سواء في دول عربية ومسلمة أو في دول أجنبية غربية غير مسلمة، بحيث بلغت إصدارات الصكوك العالمية خلال سنة 2017 ما قيمته 116.7 مليار دولار أمريكي، وتمثلت زيادة قدرها حوالي 33 % مقارنة بإصدارات سنة 2016 البالغة 87.9 مليار دولار أمريكي. من خلال هذا البحث نحاول التعرف على قيمة ونسبة إصدارات الصكوك الدولية والمحلية، وكيف تساهم في دفع عجلة النمو الإقتصادي في هذه الدول، كما نتعرف على التوزيع الجغرافي لسوق الصكوك العالمية والصكوك السيادية والصكوك الشبه سيادية. و في الأخير ، نحاول التطلع إلى موقف أحد الدول العربية المسلمة التي إلى حد الآن لم تقم بإصدار صكوك إسلامية رغم أنه لديها عدة مصارف إسلامية، هذه الدولة هي الجمهورية الجزائرية الديمقراطية الشعبية.

**الكلمات المفتاحية :** الصكوك الإسلامية، الصكوك السيادية، تمويل المشاريع ، الصكوك العالمية، الجزائر.

### مقدمة

تشهد الصكوك الإسلامية تطورا واسعا على مستوى العالمي، بحيث تعتبر هذه الصكوك أداة لضبط الأسواق ومعالجة أوجه قصورها، وإنها تشارك بشكل واسع في معالجة المشكلات الاجتماعية والاقتصادية. كما أنها تلعب دورا فعالا وكفء في الإقتصاد العالمي والمحلي، وعلى سبيل الذكر، بعض الدول الأوروبية مثل ألمانيا لجأت إلى استخدامها لتوفير الموارد لتمويل بعض جوانب الإنفاق العام. ويمكن ذكر دولة ماليزيا من دول آسيا والرائدة في استخدام بلية التصكيك الإسلامي في العالم.

ومن هذا المنطلق، إرتأينا أن نبحت في هذا الموضوع لمعرفة مدى اهتمام الدول بهذه الصكوك في الأسواق العالمية والأسواق المحلية.

## أهداف البحث :

يهدف البحث إلى :

- 1- التعرف على ماهية الصكوك الإسلامية وخصائصها؛
- 2- أهمية وأهداف إصدار الصكوك الإسلامية؛
- 3- ماهية الضوابط الشرعية للصكوك الإسلامية؛
- 4- مباحي قيمة ونسبة إصدار الصكوك الإسلامية في العالم؛
- 5- ومن هو البلد الأكثر استخداما لهذه الصكوك؛
- 6- وما موقف الجزائر من عملية إصدار الصكوك الإسلامية؛

## مشكلة الدراسة :

- هل إصدار الصكوك الإسلامية تؤدي إلى تنمية وتمويل الإقتصاد الإسلامي؟  
ومنه تتفرع الأسئلة التالية :
- ماهية الصكوك الإسلامية وما هي الضوابط الشرعية لإصدارها؟
- هل البلد الأكثر إستعمالا لهذا النوع من الصكوك متطور أم لا؟
- ما موقف الجزائر من ذلك وهل يمكن أن تستعمل هذا النوع من الصكوك ؟

## 1-

### مفهوم الصكوك الإسلامية :

عرفت بأنها "أوراق مالية قابلة للتداول تثبت ملكية حاملها لأصل مولد لدخل دوري"<sup>1</sup> وتعرف كذلك "أوراق مالية متساوية القيمة محددة المدة، تصدر وفق صيغ التمويل الإسلامي، تعطي لحاملها حق الإشتراك مع الغير بنسبة مئوية في ملكية وصافي إيرادات أو أرباح وخسائر موجودات مشروع استثماري قائم فعلا، أو يتم انتشاؤه من حصيلة الإكتتاب وهي قابلة للتداول والإطفاء والاسترداد عند الحاجة بضوابط وقيود معينة، ويمكن حصر موجودات المشروع الإستثماري في أن يكون..."<sup>2</sup>

وأما هيئة المحاسبة للمؤسسات الإسلامية فتعرف الصكوك الإسلامية بأنها "وثائق متساوية القيمة، تمثل حصصا شائعة في ملكية أو منافع أو خدمات، أو في ملكية موجودات مشروع معين، أو نشاط استثماري خاص، وذلك بعد تحصيل قيمة الصكوك، وقفل باب الإكتتاب، وبدء استخدامهما فيما أصدرت من أجله"<sup>3</sup>.

ولذا يمكن إعتبار الصكوك الإسلامية على أنها مايلي:

تمثل وثيقة تصدر باسم مالكيها أو حاملها، متساوية القيمة محددة المدة، على أساس عقد شرعي، بضوابط شرعية حسب صيغ التمويل الإسلامية، بحيث تمنح لصاحبها حق الإشتراك مع الغير بنسبة مئوية.

## 2-

### الضوابط الشرعية للصكوك الإسلامية :

طارق الله خان وأحمد حبيب، "إدارة المخاطر : تحليل قضايا في الصناعة المالية الإسلامية"، الطبعة الأولى، المعهد الإسلامي للبحوث والتدريب، البنك الإسلامي للتنمية، جدة، 2003، ص 55.

سليمان ناصر وربيعة بن زيد، الصكوك الإسلامية كأداة لتمويل التنمية الإقتصادية ومدى إمكانية الإستفادة منها في الجزائر"، بحث مقدم 6ISRA، ماي 2014، و 5 للمؤتمر الدولي تحت عنوان : منتجات وتطبيقات الإبتكار والهندسة المالية، يومي

هيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية، المعايير الشرعية، معيار رقم 17، البحرين، 2007، ص 288.



لتشجيع منتجات المصارف الإسلامية، قام المجلس الشرعي بهيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية بالبحث عن موضوع إصدار وتداول الصكوك في عدة إجتماعات بالمملكة العربية السعودية وذلك منذ تاريخ 12 جمادى الثاني 1428هـ الموافق ل 27 جوان 2007، وقد أوصى المؤسسات المالية الإسلامية وهيئات الرقابة أن تلتزم بما يلي :

- عند إصدار الصكوك أن تكون قابلة للتداول ملكية حملة الصكوك بجميع حقوقها والتزاماتها.
- عند تحديد سعر الأصول، الإلتزام بما قرره المجلس الإستشاري الشرعي لضوابط تحديد سعر الأصول.<sup>1</sup>
- يجب إستخدام إيرادات هذه الصكوك وتمويل مشاريع والأنشطة الإقتصادية وفق ما تسمح به الشريعة الإسلامية.
- عند تداول الصكوك، يجب أن تكون التصرفات حسب ما تسمح به الشريعة الإسلامية.

### 3- أنواع الصكوك الإسلامية :

تبين هيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية انه هناك أربعة عشر<sup>2</sup> نوعا من الصكوك الإسلامية ، نذكر منها الأكثر إنتشارا :

أ. **صكوك المشاركة:** " وهي عبارة عن وثائق متساوية القيمة يتم إصدارها لإستخدام حصيلة الإكتتاب في إنشاء مشروع استثماري، ويصبح موجودات المشروع ملكا لحملة الصكوك، وتدار الصكوك على أساس عقد المشاركة بتعيين أحد الشركاء لإدارتها بصيغة الوكالة بالاستثمار"<sup>3</sup>.

وهناك العديد من الأنواع لهذه الصكوك نذكر منها :

- صكوك المشاركة المستمرة والمؤقتة؛

- صكوك المشاركة في مشروع معين والإدارة لمصدرها؛

- صكوك المشاركة في مشروع معين تكون الإدارة لجهة أخرى؛

ب. **صكوك المرابحة :** تعرفها هيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية<sup>4</sup> في المعيار الشرعي رقم 17 بأنها : وثائق متساوية القيمة يتم إصدارها لتمويل شراء سلعة المرابحة، لتصبح مملوكة لحملة الصكوك.

ت. **صكوك المضاربة :** هذه الصكوك تحمل قيما متساوية يصدرها المتعهد بتقديم التنظيم وإدارة المشروع المقترح بغرض تمويل ذلك المشروع أو مجموعة من المشروعات المفصلة أو المفوض له فيها بالعمل وبموجبه يكون حاملي الصكوك هم أصحاب رأس مال المشروع مشاركة بينهم وبين المنظم بنسبة متفق عليها من الربح ويتحملون الخسائر المتوقعة في رأس المال...<sup>5</sup>

عرفها مجمع الفقه الإسلامي بأنها: "أداة استثمارية تقوم على تجزئة رأسمال القراض ( المضاربة) بإصدار صكوك ملكية برأس مال المضاربة على أساس وحدات متساوية القيمة ومسجلة بأسماء أصحابها، باعتبارهم يملكون حصصا شائعة في رأس مال المضاربة وما يتحول إليه، بنسبة ملكية كل منهم فيه.

براضية حكيم، التصكيك ودوره في إدارة السيولة بالبنوك الإسلامية، مذكرة ماجستير في علوم التسيير، تخصص محاسبة ومالية، جامعة حسيبة بن بوعلي الشلف، الجزائر، 2011، ص 97 نقلا عن أحمد صفية أبو بكر.

بن عمارة نوال، مرجع سبق ذكره، ص 255.

بن عمارة نوال ، نقلا عن حيدر يونس الموسوي، المصارف الإسلامية-أدائها المالي وأثارها في سوق الأوراق المالية، ط1، دار البازوري، 2011، ص127.

هيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية، المعيار الشرعي رقم 17 والمتعلق بصكوك الإستثمار.

<sup>5</sup> Hussein K. Fahmy and Abdil Awwas Saler, **Islamic Modes of Finance and Financial Instruments for Ressources Mobilization ( A survey study**, paper presented at the seminar on " Mechanism and developpement of Islamic Financial Instruments". August 11-13 1996, p 20.

وتتقسم صكوك المضاربة إلى <sup>1</sup>:

- **صكوك المضاربة المطلقة**: وهي صكوك لا تكون حصيلتها مخصصة لمشروع معين بل يخول للمضارب (المصدر) الحق في استثمارها في أي مشروع.
  - **صكوك المضاربة المقيدة**: وهي صكوك تقيد بمشروع معين (عقارات، مصانع)...
  - **صكوك المضاربة المستمرة**: وهي التي لا يستحق رأس مالها إلا بعد انتهاء المشروع وبالطبع مع الربح وبقاء رأس ماله.
  - **صكوك المضاربة المحدودة**، أو **مستردة بالتدرج**: حيث تحدد الجهة المصدرة لها تواريخا يمكن عندها لأصحاب هذه الصكوك أخذ أرباحهم إن وجدت واسترجاع قيمة صكوكهم.
- بالإضافة إلى هذه الأنواع من صكوك المضاربة، توجد أنواعا أخرى من الأوراق المالية التي تقوم على أساس المضاربة، والتي نذكر منها:

- **شهادات الإستثمار (أو شهادات ودائع الإستثمار)** حيث تقوم هذه الشهادات على أحكام المضاربة في شكلها وجوهرها، إذ يمثل أصحاب هذه الشهادات أو الودائع أرباب المال، والمصدر يمثل المضارب، ويقسم الربح بنسب يتفق عليها، وتصدر هذه الشهادات من طرف المصارف والمؤسسات المالية، وتتجاوز مدتها السنة، أو أضعاف السنة، ونميز منها نوعين هما:  
شهادات الإستثمار المخصص، وشهادات الإستثمار العام <sup>2</sup>.
- ث. **صكوك السلم**: تمثل صكوك ملكية جزئية من رأس مال عملية السلم، حيث يكون هذا رأس مال السلم مقسما إلى أجزاء، كل جزء يعبر عنه بصك <sup>3</sup>. ويعرفها المعيار الشرعي رقم 17 من هيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية، بأنها "وثائق متساوية القيمة يتم إصدارها لتحصيل رأس مال السلم وتصبح سلعة السلم مملوكة لحملة الصكوك.
- ج. **صكوك الإستصناع**: هي وثائق متساوية القيمة يتم إصدارها لإستخدام حصيلة الإكتتاب فيها في تصنيع سلعة، ويصبح المصنوع ملكا لحملة الصكوك <sup>4</sup>. وإنها كصكوك السلم تمثل بيع سلعة مؤجلة التسليم بثمن معجل.

#### 4- خصائص الصكوك الإسلامية:

ويمكن ذكر أهم الخصائص العامة للصكوك الإسلامية فيما يلي <sup>5</sup>:

- أ. هي عبارة عن وثائق متساوية القيمة تصدر باسم مالكيها لإثبات حق مالكيها في الموجودات الصادرة بموجبها.
- ب. كون الصكوك قابلة للتداول في سوق الأوراق المالية (البورصة) في إطار الشروط والضوابط الشرعية لتداول الأصول والمنافع والخدمات التي تمثلها.

الدولي الملتقى مقدم إلى بحث، "الإسلامية المالية الأسواق في الشرعية وبدائلها الدين أدوات" المسعود، ربيع عدنان، محمد الضيف بن<sup>1</sup> غرداية، ص 11. جامعة التسيير، وعلوم والتجارية الاقتصادية العلوم معهد "المستقبل ورهانات الواقع الإسلامي، الإقتصاد) حول الأول

الثاني الدولي إلى الملتقى مقدم بحث، "الإسلامية المالية المنتجات واستراتيجيات الراهنة المالية الأزمة" أحمد، مداني قندوز، الكريم عبد<sup>2</sup> 17 الدفلى، ص عين مليانة، خميس. الجامعي المركز - نموذج الإسلامي المصرفي النموذج- والمصرفية المالية والبدائل الراهنة المالية الأزمة

كمال توفيق خطاب، نحو سوق مالية إسلامية، جامعة اليرموك، الأردن، 2007، ص 57.<sup>3</sup>

المعيار الشرعي رقم 17، سبق ذكره.<sup>4</sup>

نقلا عن معطي الله خير الدين وشرياق رفيق، الصكوك الإسلامية كأداة لتمويل مشاريع التنمية الاقتصادية، ورقة بحث مقدمة للملتقى<sup>5</sup> الدولي مقومات تحقيق التنمية المستدامة في الإقتصاد الإسلامي، جامعة قلمة، الجزائر، يومي 3 و 4 ديسمبر 2012 عن:

- المعيار الشرعي رقم 17، عن سامر مظهر قنطقجي، "صناعة التمويل في المصارف والمؤسسات المالية الإسلامية"، شعاع للنشر والعلوم، حلب 2010، ص 357،

- فتح الرحمان علي محمد صالح، "دور الصكوك الإسلامية في تمويل المشروعات التنموية"، ورقة بحث مقدمة لمندى الصيرفة الإسلامية، إتحاد المصارف العربية، إتحاد المصارف العربية، بيروت، جويلية 2008، ص ص 17-18.

- ت. تمثل حصة شائعة في ملكية موجودات مخصصة للإستثمار، أعيانا أو منافعا أو خدمات أو خليط منها ومن الحقوق المعنوية والديون والنق ود، ولا تمثل ديناً أو التزاماً في ذمة مصدرها.
- ث. تعطي الصكوك الإسلامية الحق لحاملها في الحصول على الأرباح (إن وجدت) التي يحققها المشروع، ويستلزم ذلك ضرورة فصل الذمة المالية للمشروع عن الذمة المالية للجهة المصدرة له.
- ج. تصدر الصكوك على أساس عقد شرعي، وبضوابط شرعية تنظم إصدارها وتداولها.
- ح. الصك الإسلامي يلزم صاحبه بتحمل مخاطر الإستثمار بنسبة ما يملكه من صكوك، حيث تقوم الصكوك على مبدأ المشاركة في الربح والخسارة.
- خ. لصكوك الإسلامية تخصص حصيلة الإكتتاب فيها للإستثمار في مشاريع أو أنشطة تتفق مع أحكام الشريعة الإسلامية.

## 5- أهداف الصكوك الإسلامية :

- تتمثل الأهداف الأساسية لإصدار الصكوك الإسلامية فيما يلي<sup>1</sup>:
- المساهمة في جمع رأس مال تمويل إنشاء مشروع استثماري من خلال تعبئة موارده من المستثمرين، وذلك من خلال طرح صكوك وفق مختلف صيغ التمويل الإسلامية في أسواق المال لتكون حصيلة الإكتتاب فيها رأس مال المشروع.
  - تسعى إلى الحصول على السيولة اللازمة لتوسيع قاعدة المشاريع وتطويرها، وهو الإجراء الذي يتم بموجبه تحويل الأصول المالية للحكومات والشركات إلى وحدات تتمثل في الصكوك الإسلامية، ومن ثم عرضها في السوق لجذب المدخرات لتمويل المشاريع الإستثمارية طويلة الأجل.
  - تحسين القدرة الإئتمانية والهيكل التمويلي للمؤسسات المصدرة للصكوك من حيث أنها تتطلب التصنيف الإئتماني للمحافظة بصورة مستقلة من المؤسسة ذاتها، ومن ثم يكون تصنيفها الإئتماني مرتفعاً.

## 6- الصكوك الإسلامية العالمية والمحلية :

هناك نوعين من أسواق الصكوك ، وهما أسواق الصكوك العالمية وأسواق الصكوك المحلية.

أ. سوق الصكوك العالمية :

لقد شهد العالم في الأونة الأخيرة تطورا ملحوظا في إنتاج منتجات المصارف الإسلامية ألا وهي الصكوك الإسلامية، سواء في الأسواق العالمية أو الأسواق المحلية، بحيث بلغت إصداراتها الإجمالية من فترة 2001 إلى سنة 2017 حوالي 979 مليار دولار أمريكي منها حوالي 219 مليار دولار أمريكي أصدرت عالميا و760 مليار دولار أمريكي تم إصدارها محليا. والجدول التالي يبين هذا التطور بالتفصيل.

جدول رقم 1 تطور القيمة الإجمالية لإصدارات الصكوك الإسلامية عالميا ومحليا من جانفي 2001 إلى ديسمبر 2017. (الوحدة النقدية مليون دولار أمريكي)

السنوات	قيمة الإصدارات العالمية	قيمة الإصدارات المحلية	قيمة الإصدارات الإجمالية
2001	425	747	1172
2002	1180	191	1371
2003	1880	5327	7207
2004	2503	6962	9465
السنوات	قيمة الإصدارات العالمية	قيمة الإصدارات المحلية	قيمة الإصدارات الإجمالية
2010	4098	49027	53125
2011	9084	84490	93573
2012	20269	117331	137599
2013	23305	112565	135870

بن عمارة نوال ، الصكوك الإسلامية ودورها في تطوير السوق المالية الإسلامية، تجربة السوق المالية الدولية- البحرين- مجلة الباحث<sup>1</sup> العدد 9 لسنة 2011، جامعة ورقلة ، الجزائر، ص 254-255.

106960	80570	26390	2014
60693	39813	20880	2015
87928	56718	31210	2016
116717	79069	37648	2017
979209	760044	219165	المجموع

14008	10286	3723	2005
33607	21755	11852	2006
50041	36182	13859	2007
24337	22127	2210	2008
38070	30904	7166	2009

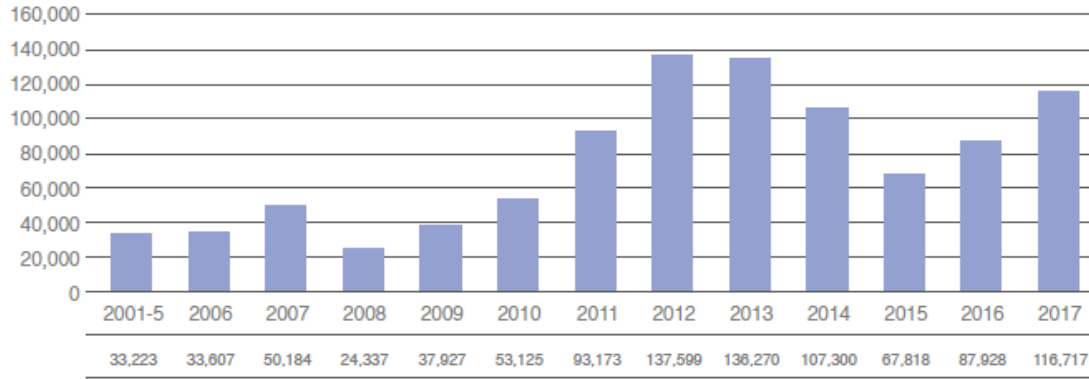
المصدر : 5-7 p, Report 5th, March 2016, International Islamic Financial Market, Sukuk

International Islamic Financial Market, Sukuk, Report 7th April 2018, p 21

ب.

بلغت قيمة إجمالي الصكوك الإسلامية في الإصدارات العالمية حوالي 116.7 مليار دولار أمريكي في سنة 2017 (أنظر الجدول رقم 1، و الشكل البياني أدناه، بحيث تمثلت نسبة الزيادة إلى حوالي 32% مقارنة بسنة 2016، أي بقيمة قد بلغت 87.9 مليار دولار أمريكي. وتمثلت هذه الزيادة التي أساسا كانت لإصدارات الصكوك السيادية التي أصدرتها المملكة العربية السعودية (كما سوف نراها لاحقا)، إلى جانب الإصدارات الثابتة من آسيا ودول مجلس التعاون الخليجي وكذا إفريقيا ودول أخرى مثل أندونيسيا والإمارات العربية المتحدة وتركيا.

الشكل البياني رقم تطور القيمة الإجمالية لإصدارات الصكوك الإسلامية الفترة ما بين جانفي 2001 إلى ديسمبر 2017



المصدر : 21 p, Report 7th, International Islamic Financial Market, Sukuk

من خلال الشكل البياني، نلاحظ التطور بشكل عام للصكوك من سنة 2001 إلى سنة 2017، وما نلاحظه من سنة 2001 إلى 2008، كان إنخفاض ملحوظ بحوالي 50% مقارنة بسنة 2007، لتعود في تطور مستمر وملحوظ للسنوات الموالية لتبلغ ذروتها في السنتين على التوالي وهما سنة 2012 وسنة 2013 لتتخفف تدريجيا في السنتين الموالتين 2014 و 2015 لترتفع بحوالي 20% في سنة 2016 وترتفع بنفس الوتيرة في سنة 2017. وهي ترتفع باستمرار.

تمثل الصكوك الدولية حوالي 22.3% من إجمالي إصدارات الصكوك العالمية منذ 2001<sup>1</sup>، بحيث يقيم بالدولار الأمريكي وكذا بالعملات المستقرة الأخرى، وتصدر الصكوك الدولية لفترات طويلة تصل إلى 30 سنة، وبالنسبة لدولة ماليزيا وحدها تصل إصداراتها إلى 50 سنة على البطاقات، حافظت الصكوك الدولية ذات الأجل المتوسط والأجل الطويل إلى نموها المستمر خلال سنة 2017، فبالنسبة للصكوك الدولية بقيت مستقرة بسبب الإصدارات عن طريق III M.

<sup>1</sup> هذا التحليل جاء من التقرير السابع، افريل 2018

جدول رقم 2 تطور القيمة الإجمالية لإصدارات الصكوك الإسلامية عالميا ومحليا حسب المناطق والدول من جانفي 2001 إلى ديسمبر 2017 (الوحدة النقدية مليون دولار أمريكي)

الإصدارات المحلية (مليون دولار أمريكي)			الإصدارات العالمية (مليون دولار أمريكي)			الدول	
النسبة المؤوية	القيمة	عدد الإصدارات	النسبة المؤوية	القيمة	عدد الإصدارات		
0.005	37	4	-	-	-	بنغلاداش	دول آسيا
1.26	9583	149	-	-	-	بروناي دار السلام	
6.41	43913	229	6.16	13503	15	أندونيسيا	
0.02	144	1	-	-	-	العراق	
73.39	557832	5621	24.85	54473	90	ماليزيا	
0.0004	3	1	-	-	-	جزر الماديف	
1.62	12330	79	1.64	3600	4	باكستان	
0.10	788	12	0.32	711	4	سنغافورة	
0.0004	3	1	-	-	-	سيريلنكا	
-	-	-	0.04	97	1	الصين	
-	-	-	1.46	3195	5	هون كونج	
-	-	-	1.09	190	3	اليابان	
<b>82.9</b>	<b>630033</b>	<b>6097</b>	<b>34.5</b>	<b>75769</b>	<b>122</b>	<b>المجموع</b>	
2.27	17290	291	4.76	10430	101	البحرين	الخليج العربي والشرق الأوسط
0.04	272	3	-	-	-	الأردن	
0.04	332	1	1.52	3321	17	الكويت	
0.12	941	4	1.18	2582	3	عمان	
1.90	14416	16	5.22	11435	14	قطر	
7.40	56250	72	17.78	38965	50	العربية السعودية	
1.09	8251	14	29.04	63644	96	الإمارات	
0.03	253	2	-	-	-	اليمن	
<b>12.9</b>	<b>98004</b>	<b>403</b>	<b>59.5</b>	<b>130383</b>	<b>281</b>	<b>المجموع</b>	
0.02	136	210	-	-	-	غامبيا	إفريقيا
0.06	460	2	-	-	-	ساحل العاج	
0.06	444	3	0.07	150	1	نيجيريا	
-	-	-	0.23	500	1	جنوب إفريقيا	
2.56	19429	29	0.06	130	1	السودان	
0.06	445	2	-	-	-	السنغال	
<b>2.8</b>	<b>21158</b>	<b>247</b>	<b>0.4</b>	<b>780</b>	<b>3</b>	<b>المجموع</b>	
-	-	-	0.09	206	3	ألمانيا	أوروبا ودول أخرى
1.43	10849	161	4.08	8934	22	تركيا	
-	-	-	0.62	1367	5	الولايات المتحدة	
-	-	-	0.04	77	1	كازاخستان	
-	-	-	0.0005	1	1	فرنسا	
-	-	-	0.13	280	3	لوكسمبورغ	

-	-	-	0.62	1368	9	المملكة المتحدة
1.43	10849	161	5.58	12233	44	المجموع
100	760044	6908	100	219165	450	المجموع الكلي

المصدر : International Islamic Financial Market, Sukuk, Report 7th, p 40 -46

من خلال الجدول يتبين لنا أن دولة الإمارات العربية حافظت على مكانها في الحجم والقيمة في إصدار الصكوك الدولية في سوق الصكوك منذ سنة 2001، وتبعتها كل من المملكة العربية السعودية وقطر وعمان والبحرين، وهذه الخمس دول المكونة لمجلس التعاون الخليجي سيطرت على أكثر من 30 % من إجمالي إصدارات الصكوك الدولية منذ إنشائها. وفي سنة 2017، حوالي 56 % من إصدارات الصكوك الدولية تأتي من هذه الدول الخمس.

ومن جهة أخرى، هناك ماليزيا الرائدة في صناعة الصكوك الدولية بحيث تسيطر على حوالي 24 % من جميع الإصدارات الدولية منذ إنشائها. وكذا أندونيسيا التي ظهرت وأصبحت تصنع الصكوك وحصلتها إرتفعت لتصبح 24 % .

إن سنة 2017، كانت جد مميزة مقارنة بالسنوات الماضية، بحيث سجل الإرتفاع بنسبة 32 % كما رأيناه سابقا.

فلاحظنا إصدارات في الصكوك الشبه سيادية، وكذا إصدارات الشركات والمؤسسات المالية بشكل خاص في بلدان خارج ماليزيا.

في السنوات الأخيرة الماضية، مثلت الإصدارات للصكوك السيادية والشبه السيادية في إزدياد مستمر وتشكل الجزء الأكبر في سوق الصكوك. وظهر لنا أن حصص الصكوك السيادية والصكوك شبه السيادية للشركات ومصدري المؤسسات المالية في سوق الصكوك العالمية في إرتفاع مستمر بحيث في التقرير المذكور أعلاه نلاحظ تجاوز 61 % من إجمالي الصكوك خلال الفترة مابين 2010 و2015 ، وبلغت نسبته 85 % في سنة 2017.

وخلال سنة 2017، تولى قيادة مصدري الصكوك السيادية والتي بلغت حصتهم إلى 48 % من إجمالي الإصدارات تلتها الصكوك الشبه سيادية بنسبة 37 % . وظلت إصدارات الصكوك من الشركات والمؤسسات المالية ثابتة وراكدة، بحيث أظهرت إتجاه الهبوط مقارنة بسنة 2016. ويضيف تقرير السوق المالية الإسلامية الدولية لسنة 2018 ، أنه من المتوقع أن ذلك بسبب تشديد الأوضاع الإقتصادية والجيولوجية السياسية في أجزاء مختلفة من العالم، يجعل إستمرارية نمو الصكوك السيادية والشبه سيادية للشركات المصدرة.

#### ت. إصدارات الصكوك القصيرة الأجل :

في إصدارات الصكوك، هناك نوعين على حسب المدة الزمنية، بحيث نجد الصكوك الطويلة الأجل وأخرى القصيرة الأجل. وما لاحظناه خلال دراستنا ، أنه خلال الفترة مابين 2001 إلى سنة 2004، كانت سوق الصكوك القصيرة الأجل هي المسيطرة في السوق المحلية بحيث أكبر الإصدارات كانت من ماليزيا، ولكن مع طوع سنة 2015، بدأ سوق الصكوك القصيرة الأجل تتوازن، بحيث بلغت حصة سوق الصكوك القصيرة الأجل العالمية بحوالي 25 % من الإصدارات الإجمالية لسنة 2017.

#### جدول رقم 3 الجهات المصدرة للصكوك الإسلامية للفترة من جانفي 2001 إلى ديسمبر 2017

##### القصيرة الأجل الوحدة بالمليون دولار أمريكي

النسبة المئوية	قيمة الإصدارات	جهة الإصدار
81%	297672	إصدارات سيادية
9%	34988	إصدارات شبه سيادية
9%	31698	إصدارات الشركات
1%	3051	أنواع أخرى

100	367409	مجموع الإصدارات
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المصدر : السوق المالية الإسلامية الدولية، مترجم من اللغة الإنجليزية إلى اللغة العربية من المؤلف بالتصرف،

التقرير السابع ، أبريل 2018، ص 30

من خلال الجدول رقم 3 بلغت إصدارات الصكوك السيادية النسبة العالية وهي 81 %، ثم تليها الصكوك شبه السيادية ب 9 % ، ثم إصدارات الشركات بحوالي 9 % ، وهذا ما جعل دعم الحكومات للصكوك القصيرة المدى.

ث. إصدارات الصكوك حسب النوع وصيغة التمويل خلال الفترة من جانفي 2001 إلى ديسمبر 2017:

يقوم مصدر الصكوك لصيغة التمويل على حسب عدة أنواع كما ذكرنا في بداية المقال، وكالة، سلم، مشاركة، مرابحة، مضاربة، إستصناع ، إجارة أو نوع آخر، كما يوضح الجدول الموالي :

إصدار الصكوك الإسلامية حسب صيغ التمويل من جانفي 2001 إلى ديسمبر 2017

الوحدة بالمليون دولار أمريكي

صيغة الإصدار	قيمة الصكوك	نسبة الصكوك
وكالة	36606	10 %
سلم	8916	2 %
مشاركة	21531	6 %
مرابحة	260404	70.87 %
مضاربة	10860	3 %
إستصناع	27	0.01 %
إجارة	23611	2 %
أنواع أخرى	5454	6 %
المجموع	367409	100 %

المصدر : السوق المالية الإسلامية الدولية، مترجم من اللغة الإنجليزية إلى اللغة العربية من المؤلف بالتصرف،

التقرير السابع ، أبريل 2018، ص 30

### ج. سوق الصكوك المحلية :

إن صناعة التمويل الإسلامي، مازالت تبحث في الإدارة المالية لصناعة الصكوك المحلية. بحيث تبقى صناعة الصكوك هو السوق المحلي الأكثر إستعمالا في التمويل الإسلامي. وإن سوق الصكوك مازال في نمو مستمر، بحيث أصدرت بعض القوانين التشريعية في الصكوك السيادية لسنة 2017. إن أكبر حجم الإصدارات في سوق الصكوك لسنة 2017 ، هي الصكوك السيادية وشبه السيادية، والتي أبقت سوق الصكوك على مسار نمو ثابت.

خلال السنوات الأخيرة، كانت الصيغة الأكثر إستعمالا والمفضلة هي صيغة المرابحة وصيغة الوكالة، في كلا الحالتين إما في السوق الدولية أو السوق المحلية للصكوك، والذي غير النمط في تفضيل الصيغ والتي كانت يشترط فيها المزيد من الأصول الملموسة خلال السنوات السابقة. كما يوضح التقرير، أنه في نفس النمط، سجل تطور آخر والذي يتعلق بإستعمال المضاربة والمرابحة من قبل إصدار الصكوك السيادية في سنة 2017. وقد ساهمت هذه التفضيلات في تطوير سوق الصكوك.

ويتطلب نجاح سوق الصكوك، التنوع ليم التوازن القوي. ويواجه سوق الصكوك حوالي 434 مليار دولار أمريكي في الدوران أي بنسبة 87 % . بحيث تنتمي إلى أربعة أسواق رئيسية فقط: على رأسها ماليزيا والمملكة العربية السعودية تليها أندونيسيا والإمارات

العربية المتحدة. ومن المحتمل أن يتغير هذا الإتجاه بشكل تدريجي ليصبح للدول التالية مثل باكستان وتركيا وأسواق أخرى والتي تنتمي لأسواق المناطق الإفريقية والتي من المفروض أن تكون أكثر نشاطا في المستقبل.

## 7- صناعة الصكوك الإسلامية في الجزائر:

إزدادت دول العالم إهتماما بموضوع صناعة الصكوك الإسلامية، حيث بدأت الدول الإسلامية والدول الغربية إلى صناعتها وإصدارها فعلا. فمثلا في بريطانيا وألمانيا أصدرتا صكوكا لتمويل مشاريعهما السيادية، وكذلك البنك الدولي الذي أطلق على برنامج خاص لتمويل<sup>1</sup> مشاريعه التنموية عن طريق الصكوك. وكشف الأمين العام لبنك البركة الجزائر<sup>2</sup> أن لجنة عمليات البورصة في الجزائر أدرجت من أهم المحاور لإصلاح السوق المالي، الإهتمام بمنتجات التمويل الإسلامي، وكان من بين الأسباب المشجعة لذلك هو تراجع إيرادات الدولة الجزائرية من المحروقات بعد إنخفاض سعر البترول وعدم قدرتها في تمويل المشاريع الحكومية الضخمة. إن فكرة إصدار الصكوك في الجزائر، أعتبرها خبراء الإقتصاد الإسلامي في الجزائر عصرة الإقتصاد المحلي في تمويل المشاريع سواء المشاريع الحكومية أو مشاريع البنية التحتية، وإنه في الجزائر ينتظر إصلاح المنظومة البنكية لمشروع عدم التعامل بالريا في البنوك.

إن عدم إصدار هذا البلد للصكوك الإسلامية لحد الآن يعود إلى عدة أسباب :

- الضوابط وآليات السوق المالي الجزائري لا يتوافق مع أحكام الشريعة الإسلامية لوجود النظام المصرفي التقليدي؛
- عدم قدرة الحكومة تصدير صكوك إسلامية بسبب معوقات القوانين التشريعية والتنظيمية؛
- عدم تشجيع السوق المالي الجزائري للمنتجات الإسلامية؛
- رغم إهتمام والحرص الكثير في الجزائريين على التعامل بالمنتجات الإسلامية لكن يجدون أنفسهم أمام معوقات؛

### الخاتمة :

إنتشرت الصكوك الإسلامية في كثير من دول العالم وذلك لتمويل المشاريع الإقتصادية، مما جعل صندوق النقد الدولي يؤكد أن الأدوات المصرفية الإسلامية تشهد نموا متسارعا<sup>3</sup> ويرجع ذلك إلى توسع رقعة الحلول والمنتجات الإسلامية التي تتماشى مع قطاعات واسعة من المستثمرين سواء كانت حكومية أو شركات أو مؤسسات مالية.

ولقد رأينا تجارب كثيرة لدى الدول مثل ماليزيا والإمارات والبحرين أن إصداراتها لهذا النوع من الصكوك جعلتها تتقدم في إقتصادها وتتطور عن طريق تمويل المشاريع وكذا تمويل عجز الموازنة وتنشيط أسواق مالية وكذلك تمويل مشروعات البنية التحتية.

من بين النتائج التي توصلنا إليها من خلال البحث هو أن الصكوك الإسلامية هذه المنتجات الخاصة ، تساعد على توفير مصادر تمويل المشاريع الإقتصادية وتأمين السيولة اللازمة لتمويل إحتياجات مختلفة في الدول وتدوير الأموال المستثمرة وذلك على حسب ما تسمح به الشريعة الإسلامية.

وأما فيما يخص التوصيات ، فتوصي الدراسة إلى تشجيع إصدار الصكوك الإسلامية في الدول، وبالنسبة للدولة الجزائرية فنوصيها بالإسراع بمراجعة القانون المالي والمتمثل في قانون النقد والقرض والقانون التجاري وقانون الضرائب.

وكذا تطوير الصكوك الإسلامية على حسب المصادقية الشرعية.

### قائمة المراجع :

1

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## Investment provisions in the Jordanian Hajj Fund: An Application Analysis

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### Abstract

This study aimed to further understand the issue of investing in the pilgrimage fund in the Hashemite Kingdom of Jordan. The significance of the study is due to the importance of the fund and its objectives which include facilitating Hajj (pilgrimage) as a religious practice, as well as, save money through legitimate means of investment. The study focused on the pilgrimage fund, its inception and stated goals, and models of investment in the Fund. Finally, the study recommends that people contribute to the fund, the expansion of investment projects by the fund itself, and the dissemination of the idea of the pilgrimage fund in all Islamic countries.

**Keywords.** the jurisprudence of transactions (figh), Hajj fund

### الملخص

تهدف هذه الدراسة الى التعرف على موضوع " الاستثمار في صندوق الحج في المملكة الأردنية الهاشمية، وتنبثق أهمية الدراسة من أهمية وأهداف الصندوق التي تشمل حفظ الدين بتسهيل إقامة ركن الحج، وكذا حفظ المال من خلال استثماره بالطرق المشروعة. كما بينت الدراسة نشأت وأهداف صندوق الحج ، وطرق الاستثمار فيه ، ونماذج من الاستثمارات في الصندوق. وحثت الدراسة الناس على المساهمة في الصندوق، والتوسع في المشاريع الاستثمارية، وتعميم فكرة صندوق الحج في جميع البلاد الإسلامية بما يحقق المنفعة للمسلمين.

**الكلمة الدالة:** فقه المعاملات، صندوق الحج

### مقدمة:

الحمد لله حمد الشاكرين والصلاة والسلام على أفضل الخلق أجمعين محمد وعلى آله وصحابه الأخيار الطيبين، ومن تبعهم بإحسان إلى يوم الدين، سبحانه اللهم لا علم لنا إلا ما علمتنا إنك إنت العليم الحكيم.

الحج فريضة يتوق لأدائها كل مسلم؛ ونظراً لكثرة متطلبات الحياة ، الأمر الذي يتطلب إيجاد وسائل بديلة توفر المال ليتمكن من أداء فريضة الحج ، فجاءت فكرة صندوق الحج ليتمكن غير القادر على ادائه بتوفر أقساط تجمع مبلغاً من المال خلال سنوات معدودة تمكن المسلم بعدها من أداء فريضة الحج ، وقد كان الاردن من السباقين لإنشاء هذا الصندوق فهو الأول عربياً، والثاني عالمياً بعد صندوق الحج الماليزي. وقد جاءت هذه الدراسة لتبين طرق الاستثمار في صندوق الحج الأردني ،من حيث الأحكام الفقهية وواقع التطبيق.

**مشكلة الدراسة :** تعد تجربة صندوق الحج في الأردن تجربة حديثة، ولم تتضح بعد مدى قدرة صندوق الحج على تحقيق رغبة العديد من الأفراد لأداء هذه الفريضة؛ لذلك تتمثل مشكلة الدراسة في الكشف عن مدى نجاح صندوق الحج الأردني في استثمار أموال المدخرين؛ مما يكون له الأثر في التشجيع على الادخار ، ويمكن عرض مشكلة الدراسة من خلال الاجابة عن الأسئلة الآتية :

- ما المقصود بصندوق الحج للإدخار والاستثمار؟

- كيف يتم الاستثمار في صندوق الحج في الأردن؟

**أهداف الدراسة:** تهدف هذه الدراسة إلى ما يلي:

- بيان أوجه الاستثمار في صندوق الحج الاردني

- توضيح الجانب التطبيقي للاستثمار في صندوق الحج في الأردن.

#### **الدراسات السابقة:**

تناول فقهاء المسلمين القدامى في كتبهم الفقهية في مختلف المذاهب طرق الاستثمار وأحكامها ، كما تناولها الفقهاء المعاصرون في كتاباتهم الحديثة، كالكتابة عن الاستثمار في صندوق الحج الماليزي، أو صناديق الاستثمار، ومن هذه الدراسات التي عثرت عليها في هذا الموضوع:

- **محمد رحيمي عثمان (1996) ، صندوق الحجاج بماليزيا باعتباره مؤسسة استثمارية، دراسة في الاقتصاد الإسلامي (1)**، وقد هدفت الدراسة إلى التعرف على تقييم أداء ودور صندوق الحجاج بماليزيا بإدارة وتوظيف مدخراته، ومعرفة مدى مقدرته وفعاليتها على الإسهام في التنمية الإقتصادية، وتتفق الدراسة الحالية مع الدراسة السابقة في أنها تناولت الحديث عن الاستثمار في صندوق الحجاج، وتختلف بأنها تناولت صور التطبيقات الاستثمارية لصندوق الحجاج في الأردن، بينما تناولت الدراسة السابقة صور التطبيقات الاستثمارية لصندوق الحجاج في ماليزيا. **والذي يُعد من أكبر مؤسسات الاستثمار لديهم حيث يبدأ اشترك الأفراد بالصندوق منذ الولادة بحيث يدفع ذووهم عنهم** ، أُطلق العمل بصندوق الحج الماليزي عام 1963م ، ليقوم بجمع مدَّخرات الراغبين بالحجّ، والمتاجرة فيها، ثم مساعدتهم على أداء الفريضة، وخدمتهم أثناء حجهم. فإحصائية عام 2013 تقول أن صافي إيرادات هذا الصندوق تخطى حاجز 9.1 مليار رنجت ماليزي، وبمقدار ربح يصل إلى 3.7 مليار رنجت. وهذا ما جعلها سندا للحكومة في مواجهة الأزمات الاقتصادية التي هددت البلاد في أكثر من فترة.

- **بودية فاطمة وكحلي فتيحة (2013) ، طبيعة البعد الاقتصادي والاجتماعي لصناديق الاستثمار الإسلامية ومدى مساهمتها في تحقيق التنمية المستدامة(2)**. بينت الدراسة أن صناديق الاستثمار الإسلامية تؤدي دوراً بارزاً في تمويل التنمية، من خلال نشاط تلقي الأموال من الأفراد والمؤسسات، وتوظيفها عن طريق الاستثمار في الأوراق المالية لشركات يكون عملها مباحاً، واستثمار حقيقي يتمثل في الدخول في عقود المرابحة، وتتفق الدراسة الحالية مع الدراسة السابقة في أنها تناولت الاستثمار في الإسلام، وتختلف عنها في أنها تناولت تطبيقات الاستثمار في صندوق الحج في الأردن فتحدثت عن المحافظ الاستثمارية في صندوق الحج الأردني، وعن المخاطر التي تتعرض لها وكيفية معالجتها .

**منهج الدراسة:** بناءً على مشكلة الدراسة وأهميتها فإن المنهج المتبع للوصول إلى تحقيق الأهداف المرجوة يعتمد على الآتي: المنهج

الاستقرائي للنصوص الفقهية، والمنهج الوصفي للمسائل، والمنهج التحليلي المقارن لاختيار الراجح في المسائل الواردة في الدراسة

**المبحث الأول: ماهية صندوق الحج وأهدافه**

**المطلب الأول : تعريف صندوق الحج**

يُعد صندوق الحج الأردني التجربة الأولى على مستوى الدول العربية، والثانية على مستوى الدول الإسلامية، حيث أن فكرة صندوق الحج للادخار والاستثمار، تعمل وفق أحكام الشريعة الإسلامية، وتفتح المجال للمدخرين الذين انطبقت عليهم الشروط، لأداء فريضة الحج، انطلاقاً من إيمانهم بالسعي نحو تحقيق الاستطاعة المالية، فهو يهدف لجمع وادخار الأموال واستثمارها. (3) وقبل أن نُعرف بصندوق الحج لابد من بيان المقصود بالصندوق، وكذلك الصناديق الاستثمارية، ثم نبين معنى صندوق الحج. يعرف الصندوق لغةً: بأنه عبارة عن وعاء من خشب، أو معدن ونحوهما، مختلف الأحجام تخفظ فيه الكتب، والملابس ونحوهما، ومثاله صندوق الديون (4).

ويعرف الصندوق اصطلاحاً: بأنه المكان الذي يحفظ فيه الشيء (5). أما صناديق الاستثمار فتُعرف بأنها " خدمة تُقدمها المؤسسات المالية، بهدف الإدارة الجماعية للمدخرات من القيم المنقولة، ويديرها محترفون، ومتخصصون، على درجة عالية من الخبرة العلمية والعملية" (6). وتُعرف صناديق الاستثمار الإسلامية بأنها: "مؤسسات مالية تهدف إلى تجميع أموال صغار المدخرين وذلك بغرض استثمارها للحصول على ربح حلال تراعى فيها أحكام وقواعد الشريعة الإسلامية" (7). ويُعد صندوق الحج أحد المؤسسات الادخارية الاستثمارية الحكومية، ويعمل ضمن ضوابط الشريعة الإسلامية، ويقوم المدخرون بادخار أموالهم واستثمارها فيه بعيداً عن الربا المحرم، وبعد أن يستوفي المدخر الشروط، يمكنه أداء فريضة الحج، بناءً على التعليمات الصادرة من مجلس الأوقاف الأردني، ويعرف صندوق الحج بأنه مؤسسة إدارية استثمارية تعمل وفقاً لأحكام الشريعة الإسلامية وتفتح باب الادخار لأداء فريضة الحج في سن مبكرة (8). ومن التعريف السابق يتبين لنا ما يلي:

- 1- يعد صندوق الحج مؤسسة إدارية تقبل الودائع وتقوم على حفظ مدخرات الأفراد وفق عملية شراء صكوك الإيداع.
  - 2- يُمي صندوق الحج المؤسسة استثمارية أموال والمدخرين وأمانات الحج.
  - 3- يعمل صندوق الحج وفق ضوابط الشريعة الإسلامية: وآليات الاستثمار فيها.
  - 4- يتمتع الصندوق بشخصية معنوية حكومية، ويتمتع باستقلال مالي وإداري.
- أما رسالة صندوق الحج في الأردن فتتمثل في تقديم أفضل الخدمات الادخارية والاستثمارية إبرازاً للصورة المشرفة للاقتصاد الإسلامي من خلال فريق عمل مؤمن برسالته وقوي في عزمته ومتصف بالرغبة في العمل والتطوير والأداء (9).

#### المطلب الثاني: أهداف صندوق الحج الأردني

أهداف صندوق الحج في الأردن تتمثل فيما يلي (10):

- 1- تشجيع الأردنيين رجالاً ونساءً على الادخار في سن مبكرة لتغطية نفقات أداء فريضة الحج.
- 2- توثيق الصلات بين المسلمين عن طريق إصدار صكوك إيداع في الصندوق محددة القيمة، تقدم في المناسبات الاجتماعية، وبخاصة عند الولادة والزواج.
- 3- استثمار أموال الصندوق وفق أحكام الشريعة الإسلامية، وتحقيق أرباح للمدخرين مما يسهم في التنمية الاجتماعية والاقتصادية.
- 4- استثمار أموال الصندوق في تنمية الأراضي، والعقارات الوقفية؛ مساهمة من الصندوق في دعم رسالة الوقف الخيري.
- 5- التشجيع على ثقافة الادخار عند المواطنين، وكذلك ثقافة الاستثمار.

المبحث الثاني: الاستثمار مفهومه وحكمه، وأهدافه، وضوابطه في الفقه الإسلامي

يعد الاستثمار من الأركان المهمة في الاقتصاد الإسلامي، وللمستثمر دور مهم في إدارة العجلة الاقتصادية من خلال الاستثمارات التي يقوم بها في المجتمع، والتي من خلالها تتحقق الفائدة للمجتمع. سيتم تناول هذا المبحث من خلال المطالب التالية:

### المطلب الأول: مفهوم الاستثمار

#### أولاً: مفهوم الاستثمار لغة

يعرف الاستثمار لغة بأنه: طلب الحصول على الثمرة، وثمره الشيء ما تولد عليه، ويقال فيها أثمر الشجر، أي ظهر ثمره، وثمر الشيء إذا نضج وكمل، وأثمر ماله أي كثيراً، وأثمر الشيء إذ تحققت نتيجته (11)، وبنفس المعنى ورد الاستثمار من استثمار المال ونحوه: أي نماءه، ووظفه في أعمال تدر عليه الربح وتحقق له مزيداً من الدخل (12).

#### ثانياً: مفهوم الاستثمار في الاصطلاح

لم يتعرض الفقهاء قديماً لمعنى الاستثمار، وإنما ورد هذا المفهوم في الفقه القديم بتسميات عدة، منها التثمين، والاستئمان، والتنمية، جاء في بداية المجتهد: "الرشيد هو القادر على تثمين أمواله وإصلاحه، والسفيه غير ذلك (13)"، وذكر له معنى واحد عند المالكية وهو: ربح غلة وفائدة (14)، الربح يُقصد به الزيادة الحاصلة من المال، والغلة ما يتجدد من السلع التجارية كالصوف واللبن من الأنعام، والفائدة كل نماء وزيادة في غير عروض التجارة، مثل ما يكون فيه الملك بسبب الشرع ودون جهد شخصي كالميراث والعطية. (15)

أما الاستثمار عند الفقهاء المعاصرين فيعني: "استخدام الأموال في الإنتاج، إما مباشرة بشراء المواد الأولية، وإما بطريق غير مباشر كإشراء الأسهم والسندات" (16)، والأثمار: اسم لكل ما يُطعم من أحمال الشجر والثمار ونحوه، ويكنى به عن المال المستفاد، ويقال: لكل ما يصدر عن شيء ثمرته، كقولهم ثمره العلم العمل الصالح" (17).

ومن الألفاظ التي تتعلق بالاستثمار الاستئمان، أو التنمية، أو النماء، ومنه قول ابن عابدين: "المقصود من عقد المضاربة هو استئمان المال" (18)، وهذا العقد جائز لأن الضرورة دعت إليه لحاجة الناس إليه في أموالهم، وليس كل واحد يقدر على التنمية بنفسه" (19). مما سبق يُمكن تعريف الاستثمار بأنه: طلب تحصيل نماء المال المملوك شرعاً، بالطرق الشرعية المعتمدة من مضاربة، ومرابحة، وشركة، وغيرها (20).

### المطلب الثاني: حكم الاستثمار

اختلف الفقهاء في حكم الاستثمار على النحو التالي:

القول الأول: إباحة الاستثمار بالنسبة للأفراد إذ الأصل في المعاملات الإباحة، والاستثمار صورة من صور المعاملات وقال بهذا جمهور الفقهاء من الحنفية (21) والشافعية (22) والظاهرية (23)، واستدلوا بما يلي:

1. قوله تعالى: "الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ، ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ

الرِّبَا، وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا" (24).

وجه الاستدلال: أحل الله الأرباح في التجارة، وحرّم الربا، وليست الزيادتان اللتان إحداهما من وجه البيع، والأخرى من وجه الزيادة في الأجل سواء أوجه للاستثمار. (25)

2. قوله تعالى "أُولَئِكَ الَّذِينَ اشْتَرُوا الضَّلَالَةَ بِالْهُدَىٰ فَمَا رَبِحَتْ تِجَارَتُهُمْ وَمَا كَانُوا مُهْتَدِينَ" (26).

وجه الاستدلال: تدل الآية بمفهوم المخالف لها على جواز التجارة متى كانت على أسس صحيحة، والتجارة من صور الاستثمار.

3. ما روي أن النبي صلى الله عليه وسلم أعطى ديناراً للأحد الصحابة ليشتري له به شاة، فاشترى له به شاتين، فباع أحدهما بدينار، وجاء بدينار وشاه إلى النبي صلى الله عليه وسلم، فدعا له بالبركة، فكان لو اشترى التراب لربح فيه" (27).

وجه الدلالة: أن الصحابي رضي الله عنه كان بالخيار بين شراء شاة واحدة أو أكثر فاختار الاستثمار ، والتخيير يدل على الإباحة.

4. قال النبي صلى الله عليه وسلم "أطيب الكسب عمل الرجل بيده، وكل بيع مبرور" (28).

5. قوله صلى الله عليه وسلم "ما أكل أحد طعاماً قط خيراً من أن يأكل من عمل يده وأن نبي الله داوود عليه السلام كان يأكل من عمل يده" (29).

وجه الدلالة : أن الأحاديث تدل على أباحة الاستثمار، و الشريعة الإسلامية جاءت للحفاظ على المال وتنميته بما يؤدي إلى تحقق التنمية الاقتصادية.

**القول الثاني: القول بوجوب الاستثمار على المالك (30) واستدلوا لذلك بما يأتي:**

1. قال تعالى: "هُوَ الَّذِي جَعَلَ لَكُمْ الْأَرْضَ ذُلُولًا فَامشَوْا فِي مَنَاكِبِهَا وَكُلُوا مِنْ رِزْقِهِ، وَإِلَيْهِ النُّشُورُ" (31).

وجه الاستدلال: تدل الآية دلالة واضحة على وجوب الاستثمار من خلال السعي في طلب الرزق (32)، فقد قال الله " فَاَمْشُوا" وهو فعل أمر والأمر يفيد الوجوب، فالمشي في الأرض هو أول خطوات الاستثمار، و فالاستثمار لا يتحقق إلا بالسعي.

2. قوله تعالى: " فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ" (33)

وجه الدلالة : الانتشار هنا فيه دلالة على وجوب الاستثمار من خلال البيع (34).

3. قال تعالى: "هُوَ أَنشَأَكُمْ مِنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا فَاسْتَغْفِرُوهُ ثُمَّ تُوبُوا إِلَيْهِ إِنَّ رَبِّي قَرِيبٌ مُجِيبٌ" (35).

وجه الاستدلال: تدليل الآية على وجوب الاستثمار ، فعمارة الأرض لا تتم بدون استثمار؛ لأن عمارة الأرض تحتاج الى بناء، وصناعة، وزراعة، وكل ذلك يحتاج للمال التي تأتي عند طريق الاستثمار فعمارة الأرض أمر من الله ، وبطريقة غير مباشرة هو أمر بالاستثمار ؛ لأن ما لا يتم الواجب إلا به فهو واجب (36).

4. قوله صلى الله عليه وسلم: "إذا قامت الساعة وفي يد أحدكم فسيلة (37) فاستطاع أن لا يقوم حتى يغرسها فليغرسها فله بذلك أجر" (38) .

وجه الاستدلال : في قوله عليه الصلاة والسلام " فليغرسها" اللام للأمر والأمر يفيد الوجوب، اي وجوب غرسها ، والزراعة من صور الاستثمار .

5. قال عمر رضي الله عنه "من أحيا أرضاً ميتة فهي له وليس لمحتجر حق بعد ثلاث سنوات" (39)

وجه الاستدلال: يدل الحديث على وجوب الاستثمار ، فقد رتب الشارع على فعل إحياء الأرض الأجر والمكافأة وهي تملكة للأرض.

مناقشة الأدلة:

رد الجمهور على القائلين بوجوب الاستثمار بأن الأمر في الآيات محمول على الندب؛ لأن من لا يسعى ولا يمشي لا إثم عليه. وأجيب على ذلك بما يأتي:

1. أن احتمال كون الأمر يدل على الوجوب يبقى قائماً خاصة إذا علمنا أن الأصل في الأمر الوجوب (40)

2. ويتحقق القول بالوجوب لما كان بالاستثمار تتحقق مصالح الأفراد والمجتمعات، ولا يتحقق الاستثمار الا بالانتشار وطلب الرزق وهو معنى الاستثمار (41) قطب سانو، الاستثمار وأحكامه وضوابطه،، دار النفائس، الاردن، طبعة عام 2000، ص 39).

القول المختار: وبالنظر في الأدلة يترجح لدينا القول بإباحة حكم الاستثمار فهو الأصل، والأصل في الأشياء الإباحة ، ولا يُقضى بالوجوب إلا بوجود دليل يدل بدلالته القطعية على ذلك.

**المطلب الثالث: أهداف الاستثمار وضوابطه**

الفرع الأول: الأهداف التي يسعى المستثمر المسلم لتحقيقها

يسعى المستثمر لتحقيق أهداف عدة من خلال الاستثمار، وتتمثل فيما يلي (42):

1. المحافظة على أصل المال ويندرج في عنصر حفظ المال والذي يعد حفظه أحد الضروريات الخمسة التي طلبت الشريعة الإسلامية رعايتها.
2. تحقيق الربح وزيادة المال من خلال السعي له واتخاذ الأسباب المشروعة.
3. توفير السيولة النقدية لاستعمالها وقت الحاجة.
4. ربط الاستثمار بالقيم الشرعية والأخلاقيات السلوكية.
5. حصد الاستثمار في السلع الحلال، واجتناب الأنشطة المحرمة.
6. مراعاة الضروريات والحاجيات والتحسينات في النشاط الاقتصادي.
7. تحقيق فرص العمل ومنع البطالة، بما يباعد بينهم وبين العوز ويوفر لهم الأمن والطمأنينة.
8. أداء حق الله تعالى في المال المستثمر وهو الزكاة.

الفرع الثاني: ضوابط الاستثمار في الإسلام

للاستثمار في الإسلام ضوابط عدة منها:

1. أن يكون مجال الاستثمار مشروعاً لا يتعارض مع نصوص الشريعة الإسلامية، وتجنب الاستثمارات التي تحرمها الشريعة الإسلامية والتي تتضمن الربا، والاحتكار، وكل ما يؤدي إلى أكل أموال الناس بالباطل .
  2. أن توجه الأموال نحو المشروعات التي تنتج أو تتعلق بالطيبات، وتساعد في تحقيق مقاصد الشريعة الإسلامية .
  3. يجب أن يكون هناك توازناً بين نسبة المخاطر والأغراض الاستثمارية كالربحية ، فلا يجب الدخول في مخاطرة غير مجدية و تؤدي إلى هلاك المال .
  4. إختيار المشروعات الاستثمارية التي تحقق عائداً اقتصادياً مجزياً بجانب العوائد الاجتماعية ، وعدم إكتناز المال وحبسه عن وظيفته التي خلقها الله له
  5. التوازن عند توجيه الاستثمارات بين العائد الاجتماعي والعائد الاقتصادي ، وبين الاستثمارات قصيرة الأجل والمتوسطة والطويلة، وبين مصالح الأجيال الحاضرة والأجيال المقبلة ، وكذلك التوازن بين صيغ الاستثمار ومجالاته ( 43 ) .
  6. توزيع عوائد الاستثمارات بين أطراف العملية الاستثمارية على أساس بقدر ما يغنم صاحب العمل من أرباح، ومزايا في حالات الزواج واليسر بقدر ما يجب أن يتحمل من خسائر في حالات الكساد والعسر .
- تري الباحثة أن الالتزام بهذه الأهداف والضوابط يؤدي إلى وضع الاستثمار في وجهته الصحيحة بعيداً عن كل العقبات التي تحول دون تفعيله.

وذكرت المادة (3) من صندوق الحج الأردني الضوابط الشرعية للاستثمار، حيث بينت الفقرة ج من المادة (3) أنه يتم استثمار أموال الصندوق وفقاً لأحكام الشريعة الإسلامية، وتحقيق أرباح للمدخرين إسهاماً في التنمية الاجتماعية والاقتصادية. (44)

### المبحث الثالث: الاستثمار في صندوق الحج (الجانب التطبيقي)

يقوم الاستثمار على أسس علمية مدروسة، فالقرارات الاستثمارية يتم وضعها وفق مناهج معينة، بالاعتماد على دراسات لجدوى المشروع، بحيث ترتفع كفاءة التنبؤات، وعليه تضمن هذه القرارات أعلى حالات الوضوح، والتأكد من البدائل المتاحة، التي تتحقق معها أقل المخاطر، وهذه القرارات تخضع لمتابعة دقيقة، يمكن أن تجرى من قبل المستثمرين أنفسهم، أو مديري محافظهم الاستثمارية .

وسيتم توضيح كيفية الاستثمار في صندوق الحج من خلال المطالب الآتية:



**المطلب الأول: المحافظ الاستثمارية تعريفها، وأنواعها، ومخاطرها**

**الفرع الأول: تعريف المحافظ الاستثمارية**

**أولاً: المعنى العام:** هي عبارة عن أداة استثمارية مكونة من عدة أصول حقيقية، ومالية متنوعة بقصد الاستثمار (45).

ويندرج تحت مسمى الأصول الحقيقية: السلع الدولية، كالذهب، والنفط، والمعادن، والقمح، والأرز، وغيرها. أما الأصول المالية فتشتمل على الأوراق المالية، كالأسهم، والسندات.

**ثانياً: تعريف المحفظة الاستثمارية بمفهومها الخاص.**

يقصد بها تلك المحفظة التي تتكون جميع أصولها من استثمارات مالية فقط، كالأسهم والسندات، والعملات، فهي تختلف عن المفهوم العام للمحفظة الاستثمارية باقتصارها على الاستثمار في الأوراق المالية؛ ولذا عند إطلاق لفظة المحفظة الاستثمارية فإنه لا يراد بها إلا محفظة الأوراق المالية (46).

وصندوق الحج الأردني يعمل على إدخار أموال المساهمين على شكل أسهم، ويقوم باستثمارها وتمييتها والمحافظة عليها، فهو يعمل وفق المحافظ الاستثمارية بمفهومها الخاص، وبالتالي يخفف من المخاطر التي تواجه الأسهم من خلال إمتلاكه لأصول متنوعة كالعقارات كما في مشروع العقبة وغيره مما سنذكره لاحقاً- إن شاء الله .

**الفرع الثاني: أنواع المحافظ الاستثمارية.**

**للمحافظ الاستثمارية خمسة أنواع هي: (47)**

**1- محفظة الدخل Income Portfolio**

تمتاز هذه المحفظة بأن الأدوات المالية المكونة لها تكون عادة من السندات الحكومية، أو من أسهم الشركات المعروفة بعدم تقلب أسعارها في السوق، وعدم تذبذب التوزيعات النقدية للأرباح.

**2-محفظة النمو Growth Portfolio**

يركز هذا النوع من المحافظ الاستثمارية أساساً على شراء أسهم الشركات التي تحقق نمواً في مبيعاتها .

**3- المحفظة المختلطة Growth Income Portfolio**

بناء على مصطلح المحفظة المختلطة، نستطيع أن نستخلص أن هذا النوع من المحافظ يقوم على مبدأ تنويع الاستثمار، ما بين الأسهم التي تعطي توزيعات نقدية عالية والأسهم التي تؤدي إلى نمو وزيادة أموال المحفظة الاستثمارية .

**4-المحفظة المتوازنة Balanced Portfolio**

هذه المحفظة تشبه إلى حد كبير المحفظة المختلطة، من حيث مبدأ تنويع الاستثمارات في المحافظ الاستثمارية، حيث تتكون هذه المحفظة عادة من الأسهم العادية، والأسهم الممتازة والسندات

**5-المحافظ المتخصصة Specialized Portfolio**

تركيز هذه المحفظة على التخصص في الاستثمار في أسهم شركات أو مؤسسات يتم اختيارها، بناء على عدة عوامل، كمعدل نمو أرباحها، أو معدل إنتاجيتها، أو خططها المستقبلية، وأهم ما يميز هذه المحفظة، هو عدم ملاءمتها لأهم مبدأ للمحفظة الاستثمارية، وهو التنويع في عدة مجالات.

مما سبق نلاحظ أن هناك بدائل كثيرة أمام المستثمرين لاستغلال أموالهم، بناء على أولويات المستثمر واحتياجاته وأهدافه، حيث يقوم باختيار المحفظة الاستثمارية التي تتناسب مع هذه الاحتياجات والأولويات، و لتأثر المحفظة بعنصر المخاطرة، يترتب على ذلك أن السياسة الاستثمارية التي يتبعها المستثمر في إدارة محفظته،تختلف باختلاف ميله تجاه المخاطرة وسلوكه تجاه عائد الاستثمار .

وصندوق الحج لا يعمل بمحفظة الدخل؛ لأنه يُعد من المحافظ العامة. ويعمل بمحفظة النمو؛ بقصد تحقيق أرباح للمساهمين، وفي جانب توزيعه الاستثمارات وتنوعها فيعمل وفقاً للمحفظة المتوازنة.

وهناك من قسم المحافظ ألى أربعة أقسام: ( 48 )

1. المحافظ الاستثمارية المطلقة: وهي المحافظ التي تتصرف فيها إدارة المشروع بالاستثمار بحسب ما تراه مناسباً من الاستثمارات دون الرجوع إلى رأي المساهمين.

2. المحافظ الاستثمارية المقيدة: وهي المحافظ التي لا تتصرف فيها إدارة المشروع بالاستثمار إلا بعد الرجوع إلى رأي المستثمرين.

3. المحافظ الاستثمارية المختلطة: وهذه يرجع فيها إلى إدارة الشركة في أخذ رأي المستثمرين أو عدمه في استثماراتها.

4. المحافظ الاستثمارية الإدخارية: وتقوم على حفظ المال.

### الفرع الثالث : المحافظ الاستثمارية في صندوق الحج الاردني

يُعد صندوق الحج الأردني من المحافظ الاستثمارية الإدخارية باعتباره حافظاً لأموال المستثمرين، فهو المضارب وهم أصحاب رأس المال، ويقوم عمله على أساس المحافظ المطلقة فله الحق في التصرف في إدارة صندوق الاستثمار بحسب ما يراه مناسباً من الاستثمارات دون الرجوع إلى رأي المساهمين، وطبق صندوق الحج نظام المحافظ الاستثمارية من بداية افتتاحه مع البنك الإسلامي الأردني، فكان هو صاحب رأس المال، والبنك المضارب، ويتعامل البنك مع الصندوق وفقاً للمحافظ الاستثمارية المختلطة، فيرجع إلى إدارة الشركة في أخذ رأي الصندوق في استثماراته أو عدم ذلك بحسب ما يحقق المصلحة للبنك وللصندوق.

ويمكن إبراز نشاط المحفظة الاستثمارية في البنك الإسلامي الأردني خلال العام 2013م، حيث بلغ حجم الاستثمار بنظام المحافظ في صندوق الحج (20.5) مليون دينار أردني، ويبقى خمسين ألف دينار في حساب السحوبات الطارئة، وبلغت نسبة الأرباح على المحافظ 4%.

ونظراً لزيادة الأرباح وازدياد عدد الذين أدوا فريضة الحج، فإن ذلك انعكس عليهم بشكل إيجابي مما يدل على أهمية توظيف المحافظ الاستثمارية، إذ بلغ عدد المدخرين في 2013/12/31 (7461) مدخراً، وفي 2014/11/16 بلغ (11891) مدخراً.

ويهدف إلى حفظ حفظ الأمان، وتحقيق السيولة، والاستثمار لغايات تحقيق الأرباح للمستثمرين.

### المطلب الثاني: المخاطر التي تتعرض لها المحافظ الاستثمارية وكيفية مواجهتها

للمخاطرة تعريف متعددة ومتنوعة، تختلف باختلاف مجال البحث والتطبيق، و سنركز على التعريف الأكثر شيوعاً لمعنى المخاطرة، وذلك لارتباطه المباشر بالعوائد المتوقع تحقيقها.

### الفرع الأول:

أولاً: تعريف المخاطرة في لغة الحَظَر بفتح الحاء وتشديد الظاء على الهلاك يقال: خاطر بنفسه. (49)

ثانياً: تعريف المخاطرة اصطلاحاً: الإشراف على الهلاك وخوف التلف والخطر السبق الذي يتراهن عليه والجمع أخطار مثل سبب وأسباب (50).

تعرف المخاطر بأنها احتمالية تعرض الشركة (البنك) إلى خسائر غير متوقعة، وغير مخطط لها، أو تذبذب العائد المتوقع على استثمار معين (51)، وحدوث نتائج غير النتائج المراد حدوثها.

إن التعريفات التي تتناول المخاطر الائتمانية تتناولها من وجهة نظر نوع من أنواع مخاطر الائتمان لكن الإطار العام للمخاطر الائتمانية يكمن في "ارتباطها بجودة الأصول (المالية)، واحتمالات العجز عن السداد" (52)، ويُعد خطر العجز عن السداد من أعظم المخاطر الائتمانية التي تواجهها البنوك التقليدية والبنوك الإسلامية على حد سواء، ويمكن القول بأنها احتمال تذبذب العوائد المستقبلية المتوقعة، وتقهر الزمة المالية للبنك.

إن العقود المالية في الفقه الإسلامي تصنف إلى عقود أمانة، وعقود ضمان، أما عقود الأمانة فتقتصر فيها مسؤولية الوسيط على المخاطر المترتبة على تقصيره، أو تعديه في عمله، أما عقود الضمان، فيتحمل فيها الوسيط كافة المخاطر التي تتعرض لها السلعة موضع الوساطة، سواء قصر أم لم يُقصر (53).

وعقد المستثمر مع الصندوق، وكذا عقد صندوق الحج مع البنك الإسلامي يُعد من عقود الأمانات التي تحمل بها الصندوق المخاطر المترتبة على تقصيره، أو تعديه في عمله، وكذا بالنسبة لعقد الصندوق مع البنك

### الفرع الثاني: أنواع المخاطر التي تواجه المحافظ الاستثمارية

المخاطر التي تواجه المؤسسات الاستثمارية بشكل عام تقسم إلى قسمين (54):

1. **مخاطر عامة:** هي تلك المخاطر التي لا تتعرض لها كافة المنشآت المؤمن عليها في ذات التوقيت، فهي مخاطر عامة ناتجة بسبب الظروف السياسية، أو الاقتصادية، أو الظروف الطارئة كالإضرابات، وحالات الكساد، ومخاطر تغير سعر الفائدة، والتضخم، ومخاطر السوق والتغير.

2. **مخاطر خاصة:** وهي عبارة عن المخاطر المنفردة التي تقع على شركة محددة، يتأثر فيها سعر سهما.

وبالتالي فالمحافظ الاستثمارية في صندوق الحج الأردني تواجه مخاطر عامة ومخاطر خاصة، وهناك مخاطر تواجهها كل من المحافظ الإسلامية التقليدية، ومخاطر تنفرد بها المحافظ التقليدية، ومخاطر تنفرد بها المحافظ الإسلامية.

**أولاً: مخاطر تشترك فيها المحافظ التقليدية والإسلامية:** وهي مخاطر التضخم، ومخاطر السوق، ومخاطر الإدارة، ومخاطر أخلاقية: وهي المخاطر المتعلقة بأمانة المدير وحرصه على مال العميل والسعي بما ينمي أموال محفظته، ويدير عليها دخلاً مجزياً، فلا يخون هذه الأمانة ولذلك يحرص العميل في إدارة المحافظ على اختيار المدير الكفؤ الذي تتمثل فيه الأمانة والحرص والزكاة (55).

### ثانياً: مخاطر تواجهها المحافظ الإسلامية فقط (56)

1. **مخاطر شرعية:** وهذه المخاطر تتعرض لها محفظة الأوراق المالية الإسلامية، دون المحفظة التقليدية؛ لعدم التزامها بالشرعية، والمخاطر الشرعية تنعكس في عدم الاعتراف ببعض العمليات المخالفة للشرعية، كما أن اختلاف الآراء والفتاوى الشرعية في المؤسسات والشركات التي ستساهم فيها المحفظة يخلق جواً من البلبلة بين العملاء، لذا يحرص الصندوق على الاستثمار في المشاريع المباحة التي لا تخالف الشرع.

2. **مخاطر الصرف:** فالصرف له ضوابطه الشرعية المعروفة، فمشكلة تغير أسعار الصرف في محفظة العملات الإسلامية تكمن في أنه إذا اشترى صاحب المحفظة العملة فإنه لا يجوز له أن يبيعها حتى يتحقق القبض الفعلي لا الحكمي، وأثناء هذه المدة قد تنخفض قيمة العملة عن يوم الشراء (57).

3. **مخاطر الصكوك الإسلامية:** مخاطر الصكوك الإسلامية أقل من مخاطر بقية أدوات الملكية الأخرى، كالأسهم مثلاً، لأنه يمكن التنبؤ بدقة بعوائد الورقة المالية، فصكوك الإجارة يمكن التنبؤ بمخاطرها من خلال معرفة مصروفات وإيرادات العين المؤجرة (58)

وبناء على هذا نجد أن المخاطر التي تواجهها المحافظ التقليدية والمحافظ الإسلامية متقاربة، وهذا فيما يتعلق بالأوراق المالية، أما فيما يتعلق بصيغ التمويل، فإن المخاطر التي تواجه الصناعة الإسلامية كالتالي تواجه الصناعة التقليدية، كمخاطر المضاربة والمشاركة والمرابحة.

### الفرع الثالث: طرق تقليل المخاطر عن طريق صندوق الحج الاردني

ويمكن تقليل المخاطر باتباع الإجراءات الآتية (59)

- أ. التأكيد على دراسات الجدوى الاقتصادية ومعاييرها بخصوص الاستثمار لأموال الصندوق، بحيث تقوم إدارة الصندوق على دراسة الجدوى الاقتصادية لكل مشاريعها - كما سيأتي بيانه إن شاء الله.
- ب. أن يكون الاستثمار مع جهة عندها خبرة كبيرة في إدارة الأموال واستثمارها ولها سمعة طيبة عند المستثمرين معروفة بنجاحها.
- ج. أن يكون الاستثمار مع جهة يُوثق بها ويطمئن لها الناظر، وأن يكون القائمون على الاستثمار معروفين بالاستقامة والصلاح.
- د. د. المتابعة والمراقبة وتقويم الأداء من المسؤولين عن الصندوق ؛ للاطمئنان على أن الاستثمارات تسير وفقاً للخطط والسياسات والبرامج المحددة مسبقاً وبيان أهم الانحراف.

### المطلب الثالث: المرابحة للأمر بالشراء

تُعد المرابحة من أكثر صيغ التمويل الإسلامي انتشاراً، وهي تمثل الجانب الأكبر من استثماراتها<sup>(60)</sup>، كونها تناسب طبيعة معظم الموارد المتاحة في المصارف الإسلامية، وتتسم باليسر والسهولة في التعامل، والبساطة، وعدم التعقيد، وانخفاض درجة المخاطر فيها.

أما المرابحة للأمر بالشراء فتُعرف بأنها "طلب الفرد أو المشتري من شخص آخر (أو المصرف) أن يشتري سلعة معينة بمواصفات محددة، وذلك على أساس وعد منه بشراء تلك السلعة اللازمة له مرابحة، وذلك بالنسبة، أو الربح المتفق عليه، ويدفع الثمن على دفعات، أو إقساط، تبعاً لإمكانياته وقدرته المالية"<sup>(61)</sup> وهذه هي الصورة التي تطبق في صندوق الحج .

والفرق بين "بيع المرابحة للأمر بالشراء، وبين "بيع المرابحة العادية هو" أن بضاعة المرابحة تكون مملوكة للبائع عند البيع في بيع المرابحة، أما في بيع المرابحة للأمر بالشراء فإن المصرف يقوم بشراء البضاعة ويملكها بعد أن يتفق مع العميل على الصفقة. وعادة يلجأ عملاء المصرف الإسلامي إلى هذا النوع من التمويل للاستفادة من خبرة الشراء التي يقدمها المصرف للمشتري، حيث أنه يشتري لنفسه أولاً، ولا بد من تملكه السلعة قبل بيعها مرابحة وتحمله للمخاطر في الفترة ما بين شراء السلعة وبيعها، بالإضافة إلى الائتمان بتقسيط الثمن على المشتري<sup>(62)</sup>.

وجاء العمل بالمرابحة للأمر بالشراء في صندوق الحج بمقتضى المادة (3) التي تنص على: "يقوم الصندوق باستثمار أموال المشتركين وفقاً لأحكام الشريعة الإسلامية وفق نظام المضاربة المشتركة بين المشتركين ويجري الاستثمار وفق الصيغ التالية منها: المرابحة لأمر بالشراء.

يقوم الصندوق بمنح المرابحات من أموال الصندوق، وقد تم تخصيص محفظة للمرابحات بمقدار (1.5) مليون دينار في المرحلة الأولى ، وقد تم العمل بها بتاريخ 2014/6/1 م.

أصدر الصندوق التعليمات التنفيذية للمرابحات رقم (1) لسنة 2014م، في المادة (9) من نظام صندوق الحج رقم (35) لسنة (2010) وفيها: "المرابحة للأمر بالشراء: قيام الصندوق بتنفيذ طلب المتعاقد معه على أساس شراء الصندوق ما يطلبه الأمر بالشراء بالنقد الذي يدفعه الصندوق كلياً أو جزئياً، وذلك مقابل إلزام الأمر بالشراء (العميل) بشراء ما أمر به".

ويتم ذلك وفقاً للضوابط التالية:

1. أن تكون المواد والسلع المشتراه مما يُباح الانتفاع به شرعاً، فلا يتعارض شراؤها مع أحكام الشريعة الإسلامية.
2. أن تكون المواد والسلع المشتراه مما يُمكن فيه القبض، والتسليم الفعلي؛ لكي تدخل في ضمان الصندوق ومسؤوليته.
3. أن يجري التسليم والقبض حسب أحكام الشريعة الإسلامية فيما يمكن فيه التسليم والقبض.
4. يقوم الصندوق بشراء السلعة حسب المواصفات التي يحددها الأمر بالشراء، وله أن يتأكد من مطابقتها للمواصفات التي طلبها قبل استلامها.

5. عند شراء الصندوق للسلع أو المواد المأمور بشرائها يجب أن تكون العلاقة الحقوقية بين الصندوق وبائع السلعة من جهة، وبين الصندوق بعد دخولها في ملكية الصندوق والمشتري (الأمر بالشراء) من جهة أخرى، ويمكن للصندوق توكيل البنك في تنفيذ المرابحات بموجب اتفاقية توقع بين الصندوق والبنك، يحدد فيها أسس وشروط عملية التنفيذ وفق القواعد الشرعية المعتمدة.

المادة (3) لجنة المرابحات:

أ- تشكل في الصندوق لجنة تسمى لجنة المرابحات بقرار من المدير العام، تكون وظيفتها دراسة الطلبات المقدمة لغايات التمويل، والتنسيق بالموافقة، أو الرفض، أو التعديل.

المادة (4): شروط منح المرابحات.

أولاً: المرابحات التي لا تزيد قيمتها على (6000) دينار.

أ- تمنح بموافقة المدير العام، وأعضاء لجنة المرابحات، وإذا اختلفت التنسيبات يكون قرار المدير العام رافعاً لكل خلاف.

ب- إذا كان الأمر بالشراء موظفاً، والكفلاء موظفين في القطاع العام، أو في المؤسسات والشركات المساهمة العامة التي تساهم بها الحكومة بنسبة تزيد على 50% ومن في حكمها، يشترط للموافقة على منح المرابحة للأمر بالشراء ما يلي:

1. أن يسمح صافي راتب الأمر بالشراء باقتطاع القسط الشهري من راتبه مع التزام دائرته بتحويل هذا القسط شهرياً للصندوق من راتبه عن الطلب.

2. إحضار كفيل على أن يكون مجموع صافي راتبه ضعف القسط الشهري وإحضار التزام من مكان عمله بتحويل القسط الشهر من راتبه للصندوق عند الطلب.

ج- إذا كان الأمر بالشراء ليس موظفاً، والكفلاء موظفين في قطاع عام تساهم به الحكومة بنسبة تزيد على 50% كحد أدنى، وممن في حكمها، يشترط للموافقة على منح المرابحة للأمر بالشراء مايلي:

1- أن يُحرر الأمر بالشراء شبكات بنكية أصولية بقيمة التمويل مضافاً له الأرباح بواقع شيك لكل ستة أقساط.

2- احضار كفيلين موظفين على أن لا يقل صافي راتب أي منهما عن القسط، وإحضار التزام من مكان عملهما بتحويل القسط الشهري للصندوق عند الطلب.

3- للجنة قبول كفيل واحد تلتزم دائرته بتحويل القسط الشهري من راتبه اقتطاعاً عند الطلب شريطة أن لا يقل صافي راتب الكفيل عن ضعف القسط الشهري.

ثانياً: المرابحات التي تزيد عن ستة آلاف ولا تتجاوز عشرة آلاف دينار.

تطبق عليها الشروط المطلوبة للحالات السابقة بالإضافة إلى رهن العقار، أو المنقول موضوع المرابحة، أو أي عقار، أو منقول آخر يقبل الرهن توافق عليه اللجنة، بحيث لا تقل القيمة التقديرية لمحل الرهن عن التمويل الممنوح وأرباحه، وتمنح هذه المرابحة بقرار من المدير العام بناء على تنسيب اللجنة.

ثالثاً: المرابحات التي تزيد عن (10) آلاف ولا تتجاوز ثلاثين ألف.

تطبق عليها الشروط المطلوبة للحالات السابقة وتدرس من قبل اللجنة وتنسب اللجنة للمدير العام لاتخاذ القرار بشأنها، وللمدير العام في حالات خاصة إذا تعذر الحصول على الضمانات الكافية عرض الأمر على اللجنة الاستثمارية المنبثقة عن مجلس الإدارة لاتخاذ القرار اللازم بشأنها.

رابعاً: المرابحات التي تزيد قيمتها عن (30) ألف دينار.

يتم عرضها على اللجنة الاستثمارية لاتخاذ القرار بشأنها.

خامساً: المرابحات ذوات الاقساط العالية التي يتعذر فيها تحويل القسط من راتب الأمر بالشراء أو الكفلاء.

يجب في مثل هذا النوع توافر الشروط التالية سواء كانت لمؤسسات عامة أم خاصة أم، لأفراد:

1. رهن العقار.
2. كفالة بنكية أصولية.
3. شيكات بنكية أصولية.

#### المطلب الرابع: المشاركة وشروطها

تُعد المشاركة من أهم صيغ الاستثمار ، فهي تلائم طبيعة عمل البنوك الإسلامية والصناديق الاستثمارية كصندوق الحج ، وتُعد من أكثر الصيغ مرونة وملاءمة وشمول، حيث يتم استخدامها في تمويل مختلف الأنشطة الاقتصادية، وتعد نظاماً اقتصادياً إسلامياً مبنياً على المشاركة في الإنتاج عن طريق اقتسام الأرباح أو الخسائر، وتُعد الاستراتيجية الرئيسية في البنوك الإسلامية، والصناديق الاستثمارية كصندوق الحج.

#### الفرع الأول، تعريف المشاركة

عُرفت المشاركة بأنها "تقديم البنك حصة من مال للعميل الذي يُقدم هو الآخر حصة ثانية، وتتسأ المشاركة بموجب تعاقد بينهما، على أن يتولى العميل العمل في المال، ويقسم الربح والخسارة بينهما، مع مراعاة زيادة حصة العميل في الربح مقابل الإدارة"<sup>(63)</sup>. وتُعرف أيضاً بأنها "عقد يُبرم بين البنك والطرف الآخر، تتم بموجبه المشاركة بينهما في ماليهما، على أن يعمل فيه في أي وجه من أوجه النشاط التجاري، أو الاستثماري، والربح بينهما حسبما يتفق عليه، ويجوز أن ينفرد أحد الطرفين بالعمل مقابل زيادة في نسبة ما يخصه من الربح، ولا يشترط تساوي الحصتين في رأس المال"<sup>(64)</sup>.

فهي إذن عقد شراكة بين البنك الإسلامي والصناديق الاستثمارية كصندوق الحج والعميل طالب التمويل، ويقدم البنك الإسلامي والصناديق الاستثمارية كصندوق الحج على أساسه التمويل إلى العميل دون فائدة، على أن يشارك البنك الإسلامي في ناتج المشروع ربحاً أو خسارة ، حسب قواعد وأسس في التوزيع متفق عليها، وتتفق مع ضوابط العقود الشرعية. ويُعد التمويل عن طريق المشاركة مشروعاً لقول النبي صلى الله عليه وسلم في الحديث القدسي "أنا ثالث الشريكين ما لم يُخُن أحدهما صاحبه، فإذا خانه خرجت من بينهما"<sup>(65)</sup>.

أقر مؤتمر البنوك الإسلامية في دبي أن المشاركة تقرها الشريعة الإسلامية إذا كان نشاطها حلالاً، وما يرزق الله به من ربح يوزع بين الشريكين أو الشركاء بنسبة رأس المال، وأن تكون الخسارة كذلك بنفس النسبة إذ الغرم بالغنم ، فإذا كان أحد الشركاء قائماً بإدارة الشركة فتخصص له نسبة من صافي الربح يتفق عليها على أن يوزع باقي الربح بعد ذلك فيما بين الشركاء حسب حصته في رأس المال<sup>(66)</sup>.

#### الفرع الثاني: ضوابط وشروط التمويل عن طريق المشاركة:

وضع الفقهاء مجموعة من القواعد والشروط التي تضبط عملية التمويل عن طريق المشاركة، وهي مأخوذة من الأحكام الفقهية للبيع والتجارة وهي<sup>(67)</sup>:

1. أن يكون رأس المال نقداً .
2. أن يكون رأس المال معلوماً وموجوداً ، وأن لا يكون ديناً؛ وذلك للتأكد من خلط الأموال.
3. لا يشترط تساوي رأس مال كل شريك بل يمكن أن تتفاوت الحصص.
4. مراعاة جانب الربح المناسب عند تمويل المشروع لأن الربحية مؤشر أساسي للحكم على الجدوى الاقتصادية لأي استثمار في مشروع ما.

5. توزيع الربح بين الشركاء حسب ما اتفقوا عليه، فإذا لم يشترطوا يكون الربح حسب نسبة رأس مال كل منهم إلى رأس مال المشاركة.

6. توزيع عبء الخسارة في حال تحققها على الشركاء وفق ما هو متفق عليه بينهم، وعند عدم الاتفاق يكون توزيع الخسارة حسب نسبة رأس مال كل شريك فقط.

7. مراعاة مجموعة من السمات والخصائص في شخصية الشريك طالب التمويل، منها الخلق الإسلامي، والسمعة الطيبة، والدراية بمجال التمويل، والحنكة والكفاءة الإدارية للمشروع ومدى الإلمام بمجال المشروع، والخبرة الإدارية والعملية الكفيلة بنجاح المشروع محل التمويل.

8. وجوب وجود ضمانات ضد التعدي والتقصير وسوء الأمانة، وبالتالي توافر مجموعة من الضمانات من جانب شريك البنك، وذلك كتعويض للبنك والصناديق الاستثمارية كصندوق الحج في حال تقصير الشريك، وعدم التزامه ببنود العقد أو إهماله، وعند ذلك يكون من حق البنك والصناديق الاستثمارية كصندوق الحج أن يرجع على الشريك بالتعويض عن الضرر الذي وقع عليه جراء هذا الإهمال، أو التقصير من جانب الشريك.

9. يجوز أن ينفرد أحد الشركاء بالعمل، ويشتركوا في الربح بنسب متساوية، كما يجوز أن يختلفوا في الربح برغم تساويهم في المال. في حال عمل جميع الشركاء في إدارة الشركة، يجوز أن تكون حصص بعضهم في الربح أكبر من نسب حصصهم في رأس المال، نظراً لأن الربح في الشركات هو عائد رأس المال والعمل، والعمل مما يجوز التفاوت فيه، فقد يكون أحد الشركاء لديه خبرة بالتجارة أكثر من غيره.

### الفرع الثالث: أنواع المشاركة في صندوق الحج الأردني

تتعدد أنواع المشاركات وفقاً للمنظور وراء كل تقسيم والأهداف المرغوبة منه، ويوجد للمشاركة عدة أشكال، ويمكن حصرها في نوعين وهما<sup>(68)</sup> :

1. المشاركة الثابتة (طويل الأجل) : وهي نوع من المشاركة تقوم على مساهمة البنك، والصناديق الاستثمارية كصندوق الحج في تمويل جزء من رأس مال مشروع معين، مما يترتب عليه أن يكون شريكاً في ملكية هذا المشروع، وشريكاً كذلك في كل ما ينتج عنه من ربح أو خسارة ، بالنسب التي يتم الاتفاق عليها والقواعد الحاكمة لشروط المشاركة.

وفي هذا الشكل تبقى لكل طرف من الأطراف حصص ثابتة في المشروع الذي يأخذ شكلاً قانونياً، كشركة تضامن، أو شركة توصية، ويصلح هذا الأسلوب لتمويل العمليات الإنتاجية المختلفة، وسواء كانت تلك الشركات صناعية ،أم زراعية ،أم تجارية.

2. المشاركة المتناقصة المنتهية بالتمليك: وعرفت الموسوعة الإسلامية بأنها "مشاركة يُعطى البنك فيها الحق للشريك في الحل محلها في الملكية دفعة واحدة، أو على دفعات، وفق ما تقتضيه الشروط المتفق عليها ، أو طبيعة العملية، على أساس إجراء ترتيب منظم؛ لتجنب جزء من الدخل قسطاً لسداد قيمة حصة البنك"<sup>(69)</sup>.

و عرف الدكتور وائل عربيات المشاركة المتناقصة المنتهية بالتمليك بأنها "الاتفاق بين طرفين أو أكثر على أساس اشتراكهما في رأس مال معلوم ، تنتقل بمقتضاه حصة أحدهما الى الآخر تدريجياً، حتى توول ملكية هذه الشركة كاملة إليه بشروط مخصوصه" (70). فمن خلال المشاركة تتمكن البنوك والصناديق الاستثمارية كصندوق الحج من الخوض في مجالات متعددة للاستثمار، وتقدم لعملائها الأمان والدعم المالي والفني، مما يساعد على الخوض في مجالات متعددة للاستثمار، وتحررهم من السلبات الناتجة عن إيداع أموالهم لدى البنوك التقليدية وانتظار الفائدة المتأتية منها وفق الأسس الزمنية.

### المطلب الخامس: نماذج تطبيقية لاستثمارات صندوق الحج

الفرع الأول: إنشاء مجمع تجاري في مدينة العقبة

تقوم فكرة المشروع (71) على إنشاء مجمع تجاري (مول) في مدينة العقبة على قطعة أرض، تبلغ مساحتها 2.67 دونم تقريباً، سيقوم صندوق الحج للادخار والاستثمار باستئجار قطعة الأرض، وإقامة المشروع عليها حسب نظام الـ(B.O.T)، بعقد مترتب مع وزارة الأوقاف. تلبية فكرة المشروع حاجة العقبة الملحة إلى مكان ذو طابع عائلي، وجو مريح ي،قدم خدماته حتى فترات متأخرة من الليل في موقع مميز في قلب المدينة.

سيقوم المشروع بتوفير خدمات متنوعة ومنكاملة على مساحة بناء إجمالية تقدر بـ17315 متراً مربعاً مقسمة على سبعة طوابق، سيتم تخصيص طابق القبو والطابق الأرضي والطابق الأول لمواقف السيارات، بينما يحوي الطابق الثاني على سوق مركزي ومخازن تجارية تقدم خدمات مختلفة مثل البنوك أو محلات بيع الملابس والأحذية، يتميز الطابقين الثالث والرابع بوجود مخازن تجارية مطلة على البحر بالإضافة إلى المخازن التجارية العادية. و يحوي الطابق الخامس على مطاعم وقاعة طعام، ومخازن تجارية، ومكاتب الإدارة، وصاله ألعاب مجانية للأطفال.

### الكلفة الاستثمارية

قدرت التكاليف الرأسمالية الكلية للمشروع بـ6960.593 دينار أردني، شكلت تكلفة الأعمال الإنشائية 5500.000 ، أي ما نسبته 79.0% من إجمالي التكاليف، وقد توزعت التكاليف الرأسمالية بالإضافة إلى أسعار الآلات والمعدات على مصاريف رأس المال العامل الأولي، وقدرت بـ1035.986 دينار أردني، أي ما نسبته 14.9% من إجمالي التكاليف. أما بالنسبة لتكاليف مصاريف ما قبل التشغيل فقد بلغت 302.500 أي نسبة 4.3% من إجمالي التكاليف، وقد شكلت مصاريف الأثاث والمفروشات أقل نسبة وهي 0.1% من إجمالي التكاليف وبلغ رأس المال العامل الأولي 112.118 أي نسبته 1.6% ويبين الجدول التالي التكاليف الرأسمالية المتوقعة للمشروع المقترح مع نسبة كل بند من التكلفة الكلية .

جاءت فكرة المشروع لتلبية لحاجات ورغبات سكان محافظة العقبة، وسياحها الأردنيين والأجانب، إذ يحتاج قلب مدينة العقبة إلى مجمع تجاري يوفر خدمات مختلفة متنوعة لا يعيقها مناخ العقبة الحار نسبياً، ويوفر بيئة مريحة للعائلات، وبخاصة في أوقات متأخرة من الليل.

أما بالنسبة للمنافسين ونظراً لصغر مدينة العقبة وقلة عدد سكانها مقارنة بباقي المحافظات الأردنية مثل عمان، وإربد، والزرقاء، فإن عدد أسواقها التجارية قليل ، ومن الممكن حصره، إذ أن جميع هذه الأسواق لا تمثل المعنى الحقيقي لكلمة المجمع التجاري (مول).

### الفرع الثاني : تقييم مبنى مكاتب تجارية لصندوق الحج تم شراؤه لصالح صندوق الحج(72)

اتبع الصندوق آلية للشراء عقار استثماري، يُستخدم جزء منه كمقر للصندوق، وحيث أن صندوق الحج يسعى دائماً إلى تطوير أعماله في المشاريع الاستثمارية الممولة ، فقد قرر صندوق الحج للادخار والاستثمار أن يقوم بتقييم المبنى الذي يريد أن يخصص جزءاً منه كمقر لصندوق الحج والجزء الآخر يتم تأجيره كمكاتب تجارية.

### تحليل المواقع والايرادات المتوقعة

#### الموقع الأول

مبنى داركم ويقع في محافظة عمان في منطقة شميساني شارع عبد الرحيم الواكد مقابل لفندق الميريديان، ويقدر عمر البناء بـ18 سنة تقريباً، وتبلغ مساحة الأرض 1.152 متر مربع وتقدر مساحة البناء 1.262 متراً مربعاً.

يحتوي المبنى على أربعة طوابق، ويقسم كل طابق إلى جزئين، وتبلغ المساحة الكلية للطابق الواحد 315.5 متراً مربعاً تقريباً، وتبلغ مساحة كل جزء 157.75 متراً مربعاً، ويحتاج المبنى إلى صيانة شاملة للديكورات والمساعد وإعادة التقطيع الداخلي، ومن الجدير بالذكر ان المبنى فارغ بالكامل ما عدى الطابق الأول مؤجر .



**الإيرادات المتوقعة :** بعد قيام المجموعة المهنية بدراسة أسعار السوق، تم احتساب سعر تأجير المكاتب في شارع عبد الرحيم الواكد 90 دينار أردني للمتر المربع الواحد تقريباً بالإضافة إلى 20% من قيمة إيجار المتر وذلك بدل خدمات.

### الموقع الثاني

مبنى الكبسي والجيلاني، ويقع المبنى في محافظة عمان منطقة المدنية الرياضية شارع الملكة رانيا العبد الله مقابل المختار مول عمارة رقم 19، ويُقدر عمر البناء بـ 5 سنوات تقريباً، وتبلغ مساحة الأرض 963 متراً مربعاً، وبلغت مساحة البناء 4.200 متراً مربعاً تقريباً، والمبنى فارغ بالكامل ولم يؤجر من قبل ويحتوي المبنى على 8 طوابق وتقسّم مساحة الطوابق على النحو الآتي :

1- طابق القبو (مواقف السيارات) تبلغ مساحته 751 متراً مربعاً ويتسع لـ (27) سيارة ،ويوجد أيضاً على مدخل المبنى مساحة مخصصة لمواقف السيارات.

2- الطابق الأرضي يحتوي على خمسة مخازن تجارية، وتبلغ مساحته من غير السدد 482 متراً مربعاً ومع السدد 943 متراً مربعاً.

3- الطابق الأول والثاني والثالث والرابع والخامس: تبلغ المساحة الكلية لكل طابق 482 متراً مربعاً مقسمة كمكاتب تجارية.

4- الطابق السادس (الروف) وتبلغ مساحته 133 متراً مربعاً.

### الإيرادات المتوقعة

بعد قيام فريق المجموعة المهنية بدراسة أسعار السوق، تم احتساب سعر تأجير المكاتب في شارع الملكة رانيا العبد الله بخمسين دينار أردني للمتر المربع الواحد تقريباً بالإضافة إلى 20% من قيمة إيجار المتر وذلك بدل خدمات، أما بما يتعلق بسعر تأجير المخازن التجارية فقد أجرت بمائة دينار أردني للمتر المربع الواحد.

### فترة الاسترداد ومعدل العائد الداخلي

#### فترة الاسترداد

وفقاً لهذا المعيار تتم المفاضلة بين الفرص الاستثمارية المختلفة حسب طول الفترة الزمنية التي يتم فيها استرداد الأموال والتكاليف الاستثمارية لكل الفرص الاستثمارية المتاحة، وتُفضل الفرص الاستثمارية التي يتم فيها الاسترداد بشكل أطول وأقصر نسبياً عن تلك التي تطول فيها فترة الاسترداد.

#### معدل العائد الداخلي

تمثل طريقة معدل العائد الداخلي للاستثمار أحد أدوات تقييم مقترحات الاستثمار التي تعتمد على حساب التدفقات النقدية للمشروع، وتُعد من الطرق الشائعة للمفاضلة بين مجموعة من المشروعات لاختيار أفضلها من أجل توظيف الأموال المستثمرة على أفضل وجه. معدل العائد الداخلي للاستثمار هو سعر الخصم الذي يساوي القيمة الحالية للتدفقات النقدية للمشروع بالقيمة الحالية لرأس المال المستثمر فيه وعليه فإن تقدير معدل العائد الداخلي للاستثمار لا يعني شيئاً بذاته وإنما يجب مقارنته بمعدل العائد المطلوب على الأموال المستثمرة الذي يُمثل تكلفة تمويل المشروع، ويُعد قيام فريق المجموعة المهنية بالأخذ بعين الاعتبار المعايير السابقة في ضمن المباني المقترح استثمارها، فإن الجدول الآتي يُمثل نتائج كل معيار من تلك المعايير:

المعيار	مبنى داركم	مبنى الكبسي والجيلاني
فترة الاسترداد	14 سنة	9 سنوات
معدل العائد الداخلي لعشر سنوات	4%	10%
معدل العائد الداخلي لعشرين سنة	12%	16%

بناء على الجدول السابق والمعلومات التي تم تزويد شركة المجموعة المهنية بها، فإن مبنى الكبسي والجيلاني الواقع في المدينة الرياضية هو الخيار الذي يحقق عائد استثماري أعلى لصندوق الحج للإدخار والاستثمار؛ ويعزى السبب إلى أن فترة استرداد رأس المال 9 سنوات بينما فترة استرداد رأس المال في مبنى داركم 14 سنة فمعدل العائد الداخلي لمبنى الكبسي والجيلاني للعشر سنوات المقبلة 10%، أما معدل العائد الداخلي لمبنى داركم لنفس الفترة 4%، أيضاً معدل العائد الداخلي للعشرين سنة المقبلة لمبنى الكبسي والجيلاني 16% أما مبنى داركم فقد بلغ معدل العائد الداخلي لنفس الفترة 12%.

#### أهم النتائج لدراسة المواقع المقترحة

بعد قيام فريق المجموعة المهنية بزيارة ميدانية إلى المواقع المقترحة وتحليل السوق والموقع، تم التواصل إلى أن مبنى الكبسي والجيلاني الواقع في المدينة الرياضية يحقق عائداً استثمارياً أعلى من مبنى داركم الواقع في الشميساني، للأسباب التالية:

1- يقع مبنى الكبسي والجيلاني على الشارع الرئيسي باتجاه دوار المدينة الرياضية بينما يقع مبنى الشميساني على شارع فرعي مقابل فندق المريديان.

2- عمر إنشاء مبنى المدينة الرياضية هو خمس سنوات أما مبنى الشميساني 18 سنة تقريباً.

3- يحتوي مبنى المدينة الرياضية على مخازن مطلة على الشارع الرئيسي تصلح لأن تؤجر للبنوك أو معارض المفروشات أو شركات الطيران.

4- يحتوي مبنى الكبسي والجيلاني على موقف سيارات يتسع لما يقارب 27 سيارة أما مبنى الشميساني فيتسع إلى ما يقارب 16 سيارة فقط.

5- فترة استرداد رأس المال لمبنى الكبسي والجيلاني أقل من مبنى داركم.

6- معدل العائد الداخلي لمبنى الكبسي والجيلاني أعلى من مبنى داركم، وعليه تم اختياره.

هذا والدراسة مستمرة لتطبيق المزيد من المشاريع الاستثمارية التي تعود بالمزيد من النجاحات للعاملين في الصندوق والمساهمين فيه، بحيث نتوقع له -إن شاء الله- أن يكون أنموذجاً يحتذى به على مستوى العالم، ويكون تجربة وترجمة ناجحة تثبت للعالم صلاحية تطبيق النظام الاقتصادي الإسلامي لكل زمان ومكان.

**الخاتمة:** إن الهدف الرئيس من إنشاء صندوق الحج هو مساعدة المسلمين في تأدية فريضة الحج عن طريق الإدخار في الصندوق تدريجياً، بهدف تغطية تكاليف أداء فريضة الحج لأن ذلك يتطلب إنفاق أموال كثيرة، وكذلك استثمار أمثل لأموالهم، وتحقيق أرباح لها، وتنمية الأراضي والعقارات الوقفية والمساهمة في التنمية الاقتصادية.

توصلت الدراسة إلى النتائج الآتية :

- تمكن المدخرون في صندوق الحج الأردني من المشاركة في العمليات الاستثمارية وامتلاك أسهم الشركات والمشاريع التي لا يستطيعون امتلاكها.
- الأساليب الاستثمارية التي يتبعها الصندوق تتفق مع مبادئ الشريعة الإسلامية.
- صندوق الحج يعد أحد صناديق الاستثمار ذات الشخصية المعنوية المستقلة.
- حقق صندوق الحج أهدافه من خلال زيادة حجم استثماراته وكذلك زيادة عدد المدخرين فيه، وقد ظهر ذلك من خلال مساهمة الصندوق في عدد من المشاريع الاستثمارية كمشروع العقبة.
- وفي ضوء النتائج توصي الدراسة بما يلي:
- أن يقوم الصندوق بدوره التنموي في مجالات عدة، مثل تقديم المنح الدراسية للطلبة المسلمين المتفوقين في الجامعات، في كل التخصصات، ليعملوا على خدمة الصندوق في المستقبل.

- تفعيل دور صندوق الحج في الاستثمارات المختلفة من خلال الدخول في العديد من المشروعات الاستثمارية، التي يمكن أن تعود بالفائدة على المدخرين في صندوق الحج بزيادة حجم الأرباح التي يحصلون عليها.

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## Islamic Financing Instruments: An Overview of the US housing Market

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### Abstract

This is a narrative of an actual buying situation the author went through while buying a house in the United States, North Chicago area. The author explains that, contrary to common believe, the US finance market offers Islamic finance for housing. Throughout the narrative the authors explain the main types of finance tools utilized by Islamic financing institutions.

**Keywords.** Islamic finance, housing market, United States

### الملخص

الحمد لله الذي أعانني على كتابة هذا البحث الذي عايشته في أرض الواقع ، حيث تقبعت بطلب حقيقي لشراء بيت في North Chicago حيث أردت والعائلة شراء منزلاً ، فطفت أسأل عن تمويل إسلامية ، ورأيت أن الساحة الأمريكية لا تخلو من معاملات إسلامية من ناحية التمويل الشرعي للمنازل ، وقد تواصلت معهم عبر الهاتف أو عبر اللقاء المباشر وتناقشت معهم في أمور عدة .  
الكلمات الدالة. التمويل الإسلامي، سوق الإسكان، الولايات المتحدة

### المطلب الأول: بيع المrabحة لغة واصطلاحاً.

الفرع الأول: البيع لغة واصطلاحاً : البيع ضد الشراء، البياعات الأشياء التي يتابع بها في التجارة أما في الاصطلاح فهو مبادلة شيء مرغوب فيه بمثله<sup>(1)</sup> .

وقيل البيع هو: مقابلة مال بمال على وجه الخصوص<sup>(2)</sup> .

الفرع الثاني: المrabحة:

قيل تجارة رابحة أي يربح فيها، وربحته على سلعته أي أعطيته ربحاً، وربح رباحاً أي استشف<sup>(3)</sup> .

المrabحة شرعاً هي: نقل ما ملكه بالعقد الأول بالثمن الأول مع زيادة الربح<sup>(4)</sup> .

وقيل هي: "أن يذكر البائع للمشتري الثمن التي اشترى به السلعة"<sup>(5)</sup> .

(1) ابن منظور: محمد بن مكرم بن علي أبو الفضل جمال الدين ابن منظور الأنصاري، ت (711هـ) دار صادر بيروت، طبعة 3 (1414هـ)، ج 8، ص 23-24، الجوهري، أبو نصر إسماعيل بن حماد الجوهري الفارابي ت(393هـ)، الصحاح تاج اللغة وصحاح العربية، تحقق: أحمد بن عبد الغفور عطار، دار العلم للملايين بيروت، طبعة (4)، 1407هـ - 1987م، ج3، ص(1189). ابن عابدين، محمد أمين بن عمر بن عبد العزيز عابدين الحنفي (ت1252هـ)، رد المختار على الدر المختار، دار الفكر بيروت، 1412 - 1992م، ج4، ص502.

(2) الغمراوي، محمد الزهري السراج الوهاج، دار المعرفة، بيروت، ص172.

(3) ابن منظور، لسان العرب، ج2، 442، الفيروز أبادي، مجد الدين أبو طاهر بن يعقوب الفيروز أبادي (ت817هـ)، القاموس المحيط، تحقيق مكتب تحقيق التراث في مؤسسة الرسالة، إشراف محمد العرقوسي، مؤسسة الرسالة، بيروت - لبنان، ط8، 1426هـ، 2005م، ج1، ص218.

(4) المرغيناني، علي بن أبي بكر بن عبد الجليل المرغيناني (ت593)، الهداية في شرح بداية المبتدي، تحقيق طلال يوسف، دار إحياء التراث العربي، بيروت لبنان، ج3، ص56.

(5) ابن رشد، أبو الوليد محمد بن أحمد القرطبي (ت595هـ)، بداية المجتهد ونهاية المقتصد، دار الحديث، القاهرة، 1425هـ - 2004م، ج3، ص229.

وقيل: أن بيع سلعة بأكثر مما اشتراها بحيث يبين رأس المال وقدّر الربح<sup>(1)</sup>.

المرابحة هي: البيع برأس المال وربح معلوم<sup>(2)</sup>.

وقيل هي بيع بثمنه وربح معلوم<sup>(3)</sup>.

يتضح من كلام الفقهاء، أن المرابحة هي من بيوع الأمانة حيث يأتى المشتري البائع فيما ورد من ربح، حيث يقول له أنه اشترى هذه السلعة بكذا أو مريحه كذا، وبيع المرابحة نماء للمال، إذا ما الفائدة من بيع لا ربح فيه. وتتوصل إلى أن بيع المرابحة هو عقد بيع لسلعة مملوكة لمشتري بربح معلوم".

**المطلب الثاني: حكم بيع المرابحة.**

أن المرابحة هي من بيوع الأمانة حيث يأتى المشتري البائع فيما ورد من ربح، حيث يقول له أنه اشترى هذه السلعة بكذا أو مريحه كذا، وبيع المرابحة نماء للمال، إذا ما الفائدة من بيع لا ربح فيه.

وتتوصل إلى أن بيع المرابحة هو عقد بيع لسلعة مملوكة لمشتري بربح معلوم".

، ويجب أن يكون العقد الأول صحيحاً، ويجب أن يكون العقد الأول صحيحاً، كما لا بد فيه من بيان ثمن السلعة التي يراد بيعها، وبيان مقدار الربح الذي سيربحه البائع، وأن لا يكون الثمن في العقد الأول مقابلاً بجنسه من الأموال الربوية. وبما أنها بيع فإن الله عز وجل أحل البيع حيث قال تعالى:

أ- القرآن الكريم:

(وأحل الله البيع وحرم الربا) [البقرة: 275].

وجه الدلالة: إن المرابحة بيع والبيع مباح بنصه سبحانه وتعالى، قال الشوكاني: "وهذا يستعمل كل بيع ما كان إذا لم يصحبه مانع شرعي أو يفقد فيه بالتراضي<sup>(4)</sup>. وقال الماوردي: (في ما بيع المرابحة فهذا بيع جائز) (الماوردي، أبو الحسن علي بن محمد بن محمد الماورديت (450 هـ)، الحاوي الكبير، تحقيق علي معوض عادل أحمد، بيروت الكتب العلمية، ج5، ص279).

2- قال تعالى: (يا أيها الذين آمنوا لا تأكلوا أموالكم بينكم بالباطل إلا أن تكون تجارة عن تراض بينكم) [النساء: 29].

وجه الدلالة: ورد في تفسير الدر المنثور أن ابن جرير وابن أبي حاتم عن السدي قال: أما أكلهم أموالهم بينهم بالباطل، فالربا والقمار والنجش والظلم، إلا أن تكون تجارة، فليبرح في الدرهم الفا إن استطاع<sup>(5)</sup>.

ب- السنة النبوية:

1- قال عليه الصلاة والسلام: "عندما سئل أي الكسب أفضل؟ قال صلى الله عليه وسلم: "عمل الرجل بيده وكل بيع مبرور"<sup>(6)</sup>.

(1) النووي، أبو زكريا محيي الدين يحيى بن شرف النووي (ت676هـ)، المجموع، شرح المذهب، دار الفكر، ج13، ص3. (2) ابن قدامة، أبو محمد موفق الدين عبد الله بن أحمد بن محمد بن قدامة المقدسي، (ت620هـ)، المغني، مكتبة القاهرة، 1388هـ، 1968م، ج4، ص136.

(3) البهوتي، منصور بن يوسف بن صلاح الدين البهوتي الحنبلي (ت1051هـ) **الروض** المربع شرح زاد المستنقع، حاشية الشيخ العثيمين وتعليقات السعدي، خرج أحاديثه عبد القدوس نذير، دار مؤيد، مؤسسة الرسالة، ج1، ص331.

(4) الشوكاني، محمد بن علي بن محمد الشوكاني اليمني (ت1250هـ)، السيل الجرار المتدفق على حدائق الأزهار، دار ابن حزم، **طبعة** أخرى، ج1، ص545.

(5) السيوطي، جلال الدين السيوطي (ت849هـ-911هـ)، الدر المنثور في التفسير المأثور، تحقيق عبد الله بن عبد المحسن التركي، **بالتعاون** مع مركز هجر للبحوث، ج4، ص347.

(6) الهيثمي، أبو الحسن نور الدين علي بن أبي بكر (ت806هـ)، مجمع الزوائد ومنبع الفوائد، المحقق حسام لدين القدسي، مكتبة القدسي القاهرة، النشر 1414هـ-1949م، ج4، ص61، رقم الحديث 6212، وقال عنه ورجاله ثقافت.



2- قال صلى الله عليه وسلم: "إنما البيع عن تراض"<sup>(1)</sup>.

3- قال صلى الله عليه وسلم: "لا تبيعوا الذهب بالذهب إلا سواء بسواء، والفضة بالفضة والشعير بالشعير والتمر بالتمر والملح بالملح مثلاً سواء بسواء يداً بيد، فإذا اختلفت هذه الأصناف فبيعوا كيف شئتم إذا كان يداً بيد"<sup>(2)</sup>.

4- لما أراد صلى الله عليه وسلم بالهجرة اتباع أبو بكر بعيرين، فقال النبي صلى الله عليه وسلم: "دلني أحدهما، فقال هو لك بغير شيء، فقال عليه السلام: أما بغير ثمن فلا).  
ج- الإجماع.

أجمع الفقهاء على مشروعية هذا النوع من البيوع حيث يقول الكاساني: "إن الناس قد توارثوا هذه البيانات في سائر الأمصار من غير تكبر وفي ذلك إجماع"<sup>(3)</sup>.

وهذا يتفق مع القاعدة الفقهية التي تقول أن الأصل في المعاملات الإباحة.

وبعد هذا نزيد أن نبين حكم بيع المربحة، مع العلم أن الجمهور قد قالوا بالجواز إلا أن بعض الفقهاء قد كره ذلك وعدها خلافًا للأولى.

وقد استدلل الجمهور<sup>(4)</sup> كما ذكرت سابقاً بالآيات والأحاديث والإجماع على جواز البيع، والمربحة من أنواع البيوع. ولقد ورد عن ابن حزم بأن البيع المربحة يقع صحيحاً حيث قال: "أخبره البائع بأنه اشترى السلعة بكذا وكذا أو أنه لا يربح معه فيه إلا كذا وكذا فقد وقع البيع صحيحاً"<sup>(5)</sup> وقد رأى أنه لو شرط الربح عليه كأن يقول له البيع على أن تربحني كذا فهو شرط باطل لأنه ليس في كتاب الله وهو بيع بثمن مجهول<sup>(6)</sup>.

من قال بالكراهة كابن عباس، وابن عمر، الحسن، حيث علل ذلك بأنه من باب الريا والجهالة.

ومن قال بالحرمة إسحاق وعكرمة<sup>(7)</sup> ومن الفقهاء من قال بأنها خلاف عند بعض المالكية<sup>(8)</sup>.

خلاصة الأمر أن الفقهاء اتفقوا على جواز بيع المربحة، واختلفوا في مسألة إذا ما شرط عليه أن يربح في كل مبلغ كذا من الربح أي أن يربح على كل ألف دينار مائة دينار مثلاً، حيث ذهب الجمهور إلى الجواز<sup>(9)</sup>.

المطلب الثالث: شروط بيع المربحة.

(1) ابن ماجة، أبو عبد الله محمد بن يزيد القزويني (ت273هـ)، سنن ابن ماجه، تحقيق شعيب الأرنؤوط، عادل مرشد، محمد كامل، عبد اللطيف حرز الله، الرسالة العالمية، 2009م، ج3، ص305، قال المحقق صحيح لغيره.

(2) البخاري، محمد بن إسماعيل البخاري، الصحيح، تحقيق محمد زهير الناصر، دار طوق النجاة، طبعة أولى، 1422هـ، باب بيع الذهب بالذهب، رقم الحديث 2175، ج3، ص74.

(3) الكاساني، علاء الدين أبو بكر بن مسعود بن أحمد الكاساني (ت587هـ)، دار الكتب العلمية، 1406هـ - 1986م، ج5، ص220.

(4) الكاساني، بدائع الصنائع، 135/5، المرغيناني، علي بن أبي بكر بن عبد الجليل المرغيناني ت: 593هـ، الهداية في شرح بداية المبتدي المحقق **طلال يوسف**، دار إحياء التراث العربي، بيروت - لبنان، ج3، ص57، ابن رشد، بداية المجتهد، طبعة مصطفى البابي، **مصر**، 4، 1395هـ - 1975م، ج2، ص213، النووي، المجموع، ج13، ص3، ابن قدامة، المغني، ج4، ص136، البهوتي، الروض المربع، ج1، ص331.

(5) ابن حزم، أبو محمد علي بن أحمد بن حزم الظاهري (ت456هـ)، المحلى بالآثار، دار الفكر، بيروت، ج7، ص499.

(6) ابن حزم، المحلى، ج7، ص499.

(7) ابن حزم، المحلى، ج7، ص500، ابن قدامة، المغني، ج4، ص136، طبعة 1968، الشربيني، مغني المحتاج، ص2، ص477.

(8) الدسوقي، الحاشية، ج3، ص159، **وعللوا ذلك للمشقة التي تحدث لمعرفة أجزاء الربح التي قد يشق ذلك على المتحاسبين وأرى أن ذلك ضعيفاً حيث الآلات الحاسبة منتشرة وسعة الاستعمال.**

(9) الكاساني، بدائع الصنائع، ج5 ص222، ابن رشد، بداية المجتهد، ج3، ص229، الدسوقي، محمد عرفة الدسوقي، الحاشية، تحقيق محمد عليش، دار الفكر، 1968، الشربيني، شمس الدين محمد بن أحمد الخطيب الشربيني (ت977هـ)، مغني المحتاج إلى معرفة معاني ألفاظ المنهاج، دار الكتب العلمية، 1415هـ - 1994م، ج2، ص476، الدردير، أحمد الدردير، الشرح الكبير على مختصر خليل، دار الفكر، وفيه حاشية الدسوقي، ج3، ص159.

- 1- أن يكون العقد الأول صحيحاً فإن كان فاسداً لم يجز بيع المرابحة ، لأن بيع المرابحة بيع بالثمن الأول مع زيادة ربح البيع الفاسد وإن كان يفيد الملك في الجملة لكن بقيمة المبيع أو يمثله لا بالثمن لفساد البيعة<sup>(1)</sup> .
- 2- أن يكون الربح معلوماً، لأن الربح بعض الثمن والعلم بالثمن شرط لصحة البيع<sup>(2)</sup> .
- 3- أن يكون رأس المال من ذوات الأمثال<sup>(3)</sup> .
- 4- أن لا يكون الثمن في العقد الأول مقابلاً بجنسه من أموال الربا<sup>(4)</sup> .
- 5- أن يكون الثمن الأول معلوماً للمشتري الثاني، لأن المرابحة بيع بالثمن الأول مع زيادة ربح، والعلم بالثمن الأول شرط صحة البيع، لذا أن لم يكن معلوماً فالبيع فاسد لأن الثمن مجهول<sup>(5)</sup> .

المطلب الرابع: تعريف المرابحة للأمر بالشراء وصورها وحكمها.

تكون المرابحة كما رأينا عند الفقهاء بأن بيع أحد سلعة بربح ويشترى الآخر، كأن يبيع سيارته بربح التي اشتراها بألف دينار أردني بمبلغ يقدر بألف وخمسمائة دينار أردني، ويعلم المشتري أن البائع ربح منه مبلغاً مقداره (500 دينار أردني). أما المرابحة للأمر بالشراء فيكون فيها أطرافاً ثلاثاً وهي:

الأمر بالشراء

المشتري وهو الأمر بالشراء والذي يريد أن يشتري بالتقسيط، والطرف المأمور بالشراء هو البنك الإسلامي، والبائع الذي اشترى منه البنك كاش أي دفع له فوراً المبلغ المطلوب.

وفي هذا العقد نرى أنه سيكون هنالك عقداً بين الشخص الأمر بالشراء وبين البنك الإسلامي، وسيكون عقداً بين البنك الإسلامي وبين سيشتري منه السلعة أي البائع، فيحصل عندها أن الأمر بالشراء يعد المصرف بأن يشتري منه هذه السلعة إذا قام بتوفيرها له . كما أن المصرف يعده بأن يشتري هذه السلعة له ويبيعهها له.

ولابد من يريد التعامل مع المصارف الإسلامية بالمرابحة للأمر بالشراء أن يحدد ما يريد أن يشتريه له المصرف تحديداً دقيقاً جداً لكي لا يحدث ضرراً للأمر بالشراء أو المصرف المشتري من البائع للأمر بالشراء فلو أراد سيارة عليه أن يحدد نوعها فيقول سيارة من نوع مرسيدس، موديل السنة فمثلاً يقول 2017، لون السيارة فضي، فيها إضافات فتحة في سقف السيارة، شاشات للكراسي، وهكذا ومن ثم يتم العقد على الوعد بشراء السيارة مقابل نسبة ربح يحددها البنك، كأن يربح على شراء هذه السيارة ما نسبته 5% أي لو اشترى السيارة بمائة ألف دينار فإن البنك سيربح منه (5000) دينار.

والسؤال الذي يثار هل الوعد ملزم، أي يلزم الواعد سواء كان الأمر بالشراء أو البنك بتنفيذ ما وعد، وعندنا في الأردن الوعد ملزم بنص القانون المدني الأردني المادة رقم (106) وتنص على أنه إذا وعد شخص بإبرام عقد ثم وكل وقاضه الآخر طالباً بتنفيذ الوعد، وكانت الشروط اللازمة للعقد وبخاصة ما يتعلق فيها بالشكل متوافر قام الحكم متى حاز قوه القضائية مقام العقد.

(1) الكاساني، علاء الدين أبو بكر بن مسعود الكاساني (ت587هـ)، بدائع الصنائع في ترتيب الشرائع، دار الكتب العلمية، 1406هـ-1986م، ج5، ص222.

(2) الكاساني، بدائع الصنائع، ج5، ص221، ابن قدامة، المغني، ج4، ص140، مكتبة القاهرة، 1388هـ-1968م، الدسوقي، الحاشية مطبوع مع كتاب الشرح الكبير للدردير، ج3، ص160.

(3) الكاساني، بدائع الصنائع، ج5، ص221، الدسوقي، الحاشية، مطبوعة مع الشرح الكبير للدردير، ج3، ص160.

(4) الكاساني، بدائع الصنائع، ج5، ص221، ابن قدامة، المغني، ج4، ص140.

(5) الكاساني، بدائع الصنائع، ج5، ص220، الماوردي، علي بن محمد بن محمد الماودي، (ت450هـ)، الحاوي الكبير فقه مذهب الإمام الشافعي، وهو شرح مختصر المزني، المحقق علي معوض وعادل الموجود، دار الكتب العلمية، بيروت - لبنان، 1419هـ-1999م، ج5، ص280.

والمرابحة للأمر بالشراء يقصد بها عند الفقهاء المعاصرين ما يلي:

قيل هي أن يتقدم العميل إلى المصرف طالباً منه شراء السلعة المطلوبة بالوصف الذي يحدده العميل وعلى أساس الوعد منه بشراء تلك السلعة فعلاً مرابحة بالنسبة التي يتفقان عليها ويدفع الثمن مقسطاً حسب إمكانياته<sup>(1)</sup>.

وقيل هو: "طلب المشتري من شخص أو مصرف شراء سلعة معينة، وذلك على أساس وعد منه بشراء تلك السلعة، بربح متفق عليه، زيادة على رأس المال، ويدفع الثمن نقداً أو بعد أجل معين أو قسطاً على دفعات"<sup>(2)</sup>.

وصور بيع المرابحة للأمر بالشراء تكون ما يلي:

1- المرابحة للأمر بالشراء الملزمة للطرفين بالوعد، وهذا ما تتعامل به المصارف الإسلامية، ولكن هناك مصارف تلزم الطرفين بالوفاء وهناك مصارف تلزم الأمر بالشراء بالوفاء.

2- المرابحة للأمر بالشراء غير الملزمة للطرفين بما تواعدا عليه.

والوفاء بالوعد في بيوع المرابحة يلزم به صاحبه من ناحية شرعية، وعليه فإنه يُسأل عنه قضاء وديانة.

وذهب جمهور الفقهاء بعدم وجوب الوفاء بالوعد ولا يلزم بها قضاء.

وذهب البعض بأن الوفاء بالوعد ملزمة كابن شبرمة المالكي.

وذهب البعض: إلى أن الوعد يعد ملزماً في حالة الضرر قاله الإمام مالك.

قال جمهور<sup>(3)</sup> الفقهاء بأن الوفاء بالوعد غير ملزم أي الوعد المالي كالوعد بالشراء، وعليه فإنه لا يلزم به قضاء.

يقول السرخسي: "والإنسان مندوب إلى الوفاء بالوعد من غير أن يكون مستحقاً عليه"<sup>(4)</sup>.

(قال القرافي في الفرق الرابع عشر بعد المائتين قال سحنون الذي يلزم من الوعد: أهدم دارك، وأنا أسلفك) هذا تابع لمن قال إذا تضرر ضرر على الوعد يلزم.

ولقد قال مجموعة من الفقهاء كابن شبرمة أن الوفاء بالوعد لازم والمقصود الوعد المالي كالوعد بالشراء وذلك لعموم الآيات والأحاديث التي توجب الوفاء بالعقود والعهود.

أما القول الثالث وهو قول بعض المالكية إذا احتمل من هذا الوعد ترتيب ضرر، كما قال الآخر اشترى بيتاً وأنا أسلفك المبلغ أو أسدك عنك، وهنا قد يكون ترتب عليه ضرر، ما فيلزم به لحديث الرسول الكريم صلى الله عليه وسلم: "لا ضرر ولا ضرار".

وقد اختلف الفقهاء المعاصرين في حكم إلزام المتعاقدين بالوعد أو بالأحرى إلزام الأمر بالشراء في بيع المرابحة بوعده وإلزام المصرف بوعده الذي قطعه على نفسه، وهذا الخلاف كان منبعه خلاف الفقهاء في وجوب الوفاء بالعقد أم لا، ومن أراد أن يستزيد يمكن أن يرجع للمراجع التي توسعت في ذلك<sup>(5)</sup>.

(1) نقلاً عن كتاب عفانة، حسام الدين موسى عفانة، بيع المرابحة الأمر بالشراء، رسالة دكتوراه، جامعة القدس، ص20 نقلاً من كتاب تطوير الأعمال المصرفية للدكتور سامي محمود.

(2) عبد المجيد، عبد المجيد عبد الله ديه، بحث شبهات وردود على بيع المرابحة للأمر بالشراء كما تجر به المصارف الإسلامية، مجلة الزرقاء للبحوث والدراسات الإنسانية، المجلد التاسع، العدد الثاني 2009، ص91.

(3) السرخسي، محمد بن أحمد بن أبي سهل السرخسي (ت483هـ)، المبسوط، دار المعرفة، بيروت، (1414هـ - 1993م)، ج21، ص29، الغزالي، أبو حامد محمد بن محمد الغزالي (ت505هـ)، الوسيط في المذهب، المحقق أحمد محمود إبراهيم، محمد محمد تامر، ط1، دار السلام، 1417هـ، ج5، ص252، المرادوي، علاء الدين أبو الحسن علي المرادوي (ت885هـ)، الانصاف في معرفة الراجح من الخلاف، تحقيق عبد الله بن عبد المحسن التركي، عبد الفتاح الحلو، ط1، 1415هـ - 1995م، مصر، هجر، ج28، ص251، ابن قاسم العاصمي، عبد الرحمن بن محمد بن قاسم العاصمي ت1352هـ، ج5، ص40.

(4) السرخسي، المبسوط، ج21، ص29.

(5) عفانة، بيع المرابحة للأمر بالشراء، دراسة تطبيقية، ص27-56، قصاص، جعفر بن عبد الرحمن، بيع المرابحة للأمر بالشراء، ص13.

فالمرابحة قد تكون من النوع البسيط وهذه قال العلماء بجوازها، ولكن الخلاف حدث في المرابحة المركبة التي يدخل فيها البائع والمشتري الأمر بالشراء والبنك، وهذا الخلاف حصل كما يلي:

أ- القائلون بجواز

من العلماء المعاصرين من أجاز المرابحة المركبة ومنهم من اعتبرها عملية باطلة وقام بتحريمها.

ومن قال بجواز المرابحة للأمر بالشراء حيث أن الوعد يعتبر ملزماً يوسف القرضاوي، الصديق العزيز، وعلي السالوس و سامي حمود وغيرهم<sup>(1)</sup>.

واستدل هؤلاء بما يلي:

1- الأصل في المعاملات الإباحة، حيث ضيق الإسلام المحرمات واعترض على من يتشدد ويضيق على الأمة<sup>(2)</sup> حيث قال تعالى: (يا أيها الذين آمنوا لا تسألوا عن أشياء إن تبد لكم تسؤمكم) [المائدة: 101].

1- قال عليه السلام: "إن أعظم المسلمين في المسلمين حراماً من سأل عن شيء لم يحرم على المسلمين فحرم عليهم من

أجل مسألته"<sup>(3)</sup>.

الدليل الثاني: إن الله عز وجل نص على أن البيع حلال بجميع أنواعه إلا ما نص الله على حرمة.

يقول القرضاوي إن البيع جاء في حله نص صريح في كتاب الله تعالى يرد به على اليهود الذين زعموا أن الربا كالبيع، والبيع كالربا لا فرق بينهما (ذلك بأنهم قالوا إنما البيع مثل الربا وأحل الله البيع وحرم الربا) [البقرة: 275]، فهذه الجملة القرآنية وأحل الله البيع تفيد حل كل أنواع البيع سواء كان عيناً بعين المقايضة أم ثمناً بثمن الصرف أو ثمناً بعين السلم أو عيناً بثمن هو البيع المطلق وسواء كان حالاً أم مؤجلاً، نافذاً أو موقوفاً، وسواء كان بيعاً بطريقة المساومة أم بطريقة الأمانة، وهو يشمل المرابحة "وهو البيع بزيادة على الثمن الأول" والتولية "وهو البيع بالثمن الأول، والوضيعة: "وهو البيع بأنقص من الثمن الأول أو بطريق المزايدة، فهذه كلها وغيرها حلال لأنها من البيع الذي أحله الله تعالى، ولا يحرم من البيوع إلا ما حرم الله ورسوله بنص محكم لا شبهة فيه"<sup>(4)</sup>.

وقد وردت عن الفقهاء القدامى أقوالاً تدل على جواز البيوع وقد تم ذكر أمثلة على ذلك فيما بعد، وهذا يدل على أنه بالإجماع لا حرمة بالتعامل بالبيوع إلا ما دل ونص على حرمة دليل واضح صريح، يقول ابن تيمية رحمه الله: "الأصل أنه لا يحرم على الناس من المعاملات التي يحتاجون إليها إلا ما دل الكتاب والسنة على تحريمه، كما لا يشرع لهم من العبادات التي يتقربون بها إلى الله إلا ما دل الكتاب والسنة على مشروعيتها" إن الدين ما شرعه الله والحرام ما حرمه من الله"<sup>(5)</sup>.

3- المعاملات تبنى على مراعاة المصالح والعلل.

إن الله عز وجل عندما يمنع شيئاً إنما يكون لعله فكل ما يؤدي للظلم أو الغش أو الخديعة والاحتكار والربا محرم لذا وجدنا أن الشريعة قامت بتحريم الربا والميسر والاحتكار وبيع الملامسة والمنازعة وغير ذلك من أمور:

(1) سامي حمود، سامي حسن أحمد حمود، تطوير الأعمال المصرفية بما يتفق والشريعة الإسلامية، ط2، 1402هـ-1982م، ص430-436، القرضاوي، يوسف القرضاوي، بيع المرابحة للأمر بالشراء كما تجرّب المصارف الإسلامية، مؤسسة الرسالة، السالوس، علي أحمد السالوسي، بيع المرابحة للأمر بالشراء، مجلة مجمع الفقه الإسلامي التابع لمنظمة المؤتمر الإسلامي بجدة، نقلاً من محرك البحث (الموسوعة الشاملة) مع العلم أن الكتاب غير موافق للمطبوع..

(2) القرضاوي، بيع المرابحة، ص14.

(3) البخاري، محمد بن إسماعيل البخاري، الصحيح، تحقيق محمد زهير الناصر، دار طوق النجاة، 1422هـ، ج9، ص95، رقم الحديث 7289.

(4) القرضاوي، بيع المرابحة، 12-13.

(5) ابن تيمية، تقي الدين أبو العباس أحمد بن عبد الحليم، عبد السلام بن عبد الله بن أبي القاسم بن محمد، ابن تيمية (ت728هـ)، الحسبية، تحقيق علي بن نايف الشحود، ط2، 1425هـ-2004، ج1، ص192.

- فالتحريم لعله، لذا أجاز بعض الفقهاء التسعير للمصلحة وعقود الاستصناع وغير ذلك مما أجازوا<sup>(1)</sup>.
- 4- بينت الشريعة على رفع الحرج والتيسير على الناس، حيث قال تعالى: (يُرِيدُ اللَّهُ بِكُمُ الْيُسْرَ وَلَا يُرِيدُ بِكُمُ الْعُسْرَ) [البقرة: 15]. وقال عليه السلام: "إنما بعثتم ميسرين ولم تبعثوا معسرين"<sup>(2)</sup>.
- ولا يعني بالتيسير تحليل الحرام وتحريم المباح إنما التيسير يقصد به مراعاة مصالح الناس وحاجاتهم وفق الشرع، بحيث يسير الفقهاء في الفروع ولا يتساهلوا في الأصول، وإذا كان من الأمور التي عمت بها البلوى واختلف الفقهاء فيها أن يأخذوا بالتيسير<sup>(3)</sup> حيث ورد عن النبي صلى الله عليه وسلم أنه لم يخير بن أمرين إلا اختار أيسرهما"<sup>(4)</sup>.
- 5- قياس بيع المرابحة للأمر بالشراء على عقد الاستصناع بجامع أن كل منهما يحتاجه الناس<sup>(5)</sup>.
- 2- إن الوعد في بيع المرابحة للأمر بالشراء لازم أي يجب الوفاء به للأيات والأحاديث الموجبة لذلك، حيث أن الوفاء به واجب ديانة ويكون واجباً كذلك قضاءً.
- ب- القائلون بالتحريم.
- ومن العلماء في الوقت المعاصر من حرم بيع المرابحة للأمر بالشراء، ومن العلماء الذين قالوا بذلك د. محمد سليمان الأشقر، د. بكر أبو زيد، د. حسن الأمين، والشيخ عبد الرحمن عبد الخالق وغيرهم.
- واستدل هؤلاء بما يلي:
- 1- اعتبروا بيع المرابحة للأمر بالشراء بيعتان في بيعة، حيث أن البيعة الأولى هي ما بين المصرف ومالك السلعة والبيعة الثانية ما بين المصرف والأمر بالشراء<sup>(6)</sup>.
- 2- يعتبر البيع هذا من قبيل بيع الإنسان ما لا يملك وبيع الإنسان ما ليس عنده وهذا منهي عنه شرعاً<sup>(7)</sup>.
- 3- هذا البيع معلق وهنا قال المشتري للبنك إن السلعة أشتريتها منكم<sup>(8)</sup>.
- 4- يعتمد على الحيلة فبيع المرابحة بيع مبني على التحايل وهذا لا يصح شرعاً<sup>(9)</sup>.
- 5- يعتبر بيع المرابحة من باب بيع العينة<sup>(10)</sup> حيث قال عليه السلام: "إذا تبايعتم بالعينة وأخذتم أذناب البقر ورضيتم بالزرع وتركتم الجهاد سلط الله عليكم ذلاً لا ينزعه حتى ترجعوا إلى دينكم"<sup>(11)</sup>.

(1) القرضاوي، بيع المرابحة، ص 19-20.

(2) البخاري، الصحيح، ج 8، ص 30، رقما لحديث 6128 تعليق مصطفى البغا.

(3) القرضاوي، بيع الرابحة، ص 24-26.

(4) البخاري، الصحيح، ج 8، ص 160، رقم الحديث 6786.

(5) حسام عفانة، بيع المرابحة، ص 36-37.

(6) بكر بن عبد الله أبو زيد، المرابحة للأمر بالشراء بيع المرابحة، ص 18، عبد المجيد، شبهات وردود على بيع المرابحة، مجلة الزرقاء، مجلد 9، عدد 2، 2009، ص 93، القرضاوي، بيع المرابحة، ص 30، عفانة، بيع المرابحة، ص 42.

(7) حسام عفانة، بيع المرابحة، ص 42، يوسف القرضاوي، بيع العينة، ص 30، بكر أبو زيد، بيع المرابحة، ص 20، عبد المجيد ديه، شبهات وردود، مجلة الزرقاء، مجلد 9، عدد 2، 2009، ص 99.

(8) عفانة، بيع المرابحة، ص 42.

(9) عفانة، بيع المرابحة، ص 42-43، القرضاوي، بيع المرابحة، ص 30.

(10) عفانة، بيع المرابحة، ص 43، القرضاوي، بيع المرابحة، ص 30، عبد المجيد، شبهات وردود، مجلة الزرقاء، مجلد 9، عدد 2، 2009، ص 96.

(11) أبو داود: سليمان بن الأشعث بن إسحاق (ت 275هـ)، السنن، تحقيق محمد محيي الدين عبد المجيد، بيروت، المكتبة العصرية، ج 3 ص 274، رقم الحديث (275).

6- إن في بيع المرابحة للأمر بالشراء إلزاماً بوعده لم يوجب الله عز وجل<sup>(1)</sup>.

7- إن حقيقة هذا العقد بيع نقد بنقد أكثر من أجل بينهما سلعة محلل فغايتها فرض بفائدة<sup>(2)</sup>.

8- هذا النوع من البيوع يرجع إلى قواعد ثلاث الربا والغرر وأكل أموال الناس بالباطل وهذا منهي عنه<sup>(3)</sup>.

9- بيع فيه ربح ما لم يضمن<sup>(4)</sup>.

10- هذا بيع فيه بيع قال بكالء<sup>(5)</sup>: أي دين بدين وقد نهى عليه السلام عن ذلك صلى الله عليه وسلم<sup>(6)</sup>.

11- لم يقل بإباحة هذه المعاملة فقهاء الأمة بل قالوا بحرمتها<sup>(7)</sup>. وسأترك الحديث في مناقشة هذه الأقوال والآراء وأكتفي بما أوردت، لأن البحث لا يتسع لذلك حيث أن الكتب والمراجع المذكورة توسعت في ذلك ولمن أراد الاستزادة أن يرجع إليها. وأنني أرى بعد النظر في أدلة الطرفين أن الفريق الأول القائل بالجواز قد ذكر أدلة تبيح التعامل في مثل هذا النوع من البيوع، وقضية أن هذا البيع بيع ما لا يملك الإنسان أو هو حتى بيع العينة أو هو من قبيل الحيلة كل ذلك لا صحة له.

#### المطلب الخامس: الشركات الإسلامية الأمريكية

الشركات الإسلامية الأمريكية المشهورة في أرجاء أمريكا هي ثلاث شركات شركة لاربا وبنك ديفون وشركة جادينز guidanec residential.

الفرع الأول: نبذة عن شركة لاربا<sup>(8)</sup>

Laribal American finance Houce Lariba

هي شركة مالية تأسست سنة 1987م، وتقدم الخدمات التالية:

أ- قروض لشراء البيوت Home loan

ب- قروض تجارية Commercial loan

ت- قروض للأعمال business Lean

ث- قروض سيارات Auto loan

تقوم الشركة بشراء البيوت والسيارات التي يختارها المشتري ويكون بنفس الوقت هو وكيلها عنها باختيار ما يريد. ويكون المشتري مالكا للمنفعة ولرغبة الشيء المملوك.

العميل يطلب من الشركة أن تشتري المنزل مثلاً، ومن ثم تقوم ببيعه له في نفس السعر، ويدفع ثمن المنزل بدفعات شهرية لمدة 30 سنة دون فوائد وتسمى هذه العملة بـ

RC Payment of Capital

(1) القرضاوي، بيع المرابحة، ص30، عفانة، بيع المرابحة، 45.

(2) بكر أبو زيد، بيع المرابحة، ص21.

(3) بكر أبو زيد، بيع المرابحة، ص21، عبد المجيد ديه، شبهات وردود، مجلة الزرقاء، مجلد 9، عدد 2، 2009، ص102.

(4) عبد المجيد ديه، ردود وشبهات، مجلة الزرقاء، مجلد 9، عدد 2، 2009، ص101.

(5) عفانة، بيع المرابحة، ص44.

(6) البزاز، أبو بكر أحمد بن عمرو بن عبد الخالق البزاز (ت292هـ)، المسند، تحقيق محفوظ الرحمن زين الله، وعادل بن سعد، وصبري

عبد الخلق، المدينة المنورة، مكتبة العلوم، ط1، ج12، ص297، رقم الحديث (6132).

(7) القرضاوي، بيع المرابحة، ص30، عفانة، بيع المرابحة، ص44.

(8) www.lariba.com

وهنا البيت يصبح مشتركاً بالملكية بين المشتري وشركة لاربا وعند سداد المشتري الثمن شهرياً يقلل ويخفض ذلك من حصة شركة لاربا في حق الانتفاع من الملك المشترك وهكذا حتى ينهي العميل من دفع أقساطه، وبالتالي لا يبقى لها شيء في حق الانتفاع من الملك.

هذه المعلومات التي تمت أخذت من موقع شركة لاربا

[www.laribal.com/site/leq.html#2](http://www.laribal.com/site/leq.html#2)

هذه الشركة تطلب دفعة أولى بقيمة 3% دون التأمين على الرهن العقاري الخاص. كما أنه إذا دفع الإنسان 20% فإنه يتجنب التأمين على الرهن العقاري الخاص.

مؤسسة لاربا مؤسسة إسلامية قديمة تأسست عام 2001 وهي أول شركة إسلامية إذا أراد أن يشتري أحد منزلاً فإن المنزل يكون مشتركاً بينهم أي بين المشتري وشركة لاربا، ثم بعد ذلك يقوم المشتري بشراء أسهم لاربا مرة أخرى بنفس السعر، والثمن يدفع دون فائدة مدة 30 عاماً، ويكون السهم كضمان ويتم إصدارها كل شهر مع سداد قيمة السهم، ولأن شركة لاربا امتلكت ملكية أسهمها باسمها لذا يحق لها الحصول على نسبة من الإيجار في نسبة الملكية.

ويقومون بأخذ الدفعة الشهرية بناء على إيجار العقد ولكن يسمونه الفائدة الضمنية مع العلم أن الربا حرام ولكنه يسمونه كذلك إرضاء لقواعد وأنظمة الحكومة الأمريكية.

فكرة لاربا: تأجير العقارات وتحويله إلى رهن عقاري تقليدي ويحتسب الدفع الشهري بناء على قيمة الإيجار.

مثال أراد شخصاً أن يشتري بيتاً بدفعة 60 ألف \$ فهنا شركة لاربا تبيعه أسهم لها بقيمة 20% وهو أقل نسبة للدفع مقابل شراء البيت وهنا يشتري 20 ألف سهم بسعر 1 دولار للسهم فيملك من البيت 20% وشركة لاربا تملك 80% أي 240 ألف سهم تملكهم هي على اعتبار أن سعر المنزل 240 ألف + 60 ألف = 300 ألف ويسدد على مدار 30 سنة. وكلما دفع المشتري زادت أسهمه في البيت وقلت أسهم شركة لاربا حتى يصبح البيت للمشتري كأنها إجارة منتهية بالتملك، ويكون البيت باسم العميل.

إذا أراد العميل بيع المنزل الذي اشتري من خلال شركة لاربا هنا تتدخل في أمريكا لبيع المشتري شركات الإغلاق واسمها (closing company)، أو المحامين (attorney).

وهنا يقوموا بتسديد أي تمويل مستحق من مال المشتري الجديد، ورسوم البيع وإعطاء المبلغ المتبقي للمالك الأول الذي اشتراه عن طريق شركة لاربا lariba، والعميل للشركة عليه أن يدفع المبلغ الذي موله إياه شركة لاربا وكذلك دفع حصتهم من قيمة الإيجار وهي تاريخ البيع.

مثال لو تم تمويل العميل بمبلغ \$100.000 وقت الدفع فيحصلون على الجزء غير المدفوع من المبلغ \$100.000 بالإضافة إلى الإيجار بل حتى تاريخ الدفع.

2- بنك ديفون: يقدم البنك تعامل إسلامي منذ (2003) وذلك تحت اسم التمويل الإسلامي Islamic financing، ولا يتعامل بالفائدة في هذا القسم، ويقدم التمويل لولايات كثيرة في أمريكا، فلوريدا، ميشيغا، كواردوا، جورجيا، ميزوري، ألينوي، كاليفورنيا، وأنديانا، مينسوتا، أوريغون، تكساس، يوتا، فيرجينا<sup>(1)</sup>.

ويقدم خدمة المرابحة والإيجار.

أ- المرابحة..

من يريد أن يشتري بيتاً يقوم بدفع الثمن دفعةً مؤجلاً، فيشتريه البنك من البائع ثم يبيعه للطرف الأول، ويقوم البنك بتجديد ربحه من خلال اعتبار ما يلي:

(1) [devon.bank.com/faith-based-financing](http://devon.bank.com/faith-based-financing).

1- سعر الشراء . 2- المبلغ المدفوع. 3- مدة السداد. 4- معدل العائد على المعاملات العقارية الذي يتوقعه المستثمرون.  
بنك ديفون والذي تعود ملكيته لليهود تقريباً من سبعين سنة، الفكرة التي يعمل بها أن يشتري البيوت للعميل مقابل مبلغاً من المال يدفعه دفعة أولى بنسبة 5% أي إذا أراد أن يشتري بيتاً بقيمة \$400.000 عليه أن يدفع أي العميل قيمة  $(400 \times (100/5)) = 20.000$  أي يدفع العميل 20.000 \$، ويدفع الباقي على مدى 30 سنة أقصى مدة.  
وإذا لم يستطع العميل أن يدفع ما يترتب عليه من دفعات البيت فإن البنك يبيع البيت ويعطوا العميل ما دفع أي المبلغ الذي دفعه ليسترده وهذا شيء طيب في مصلحة العميل بعكس مؤسسة لاربا وجانيس حيث تكون المعاملة عندهم اجارة منتهية بالتمليك فاذا لم يستطع العميل دفع الدفعات المتبقية فإن كل ما دفع يذهب هباء ولا يأخذ أي مبلغ من المال فكأنه مستأجر عند البنك لذا التعامل مع بنك ديفون أفضل حيث لا يضيع مال الذي يتعامل معه .

3- شركة جاندنيس Guidance Residential.

اسم الشركة

Guidance Financial Islamic financing وفكرتها كفكرة شركة لاربا ، أي اجارة منتهية بالتمليك.

4- شركة<sup>(1)</sup> UIF (University Islamic Financial) تقدم التمويل الإسلامي عبر برنامج المراجعة وبرنامج الإجارة في برنامج المراجعة تحدد أنت البيت الذي تريده ويقومون بشراءه ويدفع الدفعة الأولى بقيمة 5%، ثم تدفع ثمنه بالتقسيط.  
أما برنامج الإجارة Ijara home Financing وهم يتعاملون مع بنك ران كد (Ranked Islamic Bank).  
5- شركة Islamic finance وتركز على أن المبلغ المدفوع كإيجار يمكن إسقاطه من ضريب الدخل للدولة.  
وهنا من أراد أن يشتري بيتاً يدفع 5% مقدماً أو أكثر. ويكتب البيت باسم الشخص الاعتباري عن المؤسسة ويسمى الثقة، ويملك المستأجر البيت تماماً بعد الانتهاء من سداد الدين. وهذه شركات صغيرة ليست بقوة الشركات الثلاث الأولى وسمعتها ضعيفة .  
والطريقة هنا يقوم الشخص الاعتباري عن الشركة بتأجير العقار للعميل بموجب عقد للإيجار أي بأجرة شهرية يتفقون عليها ، وبشرط أن تكون موافقة لقيمة الفائدة المعمول بها وقت التعاقد وفقاً للأنظمة. والمبلغ الذي يدفعه جزء يذهب مقابل استملاك المستأجر للعقار وجزء يذهب لغضبة ثمن المنزل عند انتهاء المدة يتولى الشخص الاعتباري بنقل الملكية للعميل. وهذه شركات صغيرة ليست بقوة الشركات الثلاث الأولى وسمعتها ضعيفة .

## الخاتمة

الحمد لله الذي أعاننا على كتابة هذا البحث الذي ذهب لاجله الى أمريكا وعاشت الواقع هنالك في جامعة ( GraduateTechnology Foundation ، وقد توصلنا إلى ما يلي :

- 1\_ بيع المراجعة هو عقد بيع لسلعة مملوكة لمشتري بربح معلوم.
- 2- أن المراجعة هي من بيوع الأمانة حيث يأتمن المشتري البائع فيما ورد من ربح.
- 3- إن الفقهاء اتفقوا على جواز بيع المراجعة، واختلفوا في فروعه.
- 4- وقد اختلف الفقهاء المعاصرين في حكم إلزام المتعاقدين بالوعد أو بالأحرى إلزام الأمر بالشراء في بيع المراجعة بوعده ومنبع خلافهم الخلاف الذي جرى بين الفقهاء في وجوب الوفاء بالعقد.
- 5- بيع المراجعة للأمر بالشراء جائز وهذا ما رجح في البحث .
- 6- وجدت في أمريكا شركات تعمل بالمراجعة للأمر بالشراء، وكل شركة لها اجتهادها .

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## The Role of Business Ethics in Promoting Sustainable Development: An Islamic Perspective

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### Abstract

The study deals with the subject of business ethics and its role in promoting the elements of sustainable development in the practices of contemporary business organizations from an Islamic and administrative perspective and the benefits thereof. There is a growing sense that contemporary business organizations have become less moral in their actions and transactions than in the past, which reveals a need for governance in modern institutions in their relationships with employees, customers, other companies, or the public. Especially since these projects now see social misconduct by management as having a very high cost to the company and society as a whole.

**Keywords.** Business ethics, sustainable development, dimensions of sustainable development, Islamic sustainable development.

### المخلص:

تتناول الدراسة موضوع أخلاقيات الأعمال ودورها في تعزيز مقومات التنمية المستدامة بالممارسات السليمة في منظمات الاعمال المعاصرة من منظور إسلامي وإداري والمنافع المترتبة عنها فهناك إحساس متزايد بأن منظمات الاعمال المعاصرة أصبحت في تصرفاتها وصفقاتها أقل أخلاقية مما كانت عليه في السابق، مما يكشف عن الحاجة الحقيقية إلى الحكامة في المؤسسات الحديثة في علاقاتها بالعاملين، والعملاء، والشركات الأخرى، أو بالجمهور. وخاصة أن هذه المشروعات ترى الآن أن سوء التصرف الاجتماعي من قبل الإدارة يمكن أن يكون ذا تكلفة عالية جدا على الشركة والمجتمع برمته.

**الكلمات المفتاحية:** أخلاقيات الأعمال، التنمية المستدامة، أبعاد التنمية المستدامة، التنمية المستدامة الإسلامية..

### تمهيد:

لا شك أن التطورات المتسارعة والتغيرات الهائلة التي أفرزتها العولمة كانت لها انعكاساتها ليس على المستوى الدولي فحسب بل على المستوى المؤسسي كذلك، ذلك أن سعي المنظمات لبناء التميز المؤسسي واهتمامها المطلق بتحقيق الربحية أدى الى تزايد الفضائح الأخلاقية واتساع دائرة الفساد فباتت حاجة المجتمعات إلى وجود معايير وأخلاقيات عمل أكثر رقيا مطلبا رئيسيا للمجتمعات المتقدمة والمتخلفة على حد سواء. إذ يعتبر موضوع الأخلاق والتنمية المستدامة من أهم المواضيع الحديثة، بالأخص بعد الأزمات المالية والايكولوجية التي يشهدها العالم. حيث يعتبر النقص في الجانب الأخلاقي مسؤولا إلى حد كبير عما نعاناه اليوم من مشكلات، ولا نكون مبالغين إذا قلنا أن كثيرا من مشكلات مجتمعنا الراهنة هي مشكلات أخلاقية في صميمها، فمظاهر الإهمال والتسيب والفساد والاستغلال، إنما هي جميعا تعبر عن أزمة أخلاقية وعن قصور في النمو الأخلاقي.

## إشكالية الورقة البحثية

بات من المتفق عليه أن منظمات الأعمال ليست بشركات خيرية وأن هاجسها الأول تحقيق أعلى معدلات للربحية، ومن هنا تبلورت فكرة وجوب تذكير هذه المنظمات بمسئولياتها الأخلاقية والاقتصادية حتى يكون تحقيق الربح عائدا عن أمور مقبولة أخلاقيا أو قانونيا. علاوة على ذلك، فإن الدور الرئيس الذي تلعبه المنظمات، كونها المصدر الرئيس للثروة والتحديث وتوليد فرص العمل، يحتم عليها القيام بواجباتها وفقا للمفاهيم الحديثة، كما أن التطورات الاقتصادية والاجتماعية والبيئية في عصر يتسم بالتغير السريع تحتم عليها ذلك أيضا. ومن هنا، فإن مشكلة الدراسة تتبلور في التساؤل التالي:

إلى أي مدى تساهم أخلاقيات الأعمال - وفق المنظور الإسلامي - في تعزيز مقومات التنمية المستدامة؟

### أولا: أساسيات حول أخلاقيات الأعمال

تقتضي معالجة موضوع أخلاقيات الأعمال التطرق إلى بعض المصطلحات ذات الصلة بالموضوع مرورا بتعريف الأخلاق في اللغة والاصطلاح ومن ثم التطرق والنظر في مفهوم أخلاقيات الأعمال وإلقاء الضوء على الأصل والمرجع التاريخي لهذا الفكر.

#### 1- مفهوم أخلاقيات الأعمال

يعود أصل مصطلح الأخلاقيات أو «L'éthique» باللغة الفرنسية أو «Ethics» باللغة الإنجليزية إلى الإغريق القدماء<sup>1</sup>، حيث كان يعنى بمصطلح «Ethos» «التفكير الذي يوجه السلوك البشري»<sup>2</sup>. أما مصطلح الأخلاق «La morale» فيعنى به العلم الذي يوضح معنى الخير والشر.<sup>3</sup> ومصطلح الأخلاق لا يعنى بالضرورة الأخلاق الحسنة بل يحتمل السيئة منها كذلك. وتجدر الإشارة إلى أن هناك اختلاف بل صعوبة في تحديد دلالة المفهومين إذ ينظر البعض إلى الأخلاق على أنها مجموعة من المبادئ والقيم وإلى الأخلاقيات على أنها تطبيق لهذه المبادئ والقيم والعكس صحيح عند البعض الآخر.<sup>4</sup> كما يوجد البعض من رجال الأعمال من يعتبر أن للمصطلحين نفس المدلول.<sup>5</sup> وهناك من يرى أن الأخلاقيات تشمل الأخلاق.<sup>6</sup>

بدءا تعرف القراءات اللغوية الأخلاق على أنها: "السجية والطبع والعادة"<sup>7</sup>. "والأصل في الأخلاق أنها كامنة في النفس، ولا يعرف بوجودها إلا بظهور آثارها"<sup>8</sup>. فهي "صفة مستقرة في النفس فطرية أو مكتسبة ذات آثار في السلوك محمودة أو مذمومة"<sup>9</sup>. فالأخلاق هي صورة الإنسان الباطنة المعلن عنها في تصرفات قد تتصف بالمحمودة أو المذمومة.

في حين تمثل الأخلاق في المعنى الاصطلاحي "مجموعة القيم والمعايير التي يعتمدها أفراد المجتمع في التمييز بين ما هو جيد وما هو سيء وبين ما هو صواب وما هو خاطئ"<sup>10</sup> وهي في مضمونها تعبر عن "التحلي بالطيب والتخلي عن القبيح"<sup>11</sup> والملاحظ أن

<sup>1</sup>- Luc De Brobandere, Anne Mikolojccok, **La valeur des idées : de la créativité à la stratégie en entreprise**, DUNOD, Paris, 2007, p : 284.

<sup>2</sup>- J. Ballet, F. De Bry, **L'entreprise et l'éthique**, Collection économie, Editions du Seuil, Paris, 2001, p :

<sup>3</sup>- Patrick Barthel, **l'éthique porté par le courant du développement durable**, Association Internationale de Management Stratégique, Université de Metz, 2005, p: 2.

<sup>4</sup> - Jean Moussé, **Ethique des Affaires : Liberté, Responsabilité**, Edition DUNOD, Paris, 2001, p : 1.

<sup>5</sup> - Samauel Mercier, **L'éthique dans les entreprises**, Edition de la découverte et Syros, Paris, 1999, p : 4.

<sup>6</sup> - Jean François Claud, **L'éthique au service du management**, Edition Liaisons, France, 1998, p : 52.

<sup>7</sup> - تحسين أحمد الطراونة، **الأخلاق والقيادة**، قسم العلوم الإدارية، جامعة نايف العربية للعلوم الأمنية، الرياض، 2010، ص: 27.

<sup>8</sup> - سعيد بن ناصر الغامدي، **أخلاقيات العمل: ضرورة تنموية ومصلحة شرعية**، الإدارة العامة للإعلام والثقافة، سلسلة دعوة الحق، إدارة الثقافة والنشر، مكة المكرمة، 2010، ص: 12.

<sup>9</sup> - محمود عبد الكريم أرشيد، **النشاط الاقتصادي الإسلامي وأثر القيم والأخلاق فيه**: دراسة اقتصادية اسلامية تحليلية مقارنة، دار الكتب العلمية، بيروت، لبنان، 2008، ص: 5.

<sup>10</sup> - نجم عبود نجم، **القيادة الإدارية في القرن الواحد والعشرين**، دار صفاء للطباعة والنشر والتوزيع، عمان، الأردن، 2011، ص: 308.

<sup>11</sup> - بلال خلف السكارنة، **أخلاقيات العمل**، دار المسيرة للنشر والتوزيع والطباعة، عمان، الأردن، 2009، ص: 20.

ما ورد من معاني اصطلاحية للأخلاق لا يختلف عما جاءت به المعاني اللغوية وهي مفاهيم تدور في مجملها حول صفة قد تكون حسنة أو قبيحة، تظهر في سلوك الفرد إزاء موقف معين.

أما أخلاقيات الأعمال فتشير إلى السلوك الإداري للمنظمة حيث يعرفها البعض بأنها "مجموعة من المبادئ التي يجب تطبيقها في القرارات التجارية"<sup>1</sup>. لكن أي نوع من المبادئ تلك الواجب تطبيقها وما هي الآثار المترتبة عن هذه المبادئ، وهي أسئلة لا يمكن لهذا التعريف الإجابة عنها.

يعرفها آخرون على أنها "المبادئ والمعايير التي تعد مرجعا للسلوك المطلوب لأفراد المهنة الواحدة والتي يعتمد عليها المجتمع في تقييم أدائهم إجابا أو سلبا."<sup>2</sup>

وهناك من يحدد أخلاقيات الأعمال على أنها كل ما يتعلق بالعدالة والمساواة في توقعات المجتمع والمنافسة النزيفة والمسؤولية الاجتماعية والتصرفات السليمة في البيئة المحلية والدولية.<sup>3</sup>

وحسب P. W. Van Valock فإن أخلاقيات الأعمال هي الدراسة والتحليل المنهجي للعمليات التي يتم من خلالها تطوير القرار الإداري بحيث يعد هذا القرار خيارا أخلاقيا أخذا في الاعتبار ما هو صحيح وجيد للفرد والمجموعات والمنظمة.<sup>4</sup>

أما P.F.Durcker فينظر إليها على أنها "العلم الذي يعالج الاختيارات العقلانية على أساس التقييم بين الوسائل المؤدية إلى الأهداف."<sup>5</sup>

كما يوجد من يعبر عنها على أنها مسار توجيهي لمنظمات الأعمال يهدف إلى تطبيق السنن الأخلاقية السائدة في المجتمع على معاملات الأعمال، ويعود أصل هذه الفكرة إلى التعاليم السماوية التي تحرم السرقة والاختلاس والاحتيال وإهدار الأموال والممارسات غير الأخلاقية. فأخلاق الأعمال هي محاولة التوفيق بين الواجبات والسنن الأخلاقية وبين مجريات الأنشطة الاقتصادية والمالية.<sup>6</sup> استنادا على ما سبق، يمكن القول أن أخلاقيات الأعمال هي التزام المنظمة بممارسة أعمالها وفقا للأطر الأخلاقية والمعايير والمبادئ المجتمعية.

## 2- نظريات ومدائل أخلاقيات الأعمال

أ- **نظريات أخلاقيات الأعمال:** لاشك أن نظريات الأخلاقيات تشكل الأساس لتفسير وفهم مختلف الجوانب الأخلاقية في التصرف الإنساني. وقد طورت نظريات عديدة في هذا المجال، وفي هذا السياق يشير R.M.Fulmer إلى وجود أربع نظريات أخلاقية هي:<sup>7</sup>

■ **النظرية التجريبية:** تعتبر أن الأخلاق تشتق من التجربة الإنسانية وأن تحديد ما هو أخلاقي أو غير أخلاقي يتم من خلال الاتفاق العام على ذلك، وهذا ما لا يتحقق إلا بالتجربة أولا وأن ما يحدد ويقاس من عوامل هذه التجربة يحقق الوصول إلى ذلك الاتفاق ثانيا.

<sup>1</sup>- Mollie Painter-Morland, **Business Ethics as Practice: ethics as the everyday business of business**, -1 2Cambridge University Press, New York, The United States of America, 2008, p:

<sup>2</sup>- بلال خلف السكارنة، أخلاقيات العمل، مرجع سابق، ص: 21.

<sup>3</sup>- زكريا مطلق الدوري، أحمد علي صالح، إدارة الأعمال الدولية: منظور سلوكي وإستراتيجي، دار اليازوري العلمية للنشر والتوزيع، عمان، الأردن، 2009، ص: 434.

<sup>4</sup>- طاهر محسن منصور الغالبي، صالح مهدي محسن العامري، المسؤولية الاجتماعية وأخلاقيات الأعمال، دار وائل للنشر والتوزيع، عمان، الأردن، 2005، ص: 135.

<sup>5</sup>- نجم عبود نجم، القيادة الإدارية في القرن الواحد والعشرين، مرجع سابق، ص: 310.

<sup>6</sup>سعید بن ناصر الغامدي، أخلاقيات العمل: ضرورة تنموية ومصحة شرعية، الإدارة العامة للإعلام والثقافة، سلسلة دعوة الحق، إدارة الثقافة والنشر، مكة المكرمة، 2010، ص: 37-38.

<sup>7</sup>- نجم عبود نجم، القيادة الإدارية في القرن الواحد والعشرين، مرجع سبق ذكره، ص: 113-316.

- النظرية العقلانية: تقوم على أن العقل يمتلك القدرة على تحديد ما هو جيد وما هو سيء، وأن هذه التحديات المنطقية هي أكثر استقلالا عن التجربة. وبالتالي فإن حل المشكلات الأخلاقية يمكن أن يتم عن طريق ما هو عقلائي وأن التأثيرات الذاتية أو الشخصية هي التي تحد من تحقيق ذلك.
  - نظرية الحدس: ترى أن الأخلاق لا تشتق بالضرورة من التجربة أو المنطق، وإنما بما يمتلكه الأفراد بشكل فطري وتلقائي من حدس كقدرة ذاتية على التمييز لما هو صحيح عما هو خاطئ. وأن سوء التصرف الأخلاقي يعود إلى البيئة السيئة، التربية الناقصة وغير السليمة، وعوامل التنشئة غير الملائمة.
  - نظرية الوحي: ترى أن تحديد الصواب أو الخطأ أعلى من الإنسان، وأن الله يخبر الإنسان بالمبادئ التي تساعد على تحديد ما هو صحيح وما هو خطأ، وهذا ما تهتم به الأديان السماوية.
  - لابد من التأكيد على أن المنظور المتباين الذي تقدمه كل نظرية في التعبير عن الحقيقة الأخلاقية يخلق أحيانا صعوبات إضافية في تحديد الخيار الأخلاقي الملائم مما يوجد الحاجة إلى ضرورة تكامل هذه النظريات في رؤية متكاملة تساهم في زيادة الوضوح والتحديد لما هو أخلاقي وما هو غير أخلاقي في مختلف المواقف وحالات المصالح المتضاربة.
  - وتسود قطاع الأعمال في الغرب ثلاث نظريات أخلاقية هي:
    - النظرية النفعية: هي تقوم على مذهب المنفعة القائل بأن تحقيق أعظم الخير والنفعة لأكبر عدد من الأفراد يجب أن يكون هو الهدف للسلوك الإنساني، "وأن الأفعال والخطط يجب أن تقيم نتائجها، وعلى الأفراد أن تتصرف بما ينتج منافع أكبر للمجتمع وأقل ما يكون من ضرر وأدنى تكلفة".<sup>1</sup> لهذا فإن الشركة يجب أن تكون لها أهداف تنظيمية واسعة تشمل منافع الأطراف المتعددة وأن تحقق الكفاءة بالمدلول الواسع لها: ربح أكبر، استهلاك أقل للموارد وتلوث أقل للبيئة.
    - نظرية الحقوق والواجبات: تقوم هذه النظرية على أساس أن للأفراد حقوقا يتمتعون بها، يجب أن تحترم وتتوخى بعين الاعتبار في جميع القرارات.<sup>2</sup> وهذه الحقوق نوعان حقوق أخلاقية وهي تلك الحقوق المضمونة لكل فرد بوصفه كائنا بشريا بغض النظر عن المجتمع الذي يوجد فيه ومن أمثلة هذه الحقوق: حق العيش، وحق الملكية.. الخ، أما الحقوق القانونية فهي التي تمنح الفرد من خلال القانون مثل حق الفرد في الحصول على محامي للدفاع عنه.<sup>3</sup> ووفقا لهذه النظرية فإن واحدة من أكثر السمات الحرجة في الحقوق هي أنها يجب أن توجد في علاقة تكاملية مع الواجبات، فحق العيش للفرد يوجد بالترابط مع حق الآخرين في العيش، وحق الحرية للفرد يتكامل بالسماح للآخرين بممارسة حريتهم أيضا.
    - نظرية العدالة: تقوم هذه النظرية على ضرورة توزيع المنافع والأعباء على الأفراد والجماعات بشكل عادل وهذه هي العدالة التوزيعية، وأن تعايش الأفراد على تعاونهم وتنافسهم لابد أن يتم وفق قواعد وقوانين، وأن كاسري هذه القواعد يتعرضون للعقوبات وهذه العدالة الجزائية. وفي كسر هذه القواعد يمكن أن تتجم أضرارا وضحايا لابد من تعويضهم بما يتناسب مع تلك الأضرار وهذه العدالة التعويضية.<sup>4</sup>
- وفي إطار تصنيف نظريات أخلاقيات الأعمال، هناك من يشتمل تصنيفه على نظريتين هما:<sup>5</sup>

Thomas L. Wheelen, J. David Hunger, **Strategic Management and Business Policy: Toward Global Sustainability**, Pearson Education, New Jersey, 2012, p: 85.

Idem.<sup>2</sup>

<sup>3</sup>- نجم عبود نجم، القيادة الإدارية في القرن الواحد والعشرين، مرجع سبق ذكره، ص: 315.

Thomas L. Wheelen, J. David Hunger, **Strategic Management and Business Policy: Toward Global Sustainability**, Opcit, p: 85.

<sup>5</sup>- نجم عبود نجم، أخلاقيات الأعمال في عالم متغير، المنظمة العربية للتنمية الإدارية، القاهرة، 200، ص: 59-60.

- المثالية الأخلاقية: تقوم على ما يمكن تسميته بالمطلق الأخلاقي أي ما ينبغي أن يكون أخلاقيا. فهي تنطلق من المثل العليا التي يجب على الشركات والمديرين الالتزام بها بغض النظر عما إذا كان هذا سيؤدي إلى الربح أم عدمه. وهذه النظرية في مطلقها الأخلاقي تقف على طرف نقيض من تحقيق المنظمة لأهداف والسبب في وجودها ألا وهو الربحية، غير أن هذه النظرية يمكن أن تصلح للمؤسسات الاجتماعية والجمعيات الخيرية ولكن ليس للمؤسسات الهادفة للربح.
- النظرية التجريبية: تقوم على ما يمكن تسميته بالواقعية النسبية، أي ما هو كائن فعلا بوصفه تجربة تخضع للدراسة والتقدير والقياس. وبالتالي فإن أخلاقيات الأعمال لا تختلف عن أي معيار قابل للنظر والقياس في آثاره السلبية والإيجابية. فالقرار الأخلاقي واللاأخلاقي كلاهما يمكن أن يخضع لتحليل التكلفة-العائد وللمبادلات الرشيدة، لأن الموقف الأخلاقي يمكن أن يعود بعائد مادي أكبر من تكلفته أحيانا، وفي أحيان أخرى يكون الموقف اللاأخلاقي هو صاحب العائد الأكبر.

### 3- مداخل أخلاقيات الأعمال

تصنف مداخل أخلاقيات الأعمال إلى ثلاث مداخل أساسية يأتي عرضها فيما يلي:<sup>1</sup>

- مدخل السمات الأخلاقية: تقوم على أساس أن المدير أو الموظف الجيد من ناحية التزامه بأخلاقيات الأعمال يمتلك خصائص وسمات عالية تميزه عن غيره، وبالتالي فإن جذور التصرف الأخلاقي يكمن في شخصية هؤلاء المديرين الذين لهم القدرة على الاعتراف بمجال وطبيعة مشاكل الأخلاقيات، فهم نقاط القوة والضعف في غرس مبادئ أخلاقيات الأعمال داخل المنظمة. ويعتبر هذا المدخل أن المديرين أو الموظفين أخلاقيين في تصرفاتهم بالفطرة.
  - مدخل المعايير الأخلاقية: إن الغاية الأساسية من هذا المدخل هو التوصل إلى مجموعة من المعايير الأخلاقية التي بقدر ما تستجيب لما يحترمه المجتمع بقدر ما ترتقي بالمستوى الأخلاقي للعمل الإداري. فهذا المدخل يشجع المنظمات على صياغة المعايير والقيم الأخلاقية الخاصة بها. وقد سبق لكل من Rue & Byars تحديد خمسة من هذه المعايير هي: الامتثال للقانون، الأمانة، العدالة، الجرأة الوظيفية، وأخيرا الاهتمام بالأنشطة المؤثرة على الآخرين لجعلها نافعة قدر الإمكان. ولإزالة هذا المدخل يتطور على أساس المزيد من التخصص حيث أخذت كل مهنة تصنع لها مجموعة من القواعد والقيم الأخلاقية التوجيهية لأعضائها وتصنع لها مدونة خاصة بها. وهكذا وجدت أخلاقيات العلاقات العامة، أخلاقيات المحاسبة، أخلاقيات التسويق، أخلاقيات السياحة، والتطور يبقى مفتوح ليشمل مجالات أخرى للنشاط الإنساني.
  - مدخل الالتزام بالمبدأ الرسمي: يبحث هذا المدخل عن المبدأ الرسمي الذي يساعد على تحقيق الاعتدال والتوازن بين طرفي المصلحة في كل قرار، فأساس هذا المدخل هو أن هناك حدين من المصالح. يتمثل الحد الأول بالأناية أي تحقيق أقصى المصالح الشخصية. والحد الثاني هو الايثار أو الغيرية أي تحقيق أقصى المنافع الاجتماعية وفق مبدأ أقصى سعادة لأكبر عدد. ولأن كلا الحدين يمثلان حالة التطرف، فإن المبدأ الرسمي هو تحقيق مصلحة الاثنين عند نقطة التوازن بينهما ويمكن تحقيق ذلك من خلال الالتزام والامتثال للواجبات التي يحددها القانون والمدونة الأخلاقية التي تقرها المنظمة.
- بالرغم من تميز هذه المداخل إلا أنها متكاملة فيما بينها، فإذا كان مدخل السمات يؤدي إلى اختيار المديرين ذوي السمات الأخلاقية وتجنب المديرين الفاسدين، فإن مدخل المعايير الأخلاقية يمكن المديرين ذوي السمات الأخلاقية من تحديد القيم والمعايير المشتركة ووضعها في مدونة أخلاقية لتكون مرشدا للعاملين لما هو جيد أو سيئ من التصرفات في المنظمة. في حين يساعد مدخل المبدأ الرسمي في تحقيق التوازن في المصالح ومعالجة المواقف المتعارضة وفق أولويات ومبادئ تدعم السلوك الأخلاقي في المنظمة.

### 4- مصادر أخلاقيات الأعمال والمشاكل الأخلاقية

<sup>1</sup> - نجم عبود نجم، القيادة الإدارية في القرن الواحد والعشرين، مرجع سابق، ص: 317-319.



**مصادر أخلاقيات الأعمال:** من أهم خصائص السلوك الإنساني أنه مسبب وهادف ومدفوع، فهو لا يأتي من فراغ حيث تقف عدة عوامل وراءه، لذا فإن التعرف على مصادر السلوك ودراستها وتحليلها وتوظيفها بشكل سليم لصالح المنظمة أمر في غاية الأهمية. إضافة إلى أن التعرف على مصادر السلوك لدى الأفراد في المنظمة يفيد في التنبؤ بالظواهر المرتبطة بهذا الجانب، ومن ثم السيطرة عليها أو التكيف معها بالشكل الذي يكون في صالح المنظمات. وإجمالاً يمكن تحديد مصادر أخلاقيات الأعمال فيما يأتي:<sup>1</sup>

- **المصدر الديني:** وتتبع هذه من تقوى الله ومخافته في أي عمل، وما يغرسه الوازع الديني من أخلاق وفضائل سلوكية حسنة تنعكس على الإنسان في تعامله مع الأشياء بشكل عام، فجميع الديانات السماوية تأمر الإنسان بالتقوى وطاعة الله والاستقامة وحسن المعاملة أي أن جميعها تحث على الأخلاق الحسنة والانصياع لأوامر الله واجتتاب نواهيه، والأمر بالمعروف والنهي عن المنكر. وهذا يجب أن ينعكس على أفراد المعرفة وأخلاقهم في العمل المعرفي الذي يخدم البشرية ولا يضرها، وأن يتلوا بالصبر على إجراء التجارب العلمية وإعادتها عدة مرات وأن لا يعملوا فوق طاقتهم حيث يسبب ذلك أضراراً لأجسادهم وعقولهم التي يمكن أن تنعكس سلباً على أداءهم تجاه المعرفة.
- **البيئة الإجتماعية والقيم:** حيث تحتوي على مجموعة من القيم والعادات والتقاليد والأعراف التي اكتسبت قوة القانون وفي بعض الأحيان تفوق قوة القانون في ضبط السلوك الفردي تجاه العديد من القضايا، وهي بالتالي تعد من أهم مصادر الأخلاقيات المؤثرة في السلوك، وتلعب دوراً مهماً لدى أفراد المعرفة من حيث الاستقامة والالتزام بالقواعد الأخلاقية المجتمعية التي تنص على عدم التسبب بأية أضرار للمجتمع بأي شكل من الأشكال.
- **التشريعات القانونية:** تعتبر من أهم الضوابط التي تحكم سير العمل في أي وظيفة حيث تبين درجات ومسؤوليات كل عمل واردة للسلوكيات غير المقبولة والمنحرفة.
- **آراء العلماء والفلاسفة:** يمكن أن تكون أبحاث العلماء ورجال الفكر أساساً لتنظيم العلاقة بين أصحاب المهن وأخلاقيات التعامل وحماية المستهلك ومنع الغش وتحديد المواصفات اللازم توافرها بسلعة معينة لتكون أكثر أماناً ولا تضر البشرية، وما أدل على ذلك بجائزة نوبل للسلام بعد أن اخترع البارود حيث عرف أن هذا الاختراع ضار جداً بالبشرية فخصص جائزة مقابل كل عمل يخدم السلام وإسعاد البشرية ليكفر عن ذنبه.
- **الدونات الأخلاقية:** وهي عبارة عن وثيقة تصدرها المنظمة تتضمن مجموعة من المبادئ تحدد ما يجب أن يفعله العامل وما يجب أن لا يفعله.
- **الخبرة المتراكمة والضمير الإنساني الصالح:** حيث تعتبر الخبرة مصدراً مهماً في تكوين سلوك الفرد العامل وتمتعه بأخلاقيات معينة اتجاه الإشكالات والقضايا المطروحة.<sup>2</sup>
- **النسيج الثقافي للمنظمة:** تشكل الثقافة التنظيمية أهم القوى المكونة للأخلاقيات في منظمات الأعمال، فصيغة الإطار الاستراتيجي للمنظمة يبنى أساساً على ثقافة المنظمة.

**تصنيف المشاكل الأخلاقية:** إن الموقف الأخلاقي ينجم عن الرؤية الخاصة بالأهداف المرغوب تحقيقها من قبل المنظمة والجهد المبذول من الأفراد والذي قد لا ينسجم مع متطلبات المنظمة، أو مع اختلاف أهداف الأفراد عن أهداف المنظمة وعن أهداف المجتمع. وهذا ما يتسبب في تكوين المشاكل الأخلاقية والتي يمكن إدراجها في أربعة عناصر هي:<sup>3</sup>

1- ابراهيم الخولف الملكاوي، إدارة المعرفة: الممارسات والمفاهيم، مؤسسة الوراق للنشر والتوزيع، عمان، الأردن، 2007، ص: 269-271.

2- بلال خلف السكارنة، أخلاقيات العمل، مرجع سبق ذكره، ص: 63.

3- طاهر محسن منصور الغالبي، صالح مهدي محسن العامري، مرجع سبق ذكره، ص: 161-163.

- **تضارب المصالح:** تحصل حالة تضارب المصالح إذا كان الفرد في موقف يتوجب عليه الاختيار بين تقديم مصلحته الشخصية على مصلحة المنظمة. لذا يجب تنمية مناخ تنظيمي يستطيع الأفراد فيه الفصل بين مصالحهم الشخصية ومتطلبات العمل.
  - **العدالة والنزاهة:** تشير العدالة إلى أن يكون الفرد منصفا وغير متحيز، في حين أن النزاهة تعني المصادقية والاستقامة والأهلية للثقة. إن العدالة والنزاهة يفترض أن تكونا صفتين متلازمتين لمتخذي القرارات. وينبغي على رجال الأعمال عدم الحاق الضرر بالأطراف ذات العلاقة بالمنظمة من خلال المخادعة والتحريف وتضليلهم بمعلومات خاطئة. فالثقة عامل مهم ومحرك أساسي للأعمال.
  - **الاتصالات:** تبرز الإشكالية الأخلاقية في طبيعة الاعلانات التي تقوم بها المنظمة حول سلامة المنتج وظروف العمل والتلوث، إذ يمكن للمنظمة أن تقدم معلومات كاذبة ومضللة وهذا يؤدي إلى تحطيم ثقة الزبون بالمنظمة وتوجهه نحو المنظمات المنافسة.
  - **العلاقات المنظمة:** وتتعلق بسلوك العاملين اتجاه الأطراف ذات العلاقة بالمنظمة، حيث أن العاملين المتمتعين بحس أخلاقي يحاولون المحافظة على المصادقية في علاقاتهم والالتزام بواجباتهم وتحمل مسؤولياتهم وتجنب الضغط على الآخرين بطريقة تؤدي إلى دفعهم لسلوك غير أخلاقي. وهذا يعتبر عملا لأخلاقيا.
- إجمالاً يمكن القول أن القضايا المذكورة آنفاً تمثل أهم ما يثار بشأن السلوك الأخلاقي، وأن طبيعة المشكلة الأخلاقية تختلف باختلاف طبيعة الأعمال التي تمارسها المنظمة والقطاع الذي تنشط فيه.

## 5- أهمية ومتطلبات أخلقة منظمات الأعمال

- أ- **أهمية أخلقة منظمات الأعمال:** إن الالتزام بالمبادئ والمعايير الأخلاقية سواء على صعيد الفرد في الوظيفة أو الجماعات أو منظمات الأعمال يعتبر ذا أهمية بالغة لمختلف الأطراف وتفعيلها يجب أن يكون في أعلى قائمة الاهتمامات الادارية تدريباً وتأهيلاً وتوظيفاً، إذا كان هناك بحث عن التميز والجودة في الأعمال.
- **الصورة الذهنية الايجابية والسمعة الجيدة:** تعتمد المنظمة في نجاحها وبقائها ونموها واستمراريتها اعتماداً كبيراً على صورتها الذهنية وسمعتها، وقدرتها التنافسية، وتستند سمعة أي منظمة على أخلاقياتها ومدى إدراك المجتمع وأصحاب المصالح لهذه الأخلاقيات.<sup>1</sup> وتؤكد الدراسات الميدانية على حالات عديدة من المنظمات على أنه كثيراً ما يؤدي افتقار المنظمات إلى الأسس الأخلاقية في قراراتها ذات العلاقة بالمجتمع إلى نمو ظاهرة العداء البيئي وفقدان السمعة الجيدة وعدم رغبة المستهلكين في التعامل معها. لذا فمن الضروري الاهتمام بالمعايير والأطر الأخلاقية واختبار الملائم منها والالتزام بها تبعاً لاختلاف أهداف ووجهات نظر أصحاب المصالح المتعاملين مع المنظمة.
  - **الالتزام بأعباء المسؤولية القانونية والمساءلة المجتمعية:** يترتب على دوام الحرص والاهتمام بالمعايير والأطر الأخلاقية قواعد قانونية ملزمة، إذ تفرض عقوبات على المنظمات بسبب انتهاكها للقانون، ولا يخفى لما لهذه العقوبات من تأثيرات سلبية على سمعة المنظمة ومعنويات العاملين فيها، فالحوادث التي ارتبطت باستخدام لعب الأطفال كالتسمم وأثر الألوان الصناعية والمواد المستخدمة في حفظ الأغذية أو تعبئتها على صحة المستهلك كانت سبباً إلى إصدار عديد من القوانين والقرارات لحماية المستهلك.<sup>2</sup> ويضاف إلى ذلك الاهتمام بحماية البيئة نتيجة لزيادة الأضرار التي تلحقها من الأدخنة والمخلفات الصناعية واستنزاف موارد الطبيعة وما تم تأسيسه من هيئات دولية وجماعات محلية ووزارات تهتم بالقضايا

<sup>1</sup>- مصطفى محمود أبو بكر، أخلاقيات وقيم العمل في المنظمات المعاصرة: منهج استراتيجي سلوكي لبقاء المنظمات واستقرارها ونموها، الدار الجامعية، الاسكندرية، 2010، ص: 130.

<sup>2</sup>- المرجع نفسه، ص: 132.

البيئية، تمارس ضغوطا كبيرة على المنظمات لحثها على ضرورة التزامها بمسؤوليتها اتجاه البيئة وإشراكها في حمايتها والمحافظة عليها.

■ **تأثير الالتزام بالمعايير الأخلاقية على ربحية المنظمة:** فمن المؤكد أن الالتزام بأخلاقيات وقيم العمل، وأن التصرف في حدود التشريعات والقوانين يساهم في تحسين الأداء، ولا شك أن المخالفة وعدم الالتزام بالضوابط التي تحددها التشريعات القانونية يترتب عليها آثارا سلبية على سمعة المنظمة فإنها أيضا من الناحية المالية تشكل أثرا سلبيا أيضا على التكاليف، إذ تؤدي القضايا الجنائية والمدنية المرفوعة ضد المنشآت الصناعية إلى ارتفاع الإنتاج.

■ **تأثير أخلاقيات وقيم العمل على استخدام الموارد والإمكانيات في المنظمة:** إن الالتزام بالمعايير الأخلاقية في استخدام الموارد والإمكانيات سيضمن للمنظمة الاستخدام الكفء والرشد مما يتيح امكانية تقليل التكاليف، تحسين الانتاجية وتجنب اهدار الموارد.

■ إن الحصول على شهادات عالمية وامتيازات عمل خاصة (مثل آيزو 9000 وآيزو 14000) يقترن بالالتزام بالمنظمة بالعديد من المعايير الأخلاقية في إطار الإنتاج والتوزيع والاستهلاك والاستخدام والاعتراف بالخصوصيات والعمل الصادق والثقة المتبادلة ودقة وصحة المعلومة. بعبارة أخرى، فإن الشهادة الدولية بالالتزام بالمعايير الفنية في إنتاج السلع والخدمات تحمل في طياتها اعترافا بمضمون أخلاقي واجتماعي مهم أظهرته منظمة الأعمال.<sup>1</sup>

نخلص مما سبق، إلى أن الاهتمام والالتزام بالمعايير الأخلاقية يعتبر أمرا ضروريا عند اتخاذ أي قرار سواء تعلق الأمر بالجوانب المالية أو العمليات الانتاجية والتسويقية أو قضايا الموارد البشرية بصفة خاصة لكونها العنصر المسؤول والمحدد الرئيسي لجودة وكفاءة الأنظمة الإدارية، ولكون المنظمة جزء من النظام الاجتماعي لا يمكن عزل العناصر الاقتصادية لقرارات المنظمات بكافة أشكالها عن آثارها المجتمعية.

**ب- متطلبات أخلةة منظمات الأعمال:** تستدعي أخلةة المنظمات جملة من العوامل التي يجب أخذها بعين الاعتبار في ممارستها لأعمالها وأنشطتها والتي يتعذر الامام بجميعها نظرا لتعدد المجالات التي تنشط فيها منظمات الأعمال وأخذها بخصوصية كل مجال، ورغم ذلك يمكن تعميمها والتعبير عنها في النقاط التالية:<sup>2</sup>

■ ضرورة تحديد وصياغة أهداف المنظمة ورسالتها وغاياتها في ظل إطار أخلاقي قيمي يحقق التوازن والموضوعية لهذه الأهداف والرسالة والغايات لكل من المنظمة والأطراف ذات العلاقة في بيئة ومجتمع المنظمة؛

■ ضرورة أن تدرك المنظمة وأعضاؤها أن التعامل والتنسيق مع بيئة ومجتمع المنظمة لا بد أن يتم وفق أطر أخلاقية قيمية تتسق والبناء الثقافي لبيئة ومجتمع المنظمة؛

■ أهمية بناء وتعميق الإحساس بالمسؤولية المجتمعية لدى المنظمة، لتدرك مسؤوليتها في تدعيم حركة التطوير والتحديث وخطط التنمية في مجتمع وبيئة المنظمة، سواء بالاستجابة لمتطلبات التنمية أم المبادرة لتدعيم وتفعيل ذلك؛

■ بجانب الاعتبارات الفنية والاقتصادية، يفترض أن تلتزم منظمات الأعمال بأسس ومعايير أخلاقية وقيمية عند اتخاذ قراراتها لتحديد مواصفات المنتج وتسعيه عند وضع نظم السداد وفي ابرام العقود مع عملائها، وغيرها من مجالات العلاقات والتفاعل بين الأطراف ذوي العلاقة في بيئة ومجتمع المنظمة؛

■ بالإضافة إلى الأصول المهنية في أداء أنشطة ومهام المنظمة وفي ممارسة وظائف الإدارة، يفترض أن تتم أنشطة البحث والتطوير والإنتاج والتسويق والبيع والشراء والتخزين والعلاقات العامة وخدمة العملاء، وغيرها من أنشطة المنظمة وفق

<sup>1</sup> - طاهر محسن منصور الغالبي، د. صالح مهدي محسن العامري، المسؤولية الاجتماعية وأخلاقيات الأعمال، مرجع سبق ذكره، ص: 138.

<sup>2</sup> - مصطفى محمود أبو بكر، أخلاقيات وقيم العمل في المنظمات المعاصرة، مرجع سابق، ص: 37-39.

أسس ومعايير أخلاقية محددة، هذا بجانب أن تتم ممارسة وظائف التخطيط والتنظيم والتوجيه والإشراف والمتابعة والرقابة والتقييم والتصحيح أيضا وفق إطار أخلاقي يحقق للمنظمة ثقة وتأييد الأطراف ذوي العلاقة داخل وخارج المنظمة؛

■ يفترض أن يكون تعامل منظمات الأعمال مع ما قد تواجهه من فرص وقيود وتهديدات في البيئة والمجتمع الذي تتعامل معه، وفق إطار أخلاقي يساهم في تنمية موارد المجتمع وحل مشكلاته؛

■ مع أهمية المهارات الفنية والقدرات الإبداعية الإدارية والقيادية لمؤسسي منظمات الأعمال ومديريها، إلا أن هذا لا يكفي بمفرده لنجاح منظمات الأعمال، وإنما يكون ذلك مرهونا بما لديهم من أسس ومعايير أخلاقية وبمدى تفعيلها داخل وخارج المنظمة؛

■ يتطلب حصول المنظمة على ثقة ودعم الأطراف ذات العلاقة بها في البيئة والمجتمع أي التأييد والقبول المجتمعي التوفيق بين مصالح المنظمة ومصالح الأطراف ذات العلاقة بها.

■ ليس من المقبول أخلاقيا -اجتماعيا وبيئيا- أن تكون منظمات الأعمال مستخدمة ومستهلكة فقط لموارد وإمكانيات المجتمع والبيئة دون أن يكون عليها التزام مقابل ذلك، ويفترض أن يكون لها دورا في تنمية هذه الموارد والإمكانيات والحفاظ عليها من خلال جهود وتكلفة مراكز البحث والدراسات والإسهام بإبداعات وابتكارات تفيد المنظمة والمجتمع والبيئة؛

■ يطلق مصطلح العملاء على كل من يتعامل مع منظمات الأعمال، وحيث أن العملاء هم المصدر الحقيقي لوجود المنظمة وبقائها، يكون من الأسس والمعايير الأخلاقية أن تبذل المنظمة قصارى جهدها للتعرف على احتياجات عملائها وتوقعاتهم وأن تتأكد من رضاهم عن أدائها ومنتجاتها وخدماتها عملا بمبدأ أن العملاء شركاء وأن العميل هو من يدير المنظمة.

ويجب الإشارة إلى أن معايير أخلاقيات الأعمال تتحدد مجالاتها وتتعدد صياغتها وتتباين مقومات تفعيلها مع اختلاف العناصر التالية:

- طبيعة نشاط المنظمة؛

- المنتجات أو الخدمات التي تقدمها المنظمة؛

- فئات العملاء أو الأطراف ذات المصلحة؛

- الشكل القانوني للمنظمة؛

### ثانيا: الإطار النظري للتنمية المستدامة

لقد تطور مفهوم التنمية في الفكر التنموي فانتقل من تنمية اقتصادية بحتة إلى بشرية إلى مستدامة. كان ذلك نتيجة فشل خطط تنموية رسمت لمدى قصير، "بنيت أساسا على مفاهيم تركز على الجانب الاقتصادي في المقام الأول مهمله بذلك الجوانب الأخرى الاجتماعية والبيئية والسياسية لقضية التنمية".<sup>1</sup>

**1-تعريف التنمية المستدامة:** للولوج في مفهوم التنمية المستدامة، حاول بعض الباحثين تحليل وتقسيم هذه العبارة إلى كلمتين، تمثلت الأولى في مصطلح **التنمية** حيث عرفت على أنها: "إحداث تغييرات في جميع مجالات الحياة الاقتصادية والاجتماعية والثقافية والسياسية...لتكون في مستوى تطلعات الشعوب"، أما الكلمة الثانية فكانت **المستدامة** التي تعني الاستمرارية والتواصل دائما حاضرا ومستقبلا.<sup>2</sup> ويعود مصطلح الاستدامة إلى العلم الإيكولوجي حيث استخدمت الاستدامة للتعبير عن تشكل وتطور النظم الديناميكية التي تكون عرضة (نتيجة ديناميكيتهما) إلى تغييرات هيكلية تؤدي إلى حدوث تغيير في خصائصها وعناصرها وعلاقات هذه العناصر

<sup>1</sup> - صالح صالح، المنهج التنموي البديل في الاقتصاد الإسلامي: دراسة للمفاهيم والأهداف والأولويات وتحليل للأركان والسياسات والمؤسسات، دار الفجر للنشر والتوزيع، القاهرة، 2006، ص: 90.

<sup>2</sup> - عبد الله خبابة، رابع بوقرة، الوقائع الاقتصادية، مؤسسة شباب الجامعة، الإسكندرية، 2009، ص: 354.

بعضها البعض.<sup>1</sup> أما في المفهوم التنموي فقد استخدم مصطلح الاستدامة للتعبير عن طبيعة العلاقة بين علم الاقتصاد والعلم الأيكولوجي. وفي هذا الاتجاه عرفت التنمية المستدامة بأنها "التنمية الحقيقية ذات القدرة على الاستقرار والاستمرار والتواصل من منظور استخدامها للموارد الطبيعية، والتي يمكن أن تحدث من خلال إستراتيجية تتخذ التوازن البيئي كمحور ضابط لها، ذلك التوازن الذي يمكن أن يتحقق من خلال الإطار الاجتماعي البيئي والذي يهدف إلى رفع معيشة الأفراد من خلال النظم السياسية والاقتصادية والاجتماعية والثقافية التي تحافظ على تكامل الأطار البيئي من خلال استخدام الأساليب العلمية والعملية التي تنظم استخدام الموارد البيئية وتعمل على تميمتها في نفس الوقت.<sup>2</sup>

كما تعرف التنمية المستدامة على أنها "حلولاً منطقية لضمان استمرارية العيش من جيل إلى آخر، إذ تتطلب أن يعمل بالتناسب مع الزيادة السكانية، وأن يستند إلى منطوق التوزيع العادل، وتحسين نوعية الحياة، وذلك بالتوازي مع عملية التطوير والنمو الاقتصادي، دون الإضرار بالموارد الطبيعية والبيئية. وبهذه الصيغة تكون التنمية موجهة لفائدة المجتمع مع الأخذ بعين الاعتبار حاجات وحقوق الأجيال القادمة، وهذا ما يعطيها طابع الاستدامة.<sup>3</sup>

وهناك من ينظر إليها على أنها عملية مستمرة ومتواصلة هدفها وغايتها الإنسان تؤكد على التوازن بين البيئة بأبعادها الاقتصادية والاجتماعية والسياسية بما يسهم في تنمية الموارد الطبيعية وتمكين وتنمية الموارد البشرية وإحداث تحولات في القاعدة الصناعية والتقنية على أساس علمي مخطط وفق استراتيجية محددة لتلبية احتياجات الحاضر والمستقبل على أساس من المشاركة المجتمعية مع الأجيال القادمة على الخصوصية الحضارية.<sup>4</sup>

يتضح مما سبق أن التنمية المستدامة هي عملية تغيير شاملة في إطار نموذج تنموي يحقق الاستدامة الاقتصادية والاجتماعية والثقافية والسياسية والبيئية التي تضمن الكفاءة الإستخدامية للموارد وتزايد المقدرة الإنجازية في تلبية الاحتياجات الحالية والمستقبلية وما يترتب عن ذلك من تغيرات جوهرية في السلوك الاستهلاكي والأساليب الانتاجية والتكنولوجيات المرتبطة بها، ونظم توزيع الثروة والدخل على المستوى المجالي والقطاعي والزمني بشكل يؤدي إلى استمرار وتطور الحياة المجتمعية، الخاصة والعامة الوطنية والإقليمية والدولية التي تتضمن الاستدامة الاقتصادية والبيئية والسياسية وما يتعلق بها من استقلال وسيادة واستمرارية لمكوناتها في اطار مبادئ الحكم الرشيد.<sup>5</sup>

إجمالاً يمكن القول أن التنمية المستدامة هي منهج تنموي بديل شامل يقوم على مبدأ الاستدامة وآلية التوازن بين الاقتصاد، البيئة والمجتمع لتحقيق الفعالية الاقتصادية والعدالة الاجتماعية والحماية البيئية.

## 2- خصائص التنمية المستدامة: تتميز التنمية المستدامة بعدة خصائص أهمها:

- هي تنمية طويلة المدى وهذا من أهم مميزاتها، إذ تتخذ من البعد الزمني أساساً لها. فهي تنمية تراعي وتوفر حق الأجيال الحاضرة واللاحقة من الموارد الطبيعية.
- هي عملية متعددة ومتراطة الأبعاد تقوم على أساس التخطيط والتنسيق بين خطط التنمية الاقتصادية والاجتماعية من جهة،

<sup>1</sup> - عثمان غنيم محمد، ماجدة أحمد أبو زنت، التنمية المستدامة: فلسفتها وأساليب تخطيطها وأدوات قياسها، دار صفاء للنشر والتوزيع، عمان، الأردن، 2007، ص: 23.

<sup>2</sup> - طلعت مصطفى السروجي، التنمية الاجتماعية من الحداثة إلى العولمة، المكتب الجامعي الحديث، الاسكندرية، 2009، ص: 212.

<sup>3</sup> - صليحة عيشي، مداخلة بعنوان: التنمية المستدامة في المنهج الإسلامي، الملتقى الدولي حول: مقومات تحقيق التنمية المستدامة في الاقتصاد الإسلامي جامعة قلمة يومي 03-04 ديسمبر 2012، ص: 136.

<sup>4</sup> - ماهر أبو المعاطي علي، الاتجاهات الحديثة في التنمية الشاملة: معالجة محلية ودولية وعالمية لقضايا التنمية، المكتب الجامعي الحديث، الاسكندرية، 2012، ص: 229-230.

<sup>5</sup> - صالح صالح، مداخلة بعنوان: التنمية الشاملة المستدامة والكفاءة الاستخدامية للثروة البترولية في الجزائر، بحوث وأوراق عمل الملتقى الدولي حول التنمية المستدامة والكفاءة الاستخدامية للموارد المتاحة، الجزء الأول، جامعة فرحات عباس، سطيف، 08/07 أفريل 2008، ص: 870.

والجوانب البيئية من جهة أخرى<sup>1</sup>.

- تتميز بأنها عملية مستمرة وهو ما يتطلب توليد دخل مرتفع يمكن من إعادة استثمار جزء منه، وبالتالي إجراء الإحلال والتجديد والصيانة للموارد<sup>2</sup>.
- أن عناصر التنمية المستدامة لا يمكن فصل بعضها عن البعض الآخر، وذلك لشدة تداخل هذه الأبعاد والعناصر الكمية والنوعية فيما بينها.
- التنمية المستدامة تحرص على تطوير الجوانب الثقافية والإبقاء على الحضارة الخاصة بكل مجتمع.
- إن التنمية المستدامة تتوجه أساسا لتلبية احتياجات أكثر الطبقات فقرا، أي أنها تسعى للحد من الفقر العالمي<sup>3</sup>.

### 3- أبعاد التنمية المستدامة:

أ- البعد البيئي: البيئة لفظ شائع الاستخدام يرتبط مدلوله بنمط العلاقة بينها وبين مستخدميها فنقول: البيئة الصناعية والبيئة الزراعية، والبيئة الصحية والبيئة الاجتماعية والبيئة الثقافية والسياسية... وكذلك الحال بالنسبة للبيئة العمرانية. ويعني ذلك علاقة النشاطات البشرية المتعلقة بهذه المجالات... فالحديث عن مفهوم البيئة إذن هو الحديث عن مكوناتها الطبيعية وعن الظروف والعوامل التي تعيش فيها الكائنات الحية.

وهكذا يمكن أن نقول: أن البعد البيئي هو الاهتمام بإدارة المصادر الطبيعية وهو العمود الفقري للتنمية المستدامة حيث أن تحركاتنا وبصورة رئيسية تركز على كمية ونوعية المصادر الطبيعية على الكرة الأرضية. وعامل الاستنزاف البيئي هو أحد العوامل التي تتعارض مع التنمية المستدامة، لذلك نحن بحاجة إلى معرفة علمية لإدارة المصادر الطبيعية لسنوات قادمة عديدة من أجل الحصول على طرق منهجية تشجيعية ومرتبطة مع إدارة نظام البيئة للحيلولة دون زيادة الضغوطات عليه.

ب- البعد الاجتماعي: وهو حق الإنسان الطبيعي في العيش في بيئة نظيفة وسليمة يمارس من خلالها جميع الأنشطة مع كفالة حقه في نصيب عادل من الثروات الطبيعية والخدمات البيئية والاجتماعية، يستثمرها بما يخدم احتياجاته الأساسية (مأوى، طعام، ملابس، هواء...) فضلا عن الاحتياجات المكملة لرفع سوية معيشته (عمل، ترقية...) ودون تقليل فرص الأجيال القادمة.

ج- البعد الاقتصادي: وينبع من أن البيئة هي كيان اقتصادي متكامل باعتبارها قاعدة للتنمية وأي تلوين لها واستنزاف لمواردها يؤدي في النهاية إلى إضعاف فرص التنمية المستقبلية لها، ومن ثم يجب أخذ المنظور الاقتصادي بعيد المدى لحل المشكلات من أجل توفير الجهد والمال والموارد.

بالنظر إلى هذه الجوانب نجد أن هناك محورا آخر بشكل أساسي للتنمية المستدامة وهو البعد المؤسسي، فدون مؤسسات قادرة على تطبيق استراتيجيات مخطط التنمية المستدامة عبر برامج مستديمة يطبقها أفراد ومؤسسات مؤهلة لذلك لن تستطيع الدول والمجتمعات المضي في التنمية المستدامة.

د- البعد المؤسسي: تمثل الإدارات والمؤسسات العامة الذراع التنفيذية للدولة التي بواسطتها وعبرها ترسم وتطبق سياستها التنموية الاجتماعية والاقتصادية والبيئية.

وهناك من الباحثين والاقتصاديين من يضيف إلى هذه الأبعاد الثلاث أبعاد أخرى:

1 - ريمة خلوة وسلمي قطاف، مساهمة التنمية البشرية في تحقيق التنمية المستدامة، المؤتمر العلمي الدولي حول التنمية المستدامة والكفاءة الاستخدامية للموارد المتاحة كلية العلوم الاقتصادية والتسيير، جامعة فرحات عباس - سطيف، 07 و08 أفريل، 2008، ص05.

2 - سعد طه علام، التنمية والدولة، دار طيبة للنشر، القاهرة، 2003، ص77.

3 - بوحرود فتيحة وبن سديرة عمر، التنمية البشرية المستدامة كألية لتفعيل الكفاءة الاستخدامية للموارد المتاحة، مؤتمر التنمية المستدامة والكفاءة الاستخدامية للموارد المتاحة، كلية العلوم الاقتصادية والتسيير، جامعة فرحات عباس - سطيف، 07 و08 أفريل، 2008، ص06.

- **البعد السياسي:** ذلك أن التنمية السياسية جزء لا يتجزأ من عملية التنمية الشاملة، لما للنظام السياسي من دور استراتيجي محوري في عملية التغيير المنشودة، فجانبا كبيرا من الإخفاق في الجهود التنموية يعود إلى تدهور كفاءة وأداء الأنظمة السياسية التي قادت عملية التغيير<sup>1</sup>. ويهتم هذا البعد بتحقيق التنمية السياسية المستدامة التي تجسد مبادئ الحكم الراشد وإدارة الحياة السياسية، إدارة تضمن الشفافية والمشاركة في اتخاذ القرار وتنامي الثقة والمصداقية وتوالي السيادة والاستقلالية للمجتمع بأجياله المتلاحقة.<sup>2</sup> أما أهميته فتكمن في تجسيده الفعال لمعايير الاستدامة على مستوى البعد الاقتصادي، الاجتماعي والثقافي والبيئي.
- **البعد التكنولوجي:** أو ما يعرف "بالبعد الإداري والتقني"، والذي يهتم بالتحول إلى تكنولوجيات أنظف وأكثر كفاءة تنقل المجتمع إلى مرحلة التوفير في استخدام الموارد والطاقة، بهدف إنتاج حد أدنى من الملوثات والغازات، وتبني معايير تحد من تدفق النفايات بإعادة تدويرها والتخلص من الأخرى بطرائق سليمة بيئيا، مما يساعد على اتزان النظم البيئية.<sup>3</sup>

### ثالثا: أهمية أخلاقيات الأعمال في تحقيق "التنمية المستدامة الإسلامية"

يحظى موضوع الأخلاق والتنمية بأهمية بالغة خصوصا بعد الأزمات التي شهدتها العالم أخيرا والتي تعزى حسب الكثير من المفكرين والمنظرين الاقتصاديين والاجتماعيين والساسة إلى غياب وتجاهل البعد الأخلاقي في المخططات والسياسات التنموية. لذا تتوجه التيارات الفكرية نحو إعادة النظر في السياسات التنموية المرسومة أخذا بالاعتبار العوامل غير المادية في العملية التنموية، ومنها عامل الدين الذي بحفظه تتحقق عدة ايجابيات كالمشاركة الايجابية في العملية التنموية بانتشار القيم الأخلاقية التي تحرك الجهد الانساني لاستغلال خيرات الكون واستخدام موارده استخداما رشيدا.

### 1- التنمية المستدامة بمنظور إسلامي

لقد عرف الإسلام التنمية المستدامة بمقوماتها وأسسها منذ أكثر من ألف وأربعمائة عام، وأمر بها قبل أن يعرفها العالم في سبعينات القرن العشرين. والتنمية في الإسلام ترتبط بالوحي الإلهي وعقيدة المسلم لذلك تظل مصونة من الخطأ والزلل، محوطة بضمانات من الوحي الرباني والهدي النبوي، كما قال رسول الله (تركتم فيكم ما إن تمسكتم به، لن تضلوا بعدي أبدا، كتاب الله وسنتي).<sup>4</sup> والتنمية من وجهة نظر إسلامية هي "تغير هيكلي في المناخ الاقتصادي والاجتماعي، يتبع تطبيق شريعة الإسلام والتمسك بعقيدته، ويعبئ الطاقات البشرية للتوسع في العمارة والكسب الحلال بأفضل الطرق الممكنة، في إطار التوازن بين الأهداف المادية وغير المادية".<sup>5</sup>

إن لفظ التنمية لم يرد في الكتاب والسنة، لكن كثيرا ما تناول القرآن الكريم النشاط الاقتصادي، وجاء التأكيد فيه على ضرورة أن يكون السلوك الاقتصادي رشيدا في مجال الكسب والإنتاج والاستهلاك. ورغم أن القرآن الكريم لم يستخدم مصطلح التنمية ولا حتى النمو، غير أن هنالك العديد من المصطلحات الدالة على مفهومي النمو والتنمية والتي منها: الإعمار، السعي في الأرض، الحياة الطيبة والتمكين. هذا ويعتبر كل من مصطلح (العمارة أو التعمير) و(التمكين أو التمكين) من أصدق المصطلحات تعبيراً عن التنمية في الإسلام.

1 - صالح صالح، المنهج التنموي البديل، مرجع سابق، ص: 147.

2 - صالح صالح، التنمية الشاملة المستدامة والكفاءة الاستخدامية للثروة البترولية في الجزائر، مرجع سابق، ص: 872.

3 - قاسم خالد مصطفى، إدارة البيئة والتنمية المستدامة في ظل العولمة المعاصرة، الدار الجامعية، الإسكندرية، 2006، ص: 36.

4 - عبد العزيز قاسم محارب، التنمية المستدامة في ظل تحديات الواقع من منظور إسلامي، دار الجامعة الجديدة، الإسكندرية، 2011، ص: 174.

5 - بضياف عبد المالك، عنتر بوتيار، مداخلة بعنوان: دور البعد الأخلاقي في تعزيز مقومات التنمية المستدامة من منظور إسلامي، الملتقى الدولي حول: مقومات التنمية المستدامة في الاقتصاد الإسلامي، جامعة قالمة يومي 03-04 ديسمبر 2012، ص: 247.

أما عن مصطلح العمارة، فالله تعالى أودع هذه الأرض، وطلب من الإنسان عمارتها والتمتع بخيراتها، في قوله تعالى: ﴿هو الذي جعل لكم الأرض ذلولا فامشوا في مناكبها وكلوا من رزقه وإليه النشور﴾<sup>1</sup>.

وأما عن مصطلح التمكين، فيقول الله تعالى: ﴿ولقد مكناكم في الأرض وجعلنا لكم فيها معاش﴾<sup>2</sup>.

فالإسلام يعمل على تمكين الإنسان من إشباع حاجاته المشروعة لكي يحيا حياة كريمة طيبة فيقوم بواجباته نحو ربه ونحو نفسه ونحو أسرته ونحو أمته ونحو البشرية جمعاء .

وقد هيا الله سبحانه وتعالى هذه الأرض للإنسان ليمارس فيها واجب الاستخلاف فيقول جل وعلا: ﴿إني جاعل في الأرض خليفة﴾<sup>3</sup> واستعمره فيها أي طلب إليه عمارتها كما قال الله تعالى: ﴿هو أنشأكم من الأرض واستعمركم فيها﴾<sup>4</sup>. وجعل فيها من الموارد ما يضمن للإنسان حياة كريمة وسخرها له لينتفع بها بالكيفية التي شرعها الله، وفي ذلك يقول عز وجل: ﴿ألم تروا أن الله سخر لكم ما في السموات وما في الأرض وأسبغ عليكم نعمه ظاهرة وباطنة﴾<sup>5</sup>.

والاستخلاف الالهي للإنسان في الأرض ليس استخلاقا مطلقا، بل بينت الشريعة الإسلامية أصوله وحددت قواعده وأوضحت كل ما يتعلق بتعامل الإنسان مع الكون. فمثلا دعت النصوص إلى وجوب الاستفادة من الموارد التي سخرها الله للإنسان مثلما جاءت النصوص القرآنية بأحكام لضبط وترشيد استهلاك هذه الموارد والحرص على الانتفاع منها على أن لا يكون هناك استخدام جائر للموارد المتاحة أو أن يتم بطريقة غير واعية بحيث تترتب عليه أضرارا تهدد حياة الإنسان ووجوده بشكل أو بآخر. فيقول تعالى: ﴿وكلوا واشربوا ولا تسرفوا إنه لا يحب المسرفين﴾<sup>6</sup>. كما جاء التأكيد على ضرورة الاعتدال في الإنفاق، إذ يقول سبحانه وتعالى: ﴿ولا تجعل يدك مغلولة إلى عنقك ولا تبسطها كل البسط فتتعد ملوما محسورا﴾<sup>7</sup> ويقول جل جلاله: ﴿قل أمر ربي بالقسط﴾<sup>8</sup>. ذلك لأن كل مجاوزة للحد في التعامل مع ما خلقه الله من موارد يعد إخلالا بمبدأ التوازن البيئي، لذا تبرز ضرورة المحافظة على الموارد من التلف والهالك أو التلوث أو الاستخدام الجائر لها مما يعتبر نوعا من الفساد في الأرض. وفي ذلك يقول الله تعالى: ﴿كلوا من طيبات ما رزقناكم ولا تطغوا﴾<sup>9</sup> ويقول سبحانه: ﴿ولا تبخسوا الناس أشياءهم ولا تغسوا في الأرض بعد إصلاحها﴾<sup>10</sup>. فقد جاء النهي في القرآن الكريم واضحا عن الفساد في الأرض وهو يشمل كل صور الإفساد، يقول جل وعلا: ﴿وإذا تولى سعى في الأرض ليفسد فيها ويهلك الحرث والنسل والله لا يحب الفساد﴾<sup>11</sup>.

والحرص على حماية حقوق الأجيال القادمة وعدم الحاق الضرر بمراد البيئة بما يحمي الاستخدام المستقبلي لها من الضرر أمر أهتم به الإسلام، حيث تجلى الاهتمام بها في كثير من الممارسات عبر التاريخ الإسلامي، كان من أوضحها ما فعله عمر بن الخطاب في أرض السواد باعتبارها أرضا مفتوحة عنوة، فقد كان من حججه الرئيسية في وجه من طالب بتقسيمها: فكيف بمن يأتي من المسلمين،

- 1- القرآن الكريم، سورة الملك، الآية 15.
- 2- القرآن الكريم، سورة الأعراف، الآية 10.
- 3- القرآن الكريم، سورة التوبة، الآية 34-35.
- 4- القرآن الكريم، سورة البقرة، الآية 20.
- 5- القرآن الكريم، سورة لقمان، الآية 20.
- 6- القرآن الكريم، سورة الأعراف، الآية 31.
- 7- القرآن الكريم، سورة الإسراء، الآية 29.
- 8- القرآن الكريم، سورة الأعراف، الآية 40.
- 9- القرآن الكريم، سورة طه، الآية 81.
- 10- القرآن الكريم، سورة الأعراف، الآية 85.
- 11- القرآن الكريم، سورة البقرة، الآية 205.



فيجد الأرض بلوجها قد اقتسمت؟ وورثت عن الآباء وحيزت؟ وكان الاستدلال بقوله تعالى: ﴿والذين جاءوا من بعده﴾<sup>1</sup> حاسما في ترجيحه ما ذهب إليه عمر بن الخطاب من ضرورة وقفها وعدم تقسيمها وتحقيق المصالح العامة للأجيال الحاضرة والقادمة.<sup>2</sup> إن هذه النظرة الأخلاقية لأنماط التعامل مع هذا الكون ومكوناته المتعددة تصون هذا التعامل من الإفراط وتحميه من أن يكون سببا للإضرار بالآخرين والإخلال بالتوازن الطبيعي الذي يحقق خیر الإنسان وتقدم حياته واستقرارها على هذه الأرض، على أن يظل سلوكه صديقا للبيئة، متناغما معها، بعيدا عن الإضرار والفساد.

ونظرة الإسلام الأكثر شمولاً للتنمية المستدامة توجب ألا تتم هذه التنمية بمعزل عن الضوابط الدينية والأخلاقية، لأن هذه الضوابط هي التي تحول دون أية تجاوزات تفقد التنمية المستدامة مبررات استمراريتها. وفي الوقت نفسه فإن النظرة الإسلامية للتنمية المستدامة تعنى بالجوانب المادية، جنباً إلى جنب مع النواحي الروحية والخلقية.<sup>3</sup> ويجب التأكيد أن التنمية المستدامة بمحتواها ومبادئها وأبعادها المتكاملة ما هي إلا وإن اختلفت المسميات إلا دعوة دولية لإحياء وتطبيق جانب من تعاليم الدين الإسلامي الحنيف وتفعيل وترسيخ لما جاءت به الحضارة والثقافة الإسلامية من مبادئ ومعايير أخلاقية.

## 2- أهمية الرصيد الأخلاقي في تحقيق التنمية المستدامة

إن الأخلاق وما تحتويه من قيم فاضلة ومبادئ سامية لا تكون أساساً للتقدم الروحي فحسب بل إنها ضرورة حتمية للرفق والتحضر البشري. وإذا كانت الأمم في المرحلة البدائية تتفاضل بالقوة البدنية وفي المرحلة الحديثة تتفاضل بالعلم والتقنية فإن الأمم في المرحلة المتحضرة تتفاضل بمكارم الأخلاق.<sup>4</sup>

وقد عبر المفكر الفرنسي جارودي عن أهمية القيم الأخلاقية قائلاً بأن الحضارة لا تطور إلا هلاك الإنسانية وفنائها ولا سبيل إلى الخروج من ذلك إلا بالتمسك بالقيم الروحية في درجة أعلى من القيم المادية.<sup>5</sup>

وقد أكد الإسلام على أن بقاء الأمم وازدهار حضارتها واستدامة منعتها إنما يكفل لها إذا ضمنت العناية بالأخلاق، فإذا سقطت الأخلاق سقطت الدولة معها وفي ذلك يقول ابن تيمية: "إن الله يقيم الدولة العادلة وإن كانت كافرة ولا يقيم الدولة الظالمة وإن كانت مسلمة".<sup>6</sup> وكان قد توصل ماكس فيبر من خلال دراسته للعلاقة بين الأفكار والأخلاق الدينية من ناحية، والاتجاهات نحو النشاط والتنظيم الاقتصادي من ناحية أخرى، أن التمسك بالدين والأخلاق يعد من أهم أسباب تقدم المجتمعات.<sup>7</sup>

لقد كان ينظر إلى الأخلاق على أنها قيم معيارية وسلوكيات مثالية لا دخل لها في النشاط الاقتصادي بل إنها وضعت في قائمة المؤثرات السلبية على النواحي الاقتصادية. لكن وبعد عشرات السنين من الشرود في ظل هذه الفلسفة المادية في العالم المتقدم بدأت الدعوة إلى إعادة الاعتبار للنواحي الأخلاقية عند وضع المناهج الاقتصادية ودراسة الأنشطة الاقتصادية والقوانين التي تحكمها تبعاً لتطور النتائج السلبية لعدم الاهتمام بالجوانب الروحية والأخلاقية من أزمات مالية وفضائح أخلاقية أدت بانهيار كبريات الشركات ومست اقتصاديات دول كبرى ولعل أزمة 2008 وانهيار شركة Enron في الولايات المتحدة خير مثال على ذلك.<sup>8</sup> فصدق العلامة

<sup>1</sup> - القرآن الكريم، سورة الحشر، الآية 10.

<sup>2</sup> - عبد السلام العبادي، *البيئة في الإسلام*، مؤسسة آل البيت الملكية للفكر الإسلامي، عمان، الأردن، 2010، ص: 33.

<sup>3</sup> - نعيمة يحيوي، فضيلة عاقل، مداخلة بعنوان: *التنمية المستدامة والمسؤولية الاجتماعية من المنظور الإسلامي*، ملتقى دولي حول مقومات تحقيق التنمية المستدامة في الاقتصاد الإسلامي، جامعة قلمة، يومي 03-04 ديسمبر 2012، ص: 16.

<sup>4</sup> - أبو بكر إبراهيم التلوع، *الأسس النظرية للسلوك الأخلاقي*، منشورات جامعة قارونس، بنغازي، 1995، ص: 25.

<sup>5</sup> - *المرجع نفسه*، ص: 23.

<sup>6</sup> - ميسون محمد عبد القادر، مرجع سابق، ص: 22.

<sup>7</sup> - حسين عبد الرحمان رشوان، *التنمية اجتماعياً-ثقافياً-اقتصادياً-سياسياً-إدارياً-بشرياً*، مؤسسة شباب الجامعة، الإسكندرية، 2009، ص:

49.

<sup>8</sup> - صالح صالح، *المنهج التنموي البديل*، مرجع سابق، ص: 238-239.

مالك رحمه الله إذ يقول: "إن المعارك الاقتصادية عندما تدور رحاها فهي تدور حول قطب القيم الأخلاقية". وحلها لا يمكن أن يكون إلا بالتفكير المتأني وبالنظر إلى خصوصيات أوضاع كل مجتمع من معتقداته وأخلاقه وثقافته وموروثه الحضاري والقيم الجماعية السائدة وأوضاعه المادية والثروات المتاحة إلى آخره من المعطيات الاقتصادية<sup>1</sup>. وهذا ما يصطلح عليه المفكر مالك بن نبي بالمعادلة الاجتماعية حيث استخلص هذه الرؤية من التجربة التنموية التي خاضتها دولة إندونيسيا عند لجوءها لعالم الاقتصاد الألماني شاخت لكي يضع لها خطة تنميتها الاقتصادية والذي فشل في ذلك رغم أن الدولة ثرية بمواردها الطبيعية والبشرية. أما سبب الفشل فيعزى إلى أن الرجل قد أهمل الرصيد الأخلاقي الذي يميز الانتماء الحضاري لإندونيسيا فلم يؤخذ في الحسبان مكونات المعادلة الاجتماعية المتوفرة في هذه المنطقة، بينما نجحت خطته لأنه أصلاً ينتمي للمعادلة الاجتماعية الغربية التي تألف الانتماء الحضاري لألمانيا<sup>2</sup>. فلا شك أن شاخت وضع خطته على الشروط التي يقدمها الشعب الألماني مباشرة وبطريقة آلية أثناء مرحلة التطبيق، ثم لا شك في أنه طبق هذه الشروط آلياً في التجربة الإندونيسية، أي أنه وضع مخططه على معادلته الشخصية، بوصفه فرداً من المجتمع الألماني، فتعثر التجربة الإندونيسية بسبب خطأ مخططها في تقدير المعطيات البشرية في المجال الاقتصادي، لأن ذهنه يحمل لهذه المعطيات صورة واحدة تطبق في أي تجربة تجري داخل ألمانيا أو خارجها<sup>3</sup>.

بينما الواقع الإنساني لا يفسر على أساس معادلة واحدة بل حسب معادلتين:

1. معادلة بيولوجية تسوي بين الإنسان وأخيه الإنسان في كل مكان، بحيث يستطيع هذا كل ما يستطيع الآخر، إلا فيما فضل فيه بعض الأفراد عن الآخرين.

2. معادلة اجتماعية تختلف من مجتمع إلى آخر وفي مجتمع واحد تختلف من عصر إلى آخر حسب الاختلاف في درجة التخلّف والتقيّد بأخلاق الواجب التي تشكل أحد أساسيات المعادلة الاجتماعية.

فأما المعادلة الأولى فهي موهوبة من الله الذي خلق الإنسان في أحسن تقويم وميزه على العالمين بالتكريم، فهي منحة من الله إلى البشر كافة.

أما المعادلة الثانية فهي هبة من المجتمع في تفاعلاته مع أخلاقه وعقائده إلى كافة أفرادها، كقاسم مشترك يطبع سلوكهم وتصرفاتهم، ويحدد درجة فعاليتهم أمام المشكلات تحديداً يميزهم عن أفراد مجتمع آخر أو عن جيل آخر من مجتمعهم، إذا كان الفاصل الزمني كافياً لطبع المجتمع بأسلوب آخر يتفق مع معادلة اجتماعية أخرى. بحيث نستطيع أن نعتبر هذه الفعالية مقياساً لقدرة الفرد حسب بينته على الهيمنة على متطلبات التنمية لبلوغ الأهداف المنشودة.

إن مخطط شاخت قد فشل في أندونيسيا مع توفر كل الشروط الفنية والمادية لأنه فقد شرطاً ضمناً وهو دراسة المحيط الأخلاقي والعقائدي والسوسولوجي واكتفى بالدراسة الكمية والمادية فقط، وهو ما يفقد عملية التنمية في بعدها الإنساني وما يتعلق بها من جانب معنوي.

وفي المقابل توجد تجربة ماليزيا كنموذج تنموي معاصر ومثال يحتذى به، يجمع بين الحداثة والإسلام، إذ استطاعت تحقيق معدلات نمو أبهرت الخبراء الاقتصاديين الدوليين، كما تجاوزت الأزمة المالية لسنة 1997 بنجاح كبير. ويؤكد المسؤولون هناك على أهمية القيم الحركية المجتمعية بصفة عامة والأداء الاقتصادي بصفة خاصة، ولا عجب أن تخصيص الخطة التنموية لسنة 2020 فصلاً كاملاً تحت عنوان:

<sup>1</sup>- بن منصور عبد الله، جلطي غانم، مداخلة بعنوان: أهمية المصفاة الأخلاقية الشعبية في مناهج علم الاقتصاد الحديث، الملتقى الدولي حول: الاقتصاد الإسلامي الواقع والأفاق ورهانات المستقبل، المركز الجامعي بگرداية، أيام 23-24 فيفري 2011، ص: 11.

<sup>2</sup>- المرجع نفسه، ص: 9.

<sup>3</sup>- مالك بن نبي، المسلم في عالم الاقتصاد، دار الفكر المعاصر-بيروت، دار الفكر-دمشق، 1987، ص: 91.

Including Moral and Ethical values in Business لا يمكن فصل الاقتصاد عن القيم الأخلاقية. ويؤكد على ذلك قائد التجربة الماليزية في كتابه صوت آسيا أن الإسلام إطار مرجعي عام للتنمية، وأن الحلول الواجبة لبلوغ نموذج تنموي ناجح لا يجب أن تتعارض مع المقاصد العامة للإسلام، كما ينبغي لها أن تتلاءم مع معطيات الواقع العالمي والإسلامي وأول تلك الحلول هو استيعاب التكنولوجيا الغربية الحديثة وتطويرها في إطار الاحتفاظ بالقيم الثقافية والخصوصية الحضارية.<sup>1</sup> وهذا يؤكد أن السياسات والإجراءات الاقتصادية والسياسية والاجتماعية لا يمكن أن تصاغ وتنفذ بمنأى عن المبادئ والقيم الأخلاقية في حركة التنمية، فالقيم الأخلاقية والخصوصية الثقافية للمجتمع لها تأثير أقوى على حركة التنمية. فمن الخطأ ما يرتكبه كثير من الاقتصاديين الذين يدرسون الظواهر الاقتصادية بمعزل عن الظواهر المجتمعية والأخلاقية والثقافية، لأن ما تحتاجه البشرية على الصعيد الاقتصادي هو تكريس القيم الأخلاقية لدى الأفراد والمؤسسات من خلال منظومات أخلاقية تغير النظرة للقضايا الاقتصادية في جميع تفاصيلها وتحث الفرد على التصرف الصحيح طبقاً لقيم أخلاقية محددة مسبقاً، إذ يتعين أن تعزز هذه القيم السلوك الاقتصادي على جميع المستويات وتنتشر العدالة الاجتماعية والتكافل والتضامن الإنساني من خلال التوزيع المتكافئ للثروة والفرص، والحد من الاستهلاك المفرط والفساد المستفحل، والهدر والتبذير للثروات والتضليل المتعمد المنتشر في الأسواق المالية، وعدم الالتزام بالمسؤولية واستغلال النفوذ والإهمال وغير ذلك من السلوكيات اللاأخلاقية التي أصبحت تضرب الحياة الاقتصادية في جميع صورها.<sup>2</sup>

إن إدماج العنصر الأخلاقي كأحد المتغيرات في التحليل الاقتصادي يتطلب إيجاد آليات تجسد تطبيق الأخلاق ميدانياً في التعاملات الاقتصادية، وهذا من شأنه أن يرفع من نسبة الأداء الاقتصادي، ويحسن آليات إنتاج وتوزيع الثروة ويخفف من حدة الاختلالات الاجتماعية، ويحاصر ظاهرة الفقر والمجاعة، ويستأصل كل أنواع الجريمة الاقتصادية، وتتحوّل العقلانية الاقتصادية إلى سلوك اقتصادي مألوف.<sup>3</sup>

ولأن السلوك الأخلاقي يرفض الاستخدام الجائر للموارد واستنزافها كما يرفض إبادة الحيوانات وإتلاف الغابات وتلويث المحيط البيئي. فلا غرابة أن يصبح البعد الأخلاقي أحد المطالب ذو الأسبقية في التحقيق، وإدماج الاعتبارات القيمية في جميع ما ترنو إليه لتحقيقه التنمية المستدامة كالتوزيع العادل للثروات، والاستغلال العقلاني للموارد، وتكافؤ الفرص، والمحافظة على الموارد البيئية وتثمينها.<sup>4</sup>

الشكل رقم (01): البعد الأخلاقي مرتكز أساسي للتنمية المستدامة

<sup>1</sup> - بوريب خديجة، مداخلة بعنوان: النموذج التنموي الماليزي: المنطلقات، الواقع والتحديات المستقبلية، الملتنقى الدولي حول: مقومات

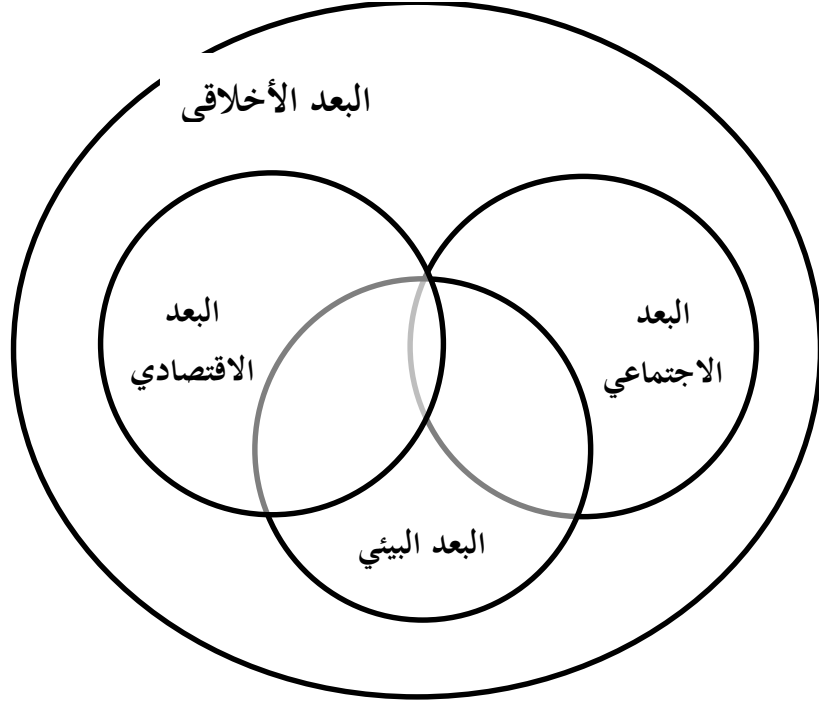
تحقيق التنمية المستدامة في الاقتصاد الإسلامي، جامعة قلمة يومي 03-04 ديسمبر 2012، ص: 270

<sup>2</sup> - بن منصور عبد الله، إشكالية العلاقة بين الاقتصاد والأخلاق، أطروحة دكتوراه، جامعة تلمسان، 2009، ص: 145.

<sup>3</sup> - كمال رزيق، خالد راغب أحمد الخطيب، إشكالية العلاقة بين الأخلاق والاقتصاد في ظل الأزمة المالية العالمية، المؤتمر العلمي الدولي السابع حول تداعيات الأزمة الاقتصادية العالمية على منظمات الأعمال "التحديات-الفرص-الأفاق"، جامعة الزرقاء الخاصة، الأردن، يومي 10-11 نوفمبر 2009، ص: 16.

<sup>4</sup> - بن منصور عبد الله، الجوانب الأخلاقية في التنمية المستدامة، جامعة تلمسان، ص: 6. مقال متوفر على الموقع:

<http://fseg.univ-tlemcen.dz/pdfmecas/benmansour.pdf>, le 11/11/2018, 10h20.



المصدر: من إعداد الباحث اعتمادا على:

- Mathieu Baudin, **Le développement durable : nouvelle idéologie du XXIe siècle ?**, L'Harmattan, Paris, 2009, p : 16.

انطلاقا مما سبق يمكن القول أن عملية تحقيق التنمية وضمن استدامتها تتطلب إعادة هيكلة الخطط والاستراتيجيات وفقا للأطر والمعايير الأخلاقية ذلك أن نجاح التنمية المستدامة لن يتأتى إلا عن طريق دمج البعد الأخلاقي في الخطط التنموية وأخذ كمرتكز أساسي تقوم عليه كافة أبعاد التنمية. وقبل أن تكون هناك تغييرات على مستوى الخطط والسياسات والاستراتيجيات هي أولا وقبل كل شيء تغييرات على مستوى الفكر والسلوك والقيم وأي تنمية تتجاوز أو تتصادم مع القيم والمعايير الأخلاقية فإن مآلها التعثر والفشل.

**خلاصة الورقة البحثية:**

حاولنا من خلال الورقة البحثية استعراض مختلف المفاهيم الأساسية المتعلقة بموضوع البحث، حيث تناولنا في الجزء الأول أخلاقيات الأعمال والتي تعتبر منظومة من القيم الاجتماعية والذاتية التي تحكم التصرفات الفردية والمؤسسية في مختلف الظروف والمواقف وتحدد السلوكيات الجيدة وغير الجيدة، وهي تنعكس في القوانين والتعليمات وقواعد السلوك والمعايير المهنية. في حين خصصنا الجزء الثاني لموضوع التنمية المستدامة وفيه تم التطرق لمفهوم وأبعاد التنمية المستدامة، كما تضمن الجزء الثالث طرح تصور فكري لمدى أهمية الرصيد الأخلاقي في تحقيق وتعزيز أبعاد التنمية المستدامة وفق منظور إسلامي. وخلصنا إلى أن عملية تحقيق التنمية المستدامة لا تتوقف على تلك النظرة الشمولية المتكاملة التي تهدف إلى الموازنة بين المطالب الاقتصادية والاجتماعية والبيئية بل تتطلب إيجاد أرضية وآليات لتفعيل البعد الأخلاقي الذي يعد مؤشرا هاما ورقما أساسيا في معادلة التنمية.

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### The Role of Ijarah in Activating the Real Estate Sector in Jordan

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#### Abstract

The aim of this study is to explain the role of Ijarah as a tool of Islamic finance in activating the real estate sector in Jordan. At the beginning of the research, the concept of Ijara and its forms was clarified. The focus was on the volume of financing offered by the Arab Islamic International Bank as a case study while the Jordanian real estate market was represented by the number of apartments sold according to their different areas during the period from 2013 to 2017.

The research concluded that Ijarah has contributed to the revitalization of the Jordanian real estate market, especially in apartments with an area of less than 150 m<sup>2</sup>. One of the most important recommendations of this research is that the management of the Arab Islamic International Bank should use and innovate new marketing methods to supervise the financing of leasing away from riba-based banks, especially since the real estate sector in Jordan is experiencing a state of depression at the moment.

**Keywords:** property, economic growth, leasing

#### المخلص

تهدف هذه الدراسة إلى بيان دور الإجارة كأداة من أدوات التمويل الإسلامية في تنشيط قطاع العقار في الأردن، في بداية البحث تم تحديد مفهوم الإجارة وأشكالها، هذا وقد تم التركيز على حجم التمويل بالإجارة المقدم من قبل البنك العربي الإسلامي الدولي كحالة دراسية، ثم تم استعراض تطور سوق العقارات الأردني ممثلاً بأعداد الشقق المباعة حسب مساحاتها المختلفة خلال الفترة من عام 2013 وحتى عام 2017.

وقد خلص البحث إلى أن الإجارة قد ساهمت في تنشيط سوق العقارات الأردني خاصة في الشقق ذات المساحة الأقل من 150 م<sup>2</sup>. ومن أهم التوصيات التي يوصي بها البحث إدارة البنك العربي الإسلامي الدولي، استخدام وابتكار أساليب تسويقية جديدة لنشرفكرة التمويل بالإجارة والابتعاد عن البنوك الربوية، لا سيما وأن قطاع العقارات الأردني يشهد حالة من التركود والكساد في الوقت الراهن.

**الكلمات الدالة:** العقار، النمو الاقتصادي، الإجارة

#### المقدمة

يعتبر الإستثمار العقاري من أبرز النشاطات الإستثمارية في الاردن، حيث كان للمناخ الإستثماري الذي يتمتع به الأردن الدور الرئيس في جذب الإستثمارات جنبا الى جنب مع العوامل الأخرى مثل: توفر السيولة النقدية الناتجة عن إرتفاع أسعار النفط، وعدم استقرار الأوضاع السياسية على مستوى المنطقة . وقد أدرك الأردن هذه المعطيات حيث عمل على القيام ببرامج سياسة التصحيح الإقتصادي والإصلاح الهيكلي، بموجب اتفاقيات مع صندوق النقد الدولي؛ بهدف ضبط التضخم، وتخفيض العجز في الميزانية، وتحسين القدرة التنافسية للاقتصاد، وتوسيع دور القطاع الخاص، وتحقيق الاستقرار في السياسة النقدية . كما عمدت الحكومة على تحديث وتطوير التشريعات والقوانين.

وسنقوم بتقسيم البحث الى ثلاثة اجزاء يتناول الجزء الاول مشكلة واهمية الدراسة واهدافها والدراسات السابقة، ويتطرق الجزء الثاني الى منهجية البحث والبيانات، ويتناول الجزء الثالث تحليل النتائج والنتائج النهائية، والتوصيات

### مشكلة الدراسة و أهميتها وأهدافها:

لقد غيرت ازمة التعثر العقاري الاخيرة في عام 2008 التي عصفت بكيانات واقتصاديات كبيرة قواعد الاستثمار العقاري . وان كان مجال الاستثمار في العقار لم يتغير كثيرا ولكن نهبت الازمة الاخيرة الى كبر حجم المخاطر اتي تحيط بهذا الاستثمار ، وان كان خيارات المستثمر الذكي مازالت تواجه التعامل بين الاستثمارات المختلفة بصورة عامة وبين الاستثمارات العقارية بصورة خاصة وما طرأ عليها من مستجدات تستوجب اخذها بعين الاعتبار عند اختيار الاستثمار في العقارات، وتهدف هذه الدراسة الى تحليل دور الإجارة كأداة من أدوات التمويل الإسلامية في تنشيط قطاع العقار في الأردن.

### الإجارة كأداة تمويل اسلامية مفهومها وأنواعها:

تعتبر الإجارة المنتهية بالتملك من العقود التي بدأ التعامل بها حديثاً بصورة واسعة، فتناولتها البحوث والفتاوى وبينت حكمها الشرعي كل من هيئات الفتوى ، والمجامع الفقهية ، والبحوث والرسائل العلمية ، وغيرها . و الإجارة المنتهية بالتملك لم يكتب عنها أحد من الفقهاء المتقدمين ، وعرفها المعاصرون بكثير من التعريفات ، منها ما يلي:

1. "عقد بين طرفين يؤجر فيه أحدهما لآخر سلعة معينة مقابل أجره معينة يدفعها المستأجر على أقساط خلال مدة محددة ، تنتقل بعدها ملكية السلعة للمستأجر عند سداه لآخر قسط بعقد جديد "
2. "إجارة يقترن بها الوعد بتمليك العين المؤجرة إلى المستأجر في نهاية مدة الإجارة أوفي أثنائها ، ويتم التمليك بطرق مختلفة "
3. "تمليك المنفعة ثم تملك العين نفسها في آخر المدة "
4. "أن يتفق الطرفان على إجارة شيء لمدة معينة بأجرة معلومة - قد تزيد على أجرة المثل - ، على أن تنتهي بتمليك العين المؤجرة للمستأجر "

ولعل التعريف الرابع من وجهة نظرنا يمكن ان يكون هو الأقرب للواقع المعاصر .

أما من الناحية الشرعية فان الاجارة المنتهية بالتملك يمكن اعتبارها عقد لازم على منفعة مقصودة قابلة للبدل والإباحة لمدة معلومة ويعوض معلوم. وتعتبر صورة من صور التمويل في ضوء عقد الإجارة، وفي إطار صيغة تمويلية شائعة تسمح بالتيسير على الراغب في تملك الأصول المختلفة ذات القيمة المرتفعة.

### مزايا الاجارة المنتهية بالتملك (البيع الإيجاري) :

أصبح الاجارة المنتهية بالتملك وسيلة جيدة لتمويل الاصول ساعدت على تنشيط المشروعات الصناعية، والتجارية، وتدوير السيولة وتحققت له مكانة مرموقة في الأسواق العالمية حيث حقق معدل نمو مرتفع للغاية بصورة فاقت كل وسائل التمويل الأخرى، وذلك لما يتمتع به من مزايا مقارنة بوسائل التمويل التقليدية الأخرى، وتتمثل المزايا المتحققة منه في أنه يهتم بالدرجة الأولى على قدرة المستأجر على السداد دون التركيز على حجم الاصول أو مقدار رأس المال ، وكذلك ان احتفاظ المؤجر بملكية الأصل موضوع

الإيجار جعلها تتغاضى عن كثير من الضمانات المطلوبة في حالة التمويل النقدي، وتعتبر شروط عقود الاجارة المنتهية بالتمليك من أفضل وسائل التمويل المتاحة حيث تقدم المؤسسة (الطرف الثالث) غالباً ما يقرب من (100 %) من التمويل المطلوب في حين أن التمويل التقليدي لا يتجاوز في أغلب الأحيان (70 %) مما يدفع المقترض المستفيد أن يبحث عن سيولة لتغطية الباقي (30 % )، وتحقق هذه الاداة التمويلية مرونة أكثر في تقدير أقساط الايجارمقارنة بأقساط سداد القروض في حالة التمويل التقليدي، وذلك لأن شركات التأجير تركز على تحليل قدرة التدفقات النقدية على الوفاء بالتزامات المستأجر. و لا تؤثر الاستفادة من هذا العقد على قدرة المستأجر على الاستفادة من وسائل التمويل الأخرى، وذلك لأن التزاماته الناشئة عن هذا العقد تكيف على أساس كونها أحد مصروفات التشغيل، ولا تدخل لحساب معدلات المديونية، وبالتالي لا تؤثر على القدرة الائتمانية للمستأجر.

- 1- نقادي القيود التي تلتزم بها البنوك في تمويل المشروعات، والتي جعلتها عاجزة عن إشباع حاجة الائتمان
- 2- يدفع عجلة التنمية إلى الأمام لما يتمتع به من تسهيلات كبيرة تؤدي إلى الحد من مشكلات انشاء الاصول التي ترجع أساساً إلى ضعف إمكانيات شركات المقاولات.

#### سلبيات وعيوب الاجارة المنتهية بالتمليك :

لم يضبط أو يحدد عقد الاجارة المنتهية بالتمليك بعقد واحد محدد بمعالم ثابتة بل هو عقد يحمل صور متعددة؛ فهو مركب من عقد الإيجار وعقود أخرى كالبيع أو الهبة، وتعتبر آثار هذه العقود مختلفة من حيث الالتزام وعدمه، ومن حيث الضمان وعدمه وكذلك لم يعامل معاملة البيع بالتقسيط وذلك لازمه مجموعة من السلبيات منها ما يلي:

- 1- عدم التزام البعض بالسداد . .
- 2- طول وتأخر إجراءات المطالبة بالوفاء بالأقساط. في حال عدم السداد
- 3- الضرر الواقع بسبب فسخ العقد، والمتمثل في انخفاض القيمة السوقية للاصل
- 4- سوء استخدام الاصل المؤجر من قبل بعض المستأجرين .

#### السلبيات والمخاطر لاتي يحملها في الوقت ذاته للمستأجر تتمثل في:

- 1- الشروط الجزائية التي تلحق بالمستأجر بقصد حماية وتعويض المؤجر.
- 2- الضرر بالمستأجر نتيجة عدم سداد دفعات الايجار فالمؤجر يأخذ الاصل بدون تعويض والأقساط لا تتناسب مع قسط الايجار بل تزيد .
- 3- تردد المستأجر نتيجة وعدم الاستقرار بين الاستمرار في العقد أو انهائه

#### أنواع الإجارة ( التأجير ):

صنفت الاجارة أوالتأجير إلى ثلاثة أنواع:

1- الإجارة المنتهية بالتمليك :تعتبر هذه الصيغة هي السائدة في المصارف الإسلامية، ويتضمن هذا العقد التزام المستأجر بشراء الأصل الرأسمالي أثناء فترة التأجير أو عند انتهائها ، ويجب أن ينص في العقد بشكل واضح على إمكانية اقتناء المستأجر لهذا الأصل في أي وقت أثناء مدة التأجير أو عند انتهائها، ويجب أن يكون هناك تفاهم واضح بين طرفي العقد بشأن ثمن الشراء، مع الأخذ بعين الاعتبار قيمة دفعات الإيجار، والتي يتم تخفيضها من الثمن المتفق عليه ليصبح المستأجر مالكا للأصل.

2- التأجير التمويلي" إجارة الاسترداد الكامل للأصل الرأسمالي :تستخدم هذه الصيغة في الدول الصناعية والنامية، وتعتمد هذه الصيغة على عقد يُبرم بين شركة التأجير التمويلي والمستأجر الذي يطلب بموجبه استئجار أصول حديثة لمصنع أو مشروع

معين، ويحتفظ المؤجر بملكيّة الأصل المؤجّر طوال فترة الإيجار، بينما يقوم المستأجر باقتناء الأصل واستخدامه في عملياته يتم تحديدها مقابل دفعات إيجارية يتم تحديدها خلال فترة العقد، وتتراوح فترة الإيجار عادة بين خمس سنوات إلى عشر سنوات حسب العمر الإنتاجي المقدر للأصول المؤجرة، وفي معظم هذه العقود يمنح المستأجر حقّ تملك الأصل بعد انتهاء الفترة المحددة المتفق عليها

3- التأجير التشغيلي: يتميز هذا النوع بأن إجراءاته شبيهة بعمليات الشراء التأجيري قصير الأجل؛ يقوم المؤجر ذو الخبرة في تشغيل وصيانة وتسويق الأصول الرأسمالية المختلفة بشرائها وإعادة تأجيرها لفترات محدّدة بدفعات إيجارية محددة وشروط تفضيلية، حيث يتكبد المؤجر تبعات ملكية الأصل من حيث التأمين والتسجيل والصيانة مقابل قيام المستأجر بدفع الأقساط وتشغيل الأصل، وتتفاوت فترة الإيجار بين ساعة واحدة وعدة شهور.

### قطاع العقار الأردني:

شهد قطاع العقار طفرة هائلة ابتدأت بشكل واضح في عام 2003 وذلك تزامنا مع الحرب على العراق حيث ارتفعت المساحات المرخصة للبناء بما نسبته 23 % في عام 2004، وكانت العديد من العوامل ساهمت في تشكيل قطاع العقارات في السنوات الأخيرة. كان من أهمها الاضطرابات السياسية التي تشهدها المنطقة اضافة الى ارتفاع عدد السكان، وزيادة التسهيلات الائتمانية. وقد ساعدت جهود الحكومة من تقديم اعفاءات ضريبية أيضا في دفع الازدهار في القطاع العقاري الأردني وقد كان لقطاع العقار أثر إيجابي على الاقتصاد الأردني، وبلغت مساهمة هذا القطاع 5.5% من الناتج المحلي الاجملي بالاسعار الثابتة في عام 2015 ولقد بلغ عدد الشقق التي تم تخصيصها وبيعها حوالي 8400 شقة من ضمنها 2500 شقة تابعة للمبادرة الملكة سكن كريم لعيش كريم. ولقد احتل قطاع العقارات المرتبة الرابعة من حيث أعلى القطاعات الفرعية لقطاع خدمات المال والتأمين والعقارات وخدمات الأعمال مساهمة في الناتج المحلي الإجمالي والبالغ عددها 6 قطاعات فرعية، والمرتبة السادسة عشرة من حيث أعلى القطاعات الاقتصادية مساهمة في الناتج المحلي الإجمالي والبالغ عددها 81 قطاعاً فرعياً.

وعند الإشارة الى العوامل المؤثرة على القطاع العقاري يمكن تقسيمها الى عوامل متعلقة بجانب الطلب وعوامل متعلقة بجانب العرض وهنا ولأغراض هذا البحث سنركز على جانب العرض، حيث يبين تطور الاعداد الاجمالية لرخص البناء والمساحات جانب العرض في القطاع العقاري، حيث انخفضت مساحة الأبنية المرخصة للأغراض السكنية خلال عام 2015 بنسبة 22 % مقارنة مع نفس الفترة من عام 2014 بحسب الأرقام الصادرة عن دائرة الاحصاءات العامة. وبلغت المساحات المرخصة للأغراض السكنية حوالي 5,662 ألف م<sup>2</sup> مقارنة مع 7020 ألف م<sup>2</sup> في عام 2014، من جهة اخرى تراجع مساحة الأبنية المرخصة للأغراض غير السكنية خلال عام 2015 بنسبة 8 % مقارنة مع نفس الفترة من عام 2014. حيث بلغت المساحات غير السكنية المرخصة في عام 2015 حوالي 1,441 ألف م<sup>2</sup> وشكلت مساحة الأبنية المرخصة للأغراض السكنية ما نسبته 79.7 % من إجمالي مساحة الأبنية المرخصة، في حين شكلت مساحة الأبنية المرخصة للأغراض غير السكنية ما نسبته 20.3 % من إجمالي مساحة الأبنية المرخصة. وعلى صعيد أعداد الرخص فقد بلغ عدد رخص الأبنية الصادرة في المملكة 8,169 رخصة خلال عام 2015، مقارنة مع 10,304 رخصة و 10,822 رخصة خلال عامي 2014 و2013 على التوالي. وتجدر الإشارة إلى أن مؤشرات رخص البناء تعبر عن الواقع الفعلي للنشاط العمراني، في حين أن عقود التصميم التي تعتمد عليها الجهات الأخرى تمثل الخطط المستقبلية للنشاط العمراني، حيث أن رخصة البناء تعني على الأرجح المباشرة الفعلية في البناء، بينما تمثل المخططات الهندسية مرحلة من مراحل الترخيص قد لا يتم استكمالها في بعض الأحيان.

### جدول (1) الرخص ومساحات البناء في المملكة خلال الفترة 2013-2015

للأبنية التقديرية الكلفة	للأبنية الكلية المساحة	البناء رخص عدد
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السنة	أبنية سكنية	أبنية غير سكنية	أبنية سكنية	أبنية غير سكنية	أبنية غير سكنية
2013	9,763	1,059	7,196	1,542	252
2014	9,235	1,069	7,020	1,559	258
2015	7,206	963	5,662	1,441	233

وعليه ومما سبق يمكننا تحليل بعض المؤشرات المتعلقة بسوق العقار على النحو التالي:

#### 1- الرقم القياسي لأسعار الأصول العقارية

شهدت اسعار العقارات في المملكة ارتفاعا مستمرا منذ عام 2008 وذلك بناء على الرقم القياسي لأسعار الأصول العقارية في المملكة الذي يقوم كل من البنك المركزي الأردني ودائرة الأراضي والمساحة باعداده لمختلف انواع الأصول العقارية، حيث تم قياس السعر المتوسط المرجح والمتعلق بالمعاملات العقارية المنجزة خلال فترة زمنية معينة. وقد تم اختيار عام 2012 كسنة أساس لحساب المؤشر مع اخذ وزن نسبي لكل حوض بالاعتماد على حجم التداول لكل حوض في سنة الأساس. تم اعتماد الرقم القياسي لاسبير لحساب المؤشر وهو الرقم القياسي التجميعي المرجح باستخدام سنة الأساس.

ولقد سجلت الاسعار ارتفاعا خلال عام 2015 بلغت نسبته 10% للأصول العقارية لغايات السكن في حين ارتفعت اسعار الاراضي بنسبة 27% وتعتبر هذه الارقام مرتفعة مقارنة بعام 2013 حيث بلغت نسبة الارتفاع للأصول العقارية لغايات السكن 3.6% ، كما سجلت اسعار الاراضي ارتفاع بنسبة 7.2%

#### عدد الشقق المباعة

ارتفعت اعداد الشقق المباعة خلال عام 2015 بنسبة بلغت حوالي 21 % مقارنة مع عام 2014، حيث بلغت اعداد الشقق المباعة من مختلف المساحات والاحجام لحوالي 43812 في حين ان اعداد الشقق المباعة خلال عام 2014 وصلت لحوالي 36208 شقة. ويعود سبب هذا الارتفاع الى ان الطلب ارتفع على الشقق ذات المساحات الصغيرة ومتوسطة الحجم والتي تقل مساحتها عن 180م<sup>2</sup>، بسبب الاعفاءات التي اقرتها الحكومة للشقق ذات المساحات الصغيرة. ولقد بلغ عدد الشقق المباعة والتي تقل مساحتها عن 120م<sup>2</sup> وصلت لحوالي 16623 شقة، في حين ان عدد الشقق المباعة والمقدرة مساحتها بين 120م<sup>2</sup> - 150م<sup>2</sup> بلغت حوالي 15921 شقة وان عدد الشقق التي تزيد مساحتها عن 150م<sup>2</sup> فما فوق بلغت حوالي 11268 شقة.

#### الدور الاقتصادي للإجارة المنتهية بالتمليك

تؤدي للإجارة المنتهية بالتمليك دورا اقتصاديا كبيرا وذلك بسبب ارتباطها الوثيق بالانشطات الاقتصادية ، ومن اهم هذه الأنشطة القطاع العقاري ، ولقد أصبحت هذه الصيغة في الوقت الحاضر منافسة لأهم الصيغ الاستثمارية في البنوك الإسلامية، حيث تكمن أهمية هذه الصيغة في انعكاس ميزاتها على المستأجر، والمؤجر، حيث يستطيع المستأجر امتلاك الأصول التي يحتاجها لممارسة نشاطه دون الحاجة إلى سيولة نقدية كبيرة، وبذلك يخفف من أعبائه المالية التي يتحملها وعندها لن يضطر الى البحث عن شركاء للحصول على التمويل اللازم لزيادة نشاطه الاقتصادي، من جهة اخر يستطيع المؤجر استثمار أمواله بشروط تؤمن له استرداد الأصل في حال مخالفة للشروط.

#### الدراسات السابقة:

يمكننا تلخيص بعض الدراسات التي تناولت موضوع القطاع العقاري والإجارة على النحو التالي:

دراسة يحيى غالب، 2017، قامت الدراسة بالتعرف على دور أدوات التمويل الاسلامي في المصارف والمؤسسات المالية الاسلامية في فلسطين ودورها في تمويل التنمية الاقتصادية في قطاع غزة ومن اهم النتائج التي توصلت لها هذه الدراسة ان الجزء الاكبر من التسهيلات الائتمانية المقدمة من قبل البنوك الاسلامية موجّهة لقطاع التجارة العامة.

دراسة سميران، 2013، حيث استعرضت الدراسة وسائل تطوير أدوات الصيرفة الاسلامية وتوصلت الى ان المصارف الاسلامية تواجه منافسة حقيقية من المصارف الربوية المعاصرة الامر الذي يستدعي اثبات وجودها وابتكار ادوات اسلامية مناسبة لمواجهة لتحقيق ميزة تنافسية

دراسة عيفشات، 2012، هدفت هذه الدراسة الى تحديد وتحليل العوامل المحفزة للاستثمار العقاري في منطقة العقبة الخاصة والتعرف على مدى رضى المستثمرين عن هذه الحوافز. تم اجراء مسح شامل لتحديد عدد الشركات العقارية بالتعاون مع سلطة منقطة العقبة الخاصة وقد بلغ عدد الشركات العقارية 43 شركة في عام 2009، وقد اعتمدت الدراسة على تحليل استبيان لمجموعة من المستثمرين وخلصت الى النتائج التالية: 1- وجود اهتمام لدى المستثمرين بمحفزات الاستثمار العقارية بنسب متفاوتة، الا أنها في مجملها مرتفعة، حيث شكلت مجتمعة ما نسبته 77,6%. 2- وجود مستويات متباينة في مدى رضى المستثمرين عن مقومات البيئة الاستثمارية في منطقة العقبة الخاصة. 3- اختلاف مدى رضا المستثمرين عن محفزات الاستثمار يعزى لا اختلاف نوع النشاط العقاري بينما لا يوجد اختلاف على اساس جنسية المستثمر. وقد اوصت الدراسة بضرورة استغلال ميزة الموقع الجغرافي للأردن والعقبة بشكل خاص والإهتمام بخلق بيئة إقتصادية ملائمة للمستثمرين اضافة الى ضرورة التوسع في تطوير مشاريع البنية التحتية. دراسة العمراني، 2011، استعرضت الدراسة احكام الاجارة المنتهية بالتمليك وتوصلت الى أنه من الجائز شرعا تداول صكوك الاجارة المنتهية بالتمليك من قبل المؤسسات المصرفية الاسلامية طالما أنها تمثل الحصة الشائعة في ملكية الاصول ولذلك أوصى الباحث بجواز تداولها وفق الضابط السابق .

دراسة الرشيدى، 2010، حيث قام الباحث بتحليل عقد الاجارة المنتهية بالتمليك من الناحية الشكلية والقانونية في محاولة لمقارنته مع الشريعة الاسلامية وخلص الباحث الى مجموعة من النتائج كان اهمها ان عقد الاجارة المنتهية بالتمليك هو عقد جديد ومركب من عدة عقود مما يثير العديد من الاشكاليات عند جمهور الفقهاء.

وعليه وبناء على ما سبق تعتبر هاهو الدراسة الاولى في الاردن ( على حد علم الباحثين) من حيث تناولها لدو الاجار كاداة تمويل اسلامية في تنشيط سوق العقار الاردني.

#### منهجية الدراسة

اعتمدت الدراسة على المصادر الأولية والمتمثلة بالمراجع والدوريات والكتب التي تبحث في موضوع الدراسة. كما تم اتباع الأسلوب الإحصائي الوصفي وذلك بتحليل دور الاجارة التي يقدمها البنك العربي الاسلامي الدولي في تنشيط قطاع العقار في الاردن خلال الفترة (2013-2017)

جدول(2) بيانات البنك العربي الاسلامي الدولي ( بالمليون دينار أردني بعد التقريب)

السنة	الاجارة	المشاركة	الاستصناع	المضاربة	المربحة
2013	306	11	10	4	315
2014	412	0	14	81	382
2015	489.8	0	13.8	91	435.5
2016	568	0	13.5	255	535
2017	620	0	16.4	0	609

**جدول (3) نسبة مساهمة أدوات التمويل الإسلامية في إجمالي الاستثمارات للبنك العربي الإسلامي الدولي (% بعد التقريب)**

السنة	الإجارة	المشاركة	الاستصناع	المضاربة	المرابحة
2013	47	2	1	.006	48
2014	51	0	2	10	47
2015	52	0	1	9	46
2016	51	0	1	2.18	48
2017	50	0	1	0	49

**جدول (4) توزيع أدوات التمويل على القطاعات الاقتصادية المختلفة للبنك العربي الإسلامي الدولي (بالمليون دينار الأردني بعد التقريب)**

السنة/الإجارة	2013	2014	2015	2016	2017
الإنشاءات	511	257	406	463	280
تمويل شراء عقارات	142	71	89	118	64

وعند متابعة الجداول السابقة نستطيع أن نرى أنه من عام 2013 ولغاية عام 2017 بلغت صيغة الإجارة 50% من إجمالي التمويل المقدم من البنك العربي الإسلامي الدولي، إضافة إلى ارتفاع تلك القيمة الموجة لقطاع العقارات حيث بلغت 142 مليون دينار عام 2017، وذلك يعود لقيام البنك العربي الإسلامي الدولي في عام 2014 بإطلاق منتج الإجارة المنتهية بالتملك لتمويل الشقق السكنية وفقاً لمزايا عديدة منها السحب على جوائز عمرة نقدية، ومدة سداد تصل لغاية 25 عاماً، وتأمين تبادلي تكافلي على حياة المستأجر، وتأمين مجاني على العقار، وعائد إجارة منافس، بالإضافة إلى إمكانية الحصول على تمويل مطبخ وأثاث ومزايا أخرى عديدة.

**النتائج والتوصيات:**

لقد ساهمت الإجارة في تنشيط سوق العقارات الأردني خاصة في الشقق ذات المساحة الأقل من 150 م<sup>2</sup>. ومن أهم التوصيات التي يوصي بها البحث إدارة البنك العربي الإسلامي الدولي، استخدام وابتكار أساليب تسويقية جديدة لنشرفكرة التمويل بالإجارة والابتعاد عن البنوك الربوية، لا سيما وأن قطاع العقارات الأردني يشهد حالة من التركود والكساد في الوقت الراهن. وفي نهاية الأمر تساعد الإجارة المنتهية بالتملك المشروعات الاقتصادية في الحصول على المعدات وآلات الحديثة والمتطورة تكنولوجياً، وهذا يؤدي إلى تحسين نوعية الإنتاج، ويخلق المزيد من فرص العمل في كافة القطاعات الاقتصادية.

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## أثر بيع التقسيط على العائد على حقوق أصحاب الحسابات الاستثمارية المطلقة في المصارف الإسلامية الأردنية

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## Impact of Installment Sales on The Return of The Holders of Joint Investment Accounts in Jordanian Islamic Banks

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### Abstract

The study aims to demonstrate the impact of one of the most important applications and formulas conducted by Islamic banks in Jordan, which is the sale by installments on the return of the owners of investment accounts. To achieve the goal of the study, we used the descriptive method and the inductive approach in extrapolating the opinions of scholars. A descriptive analytical approach was also used, relying on data from the Jordan Islamic Bank and the Islamic International Arab Bank during the period (2005-2015). The study concluded with a set of results, most importantly: the sale by installment is one of the most important and safest formulas applied by Islamic banks in Jordan due to the advantages offered by this type of sale to both banks and customers, including, the positive impact on the return of the owners of absolute investment accounts, which contributes to raise the level of profitability and distribute it to customers and shareholders alike. Also Islamic banks are responsible for the success of the Islamic alternative to finance by achieving a return that enhances the profitability of investors and leads them to believe in this alternative under unequal competition from traditional banks, which is not restricted by a moral or legal constraint, unlike Islamic banks.

**Keywords.** Installment sales, Joint investment accounts, Islamic banks.

### المخلص

هدفت الدراسة الى بيان أثر واحد من اهم التطبيقات و الصيغ التي تجريها المصارف الاسلامية في الاردن وهو بيع التقسيط على العائد على اصحاب حسابات الاستثمار باعتبارهم الرافعه الاساسيه في الاستثمار، ولتحقيق هدف الدراسة ، قامت الدارسة بإستخدام المنهج الوصفي والمنهج الإستقرائي في استقراء آراء الفقهاء في المسألة موضع البحث للوصول إلى رأي وحكم عام. كما استخدمت المنهج الوصفي التحليلي وذلك بالاعتماد على بيانات البنك الاسلامي الاردني والبنك العربي الاسلامي من الفتره (2005-2015)، وخلصت الدارسة الى مجموعه من النتائج أهمها: ان بيع التقسيط هو أحد الصيغ الهامه والامنه التي تطبقها المصارف الاسلامية في الاردن نظرا للمزايا التي يوفرها هذا البيع لكل من المصارف والعملاء على حد سواء،بالاضافه إلى الاثر الايجابي لبيع التقسيط على

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العائد على اصحاب حسابات الاستثمار المطلقة مما يساهم في رفع مستوى الربحية وتوزيعتها على العملاء والمساهمين على حد سواء، وتقع على المصارف الاسلامية مسؤولية انجاح البديل الاسلامي للتمويل، وذلك من خلال تحقيق عائد يعزز ربحية المستثمرين ويدفعهم الى الايمان بهذا البديل في ظل منافسه غير متكافئه من قبل المصارف التقليديه والتي لا يقيدتها قيد اخلاقي أو شرعي بعكس المصارف الاسلاميه التي تراعي العامل الايماني وذلك من خلال تقيدها بالضوابط الشرعية بالمعاملات التي تجربها.

**الكلمات الدالة:** بيع التقسيط، الحسابات الاستثمارية المطلقة، المصارف الإسلامية.

## 1. المقدمة:

ان المتمعن في ميزانية أي مصرف اسلامي، يجد ان البيوع بشكل عام وبيع التقسيط بشكل خاص، يشكل اداة هامه، وتوظيفاً ذي جدوى، وصيغه هامه وسهله للتطبيق، تسعى جميع المصارف الاسلامية الى المحافظة عليه وزيادته، نظراً لما توفره تلك البيوع من مزايا جمه لتك المصارف والعملاء على حد سواء، هذا من جانب ومن جانب آخر ،تشكل الربحية بالإضافة الى عناصر أخرى، مثل: المخاطر والسيولة، الشغل الشاغل والهم اليومي للاداره العليا للمصارف بشكل عام، لما لها من أثر على قرار الاستثمار من الاطراف ذات الملاءه الماليه في تلك المصارف-ومنهم اصحاب الحسابات الاستثماريه-، وعليه؛ تسعى المصارف الإسلامية الى تحقيق كل ما يرضي ويدفع المستثمرين الى مصارفهم من خلال باقه من التوظيفات الامنه والمجزيه بالوقت نفسه ومن ضمنها البيع بالتقسيط. ان بيع التقسيط كان من البيوع القليله الانتشار في القرون الاسلاميه الأولى،ولذلك لم يفرد لها الفقهاء بابا مستقلاً في المعاملات وذلك لاسباب كثيره لا يسع البحث لنكرها، ومع ظهور المصارف الاسلامية باعتبارها البديل التمويلي للنظام الربوي الذي لم ينفك يوماً عن خلق المشاكل والازمات الاقتصادية المتلاحقه، كان لبيع التقسيط دورا هاما في توظيفات المصارف الاسلامية باعتباره طريقا من الطرق التي تظهر من خلاله محاسن النظام الاسلامي وتنوع صيغه وتوظيفاته بدلا من اعتماد النظام التقليدي على القرض الربوي وخلق النقود وتسليعها والهروب من مخاطرها بالاتيان بمبدأ الافلاس للتخلص من مساوئها.

ان تقدم الحياة الاقتصادية وتشعب طرقها وحاجة الناس الى التمويل مع الرفق بالمحتاج والابتعاد عن الجشع فالنفس الانسانيه-كما هو معروف عنها- مع من يرفق بها ويتفهم حاجاتها ويشبعها دون الاخلال بالمصلحه الشرعيه ويحقق في الوقت نفسه عوائد للتاجر ، أو الممول في حالة المصارف الاسلامية، وهذا كله متوفر في بيع التقسيط، ولذلك سعى الباحثان الى جمع ما قدر لهما على جمعه من بحث فقهي .وبيانات ماليه تحقق هدف هذه الدراسة.

وبناءً على ما تم ذكره سابقاً فإن الهدف من هذه الدراسة يتلخص في توضيح وقياس أثر بيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة في البنوك الإسلامية الاردنية.

## 2. مشكلة الدراسة:

تم الإدراك من قبل الباحثين بالاضافه إلى مسؤلي المصارف موضع الدراسة لأهمية حجم توظيفات المصارف في البيوع بالنسبه الى محفظة التوظيفات بشكل عام ، وبيع التقسيط على وجه خاص، وما ينتج عن هذه التوظيفات من عائد يساهم في رفع مستوى الربحية وتوزيعتها على العملاء والمساهمين، لذلك فإن هدف هذه الدراسة هو بيان أثر بيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة للبنوك الإسلامية العاملة في الاردن خلال الفتره (2005-2015) ، ويمكن صياغة مشكلة الدراسة وفق الاسئلة التالية:

**السؤال الأول:** ما هو مفهوم بيع التقسيط؟

**السؤال الثاني:** ما مدى مشروعية بيع التقسيط وصوره؟

**السؤال الثالث:** ما هي المزايا التي يحققها بيع التقسيط للمصارف الاسلامية والعملاء على حد سواء؟

**السؤال الرابع:** ما المقصود بالحسابات الاستثمارية في المصارف الاسلامية، ومن هم اصحاب حسابات الاستثمار المطلقة؟

**السؤال الخامس:** ما هي نسبة مشاركة الحسابات الاستثمارية في توظيفات المصارف الإسلامية في بيع التقسيط ؟  
**السؤال السادس:** ما هو اثر العائد الناتج من بيع التقسيط على حقوق اصحاب حسابات الاستثمار المطلقة؟ وهل هناك اثر لحجم المصرف على العائد على اصحاب الحسابات الاستثمارية؟

### 3. أهداف الدراسة:

تهدف الدراسة إلى بيان اثر بيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة للبنوك الإسلامية العاملة في الاردن خلال الفترة (2005-2015)، وبناءً عليه ستحاول الدراسة الوصول الى مايلي:-

1. التعريف ببيع التقسيط.
2. بيان مشروعية وصور بيع التقسيط.
3. بيان المزايا التي يحققها بيع التقسيط للمصارف الإسلامية والعملاء على حد سواء.
4. التعريف بالحسابات الاستثمارية في المصارف الإسلامية، وبيان من هم أصحاب الحسابات الاستثمارية المطلقة.
5. بيان نسبة مشاركة الحسابات الاستثمارية في توظيفات المصارف الإسلامية في بيع التقسيط ؟
6. أثر بيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة للبنوك الإسلامية الاردنية.
7. أثر بيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة للبنوك الإسلامية الاردنية في ظل حجم المصرف.

### 4. فرضيات الدراسة:

تقوم الدراسة على فرضية رئيسية واحده وهي:

**الفرضية الرئيسية الأولى H01:** لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $a \leq 0.05$ ) لبيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة.

ويتفرع منها الفرضية الفرعية التالية:

**الفرضية الفرعية الأولى H01-1:** لا توجد فروق ذات دلالة إحصائية عند مستوى الدلالة ( $a \leq 0.05$ ) لبيع التقسيط على العائد على حقوق اصحاب حسابات الاستثمار المطلقة في ظل حجم المصرف.

### 5. أهمية الدراسة:

تبرز أهمية الدراسة في بيان أثر بيع التقسيط كأحد توظيفات المصرف الإسلامي الهامة على ربحيته، وبالتالي؛ على قدرته على التنافس والاستمرار في السوق من خلال جذب المزيد من المدخرات من أصحاب حسابات الاستثمار بإعتبارهم المصدر الرئيس لأموال المصرف، فالبرغم من دور المصرف الإسلامي من الناحية الاجتماعية والزكوية والتزامه بأحكام الشرع كعنصر من عناصر جذب المدخرين، ألا انه يبقى مصرفاً تجارياً يسعى الى تحقيق الربح للعملاء والمساهمين على حد سواء.

### 6. نموذج الدراسة:

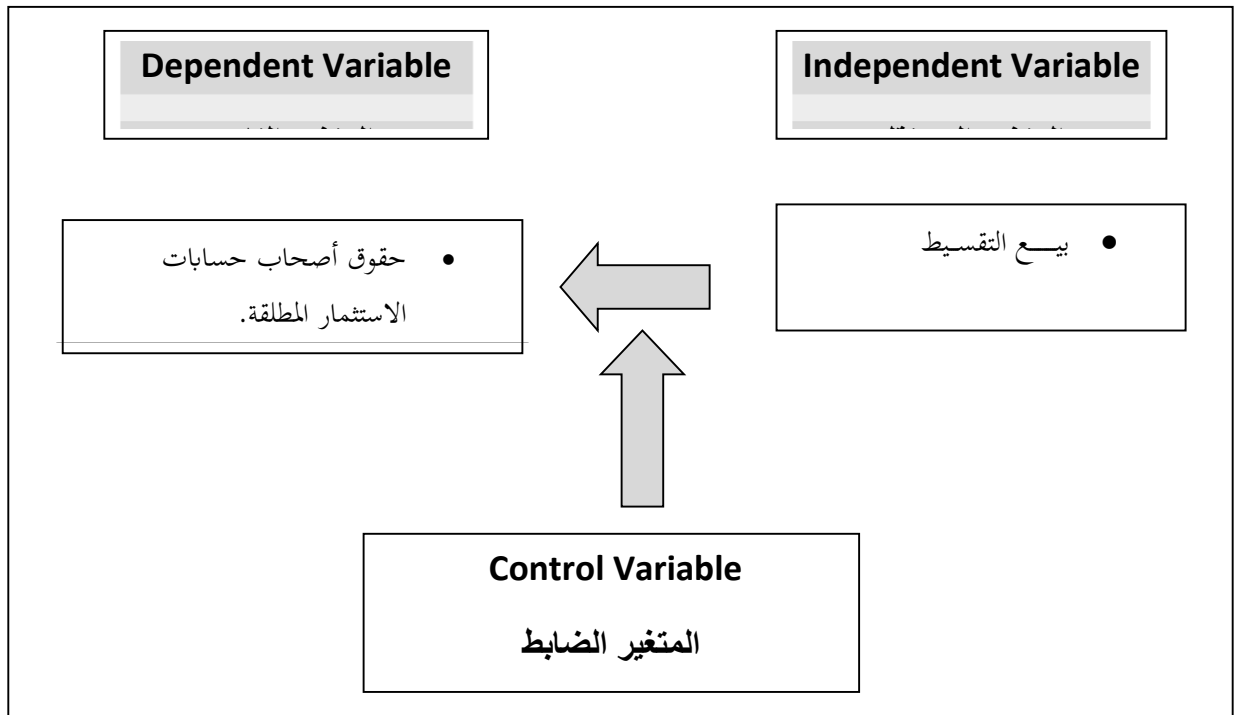
أولاً: المتغير المستقل (Independent Variable): ويتمثل ب: البيع بالتقسيط.

ثانياً: المتغير التابع (Dependent Variable): ويتمثل ب: العائد على حقوق اصحاب حسابات الاستثمار المطلقة.

ثالثاً: المتغير الضابط (Officer Variable): ويتمثل ب: حجم الموجودات.

شكل رقم (1)

أنموذج الدراسة



المصدر: من إعداد الباحثين، وقد تم تطوير نموذج الدراسة بما يتلاءم مع طبيعة متغيرات الدراسة.  
7. حدود الدراسة:

أ:- الحدود الزمانية:- لفترة الدراسة الممتدة من عام (2005-2015).

ب:- الحدود المكانية: هذه الدراسة ستكون ضمن حدود المملكة الأردنية الهاشمية.

ج:- الحدود العلمية: أثر بيع التقسيط على العائد على حقوق أصحاب حسابات الاستثمار المطلقة في المصارف الإسلامية الأردنية.

8. التعريفات الإجرائية:

أولاً: المتغير المستقل: بيع التقسيط: **Sale installment**

بيع ائتماني يفيد نقل ملكية السلعة من البائع للمشتري عند التعاقد، دون ان يكون له الحق في منع المشتري من التصرف بها ، مع تأجيل سداد الثمن الى وقت أو اوقات معلومه منقذ عليها، و تحديد مبلغ كل قسط و الضمانات المنقذ عليها بين الأطراف ، بحيث يستولي المشتري على السلعة في نهاية المدة مقابل زيادة معلومه على الثمن النقدي عند بداية العقد، ودون ان يكون للبائع الحق في مطالبة المشتري بالثمن قبل حلول الأجل.

ثانياً: المتغير التابع: حقوق أصحاب حسابات الاستثمار المطلقة **Joint or General Investment Account**: فيقصد بها القيمة المتبقية لأصحاب حسابات الاستثمار المطلقة وما في حكمها، في تاريخ قائمة المركز المالي للبنك من المبالغ التي يقبضها البنك من اولئك الذين يرغبون باستثمار اموالهم بموجب عقد المضاربه المطلقة بعد حسم مسحوباتهم أو ما يقومون به من استردادات خلال الفتره الماليه، واطافه الارباح، أو حسم الخسائر التي تخص تلك الفتره والناجيه عن هذا الاستثمار. (الايوفي، 1993، ص 36).

ثالثاً: المتغير الضابط: حجم المصرف: **Bank Size**

ويمكن حسابه باكثر من مقياس منها: حجم الودائع، إجمالي الموجودات، عدد العاملين، صافي المبيعات، ومجموع حقوق المساهمين (Beck, Thorsten, 2003, p38) وفي هذه الدراسة سيتم الرجوع الى مقياس إجمالي الموجودات.

9. الدراسات السابقة وما يميز هذه الدراسة:

هنالك العديد من الدراسات التي تناولت بيع التقسيط والحسابات الاستثمارية ومنها:-



أولاً: - a study of installment sale and its formation in the banking systems of Iran ,france, and united state(salimzadiah, hadi, 2014, pp707-7015).

قارنت الدراسة بين عقود بيع التقسيط في كل من إيران وفرنسا والولايات المتحدة الأمريكية وأظهرت الاختلافات الحقيقية بين الدول الثلاث من ناحية تطبيق بيع التقسيط ومساوئ بعض التطبيقات، حيث استعرضت هذه الدراسة هذا التطبيق بإيران وأوضحت أنه يأتي على صورة قيام المصارف بتدخل المباشر في تلبية حاجات العملاء عن طريق شراء السلع التي يطلبها العملاء وبيعها لهم مباشرة وبين النظام البنكي الفرنسي والذي لا يتدخل مباشرة حيث ينظر إلى عقد بيع التقسيط على أنه عقد من ضمن منظومه تعقيده أكبر ، أما في الولايات المتحدة فيقتصر الأمر على تمويل بيع التقسيط دون التدخل المباشر .

ثانياً: - رسالة ماجستير موسومة ب "بيع التقسيط وتطبيقاته المعاصرة في الفقه الاسلامي" ( سعدالدين، 2010)، حيث انتهجت هذه الدراسة المنهج الوصفي والمقارن والاستقرائي في بيان حقيقة بيع التقسيط وتأصيله من ناحية فقهية وإيضاح بعض الإشكالات المتعلقة بهذا البيع، كما تناولت هذه الدراسة بعض التطبيقات العملية لهذا البيع مثل بيع المراجحة لأمر بالشراء والتورق المنظم وتوضيح بعض الصور المعاصرة في القبض .

ثالثاً: - بيع التقسيط وتطبيقاته المعاصرة "دراسة فقهية مقارنه" (خطاب، 2006)، حيث استخدم الباحث المنهج الوصفي، والفقهي في التعريف بمفردات البحث وبيان مشروعيته وما لحقه من شروط، وأهمية هذا البيع باعتباره احد ادوات التعاون بين افراد المجتمع، وكذلك ابانت الدراسة طبيعة الضمانات في هذا البيع، ومشروعية العقوبة الماليه والشرط الجزائي في هذا البيع، والرهنات والوسائل المشروعه في حفظ الحقوق.

رابعاً: - اثر توظيف الودائع الاستثمارية في ربحية المساهمين "دراسة تطبيقه على المصارف الإسلامية الأردنية" (سعادة، 2017). حيث هدفت الدراسة إلى بيان أثر توظيف الودائع الاستثمارية في ربحية مساهمي المصارف الإسلامية الأردنية خلال الفترة (2009-2015)، و توصلت الدارسة الى وجود اثر ايجابي لتوضيف الحسابات الاستثمارية بشقيها المطلق والمقيد على ربحية المساهمين، واوصت الدراسة بضرورة اهتمام المصارف الإسلامية بصيغ التمويل والاستثمار باعتبارها بديلاً مناسباً لأدوات المدائيات التي تقوم عليها الصيرفة التقليدية.

أما ما يميز هذه الدراسة أنها جاءت أكثر تخصيصاً من خلال تناول جزئيه هامه من توظيفات المصارف الإسلامية وهي بيع التقسيط من ناحية فقهية وتحليلية، وقاست اثر هذا البيع على العائد على حقوق اصحاب حسابات الاستثمار من ناحية عملية وتطبيقه ضمن حدود المصارف الإسلامية العاملة في الاردن باعتبار اصحاب هذه الحسابات هم الاساس الذي يعتمد عليهم اي مصرف في جريان اعماله وازدهارها.

### المبحث الأول: بيع التقسيط

#### المطلب الأول: التعريف ببيع التقسيط

#### الفرع الأول: من حيث اللغة.

يطلق على التقسيط في اللغة على عدة معاني ومنها: - (ابن منظور، ب ت، 377/7). (الزبيدي، ب ت، 24/20).

1. التفريق وجعل الشيء أجزاء: يقال :- قسط الشيء فرقه ،وقسط الدين جعله أجزاء معلومه تؤدي في اوقات معينه.

2. الأقتسام بالسوية، يقال: نقسطوا الشيء بينهم أي اقتسموه بالسوية.

3. العدل والظلم: فهو من الفاظ الأضداد، قال تعالى: (شهد الله انه لا اله إلا هو والملائكة وأولو العلم قائماً بالقسط) (آل

عمران: 18)، أي العدل، وقال تعالى: (وأما القاسطون فكانوا لجهنم حطباً) (الجن: 15)، أي الظالمون.

4. التقطير: يقال: قسط على عياله إذا أقرها عليهم.

5. الحصة والنصيب: يقال: وفاه قسطة أي نصيبه وحصته، وأقرب المعاني التي تناسب الدراسة - كما يراها الباحثان - هو معنيان: الحصة والنصيب، والتفريق.

الفرع الثاني: من حيث الإصطلاح.

### 1. إصطلاح الفقهاء

لم يتطرق الفقه قديماً لموضوع بيع التقسيط بالإفراد أو بالتبويب، وإنما اقتصر موضوع البحث الفقهي على النساء والأجل، وما اتصل بها من تأجيل الثمن أو تجسيمه (تقسيمه). (ابن قدامه، 1985، 4/184).

### 2. التعريف لدى المعاصرين.

جاء في مجلة الأحكام ان التقسيط هو " تأجيل أداء الدين مفرقاً إلى أوقات متعددة معينه" (حيدر، 2003، ص128)، ويلحظ الباحثان على هذا التعريف الأمور التالية:

1. ان كل تقسط يفيد التأجيل وليس العكس، وعليه؛ يكون بين اللفظان عموم وخصوص، بحيث يختص مفهوم التقسيط بالمعنى المطلق، كذلك فهما يشتركان في عله واحده، فيحلان في الاموال غيرالربوية ويُمنعان في الاموال الربوية، لأنه لا يجوز التقسيط، أو التأجيل في مبادلة الجنس بمثله؛ وذلك لثبوت اشتراط الحلول فيها.

2. إن الدين هنا مختص بالثمن، وعليه؛ فإن هذا البيع هو بيع إئتماني لأن سداد الثمن ليس حالاً، فيبقى احد البدلين في الذمه، ويُتفق بين طرفي البيع على طريقة الأداء سواء كانت دفعه واحده (البيع الآجل)، أو على دفعات (تقسيم)، أو أن المشتري سوف يدفع دفعة مقدماً ثم يقسط باقي الثمن باقساط معلومه في اوقات متعاقبة متفق عليها.

3. أن الدين الناشئ عن هذا البيع اكسبه صفة الاضافه، فالاصل ان يكون البيع بنقدٍ حال ولكنه اضيف الى الأجل، وصار لقباً على معنى، قال ابن الحاجب - رحمه الله - " ما أجل ثمنه العين"، (الرصاص، 1350هـ، 1/259-260)، ومعناه البيع الذي أجل ثمنه العين.

4. أن هذا التعريف لم يلحظ زيادة في ثمن السلعة مقارنة مع ثمنها النقدي وهذا ماجرى عليه عادة التجاري في بيع التقسيط، على الرغم انهم قد يبيعون بنفس الثمن الحال آجلاً في حال قرب كساد السلعه، كما ان التعريف لم يأتي على ذكر ضمانات سداد الدين، سواء كان ذلك بالكتابة أو الاشهاد أو الرهن أو الكفالة.

5. أن التأجيل هو حق حصري للمشتري لا يجوز للبائع ان يزاحمه فيه، وذلك بمطالبته بالثمن قبل حلول الأجل المتفق عليه. وعليه؛ يمكن لنا ان نعرف بيع التقسيط على انه: بيع ائتماني يفيد نقل ملكية السلعه من البائع للمشتري عند التعاقد، دون ان يكون له الحق في منع المشتري من التصرف بها، مع تأجيل سداد الثمن الى وقت أو اوقات معلومه متفق عليها، و تحديد مبلغ كل قسط و الضمانات المتفق عليها بين الأطراف، بحيث يستولي المشتري على السلعه في نهاية المدة مقابل زيادة معلومه على الثمن النقدي عند بداية العقد، ودون ان يكون للبائع الحق في مطالبة المشتري بالثمن قبل حلول الأجل.

المطلب الثاني: مشروعية بيع التقسيط

الفرع الأول: تحريم محل النزاع.

اتفق العلماء على جواز ان يكون ثمن البيع حالاً أو مؤجلاً بنفس القيمة، واختلفوا في تأجيله بزيادة الثمن بين اجازته، وتحريمه، وكراهية، وذلك على النحو التالي:-

أولاً: التحريم ومنهم: زيد بن علي بن الحسين (الشوكاني، 2004، ص999)، والجصاص من الحنفية (الجصاص، 2، 186/1992)، وادلتهم في ذلك مايلي:-

1. انه يدخل في نهي النبي - صل الله عليه وسلم - عن بيعتين في بيعة (الترمذي، ب، ت، ص، 292)، وصورتها: ( ان البائع يبيع السلعة بسعر نسيئةً بكذا وهو نقداً بكذا، فيوافق المشتري دون توضيح أي البيعان هو المقصود، فينشأ عن عدم تحديد البيع الإيهام الذي يقود إلى الغرر من جهة جهل الثمن وعدم استقراره، أو ان يكون قصد المتبيعان الربا فلم يُبَيَّن في قصد المتبيعان على وجه التحديد، فجاء المنع من باب سد الذرائع)، ويناقش هذا الأمر بما يلي:

أ: أن منع الغرر وسد الذرائع، تزول هنا بضبط القبول في مجلس العقد، وذلك بالتعبير الجلي عن الرضا بأحد البيعان، يقول الإمام الاوزاعي: " لا بأس بذلك، ولكن لا يفارقه حتى يباته بأحد المعنيين" (الخطابي، 3، 123/1932).

ب: ان هذا الحديث ، حديث ضعيف لا حجة لهم به، قال صاحب تحفة الاحوذى " تفرّد محمد بن عمر بهذا اللفظ،.....، فالظاهر ان هذه الرواية بهذا اللفظ ليست صالحة بالاحتجاج، والله تعالى أعلم" (المباركفوري، ب، ت، 4/429)

ج: ان الممارسة المصرفية الحديثه تمنع هذا الإيهام، من خلال نمطية العقود المصاغة طبقاً لرأي هيئة الرقابة الشرعية وبإشراف من ادارة المراجعة الشرعية الداخلية، بحيث تمنع أي مخالفه شرعية سواء في العقد أو في معلومية الثمن.

2. أن الزيادة في الثمن مقابل الزمن في البيع، كالزيادة في الدين نظير الزمن ، فقياساً على اعتبار الربا في الثانية يكون الربا في الصورة الأولى ، ويرد على ذلك بالأمر التالية:-

أ: ان المسوغ الأول لتلك الزيادة في الثمن عند البيع هو، أن محلها المخاطرة وليس الزمن ،فقد تتغير الاسعار صعوداً عند حلول الأجل فلا تنفع فيها الزيادة المقدره، أو ان يكون هنالك مخاطرة تَوَى (هلاك) الدين بعبارة الفقهاء، أي ان يصبح معدوماً، وعليه؛ فإن الزمن هنا يصحب الزيادة وليس شرطاً لها، يقول مالك " يجوز أن يتأخر قبض الثمن يومين أو ثلاثة؛ لأن ذلك لا يكون سلباً إلا بمدة تتغير فيها الأسواق" (ابن رشد ، 1982 ، 2/203).

ب: المسوغ الثاني:- ان للزمن حصة في الثمن في عقود البيع، وليس في القروض لأختلاف طبيعتهما، قياساً على حديث النبي - صل الله عليه وسلم- " عندما أمر عمرو بن العاص أن يجهز جيشاً، فنفذت ابل الصدقه، فأمره أن يشتري البعير ببعيرين والبعيرين بثلاثة إلى ابل الصدقة" (ابي داود، 1399هـ ، 5/244)، كذلك فإن هذا الأمر اقره الفقهاء، قال الزيلعي "يزداد على الثمن لأجل الأجل" (الزيلعي، 1313هـ، 4/78).

ج: ان هذا البيع متفق مع طبيعة التمويل الإسلامي، الذي يقوم على اساس تساوي منافع والتزامات طرفي العقد ، فزيادة الثمن للبائع يقابلها منفعه للطرف الآخر تتمثل بامهاله والرفق به وتلبية رغباته في شراء ما يريد من حاجات، وفي النهاية فإن هذا البيع معاوضه على بدلين مختلفين ، اما الربا فهو يختص بالمنفعه لطرف دون آخر ومحلّه هو النقد فقط.

#### ثانياً: الكراهية.

ومنهم عبد البديع صقر، وعبد الحميد السائح (المالقي، 2000، ص 428) ، ودليلهم ، قوله - صل الله عليه وسلم- " الحلال بين والحرام بين وبينهما مشبهات لا يعلمها كثير من الناس" (البخاري، 1403هـ ، 2/74) ، فالمتشابهات : ما لم يتبين حكمها على التعيين ، ويرد على ذلك : ان الفقه يتحوي على العديد من الأدلة (العقلية والنقلية) التي تبين مشروعية هذا البيع على وجه التعيين، وهذا ما سيبينه الباحثان تالياً.

#### ثالثاً: الجواز، واقاموا ادلتهم على ما يلي:

1. قوله عزوجل، ( يا أيها الذين آمنوا إذا تداينتم بدين إلى أجل مسمى فاكتبوه)، (البقره، 282) مما يدل على جواز هذا البيع، وذلك لأن معنى التداين هو "التبايع بالأجل" (ابن منظور، مرجع سابق، 13/164)، كذلك فإن ابن عباس -رضي الله عنه- أكد ما سبق ذكره بقوله " أشهد أن السلف المضمون الى أجل مسمى قد أحله الله في كتابه واذن فيه، ثم تلا هذه الآية" (البيهقي، 2003، 6/30)، كذلك قوله عزوجل: (وأحل الله البيع) (البقره، 275)، فالله تعالى، أحل البيع ولم يبين كيفيته . وضابط معرفته هو العرف وما يحقق مصلحة الناس

- اما الزيادة في الثمن فلم يرد فيها نص يحرمها ، فالأصل براءة الذمه حتى يأتي الحظر أو المنع، وعليه؛ فهي داخله في عموم حلة البيع .
2. ان النبي- صل الله عليه وسلم- اشترى طعاماً من يهودي في المدينة إلى أجل مسمى وفام -عليه السلام- برهن درعه عنده (البخاري، مرجع سابق، 210/2)، وهذا يشير الى قيامه - صل الله عليه وسلم- بشراء طعام مقابل نقود مؤجله، وذلك لعدم تصور ان يكون الثمن شعيراً وهو من الاموال الربويه ،مضمونه برهن من حديد(المالقي، مرجع سابق، 430)، كما انه لا يتصور ان اليهودي لم يأخذ زياده على الثمن النقدي(الختلان، 2012، ص106) ،وبذلك تنطبق هذه الحالة على صورة البيع بالتقسيط.
3. إجماع فقهاء الأمة على اباحة هذا البيع، "قال ابن بطال: الشراء بالنسيئة جائز بالاجماع" (ابن حجر، ب ت، 302/4)، وقال ابن قدامه "أن المثلث في البيع أحد عوضي العقد، فكما يجوز أن يثبت الثمن في الذمه، يجوز أن يثبت فيها المثلث" (ابن قدامه، مرجع سابق، 385/6)، كما ان هذا البيع اجازه الفقهاء المعاصرين واستقر عليه الرأي الاجتهادي، حيث قرر مجمع الفقه الإسلامي بدورته السادسة عام 1990 بقراره رقم 51 اجازته بشكل حاسم لا لبس فيه.
4. ان الأصل في العقود وما يقتدر بها من شروط الاباحة ما لم يرد دليل صريح بالتحريم، ولم يرد ما يحرم الزيادة في الثمن مقابل الاجل في البيع، كما ان بيع التقسيط يعتبر أحد اشكال القروض الاستهلاكية التي يتم استخدامها لشراء بعض السلع المعمره، وتقدمها البنوك الاسلامية للتيسير على الناس لأن معظم الناس لا تتوفر معهم سيوله او انهم انه يفضلون توزيع على نفقات أخرى(قلعه جي، 2010، ص81).

#### الفرع الثاني: الترجيح.

يرجح الباحثان ما ذهب اليه المجيزون من دون كراهية، لقوة ادلتهم وحاجة الناس الى مثل هذه البيوع ،لكونها ترفق بالناس وخصوصاً في وقتنا الحاضر ولا يحصل الرفق الا بالأجل، فأمرالشرع بالأجل والأمر يقتضي الوجوب والانصياع، وان ما استدل عليه المانعون من ادله هو قياس مع الفارق للأسباب المبينه سابقاً.

#### المطلب الثالث: شروط صحة بيع التقسيط

يشترط لصحة هذا البيع توفر الشروط التالية:

1. معلومية الأجل:- لقوله تعالى (يا أيها الذين آمنوا إذا تداينتم بدين إلى أجل مسمى فاكتبوه)،(البقره، 282)، فتسمية الأجل في بيع التقسيط، يجب ان يقوم على الوضوح وعدم الإيهام بين الأطراف ، أو ان يُعلق على أمر غير بات فيسبب الخلاف والمنازعه، وعليه؛ فإن الأجل المعلوم يعرف بكيفيته، وتضبط الكيفية بالتفاصيل أو بوجود معيار منضبط يرد الى العرف والقانون، بحيث لا يؤدي الى التفاوت الكثير، قال ابن قدامه ( ولا نعلم في اشتراط العلم بالأجل في الجملة اختلافاً، فأما كيفيته فإنه يحتاج أن يُعلمه بزمان بعينه لا يختلف)(ابن قدامه، مرجع سابق، ص 403).
2. معلومية الثمن : أي أن الحاصل المتأتي من بيع السلعه يكون معلوماً غير مجهول ، مع بيان مبلغ كل قسط، وتاريخ سداده(عتر، 2005، ص217).
3. ان تكون السلعه محل البيع مملوكه للبائع وقت التعاقد، لقوله -صل الله عليه وسلم- " لا تبع ما ليس عندك"(ابي داود، مرجع سابق، ص362)، وعلة ذلك؛ منع الغرر المتأتي من عدم تحقق الحصول على محل التعاقد ، كذلك انه يربح من دون ضمان الشيء وذلك لنهي الرسول ربح مالم يضمن (الترمذي، مرجع سابق، ص293).
4. ان تكون السلعه مقبوضه للبائع، سواء أكان ذلك قبضاً حقيقياً أم حكماً، وبأي صورة من صور القبض، لنهيه - صل الله عليه وسلم- (أن تباع السلع حيث تباع حتى يحوزها التجار إلى رحالهم)(ابي داود، مرجع سابق، ص 358)، فمن المعروف ان

الحيازة صورة من صور القبض، قال صاحب كتاب سبل السلام" والظاهر ان المراد به القبض ، لكنه عبّر عنه لما كان غالب قبض المشتري الحيازة إلى المكان الذي يختص به"(الصنعاني، 1379هـ، 17/3).

5. الأ يكون البدلين من الاموال الربوية، حتى لا يتحقق الربا بنوعيه، لقوله -صل الله عليه وسلم- (الذهب بالذهب، والفضة بالفضة، والبر بالبر، والشعير بالشعير، والتمر بالتمر، مثلاً بمثل، يبدأ بيد، فإذا اختلفت هذه الاصناف فبيعوا كيف شئتم إذا كان يداً بيد)(مسلم، 2006، ص 744)

6. ان يكون البيع ناجزاً فلا يجوز تعليق عقد البيع على اداء الثمن، يقول صاحب المذهب" ولا يجوز تعليق البيع على شرط مستقبلي كمجئ الشهر و قدوم الحاج"( الشيرازي، ب ت، 19/2)، وعليه- يرى الباحثان- ان المسؤولية تقع على ادارة المراجعة الشرعية الداخلية في ضبط ما سبق من خلال ما تجرّبه من اختبارات و فحوص عينيه في حال نمطية العقود أو مراجعة كافة العقود غير النمطية للتأكد من صحتها ويجب ان تشمل جميع الفروع والادارات التابعة للمصرف (الايوفي، 2017، ص 64 وما بعدها).

#### المطلب الرابع: قوداح بيع التتسيط

قد يلحق ببيع التتسيط بعض التطبيقات التي تؤثر على مشروعية بيع التتسيط ومنها:-

1. عدم جواز دفع قيمة القسط، وذلك عن طريق خصم الاوراق التجارية( الكمبيالات) عند بنك ربوي، وذلك لان علاقه تتحول بين المشتري والبنك الى علاقة دائن بمدين (السالوس، ب ت، ص 255).
2. طهارة المعقود عليه، فيجب ان يكون الثمن طاهراً لا نجاسة فيه وان كان فيه منفعه وكذلك الحال في المثلث فلا يجوز بيع الخمر أو الكلب أو الخنزير (الفضيلات، ب ت، 61/1).
3. مراعاة مقصد الشارع في الغايه من تأجيل الثمن وذلك رفقاً بالناس، وعدم استغلاله لعقد صوري آخر لا يحقق قيمه مضافه، بحيث ينتهي الى بيع محرم أو حيله ربويه، مثل بيع العينه، يقول الشاطبي في ذلك "قصد الشارع من المكلف أن يكون قصده في العمل موافقاً لقصده من التشريع"(الشاطبي، 1997، 23/3)، فلا يتصور ان يكون هنالك بيع عينه دون وجود بيع أجل.
4. عدم الزام البائع بالحط من الثمن مقابل تعجيل الدفع، لأن الوضع للتعجيل كالرفع في التأجيل، ولا بئس به عند الوفاء من باب حسن القضاء.

#### المطلب الخامس: مزايا بيع التتسيط

##### الفرع الأول: بالنسبه إلى العميل.

1. شراء ما يستطيع من احتياجات دون ان يسبب ذلك ضغطاً على دخله، الأمر الذي يؤدي الى سرعة دوران العجله الاقتصادية وزيادة دخول التجار وتحسن الحياة الاقتصادية، فضلاً عن كونه يعد اسلوب من اساليب التسويق والترويج للتجار.( المصري، ب ت، ص 298).
2. ان هذا البيع يعطي للعميل حرية اختيار فترة السداد بما يتوافق مع تدفقاته النقدية.
3. صيغه مناسبة لزيادة دخل العميل من خلال انشاء مشروع يحقق له عائد ويتشمل ذلك من خلال شركة الوجوه.

##### الفرع الثاني : بالنسبه إلى المصرف.

1. وضوح العوائد المتحصلة عن هذا البيع.
2. وضوح حجم التدفقات النقدية عن كل فترة زمنية.
3. صيغة تمويل مناسبة ومنخفضة المخاطر من خلال توفر العديد من الضمانات.

#### المطلب السادس: صور بيع التتسيط

يتخذ بيع التتسيط صوراً متعدده منها.

1. أن يؤجل الثمن الى آجال معلومه متفق عليها بين الطرفين.
2. ان يؤجل الثمن الى موعد واحد متفق عليه.
3. ان يدفع المشتري دفعه تحت الحساب ويقسط الباقي على مواعيد مضروبه معلومه.

### المبحث الثاني. حسابات الاستثمار في المصارف الإسلامية

#### المطلب الأول: الودائع من منظور فقهي

#### الفرع الأول: التعريف بالوديعة ومشروعيتها

الوديعة: من ودع الشيء اذا تركه، وهي من الدعة وهي السكون، لسكونها عن الاستعمال، والعين المودعه، هي اسم يطلق على المال أو لمختص مدفوع إلى من يحفظه عنده بما يحفظ ماله اذا تأكد قدرته على الحفظ وبدون عوض، وبمعنى الايداع: (وهي انابة صادره من المالك أو من يقوم مقامه كالوكيل لشخص آخر لحفظ مال أو مختص تبرعاً) (البهوتي، 4، 166/1983)، والوديعة من عقود الأمانه المشروعه بالكتاب والسنة والإجماع .

أفمن القرآن: قوله عز وجل ،(إن الله يأمركم أن تؤدوا الامانات إلى أهلها)(النساء، 58)، وقوله سبحانه،(فليؤد الذي أؤتمن امانته)(البقره، 283).

ب: واما السنه: فقوله- صل الله عليه وسلم- (أد الامانة الى من ائتمنك ولا تخن من خانك)(النيسابوري، 2، 53/1990)، وقيامه - صل الله عليه وسلم- بتسليم الامانات قبل هجرته الشريفة.

ج: واما الاجماع: فقد اجمع العلماء في مختلف العصور على جوازها لحاجة الناس اليها لتعذر قيامهم بذلك في جميع الاوقات.(البهوتي، مرجع سابق، 4/166).

#### الفرع الثاني: شروط الوديعة.

يشترط في الوديعة توفر الشروط التالية:-

1. إذا كانت الوديعة مالا، فيشترط ان يكون المال متقوما فلا تصح ان يكون خنزير أو حبة قمح، وان تكون الوديعة مشروع، فلا تصح ان تكون مخدرات ، أو خمراً مثلاً

2. يشترط ان تكون الوديعة مقدورا على تسليمها، فلا يتصور ايداع السمك في الماء لحفظها عند الوديع.

3. يشترط قبض الوديعة لاتمام العقد ،ويترتب على الوديع حفظ الوديعة، وبذل المستطاع على النحو الذي يحفظ به ماله، وعدم

التفريط بها وردها عند الطلب(المرتضى، 1988، 4/167)، ومع ذلك لا مانع شرعاً من تحويل الوديعة النقدية وتوجيهها الى

ما فيه مصلحة المتعاقدين، عن طريق عقد المضاربة سواء عن طريق الوديع، أو طرف ثالث عن طريق

الوديع(الكاساني، 1328هـ، 6/83)، وهذا ما اخذت به الممارسة المصرفية الغربية عندما تجاوزت أثر حفظ الوديعة العاديه الى

الالتزام بما يسمى خدمة الصندوق،(المالقي، مرجع سابق، ص 208).

#### المطلب الثاني: الاتجار بالوديعة

ان من واجبات الوديع الشرعيه:- هي قبض الوديعة، والمحافظة عليها بوسائل الحفظ التي يحفظ بها الانسان ماله، وردها الى من

حفظها عنده عند الطلب، اما الاتجار بالوديعة والانتفاع بها مباشرة او بواسطة الغير، فيلزم إذن صاحبها، لأن الإلتجار يستوجب

بالضرورة، إخراج الوديعة من طبيعتها بالحفظ، و الانتقال بها من ذمه الى ذمه اخرى، يقول صاحب التاج والاكليل (ان الدنانير والدارهم

لا تتعين ، كأنه لا مضره على المودع في الانتفاع بها اذا رد مثلها)، (المواق، 1994، 7/274)، وهذا ما عليه المصارف الإسلامية

اليوم، حيث تنص في عقودها مع العميل بالتصريح لها بالإستثمار بها في صيغ اسلاميه مشروع، والربح يكون بينهما حسب الاتفاق

بموجب عقد المضاربه ، والخسارة على صاحب المال ويكفي البنك خسارته لجهده، ويد المصرف على المال هي يد مؤتمنه لا يجوز

ان تضمن الا في حالات التعدي والتقصير ومخالفة الشروط، يقول الزرقاني في تعليقه على مراجعة عبيدالله بن عمر - رضي الله عنهما- لابوه أمير المؤمنين، في قصة اتجاره هو واخيه عبدالله، بمال من اموال المسلمين اسلفهما ابي موسى الاشعري فربحا فيه، فقال عبدالرحمن بن عوف، لو جعلته قراضاً، فأخذ أمير المؤمنين رأس مال الصفقة ونصف الربح المتحقق، والنصف الآخر لعبيدالله و اخيه عبد الله، ( قال عيسى كراهةً لتفضيل ابي موسى لولديه،....، ولو تلف المال ولم يكن عندهما وفاء، لضمنه ابو موسى)،(الزرقاني، 2003، 516/3).

### المطلب الثالث: الودائع في المصارف الإسلامية الفرع الأول: مصادر الأموال في المصارف الإسلامية

إن الأموال في المصارف الإسلامية من حيث المصدر مقسمة إلى جزئين.

**الأول: مصادر داخلية، وتمثل نسبة قليلة من رأس المال وهو ما يطلق عليها "حقوق المساهمين" و القائمه على:-**

1. رأس مال المصرف المكتتب به والمدفوع: وهي الأموال المدفوعة من المالكين عند انشاء البنك بالاكنتاب باسهمه بقيمتها الاسمية، أو اية اضافات في مرحله لاحقه، بشرط ان يكون المال المدفوع به موجوداً لا ديناً وارداً في الذمه(الهيتمي، 1998، ص 237)، و تعود اليها البنوك بشكل عام من أجل توفير تمويلات داخلية ذات آجال طويله، وذلك لأن كفاية رأس المال يُعد صمام امان لأي التزام مستقبلي وخصوصاً في الاستثمارات طويلة الاجل، فضلاً عن كونه من متطلبات الكفاية المصرفية و ضمانه من ضمانات حقوق المودعين.

ويرى الباحثان:- أن مراجعة الحد الأدنى من رأس مال المصارف يختلف من بلد الى آخر، طبقاً لاعتبارات عديده تتعلق، بالرقابه المصرفيه الحكوميه، والموازنه بين مبدأ السيوله والامان، وطبيعة توظيفات الاموال من حيث الآجال، ووفاءً للاعتبارات الدوليه وعلاقتها بالبنوك الكبرى، ونظرة مجلس الاداره الى كفاية رأس المال باعتباره من أهم وسائل جذب المودعين واتخاذ القرار الاستثماري لديهم.

2. الإحتياطات: وهو كل ما يتم اقتطاعه من الأرباح الصافيه الغير موزعه، انصياً للقانون، أو لمواجهة التزامات طارئه وهي على عدة انواع منها:-

أ: إحتياطي قانوني: وهو محدد من قبل السلطات النقدية بنسبه معينه، بهدف تدعيم رأس المال، ويتم إقتطاعه من الارباح قبل الضريبه.

ب: إحتياطي إختياري: ويقتطع من الارباح قبل الضريبه، لغايات يقررها مجلس الإدارة، ويعتمد التوسع بمثل هذه الإحتياطات على حجم الإرباح، وعلى المخاطر الكلية التي يواجهها أي مصرف.

ج: إحتياطي مخاطر مصرفيه عامه: على ذمم البيوع الآجله وعلى تمويلات البنك من أمواله الذاتيه، وفقاً لتعليمات السلطات النقدية (عريقات وعقل، 2010، ص 137).

ولا مانع شرعي من قيام البنوك الاسلاميه بعمل احتياطات، بهدف المحافظه على رأس المال باعتباره من أهم مقاصد الشريعه، قال - صل الله عليه وسلم- " مثل المؤمن مثل التاجر، لا يسلم ربحه حتى يسلم له رأسماله، كذلك المؤمن لا تسلم له نوافله حتى تسلم له عزائمهم"(البيهقي، 2003، 558/4)

3. الأرباح المدوره :- وهي الارباح المحتفظ بها بعد اقتطاع الإحتياطات لدى البنوك، وتوزيع الارباح على المساهمين، ولا مانع شرعا من ذلك، كونه لا يحق للمستفيدين في الربح في نظر الفقه الحصول عليه بالكامل، دون النظر الى ما قد يصيب رأس المال من خسائرمستقبلاً، والسبيل في ذلك هو احتجاز جزء من الربح(شحاته، 1977، ص 65).

**الثاني: مصادر خارجية، وتمثل بالودائع التي يحتفظ بها المودعون لدى البنك والتي تمثل النسبه الأكبر من اموال البنك وتقسّم إلى:**

أ: ودائع ادخاريه: هي اموال تتقبلها البنوك الاسلاميه وتضعها في حسابات جاريه و تحت الطلب ، وتتلزم بردها دون زياده الى اصحابها عند الطلب(الزحيلي، 2011،ص527)، مقابل التفويض بإستثمارها عملاً بقاعدة الغرم بالغنم، وتكيف شرعاً على انها قرض، والقرض في الاسلام حلال بشرط عدم وجود ربا ، ويد البنك على هذه الحسابات يد ضمان في جميع الاحوال.

ب: موارد تكافليه مثل التبرعات والهبات والصدقات وانصاب الزكاه ، أو الاموال العينيه التي يقدمها المحسنون إلى هذه المصارف، ليتم صرفها حسب المقرر شرعاً

ج:- ودائع استثماريه ، وتكون أما على شكل حسابات استثمار مطلقه أو على شكل حسابات استثمار مقيدة ، وهذا ما سيبينه الباحثان تالياً.

### الفرع الثاني: الحسابات الاستثماريه وتكفيها الشرعي.

اولاً:- حسابات الاستثمار (المشترك) المطلقه وحقوق اصحابها: وهي تلك الحسابات النقدية التي يتسلمها البنك من عملائه (الراغبين باستثمارها) على اساس القبول العام ، بدون قيد أو شرط بما في ذلك قبولهم بقيام البنك بخلط اموالهم باموال البنك ،اعتماداً على ثقتهم بالمصرف وخبرته في الاستثمار، على قاعدة اعمل برأيك،ألا ان هذا الاطلاق مقيد بالعرف التجاري وما يحقق مصلحة الطرفين ، ويشترك الطرفين بحصص شائعه للربح - ان وجد- بعد التتضيض الحقيقي أو الحكمي، على ان يؤخذ البنك حصته من ربح اصحاب الاستثمار بصفته مضاربا ، وتوزع الخسائر بحسب حصته في التمويل، ويدخل في حكمها سندات المقارضه المطلقه و أي حساب آخر له نفس طبيعة هذه الحسابات ، وتظهر هذه الحسابات في قائمة المركز المالي تحت بند حقوق اصحاب حسابات الاستثمار المشترك.

اما حقوق اصحاب حسابات الاستثمار المطلقه وما في حكمها: فيقصد بها القيمه المتبقية لأصحاب حسابات الاستثمار المطلقه وما في حكمها، في تاريخ قائمة المركز المالي للبنك من المبالغ التي يقبضها البنك من اولئك الذين يرغبون باستثمار اموالهم بموجب عقد المضاربه المطلقه بعد حسم مسحوباتهم أو ما يقومون به من استردادات خلال الفتره الماليه، واطافه الارباح، أو حسم الخسائر التي تخص تلك الفتره والناجيه عن هذا الاستثمار.(الايوفي، 1993،ص36).

وتكيف العلاقه بين البنك وأصحاب حسابات الاستثمار المطلقه اما على اساس عقد المضاربه المطلقه، او على اساس عقد الوكالة بالاستثمار سواء بأجر أو بدونه ، وعليه؛ قيد البنك على تلك الحسابات هي يد امانه لا تضمن رأس المال دون الربح الا في حالات التعدي والتقصير ومخالفة الشروط ، وفي حالة الوكالة بالاستثمار، إذا خالف الوكيل الشروط لمصلحة رب المال وتحقق ربح، فالربح يذهب الى الموكل دون الاخلال بحق الوكيل في الحافز(معيار الوكالة بالاستثمار (الايوفي)،2011، ص1146)، وتقسم حسابات الاستثمار المطلقه بشكل عام إلى: (المالقي، مرجع سابق، ص 235)

أ: حسابات التوفير: وهي حسابات تفتح عادة للمودعين الذي يودعون مبالغ قليله او رمزيه ويطلق عليهم ما يسمى بالمودع الرمز ، حيث لا يتم اشراك المبلغ باكماله بالاستثمار بل بنسبه منه، كما ان عملية السحب من الرصيد تخضع لاعتبارات تتعلق بالمبلغ المسحوب والزمن وفقدان المبلغ المسحوب لنصيبه من الارباح.

ب: حسابات تحت إشعار: وفيها يتعهد المودع بإخطار (إشعار) البنك برغبته بالسحب من رصيده قبل وقت كافٍ، الأمر الذي يدفع البنك للاستثمار به بنسبه أكبر من الاموال الموجوده بحسابات التوفير.

ج: حسابات لأجل: وهي حسابات لا يسمح بالسحب منها الا بعد مرور مده معينه ، ومع ذلك قد تسمح البنوك بذلك استثناءً إذا كانت سيولتها وظروفها تسمح بذلك.

ثانياً: حسابات الاستثمار المقيدة (المخصصة): ويقصد بها جميع الموجودات سواء أكانت محفظه استثماريه أو صندوق استثماري، أو قام اصحابها بإستثمارها لدى البنك على أساس المضاربه المقيدة، أو على أساس عقد الوكالة ، وبالتالي لا تعتبر الاستثمارات المقيدة من موجودات البنك ،



حيث لا يحق للبنك حرية التصرف بها دون مراعاة القيود التي فرضها صاحبها على البنك طالما كانت لا تشمل على محظور شرعي ، وفي العادة لا يستخدم البنك موارده في تمويل تلك الحسابات ويقتصر تمويلها على اصحابها، وتظهر هذه الحسابات خارج الميزانية.

### الفرع الثالث: الحسابات الاستثمارية لدى المصارف الاسلامية الاردنية

من خلال النظر الى الجداول ذوات الارقام (1، 2، 3، 4) والتي تبين إجمالي الودائع في البنك الاسلامي الاردني والبنك العربي الاسلامي الدولي بشكل عام وارصدة حسابات الاستثمار المطلقة بشكل خاص، يتبين لنا تطوراً ملحوظاً لارصدة حسابات الاستثمار المطلقة لدى البنوك محل الدراسة خلال الفترة (2005-2015)، بالرغم من حداثة النشأة للبنك العربي الاسلامي، وهذا يدل على نجاح البنك في جذب عملاء الجدد وثقة المودعين به في إدارة مثل هذه الحسابات، وهذا مرده أيضاً الى النزعة الدينية لدى الافراد المتعاملين مع هذه المصارف مما يعكس مفهوم الوعي المصرفي الاسلامي لديهم، ويعزز الثقة لديهم لاستثمار أموالهم لدى هذه المصارف، وقد شهدت حسابات الاستثمار المطلقة ارتفاعاً مستمراً ثم انخفضت في عام 2012 وذلك يعزى إما إلى عدم قدرة ادارة البنك على جذب المزيد من العملاء أو أن هذخ الادارة لم تكن موقفه في إدارة هذه الحسابات.

جدول رقم (1). تطور أرصدة حسابات الاستثمار المطلقة لدى البنك الإسلامي الأردني للفترة (2005-2015) (بالدينار الأردني)

السنة	حسابات الاستثمار المطلقة	معدل النمو %
2005	804448367	*
2006	861250767	7.061
2007	910989037	5.775
2008	1026548510	12.685
2009	1295684457	26.218
2010	1596216211	23.195
2011	1803606700	12.993
2012	1844335823	2.258
2013	1976371647	7.155
2014	2114844822	7.006
2015	2225318925	5.05

المصدر: من إعداد الباحثين، بالاستناد إلى التقارير السنوية للبنك الإسلامي الأردني.

جدول رقم (2). تطور أرصدة حسابات الاستثمار المطلقة لدى البنك العربي الإسلامي الدولي للفترة (2005-2015) (بالدينار الأردني)

السنة	حسابات الاستثمار المطلقة	معدل النمو %
2005	181098819	*
2006	278917056	54.014
2007	294636876	5.636
2008	355036432	20.500
2009	507684488	42.995
2010	577391794	13.730
2011	634507336	9.892
2012	605273596	-4.607
2013	693803314	14.626

17.879	817847223	2014
17.23	958734821	2015

المصدر: من إعداد الباحثين، بالاستناد إلى التقارير السنوية للبنك العربي الإسلامي الدولي

جدول رقم (3). إجمالي الودائع في البنك الإسلامي الأردني خلال الفترة (2005-2015) (بالدينار الأردني)

السنة	إجمالي الودائع في البنك الإسلامي الأردني	معدل النمو (%)
2005	1,203,397,269	*
2006	1,267,458,084	5.32333
2007	1,364,304,753	7.64102
2008	1,557,266,254	14.14358
2009	1,896,052,560	21.76
2010	2,308,916,402	21.78
2011	2,615,921,283	13.30
2012	2,711,483,074	3.65
2013	2,927,714,473	7.98
2014	3,148,700,572	7.55
2015	3750000000	19.09

المصدر: من إعداد الباحثين، استناداً إلى التقارير السنوية للبنك الإسلامي الأردني.

جدول رقم (4). إجمالي الودائع في البنك العربي الإسلامي الدولي خلال الفترة (2005-2015) (بالدينار الأردني)

السنة	إجمالي الودائع في البنك العربي الإسلامي الدولي	معدل النمو (%)
2005	309,158,518	*
2006	483,810,370	56.49265
2007	493,782,472	2.06116
2008	774,525,188	56.85555
2009	885,982,235	14.39
2010	971,026,946	9.60
2011	986,654,405	1.61
2012	1,025,498,790	3.94
2013	1,170,037,057	14.09
2014	1,373,591,043	17.40
2015	1745000000	27.04

المصدر: من إعداد الباحثين، استناداً إلى التقارير السنوية للبنك العربي الإسلامي الدولي.

الفرع الثالث: أثر الحسابات الاستثمارية على ربحية مساهمي المصارف الإسلامية:

يمكن القول بان هناك العديد من العوامل التي تؤثر على حجم الودائع بشكل عام والحسابات الاستثمارية المطلقة بشكل خاص والتي بالتالي قد تؤثر على ربحية المساهمين في المصارف الإسلامية ومنها: جودة الخدمة المصرفية، المنافسة، المخاطر الاستثمارية، سمعة المصرف، التضخم، الدخل والادخار، موقع المصرف الإسلامي وانتشاره الجغرافي، وكفاءة العاملين في المصرف الإسلامي (الثبتي، 1415هـ، ص638-640)، وبالتالي كلما ارتفعت نسبة الحسابات الاستثمارية المطلقة المودعة لدى المصارف الإسلامية

بشرط توظيفها بطريقة كفؤه فإن ذلك يساهم في زيادة و تطوير المشاريع ذات البعد التنموي والتي يعود نفعها لجميع الاطراف المشاركة بالاستثمار من مصرف وعملاء وبالتالي على المجتمع ككل، ويحد من ظاهرة الاكتناز للموارد المالية كعنصر من عناصر الإنتاج، وبالتالي فإن هذه الزيادة في المشاريع ستؤدي إلى القضاء على البطالة، أو المساهمة في تقليلها، مما يسهم في تحقيق مفهوم الامان الاجتماعي(المومني والسروجي،2007،ص134) ، و زيادة الادخار الاستثماري وبالتالي الى ارتفاع ربحية المساهمين، وعلى العكس تماماً في حال عدم الاستغلال الامثل لهذه الحسابات أو سوء استثمارها سيؤدي الى انخفاض ربحية المساهمين.

ومن المؤشرات المالية التي يمكن الاستفادة منها في هذا المجال هي: مؤشر نسبة توظيف الموارد: ويعتبر هذا المؤشر من مؤشرات النشاط، ويبين الجدول رقم (5) متوسط نسبة توظيف الموارد في البنوك الإسلامية للفترة (2005-2015)، حيث يبين قدرة البنوك على توظيف مواردها (الودائع + حقوق الملكية) فكلما انخفض هذا المؤشر دل على أن البنك ذو اداء سيء من حيث توظيف موارده بمعنى توظيف غير كفؤ لموارد البنك مما ينعكس على الأرباح باثر سلبي(المومني والسروجي،2007،ص134)، ويمكن ايضاً الاستفادة من هذا المؤشر في التنبؤ بالتعرض للالتزامات المالية، ففي حالة انخفاض المؤشر يعطي احتمالية كبيرة لوجود ازمة مالية والعكس صحيح في حال ارتفع المؤشر، ومن الجدول يتبين تذبذب نسبة توظيف الموارد ومعدلات نموها تارةً وانخفاض المؤشر تارةً أخرى ويعود ذلك بسبب انخفاض حجم الاستثمارات والتمويلات بالنسبة لحقوق الملكية.

الجدول رقم (5). نسبة توظيف الموارد ومعدل النمو في البنوك الإسلامية خلال الفترة (2005-2015) (بالدينار الأردني)

السنة	النسبة	معدل النمو (%)
2005	42.6291	-13.09
2006	46.6519	9.44
2007	49.2900	5.65
2008	54.7950	11.17
2009	58.2057	6.22
2010	64.1544	10.22
2011	75.0651	17.01
2012	71.8591	-4.27
2013	73.3273	2.04
2014	83.2181	13.49
2015	82.4655	-0.90

المصدر: قام الباحثان بحساب النسبة ومعدل النمو (%) من واقع التقارير السنوية للبنوك

5.

6. المبحث الثالث. منهجية الدراسة

المطلب الأول: منهجية الدراسة

تم الإعتماد على المنهج الوصفي التحليلي لتغطية موضوع الدراسة للتعرف على الجوانب النظرية لموضوع البحث والتعريف بمفردات البحث ، ودراسة وتحليل البيانات المالية الصادره عن البنوك محل الدراسة من خلال اختبار الفرضيات وتحليل المؤشرات التي تؤثر على العائد على حقوق أصحاب الاستثمار المطلقة، كذلك تم الإعتماد على المنهج الإستقرائي في استقراء آراء الفقهاء في المسألة موضع البحث للوصول إلى رأي وحكم عام ذو اعتبار وتأصيل.

المطلب الثاني: مجتمع الدراسة

يتكون مجتمع الدراسة من جميع المصارف الإسلامية العاملة ضمن حدود المملكة الأردنية الهاشمية، والبالغ عددها أربعة مصارف إسلامية موزعة على شكل مصارف وطنيه وعددها ثلاثة وهي: (البنك الإسلامي الأردني، البنك العربي الإسلامي الدولي، بنك الأردن دبي الإسلامي سابقاً (بنك صفوة حالياً))، وبنك إسلامي أجنبي واحد هو: (مصرف الراجحي) ، وتم اختيار عينة الدراسة من البنوك التالية (البنك الإسلامي الأردني، البنك العربي الإسلامي الدولي)، حيث يعدان من أوائل البنوك التي مارست الاعمال المصرفية الإسلامية، وخاصة البنك الإسلامي الأردني الذي يعد رائد العمل المصرفي الإسلامي الأردني بحكم افضلية سبقه، ولما لهما من خبره طويله وتجربه في ممارسة معظم الاعمال والصيغ الاستثمارية والمنتجات ذات الطابع الإسلامي.

### المطلب الثالث: مصادر جمع البيانات

#### 1. المصادر الأولية.

سيتم جمع البيانات المتعلقة بمتغيرات الدراسة عن طريق الرجوع إلى التقارير السنوية الصادرة عن البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي، وذلك للفترة من عام (2005-2015).

#### 2. المصادر الثانوية.

الرسائل الجامعية ، والابحاث المقدمة في الندوات و المؤتمرات والدوريات العلمية والمهنية المحكمة، والمجلات المتخصصة بالبنوك الإسلامية، إضافة الى الكتب والمخطوطات والنشرات واحصائيات ذات العلاقة.

#### المطلب الرابع: الأساليب الإحصائية المستخدمة في تحليل البيانات

تم استخدام البرنامج الإحصائي (E-views)، ويعتبر هذا البرنامج من البرمجيات المتقدمة في التحليل القياسي ومن البرامج المريحة وسهلة الاستعمال للباحثين والمتخصصين على حد سواء، وقد صمم للتعامل مع البيانات المقطعية ( Cross Sectional Data) والسلاسل الزمنية (Time Series)، فإذا تم تحليل البيانات المقطعية لقطاع معين لسلسلة زمنية محدده فإن هذه البيانات تسمى (Panel Data) (داوود، السواعي، 2013، ص272-390)، وفي هذه الدراسة تم أخذ عينة من قطاع المصارف الإسلامية الأردنية، وتم استخراج بياناتها المالية للفترة الزمنية الممتدة من 2005 إلى 2015، على أساس سنوي، وتم عمل التحليل الإحصائي لهذه البيانات.

#### المطلب الخامس: التعريف بعينة الدراسة

#### 7. 1- البنك الإسلامي الأردني

تأسس البنك الإسلامي الأردني عام 1978 في الأردن، و عمل كشركة مساهمة عامة محدودة بموجب قانون خاص، بحيث يقدم اعماله على شكل صيغ للتمويل والاستثمار متوافقة مع أحكام الشريعة الإسلامية، وتخضع اعماله ومنتجاته وما يبرمه من عقود لرقابة هيئة شرعية مؤلفة من عدد من علماء الفقه الاسلامي الحنيف وخصوصاً في فقه المعاملات وتتميز قراراتها بالالزام لادارة البنك، كما تخضع أعماله المصرفية لرقابة البنك المركزي الأردني، حيث يعد البنك رائد العمل المصرفي الإسلامي في الاردن ،وقد ازدادت ودائعه وتوظيفاته على مرور الزمن فعلى سبيل المثال بلغت موجودات البنك في نهاية عام 2016 ( 1.4 ) مليار دينار وبنسبة نمو تقدر بـ 9.7 % عن العام الذي سبقه، وبلغ مجموع أوعيته الدخاريه (6.3) مليار دينار وبنسبة نمو تقدر بـ 7.7% عن العام الذي سبقه، وارتفع مجموع توظيفاته المالية لتتجاوز 9.2 مليار دينار وبنسبة نمو تقدر بـ 4.3 % عن العام الذي سبقه، في حين بلغت حقوق المساهمين حوالي 343 مليون دينار، وبلغت إيرادات حسابات الاستثمار المشترك حوالي 198 مليون دينار والارباح الصافيه بعد خصم الضريبة 54 مليون دينار، وبمعدل عائد على متوسط حقوق المساهمين 52.16 %، وما تزال ادارة البنك تسعى جاهدة نحو تطوير خدماتها وتحسين انظمتها مع التركيز على التوسع الجغرافي عن طريق زيادة عدد الفروع المنتشرة في

المملكة، كما تم استكمال العمل على عدد من مشاريع الامن والحمايه، بالاضافه الى حرص البنك على تطبيق معايير الشفافيه والافصاح وتكوين لجان خاصه بالحاكمية والضبط والمراجع، مما أهله للحصول على عدد من الجوائز المحليه والدولية.

## 2- البنك العربي الإسلامي الدولي

8. تأسس البنك العربي الإسلامي الدولي كشركة مساهمة عامة وطنيه عام 1989م، وسجلت في سجل الشركات المساهمة العامة بتاريخ 1997/3/30م، وبدأ بممارسة أعماله المصرفية الإسلامية في عام 1998م، حيث يعتبر البنك العربي الإسلامي الدولي من البنوك الاوائل في ممارسة العمل المصرفي الإسلامي في الاردن، مقدماً مجموعة متكاملة من الاعمال المصرفية والتمويله ومجموعه من الخدمات المتوافقه مع الشريعة الاسلاميه ك(المربحة، المضاربة، المشاركة، الاستصناع، والإجارة المنتهية بالتملك) والتي تلبي إحتياجات كافة شرائح المجتمع ويساهم مع شركائه من البنوك الاسلامية في رفعة الاقتصاد الوطني من خلال تطبيق احد اوجه الاقتصاد الاسلامي الهامه، و للبنك هيئه شرعيه تقدم الفتاوى وتوجه اعمال البنك وتراقبه وتعتبر قراراتها ملزمه له، وبلغ حجم رأس مال البنك العربي الإسلامي الدولي حتى نهاية عام (2016) حوالي (100) مليون دينار أردني.

## 9

### 10. المبحث الرابع. اختبار الفرضيات ومناقشتها

#### المطلب الأول: وصف متغيرات الدراسة

يبين المطلب الأول الإحصاء الوصفي لمتغيرات الدراسة (بيع التقسيط، حقوق أصحاب الحسابات الاستثمارية المطلقة)، اعتماداً على البيانات المالية السنوية المنشورة لكل من البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي، للفترة (2005-2015).

#### 1- بيع التقسيط.

#### جدول (6). الإحصاء الوصفي لبيع التقسيط للفترة (2005-2015)

المقياس	بيع التقسيط	
	البنك الإسلامي الأردني	البنك العربي الإسلامي الدولي
الوسط الحسابي	78,520,376	12,520,002
الانحراف المعياري	32,403,687	6,260,010
القيمة القصوى	138,919,246	33,967,242
القيمة الدنيا	34,225,500	8,398,493

#### 2- حقوق أصحاب الحسابات الاستثمارية المطلقة.

#### جدول (7). الإحصاء الوصفي لحقوق أصحاب الحسابات الاستثمارية المطلقة للفترة (2005-2015)

المقياس	حقوق أصحاب الحسابات الاستثمارية المطلقة	
	البنك الإسلامي الأردني	البنك العربي الإسلامي الدولي
الوسط الحسابي	44,077,527	768,112,11
الانحراف المعياري	957,877,641	345,198,7
القيمة القصوى	48,077,761	747.212.22
القيمة الدنيا	22,906,927	4,271,432

#### المطلب الثاني: اختبار الفرضية

الفرضية الرئيسية الأولى H01: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لبيع التقسيط على العائد على حقوق أصحاب حسابات الاستثمار المطلقه في المصارف الاسلامية الاردنية.

جدول (8). نتائج اختبار أثر بيع التقسيط على العائد على حقوق أصحاب الحسابات الاستثمارية المطلقة

المتغير التابع	معامل الارتباط r	معامل التحديد r <sup>2</sup>	معامل التحديد المعدل Adjusted r <sup>2</sup>	تحليل التباين ANOVA		
				قيمة F المحسوبة	الخطأ المعياري للنموذج	Sig (F)
حصة أصحاب الحسابات الاستثمارية المطلقة	5420.	6770.	7440.	10.07	015.34	0.000

\* يكون التأثير ذو دلالة إحصائية عند مستوى ( $\alpha \leq 0.05$ )

تشير نتائج الجدول رقم (8) أن أثر المتغير المستقل (بيع التقسيط) على المتغير التابع (حصة أصحاب الحسابات الاستثمارية المطلقة) هو أثر دال إحصائياً، حيث كانت قيمة F المحسوبة هي (34.015)، وبمستوى دلالة (Sig F = 0.0) وهو أقل من 0.05، في حين كان معامل الارتباط  $r = 0.542$  فيشير الى العلاقة الموجبة بين المتغيرين، بالإضافة الى أن قيمة معامل التحديد كانت  $r^2 = 0.677$  وهي تشير الى أن 6.7% من التباين في (حصة أصحاب الحسابات الاستثمارية المطلقة) يمكن تفسيره من خلال التباين في (بيع التقسيط)، مع بقاء جميع المتغيرات الأخرى ثابتة.

وعليه نرفض الفرضية الفرعية العدمية الأولى، ونقبل الفرضية البديلة التي تنص على أنه: يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لبيع التقسيط على العائد على حقوق أصحاب حسابات الاستثمار المطلقه في المصارف الاسلامية الاردنية.

وقد تم اخضاع الفرضيات المتفرعة من هذه الفرضية لتحليل الانحدار المتعدد وكانت النتائج كما يلي:

الفرضية الفرعية الأولى H01-1: لا توجد فروق ذات دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لبيع التقسيط على العائد على حقوق أصحاب حسابات الاستثمار المطلقه في ظل حجم المصرف.

جدول رقم (9). نتائج اختبار أثر بيع التقسيط على العائد على حقوق أصحاب الحسابات الاستثمارية المطلقة

في ظل حجم المصرف

المتغير التابع	معامل الارتباط R	معامل التحديد r <sup>2</sup>	F المحسوبة	Sig F* مستوى الدلالة	معامل الانحدار				
					البيان	$\beta$	الخطأ المعياري	T المحسوبة	Sig t* مستوى الدلالة
حصة أصحاب الحسابات الاستثمارية المطلقة	0.530	0.382	14.477	0.000	بيع التقسيط	0.290	0.101	3.370	0.002
					حجم المصرف	0.032	0.008	4.342	0.000

\* يكون التأثير ذو دلالة إحصائية عند مستوى ( $\alpha \leq 0.05$ )

تشير نتائج الجدول أعلاه أن أثر المتغيرين المستقلين (بيع التقسيط وحجم المصرف) معاً على المتغير التابع (حصة أصحاب الحسابات الاستثمارية المطلقة) هو أثر دال إحصائياً، حيث كانت قيمة F المحسوبة هي 14.477، وبمستوى دلالة (Sig F = 0.000) وهو أقل من 0.05، في حين كان معامل الارتباط  $r = 0.530$  فيشير الى العلاقة الموجبة بين المتغيرين، وقيمة معامل التحديد كانت  $r^2 = 0.382$  وهي تشير الى أن 38.2% من التباين في (حصة أصحاب الحسابات الاستثمارية المطلقة) يمكن تفسيره من خلال التباين في المتغيرين معاً، مع بقاء جميع المتغيرات الأخرى ثابتة، أما معامل الانحدار  $\beta = 0.290$  فهو يشير الى الأثر الكلي لبيع

التقسيط على العائد على حقوق أصحاب الحسابات الاستثمارية المطلقة ، وهو أثر معنوي، حيث كانت قيمة t عنده هي 3.370 وبمستوى دلالة (Sig = 0.002)، في حين كان معامل الانحدار  $\beta = 0.032$  فهو يشير الى الأثر الكلي لحجم المصرف على العائد على حقوق أصحاب الحسابات الاستثمارية المطلقة ، وهو أثر معنوي، حيث كانت قيمة t عنده هي 4.342 وبمستوى دلالة (Sig = 0.000) ، وعليه نرفض الفرضية الفرعية العدمية الثانية، ونقبل البديلة التي تنص على أنه: توجد فروق ذات دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لبيع التقسيط على العائد على حقوق أصحاب حسابات الإستثمار المطلقة في المصارف الإسلامية الاردنية في ظل حجم المصرف.

#### المطلب الثالث:مناقشة الفرضيات

بالنظر الى نتائج الفرضيات أعلاه والتي دلت على أن أثر بيع التقسيط على نصيب أو حصة الحسابات الاستثمارية المطلقة يعتبر إيجابياً معنوي، ويشير إلى أن توظيف الودائع الاستثمارية سيؤدي إلى زيادة الأرباح المحققة للمصرف الإسلامي بسبب التوظيف الكفؤ والملائم وبالتالي يؤدي الى ارتفاع معدل العائد على الحسابات الاستثمارية المطلقة، ويرى الباحثان ان هذه العلاقة الطردية منطقية بين بيوع التقسيط المقدمة من المصارف الإسلامية (والتي هي بالأصل من أموال المودعين وفيما تم استغلالها بالشكل الأمثل) وبين زيادة الأرباح المحققة وبالتالي زيادة معدل العائد على الحسابات الاستثمارية المطلقة.

بالإضافة الى ذلك فمن المعروف أن أي مصرف إسلامي وقبل موافقته على قبول الودائع الاستثمارية لديه يقوم بوضع تصور عام عن مقدار ما يمكن ان يحققه من ربحية متمثلة بالعائد على حقوق المالكين والعائد على الموجودات(الملاحيم،2014،ص265)، بالإضافة الى تحقيق معدل عائد مرضي لأصحاب الحسابات الاستثمارية بشكل عام واصحاب الحسابات الاستثمارية المطلقة بشكل خاص ومن هنا يمكن الحكم على كفاءة واقتدار إدارة المصرف من خلال تحقيق الأرباح والإيرادات و إدارة التكاليف وتخفيضها. ويرى الباحثان أن العامل الايماني القوي لأفراد المجتمع هو الذي دفعهم للتوجه لاستثمار اموالهم في المصارف الإسلامية على شكل ودائع بكافة اشكالها ويجب على المصرف الإسلامي توجيه هذه الدافعية نحو الاستثمارات الربحية الحلال والتي من أحد واهم أشكالها حالياً بيوع الأمانة والمتمثلة ببيع المرابحة بالإضافة الى بيوع التقسيط.

وبناءً على ما تم استنتاجه من الجدول رقم (9)، توجد فروق معنوية لبيع التقسيط على العائد على حقوق أصحاب حسابات الإستثمار المطلقة في المصارف الإسلامية الاردنية في ظل حجم المصرف. فيرى الباحثان أن هذه النتيجة منطقية بسبب أن إختلاف احجام المصارف يؤدي إلى زيادة قدرتها على إستغلال الأصول بشكل أمثل عن طريق توظيفها بشكل فعال وخصوصاً في صيغ البيوع ، وهذه الزيادة تدعم هدف المصارف في تعظيم ما يجنيه الملاك والعملاء من ثروة على حد سواء مع ضرورة الاهتمام بمبدأ الاستثمار المتوازن والشفافية في توزيع الأرباح من اجل تحقيق أهداف المصرف الربحية والاجتماعية.

#### 11. المطلب الرابع:النتائج والتوصيات:

#### 12. أولاً: النتائج:

في مجال عرض نتائج هذه الدراسة سيتم تقسيمها إلى قسمين:

#### القسم الأول: ما يخص الجانب النظري:

1. ان بيع التقسيط هو بيع مشروع بضوابطه الشرعية.
2. ان بيع التقسيط هو بيع يوفر مزايا جمه لكل من البنك والعملاء على حد سواء.
3. ان التزام البنك باحكام الشريعة فيما تجريه من معاملات بالإضافة الى العائد هو من اهم الدوافع نحو الادخار لدى

البنوك الإسلامية

#### القسم الثاني: ما يخص نتائج التحليل الإحصائي:

1. ان لبيع التقسيط اثر قي حصه أو نصيب من اصحاب الحسابات الاستثمارية.
2. ان زيادة الودائع الاستثمارية في المصارف الاسلامية سيزيد من الارباح اذا ما روعي التوظيف الكفؤ والملائم.
3. ان حجم المصرف له دور في زيادة قدرة المصارف في إستغلال الأصول بشكل أمثل عن طريق توظيفها الكفؤ في الاستثمارات

#### ثانياً: التوصيات:

بناءً على ما توصلت إليه الدراسة من نتائج، فقد اقترحت التوصيات الآتية:-

1. ضرورة تقيد المصارف الاسلامية بالضوابط الشرعية في اجراء بيع التقسيط وهذا مسؤولية الادارة الرئيسة بالدرجة الرئيسية وبرقابة من ادارة المراجع الشرعية .
2. مراعاة مبدأ الاستثمار المتوازن بين اموال المساهمين و اموال اصحاب الحسابات الاستثمارية مع الافصاح عن كيفية توزيع الارباح بينهما ضماناً لمبدأ الشفافية والعدل.

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## Impact of External Variables on the Financial Performance of The Islamic Banks and Commercial Banks: A Comparative Study In Jordan

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### Abstract

The aim of this study is to explain the effect of the external variables on the financial performance of the Islamic and commercial banks measured by the rates of return of assets and the rates of return on equity, in addition to the earnings per stock during the period (2001-2011). In addition, it aimed to study the effect of those variables on the financial performance of the Jordanian banks while making a comparison between the financial performance of the Islamic banks and the financial performance of the commercial bank in Jordan. To achieve these objectives and to test its hypotheses, data from the annual financial reports from the sample of the study were collected and statistical procedures and E-views program are used.

The findings of the study indicated a statistically significant impact of the external variables on the performance of the commercial banks measured by (rates of returns on assets with respect to the equity rights and the earnings per stock). As for Islamic banks, there was an impact of the external variables (economic growth and the stock- market indicator) on the financial performance. However, there was no statistically significant impact of inflation on the financial performance. The findings showed that there were no significant statistical differences with respect to rates of return on equity rights and the earnings per stock between the two types of banks, i.e. Islamic banks and commercial banks in Jordan. In light of these findings, the study has come up with some recommendations. The Islamic banks have to enhance their financial performance to be distinguished and to grow their activities. In addition, such banks should conduct studies to include other financial indicators that could be calculated to measure their financial performance.

**Keywords.** Financial performance, Islamic banks, Jordan

### الملخص

أن الغرض من الدراسة الحاليه هو بيان أثر المتغيرات الخارجية على الأداء المالي للمصارف الإسلامية والمصارف التجارية مقاساً بمعدل العائد على الموجودات، ومعدل العائد على حقوق الملكية، ونصيب السهم من الأرباح الصافية خلال الفترة (2001-2011)، ودراسة طبيعة الأثر بين هذه المتغيرات والأداء المالي للمصارف الأردنية، كما هدفت الدراسة إلى عمل مقارنة بين الأداء المالي للمصارف الإسلامية والأداء المالي للمصارف التجارية بعد قياس أثر تلك المتغيرات على أدائهما. وتستمد هذه الدراسة أهميتها من حيث اعتبارها إضافة جديدة للدراسات العربية ذات الصلة. ومن أجل تحقيق أهداف هذه الدراسة وإختبار فرضياتها تم استخدام أساليب إحصائية اعتماداً على تحليل الإنحدار الخطي المتعدد وإستخدام حزمة E-views، وقد تم جمع البيانات من واقع التقارير المالية السنوية ونصف السنوية الصادرة عن المصارف عينة الدراسة. توصلت الدراسة إلى وجود أثر معنوي ذو دلالة إحصائية للمتغيرات الخارجية، على الأداء المالي للمصارف التجارية مقاساً بـ (معدل العائد على الموجودات، معدل العائد على حقوق الملكية، نصيب السهم من الربح الصافية).

أما المصارف الإسلامية تبين أنه يوجد أثر معنوي ذو دلالة إحصائية لأثر المتغيرات الخارجية ( النمو الاقتصادي، مؤشر السوق المالي) على الأداء المالي، وعدم وجود أثر معنوي ذو دلالة إحصائية للتضخم على الأداء المالي، كما توصلت الدراسة إلى وجود فروق ذو دلالة إحصائية لأثر المتغيرات الخارجية على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية، وعدم وجود فروق ذو دلالة إحصائية لأثر المتغيرات الخارجية على معدل العائد على حقوق الملكية ونصيب السهم والأرباح الصافية بين كل من نوعي المصارف الإسلامية والتجارية.

وعلى ضوء النتائج السابقة خلصت الدراسة إلى العديد من التوصيات أهمها: أن على المصارف الإسلامية تحسين أدائها المالي والسعي نحو التميز والتطور في أنشطتها، وإجراء دراسات أخرى لاحتساب نسب مالية أخرى يمكن تجميعها لقياس الأداء المالي للمصارف الإسلامية.

**الكلمات الدالة.** الاداء المالي، المصارف الاسلامية، الاردن

#### المقدمة

تعمل المصارف الإسلامية في القطاع المصرفي من أجل تطوير المجتمع من الناحيتين الاقتصادية والاجتماعية عن طريق استغلال الموارد المتاحة لديها بطريقة شرعية تتفق مع تعاليم الدين الإسلامي الخاصة باستثمار الأموال وكيفية التصرف بها في الأوجه المشروعة، بحيث تختلف نشاطات المصارف التجارية عن المصارف الإسلامية وتختلف الأدوات والوسائل التي تستخدمها هذه المصارف في إدارة عملياتها المصرفية وتحقيق الأرباح.

ورغم إختلاف طبيعة الأعمال المصرفية الإسلامية عن تلك التقليدية، إلا أن المصارف الإسلامية كما المصارف التجارية تعتبر من أهم المؤسسات المالية والإقتصادية ، وذلك نظراً لتشابهك علاقاتها المالية والمصرفية مع كافة المؤسسات الإقتصادية الأخرى ، وكذلك لتعدد حجم ونوع عملائها المستفيدين من خدماتها ، لذا فإن جزءاً كبيراً من أنشطة المصارف الإسلامية تتأثر بمجموعة من العوامل والمتغيرات ، التي تؤثر أيضاً على المصارف التجارية ، ولكن المصارف الإسلامية تتفرد بتأثرها بعوامل ومتغيرات لا تؤثر البتة على المصارف التجارية ، ولذلك تبحث هذه الدراسة مجموعة من المتغيرات الخارجية المؤثرة في نشاط وأعمال المصارف بشكل عام ، والمؤثرة على الأداء المالي بشكل خاص .

#### مشكلة الدراسة

تواجه المؤسسات المالية العديد من التحديات نتيجة لما يشهده العالم من تطورات سريعة، ويحتل الأداء المالي أهمية كبيرة في الأدب والفكر المالي وأهميته كذلك في النشاط الإقتصادي، وذلك لما له من انعكاسات على مدى قدرة المؤسسات من تحقيق الأرباح التي تمكنها من البقاء والاستمرارية والنمو. ولم تغب المصارف الإسلامية والتجارية عن الإهتمام بتحسين أدائها المالي، ومن خلال إطلاع الباحثة على الدراسات السابقة المتعلقة بالأداء المالي للمصارف الأردنية ومتابعتها للمصارف الإسلامية والتجارية، وكون أن هذه المصارف لا تعمل ضمن بيئة منعزلة، أدركت الباحثة أن هنالك متغيرات عديدة لا تؤخذ بعين الإعتبار من قبل الباحثين ومسؤولي المصارف حول أثرها على الأداء المالي لها، ومن هذه المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر السوق المالي)، تلعب دوراً محورياً في الأداء المالي للمصارف، لذلك فأن الغرض من هذه الدراسة هو بيان أثرالمتغيرات الخارجية على الأداء المالي للمصارف الإسلامية والمصارف التجارية.

#### فرضيات الدراسة:

- الفرضية الرئيسة الأولى :

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على الأداء المالي للمصارف الإسلامية الأردنية.

وينتزع من الفرضية الاولى الفرضيات الفرعية الآتية :

- الفرضية الفرعية الأولى:  
لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على الموجودات في المصارف الإسلامية الأردنية .  
الفرضية الفرعية الثانية:
- لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على حقوق الملكية في المصارف الإسلامية الأردنية .  
الفرضية الفرعية الثالثة:
- لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على نصيب السهم من الأرباح الصافية للمصارف الإسلامية الأردنية .  
الفرضية الرئيسية الثانية :
- لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على الأداء المالي للمصارف التجارية الأردنية  
وينتزع من الفرضية الثانية الفرضيات الفرعية الآتية :  
الفرضية الفرعية الأولى :
- لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على الموجودات في المصارف التجارية الأردنية.  
الفرضية الفرعية الثانية:
- لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على حقوق الملكية في المصارف التجارية الأردنية.  
الفرضية الفرعية الثالثة:
- لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على نصيب السهم من الأرباح الصافية للمصارف التجارية الأردنية .  
الفرضية الرئيسية الثالثة:
- لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على الأداء المالي بين المصارف التجارية والأداء المالي للمصارف الإسلامية الأردنية.  
وينتزع من الفرضية الثالثة الفرضيات الفرعية الآتية :  
الفرضية الفرعية الأولى:
- لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية الأردنية.  
الفرضية الفرعية الثانية:
- لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على حقوق الملكية بين المصارف الإسلامية والمصارف التجارية الأردنية.

• الفرضية الفرعية الثالثة:

لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل نصيب السهم من الأرباح الصافية بين المصارف الإسلامية والمصارف التجارية الأردنية.

أهمية الدراسة

أ- الأهمية النظرية: تشير معظم الأدبيات المالية والدراسات السابقة إلى وجود مقارنة بين الأداء المالي للمصارف الإسلامية و المصارف التجارية ولكنها تفقر إلى عمل مقارنات بين الأداء المالي للمصارف الإسلامية والمصارف التجارية بعد قياس أثر المتغيرات الخارجية على أدائها، هذا بالإضافة إلى أهمية تزويد المكتبة المالية الإسلامية بالمخزون المعرفي الجديد في مجال الأداء المالي.

ب- الأهمية العملية: تستمد هذا الدراسة أهميتها العملية من خلال تناول موضوع حديث نسبياً، و ذو أهمية كبيرة للمصارف الإسلامية العاملة في الأردن وهما: (البنك الإسلامي الأردني للاستثمار والتمويل و البنك العربي الإسلامي)، واللذين لهما خبرة و تجربة في العمل المصرفي الإسلامي وإدارة عملياته حسب الأسس المستمدة من فقه المعاملات والمصارف التجارية والتي لها خبرة وتجربة في العمل المصرفي وإدارة عملياته مستمدة من خلال سياسة الاقتراض وسعر الفائدة، و سيتم من خلال قياس أثر المتغيرات الخارجية على الأداء المالي لتلك المصارف، ومعرفة مدى مرونة المصارف الإسلامية في الاستجابة لتلك المتغيرات ومقارنتها مع مرونة المصارف التجارية لتلك المتغيرات، وهل تستطيع المحافظة على مركزها المالي و قدرتها التنافسية في قطاع الصيرفة.

الدراسات السابقة:

أولاً:- الدراسات باللغة العربية

• اليحيى (2008)، "تقييم أداء البنوك الإسلامية مقارنة بالبنوك التجارية خلال الفترة (2000-2006)" (1).

هدفت الدراسة إلى قياس كفاءة البنوك الإسلامية مقارنة بالبنوك التجارية في الأردن، وكذلك مقارنة كفاءة البنكين الإسلاميين الأردنيين وهما البنك الإسلامي الأردني للاستثمار والبنك العربي الإسلامي الدولي فيما بينهما، وذلك باستخدام تحليل النسب المالية لقياس كفاءة البنوك المتضمنة في عينة الدراسة، وقد تضمن تحليل النسب المالية استخدام نسب الربحية ونسب السيولة ونسب المخاطر لقياس الكفاءة.

وقد أظهرت النتائج أن البنوك التجارية أكفأ من البنوك الإسلامية في الأداء، من خلال تقسيم عينة الدراسة إلى مجموعتين إحتوت على البنكين الإسلاميين المذكورين بالإضافة إلى بنكين تجاريين اختيرت بناءً على التقارب في إجمالي الموجودات لدى هذه البنوك مع البنكين الإسلاميين، حيث ضمت المجموعة الأولى البنك الإسلامي الأردني والبنك الأردني الكويتي والمجموعة الثانية ضمت البنك العربي الإسلامي الدولي مع بنك المؤسسة العربية المصرفية.

وقد أثبتت النتائج لكلتا المجموعتين أن البنوك التجارية أكثر كفاءةً وأفضل أداءً من البنوك الإسلامية، ومن ثم عمل الباحث على مقارنة البنكين الإسلاميين مع بعضهما وتبين أن البنك العربي الإسلامي الدولي أكثر كفاءةً من البنك الإسلامي الأردني للاستثمار والتمويل. وأخيراً أوصت الدراسة بتحسين نسب الربحية والسيولة في البنوك الإسلامية الأردنية والعمل على تطوير خدمة العملاء لدى هذه البنوك.

(1)اليحيى، محمد(2008). تقييم أداء البنوك الإسلامية الأردنية مقارنة بالبنوك التجارية ، رسالة ماجستير غير منشورة، جامعة اليرموك، اردن، الأردن.

• مارية (2009)، " هل المصارف الإسلامية أكثر حصانه ومناعة من المصارف التقليدية في وجه الأزمة الاقتصادية العالمية الراهنة" (1).

هدفت الدراسة إلى تحليل مستويات الربحية، ونوعية الأصول، والقيمة السوقية، ومعدل السيولة، وضمت عينة الدراسة اثنا عشر مؤسسة مالية إسلامية، واثنا عشر مؤسسة مالية تقليدية عاملة في بلدان مجلس التعاون الخليجي للفترة (2006-2007)، وكانت أهم نتائج الدراسة أن المصارف الإسلامية حققت مستويات ربحية أفضل، خلال فترة الدراسة، ومن حيث العائد على مستوى الأصول، وأظهرت النتائج تفوق المصارف الإسلامية في نمو أصولها، وصافي الدخل المتحقق من تمويل الأنشطة وامتلاكها معدلات سيولة أفضل مقارنة بالمصارف التقليدية.

لذا أوصت الدراسة بمجموعة من التوصيات تعالج مسائل مهمة لضمان استدامة المصارف الإسلامية ونموها في المستقبل، منها مسألة الاختلافات في الاجتهادات الاقتصادية الإسلامية وأيضاً إيجاد لوائح تنظيمية محورية، وأدوات لإدارة المخاطر وطرق قياسها، وتمويل في الأمد البعيد، وتدريب الموظفين في الأعمال المصرفية الإسلامية، وإيجاد سوق ماليه إسلامية تصدر الصكوك الإسلامية لحل مشكلة السيولة.

• بشناق (2011)، " تقييم الأداء المالي للبنوك الإسلامية والتقليدية باستخدام المؤشرات المالية - دراسة مقارنة" (2).

هدفت الدراسة إلى تقييم الأداء المالي للمصارف الإسلامية والتقليدية في فلسطين من خلال المقارنة باستخدام عدة مؤشرات مالية مثل مؤشرات السيولة والنشاط والربحية ومؤشرات السوق، قد أجريت الدراسة على المصارف الوطنية العاملة في فلسطين وهما (البنك الإسلامي العربي، بنك فلسطين المحدود، بنك الاستثمار الفلسطيني، البنك التجاري الفلسطيني، بنك القدس)، أخذت عينة الدراسة على أربعة مصارف تقليدية ومصرف إسلامي واحد، وذلك لفترة ما بين (2006-2010)، باستخدام المنهج الوصفي التحليلي من خلال حساب المتوسط الحسابي والانحراف المعياري للمؤشرات ذات العلاقة بموضوع الدراسة بالإضافة إلى استخدام برنامج التحليل الإحصائي (SPSS) من خلال اختبار (t-test) لتحليل الفروق بين المؤشرات المالية لكل من مجموعتي المصارف.

توصلت الدراسة إلى النتائج الآتية: أن المصارف الإسلامية تحتفظ بسيولة نقدية عالية مقارنة مع المصارف التقليدية، أما السيولة فهي أقل لدى المصارف الإسلامية منها لدى المصارف التقليدية، وأظهرت مؤشرات الربحية أن المصارف الإسلامية أقل ربحية من المصارف التقليدية، وفيما يتعلق بمؤشرات النشاط للمصارف الإسلامية فقد كانت أعلى من مؤشرات النشاط لدى المصارف التقليدية، بينما كانت النتائج مختلفة بالنسبة لمؤشرات السوق، حيث ظهرت بعضها منخفضة للمصارف الإسلامية وظهر البعض الآخر على ارتفاع مقارنة بالمصارف التقليدية.

وقد خلصت الدراسة إلى مجموعة من التوصيات المهمة وكان من أهمها ضرورة أن تعمل المصارف الإسلامية على تخفيض السيولة النقدية لديها من خلال توجيهها نحو الاستثمارات .

• Kosmidou, Kyraiki and et al (2005)"Determinant's of Profitability of Domestic UK Commercial Bank: Panel Evidence from the Period 1995-2002"<sup>(3)</sup>.

هدفت الدراسة إلى التحقق من مدى تأثير كل من العوامل الداخلية المتمثلة بخصائص البنك (نسبة التكلفة إلى الدخل، ونسبة السيولة، ونسبة احتياطات القروض لإجمالي القروض، ونسبة حقوق الملكية لإجمالي الأصول، وحجم البنك مقاساً بإجمالي الأصول)، والعوامل

(1) مارية، محمد أحمد، (2009). هل المصارف الإسلامية أكثر حصانه ومناعة من المصارف التقليدية في وجه الأزمة الاقتصادية العالمية الراهنة، رسالة ماجستير غير منشورة، الجامعة البريطانية، الإمارات العربية المتحدة .

(2) بشناق، زاهر صبحي (2011)، تقييم الأداء المالي للبنوك الإسلامية والتقليدية باستخدام المؤشرات المالية- دراسة مقارنة- رسالة ماجستير غير منشورة، جامعة غزة، غزة، فلسطين.

(3)kosmidou, Kyraiki and et al, Determinant's of profitability of Domestic UK Commerial Banks Panel Evidence From the period 1995-2002,2005 ,Coventry University Business School, pp.1-20.

الخارجية المتمثلة بالظروف الاقتصادية وهيكل السوق المالي (التضخم ونمو النشاط الاقتصادي والتمركز المؤسسي للودائع) على ربحية البنك مقاسه بمعيارين هما: هامش صافي الفائدة، والعائد على معدل الأصول في القطاع المصرفي التجاري البريطاني خلال الفترة (1995-2002).

وقد اشتملت عينة الدراسة على (32) بنكاً تجارياً، حيث تم استخدام نموذج إحصائي تحليلي لبيان أثر العوامل الداخلية والخارجية على ربحية البنك من واقع التقارير والبيانات المالية الصادرة عن البنوك عينة الدراسة. وقد توصلت الدراسة إلى وجود علاقة سلبية ذات دلالة إحصائية بين كل من نسبة التكلفة إلى الدخل وحجم البنك من جهة وبين ربحية البنك من جهة أخرى، كما توصلت الدراسة إلى وجود علاقة إيجابية ذات دلالة إحصائية بين نسبة حقوق الملكية لإجمالي الأصول من جهة وبين ربحية البنك من جهة أخرى، كما أشارت الدراسة إلى وجود علاقة إيجابية ذات دلالة إحصائية بين نسبة السيولة وبين ربحية البنك مقاسه بالعائد على معدل الأصول من جهة ، وإلى وجود علاقة سلبية ذات دلالة إحصائية بين نسبة السيولة وبين ربحية البنك مقاسه بهامش صافي الفائدة من جهة أخرى، نتيجة لذلك، كانت نتائج الدراسة حول أثر السيولة على الربحية غير مقنعة، مما دعا الباحثون إلى الخروج بتوصيات إلى ضرورة استمرارية البحث في هذا المجال. أما بالنسبة للعوامل الخارجية، فقد توصلت الدراسة إلى وجود علاقة إيجابية ذات دلالة إحصائية بين كل من التضخم، ونمو النشاط الاقتصادي، والتمركز المؤسسي للودائع وبين ربحية البنك.

- Liargovas, and Skandalis, (2008), " **Factors Affecting Financial Firms' performance: the Case of Greece**"<sup>(1)</sup>.

هدفت الدراسة إلى التعرف على العوامل المؤثرة على الأداء المالي في الشركات الصناعية اليونانية خلال الفترة (1997-2004). ولتحقيق ذلك قام الباحثان بإجراء تحليل شامل لأداء بعض الشركات الصناعية اليونانية عينة الدراسة معتمداً على معادلة الانحدار المتدرج، كما استخدم الباحثان الاستبانة لجمع المعلومات، حيث اشتملت عينة الدراسة على (102) شركة مدرجة في سوق أثينا المالي، كما قامت هذه الدراسة باختبار تأثير المحددات الأساسية (الرافعة المالية، الموقع، الحجم، مؤشر كفاءة الإدارة) على الأداء المالي للشركات عينة الدراسة، وقام الباحثان بالمقارنة بين المسببات المالية وغير المالية للأداء المالي . وقد تم استخدام ثلاثة معايير لقياس الأداء المالي وهي: العائد على المبيعات (هامش الربح)، والعائد على الأصول، والعائد على حقوق الملكية.

وتوصلت الدراسة إلى أن كل من الرافعة المالية، ونشاط التصدير، والموقع، والحجم، ومؤشر كفاءة الإدارة تؤثر بشكل هام على الأداء المالي في اليونان، كما توصلت الدراسة إلى أن الشركات الكبيرة، وقليلة الخبرة، والمصدرة والمتضمنة فريق إداري منافس هي الأكثر ربحاً، حيث تتميز هذه الشركات بأفضل نسبة مديونية، كما تستخدم سيولتها لتمويل استثماراتها، توصي الدراسة بدمج الشركات الصغيرة حتى تستطيع الوقوف والمنافسة أمام الشركات الكبرى.

الاطار النظري للدراسة:

المتغيرات الخارجية المؤثرة على الأداء المالي للمصارف:

<sup>(1)</sup>Liargovas, G.panagiofis and Skandalis,S,konstantions,Factors Affecting Firms Financial performance : the Case of Greeks, University of pelopoonnese, Department of economic, Jan, Global Business and Management Research: An International Journal, [Apr 1, 2010](#), University of Peloponnese School of Management & Economics Department of Economics Terma Karaiskaki Str., Tripolis –Greece, 2008,pp-1-34.



يتأثر الأداء المالي للمصارف بالعديد من المتغيرات التي من شأنها التأثير على ربحيتها سلباً أو إيجاباً، ومن هذه المتغيرات، المتغيرات الخارجية التي تتأثر بالأنظمة والتشريعات الحكومية ممثلة بالسياسة النقدية والمالية على الأداء المالي للمصارف، وتشتمل المتغيرات الخارجية على عوامل عدة منها التضخم، النمو الاقتصادي، ومؤشر سوق الأسهم<sup>(1)</sup>.

ويظهر تأثير المتغيرات الخارجية في كلا جانبي الميزانية العمومية للمصرف، بمعنى أن هذه المتغيرات تؤثر على كفاءة المصرف في إدارته لموجوداته ومطلوباته، وسنتحدث عن بعض المتغيرات الخارجية المؤثرة على الأداء المالي للمصارف والتي من بينها التضخم، النمو الاقتصادي، ومؤشر السوق المالي.

## التضخم

يتعرض الاقتصاد في العادة يتعرض إلى الوقوع في ظاهرة ومشكلة التضخم، والتي تمثل مشكلة رئيسية لمختلف الدول المتقدمة منها والنامية، حيث أن البعض يعتبر التضخم " ظاهرة ملاصقة للحياة الاقتصادية"<sup>(2)</sup>، لذا فإن الدول تعمل جاهدة للتقليل من أثر هذه الظاهرة نظراً لما يرافقها من نتائج وخيمة على الاقتصاد .

وبما أن التضخم يعني ارتفاع المستوى العام للأسعار، وعليه فإن قضية التضخم وارتفاع الأسعار هي أولاً وأخيراً قضية عرض وطلب، وإن اختلفت تفاصيل ذلك من حالة لأخرى، وذلك تبعاً لمكونات قوة العرض والطلب وتفاعلاتها، هذا ويصنف الاقتصاديون أسباب ارتفاع الأسعار ونشوء التضخم إلى واحد أو أكثر من الأسباب الآتية<sup>(3)</sup>:

جذب الطلب ، دفع الكلفة، كمية النقود المتداولة.

وبما أن مشكلة التضخم من أهم المشكلات الاقتصادية التي تسعى السلطة النقدية في أي دولة للحد منها، لكي تحقق الاستقرار الاقتصادي والنقدي، لما لهذه المشكلة من آثار اقتصادية واجتماعية ضاره للمجتمع والحد من رفاهيته.

ويمكن إجمال هذه الآثار على النحو الآتي :

**أولاً :-** أثر التضخم على توزيع الدخل<sup>(4)</sup>

بما أن التضخم يعني الارتفاع في المستوى العام للأسعار فإنه سيؤدي إلى انخفاض في القوة الشرائية للنقود لدى محدودي الدخل وبالتالي حرمان طائفة كبيرة من أفراد المجتمع من امتلاك السلع والخدمات نتيجة ارتفاع أسعارها، فالتضخم بمثابة ضريبة متحيزة وغير عادلة تعمل على إعادة توزيع الدخل والثروات بين أفراد المجتمع بطريقة عشوائية، وتعاقب مجموعات من أفراد المجتمع دون وجه حق ومن هذه المجموعات نحدد ثلاثة فئات،(أصحاب الدخل المحدود مثل الموظفين، أصحاب المدخرات ، الدائنين ) .

**ثانياً :-** أثر التضخم على ( الصادرات والواردات)<sup>(5)</sup>

يؤثر التضخم سلبياً على احتياجات الدول من العملات الأجنبية، من خلال الآثار السلبية على الميزان التجاري \* لتلك الدول ، ففي أوقات التضخم تصبح أسعار السلع المحلية أعلى نسبياً من أسعار الدول الأخرى لنفس السلع. وبالتالي تصبح أسعار الصادرات الدولية أعلى نسبياً من وجهة نظر الأجانب مما يؤدي إلى انخفاض الطلب الكلي عليها وبالتالي تتخفف حصيلة الصادرات من العملات

<sup>(1)</sup>فهد ، نصر حمود (2009). أثر السياسات الاقتصادية في أداء المصارف الإسلامية ، ط1، دار الصفاء للنشر والتوزيع ، عمان، الأردن ص 17 .

<sup>(2)</sup>عفرو محمد عبد المنعم(1985 )، الاقتصاد الكلي ، جامعة أم القرى، مكة المكرمة ،السعودية، ص 227

<sup>(3)</sup>داوود،حسام، وآخرون، (2000). مبادئ الاقتصاد الكلي، ط2، دار المسيرة للنشر والتوزيع، عمان، الأردن، ص276.

<sup>(4)</sup>علي، عبد المنعم السيد، نزار سعد الدين العيسى (2004). النقود والمصارف و الأسواق المالية ، ط1 ، دار ومكتبة الحامد، عمان، الأردن، ص459.

<sup>(5)</sup>اناصف، إيمان عطية(2001)، مبادئ الاقتصاد الكلي، المكتب الجامعي الحديث ، مصر، الإسكندرية ، ص 245،

\* الميزان التجاري: هو الفرق بين ما تستلمه الدولة من نقود نتيجة تصديرها للبيضاء والخدمات و ما تدفعه الدولة من نقود لقاء ما تستورده من بضائع وخدمات خلال فترة زمنية معينة غالباً سنة،أنظر الوزني، مرجع سابق ص238.

\* ميزان المدفوعات : هو سجل منظم او بيان حسابي شامل لكل المعاملات الاقتصادية التي تتم بين المقيمين في الدولة و المقيمين في الدول الأخرى خلال فترة زمنية معينة غالباً سنة ، أنظر الوزني، مرجع سابق ص238.

الأجنبية، ثم تصبح أسعار السلع المحلية أعلى نسبياً بالمقارنة مع الدول الأخرى، مما يشجع على زيادة الواردات، وخروج العملة الأجنبية، ويترتب على ذلك تزايد العجز في الميزان التجاري، عجزاً متوالياً في ميزان المدفوعات\* لتلك الدول وانخفاض احتياطي الدولة من العملات الأجنبية .

**ثالثاً :-** أثر التضخم على الادخار والاستثمار (1)

إن ارتفاع معدلات الأسعار يؤدي إلى إضعاف الحوافز لدى الأفراد نحو الادخار والاستثمار، والتوجه نحو الإنفاق الاستهلاكي المباشر، للتخلص من النقود نتيجة انخفاض القوة الشرائية لها، وهذا بدوره سيعيق تيار المدخرات نحو مؤسسات الادخار مما يضعف بالتالي فعالية المؤسسات المالية وخاصة المصارف، ويؤدي إلى إضعاف حوافز الاستثمار.

قياس التضخم

بالرغم من الشعور بالآثار التضخمية إلا أنه لا بد من اللجوء إلى أسلوب لقياس معدل التضخم لتقدير آثاره المختلفة. وتقييم مشاكله بناءً على حسابات صحيحة وليس مجرد الشعور بشبح التضخم. وقياس التضخم هو عبارة عن تشخيص للوضع الاقتصادي، وبقدر ما يكون التشخيص صحيحاً دقيقاً بقدر ما يكون الحل والعلاج صحيحاً أيضاً(2).

ويمكن الاستدلال على التضخم وقياسه من خلال المقاييس والمؤشرات الآتية لبيان حركة التغير في الأسعار .

أولاً:- الرقم القياسي لتكاليف المعيشية (الرقم القياسي لأسعار المستهلك ) .

ثانياً: المخفض الضمني للنتائج المحلي الإجمالي.

**النمو الاقتصادي**

أن البيئة الاقتصادية التي تعمل فيها المصارف الإسلامية والتجارية مهمة للغاية حيث تنعكس حالات الرواج الاقتصادي والكساد الاقتصادي على الطلب على التمويل، مما ينعكس على الأداء المالي للمصارف الإسلامية والتجارية (3).

ففي حالات الرواج الاقتصادي تستطيع المصارف الإسلامية والتجارية كما هو الحال بالنسبة لغيرها من المؤسسات التي تعمل فيها تحقيق المزيد من الأرباح. بينما تتراجع أرباحها في الغالب في حالات الكساد الاقتصادي. وعليه فالنمو الاقتصادي هو مؤشر على صحة اقتصاديات الدول والمؤسسات التي تعمل فيها، إن المصارف غالباً ما تستفيد من ارتفاع معدلات النمو الاقتصادي لتحقيق أرباح مالية (4).

قياس النمو الاقتصادي

يمكن الاستدلال على معدل النمو الاقتصادي من خلال حساب أو استخدام الناتج المحلي الإجمالي الحقيقي (GDP)، ويستخدم للتخلص من مشكلة التضخم التي يمكن أن ترافق النمو الاقتصادي، لذا فإن معدل النمو الاقتصادي يقاس بـ ( الناتج المحلي الإجمالي الحقيقي للسنة الحالية- الناتج المحلي الإجمالي الحقيقي للسنة السابقة/ الناتج المحلي الإجمالي الحقيقي للسنة السابقة) (5).

**مؤشر سوق الأسهم**

(1) خصاونة، صالح فواز(2000). مبادئ الاقتصاد الكلي، ط2، دائرة المكتبة الوطنية، عمان، الأردن، ص 166.

(2) رجب، محمد كمال(2011). أثر السياسة الإنفاقية في التضخم في فلسطين، رسالة ماجستير، غير منشورة، جامعة الأزهر، غزة، فلسطين، ص13.

(3) الأمين، عبد الوهاب( 2002) مبادئ الاقتصاد الكلي، ط1، دار ومكتبة الحامد، عمان، الأردن، ص213.

(4) Demirgüç – Kunt A- and v . Maksimovic , (1996) , **Stock Market Development and Financing choices of Firm** ' . The world Bank Economic Review , Io (2) , PP , 34 – 369 .

(5) الأمين، عبد الوهاب( 2000 ). التنمية الاقتصادية : المشكلات والسياسات المقترحة مع إشارة للبلدان العربية، دط، دار حافظ للنشر والتوزيع، جدة، السعودية من ص 110 - 123.

يعتمد المستثمرون بشكل عام والمستثمرون في قطاع المصارف بشكل خاص في الأسواق المالية على المؤشرات، لملاحظة اتجاهات أسعار الأوراق المالية، لأن اتجاهات هذه المؤشرات تؤثر على قراراتهم، وإدارة محافظهم الاستثمارية. ويمكن تعريف مؤشر سوق الأسهم بأنه رقم يحسب بطريقة إحصائية، استناداً إلى أسعار حزمة مختارة من الأوراق المالية، أو السلع التي يتم تداولها في الأسواق المالية المنظمة أو غير المنظمة أو كليهما، وإعطاء كل منها وزناً، من خلال قيمتها في السوق، وتقسيم المجموع على ثابت\*<sup>(1)</sup>.

طرق احتساب مؤشر السوق

طرق احتساب مؤشرات أسعار الأسهم تختلف باختلاف الأساس الذي يقوم عليه أي مؤشر، ويمكن تصنيفها على النحو الآتي: أولاً: احتساب المؤشر المبني على أساس السعر

يمكن احتساب هذا النوع من المؤشرات حسب القانون الآتي:

$$\text{قيمة المؤشر يوم الشراء} = \frac{\text{قيمة}}{\text{عددها م}}$$

وهكذا فإن كل زيادة تدخل، تجمع إلى قيم الأسهم لحساب المؤشر بعد كل زيادة، وتستخدم هذه القيم لمعرفة عائد السوق ويحسب عائد السوق بالقانون الآتي:

$$\text{معدل العائد لليوم الثاني/الأول} = \frac{\text{قيمة المؤشر 2/1} - \text{قيمة المؤشر 1/1}}{\text{قيمة المؤشر 1/1}}$$

فإذا كان الجواب موجبا، كان اتجاه العائد صاعداً .

ثانياً: احتساب المؤشر الذي يقوم على أساس القيمة<sup>(2)</sup>

ويحسب هذا المؤشر بالقانون الآتي:

$$\text{قيمة المؤشر} = \frac{\text{القيمة الإجمالية للفترة}}{\text{القيمة الإجمالية للفترة}}$$

$$\text{القيمة الإجمالية للأسهم الحالية} = \text{سعر السهم الحالي} \times \text{عددها}$$

$$\text{القيمة الإجمالية للأسهم السابقة} = \text{سعر السهم السابق} \times \text{عددها}$$

وتتميز هذه الطريقة بحساب المؤشر، بأنه القيمة المقسوم عليها لا تتغير مهما يحدث من اشتقاق (تقسيم السهم) في بعض أسهم المؤشر .

ثالثاً: احتساب المؤشرات المبينة على أساس السعر النسبي<sup>(3)</sup>.

(1) مؤسسة المحاسبة والمراجعة الإسلامية، المعايير الشرعية، معيار رقم 27(2004)، البحرين، المنامة، ص456.

\*الثابت: مقدار متفق عليه من قبل هيئة الأوراق المالية إما يكون 10 أو 100 أو 1000.

(2) المعهد العربي للتخطيط بتاريخ 2012/11/29، شبكة الإنترنت

[http://www.arab.anorg/course/course\\_9/ca/43.htm](http://www.arab.anorg/course/course_9/ca/43.htm)

(3) بني هاني، حسين(2002). الأسواق المالية وظيفتها وتنظيمها وأدواتها المشتقة ، ط2، دار الكندي، عمان، الاردن، ص 207-210.

وبحسب هذا المؤشر وفقاً للقانون الآتي :

$$\text{السعر النسبي للسهم} = \frac{\text{سعر السهم}}{\text{سعر السهم اليوم السابق}}$$

### منهجية الدراسة

ولتحقيق ذلك اعتمدت الدراسة على المنهج التحليلي في دراسة وتحليل وتفسير البيانات المتعلقة بالمصارف الأردنية الإسلامية منها والتجارية، وفي دراسة وتحليل البيانات بالاعتماد على النسب المالية كأداة من أدوات التحليل ، حيث أن المتغير التابع وهو الأداء المالي تم قياسه بنسب الربحية، كما استخدم المنهج الوصفي في إنجاز الجانب النظري للدراسة وفي عرض وتفسير البيانات المجمعة.

وتم تحليل البيانات باستخدام الحزمة الإحصائية E-views وهي حزمة إحصائية حديثة، ويعتبر برنامج متقدم في التحليل القياسي وتقدير النماذج الاقتصادية ، وقد صمم للتعامل مع البيانات المقطعية والسلاسل الزمنية، أي البيانات التي تدرس قطاع معين عبر الزمن، وهو من البرامج السهلة الاستعمال لمثل هذه الدراسة<sup>(1)</sup>.

### كيفية احتساب المتغيرات:

تم تقسيم المتغيرات التي تم التركيز عليها خلال الدراسة إلى متغيرات مستقلة ومتغير تابع. حيث تم احتساب المتغيرات المستقلة الخارجية على النحو الآتي:

النمو الاقتصادي يقاس بـ ( الناتج المحلي الإجمالي الحقيقي للسنة الحالية - الناتج المحلي الإجمالي الحقيقي للسنة السابقة) / الناتج المحلي الإجمالي الحقيقي للسنة السابقة).

التضخم يقاس بالأرقام القياسية لأسعار المستهلك.

أما مؤشر سوق عمان المالي يقاس بالأرقام القياسية المرجحة للقيمة السوقية للأسهم.

ثم تم احتساب المتغير التابع (الأداء المالي) بالقوانين الآتية<sup>(2)</sup>:

$$1. \text{ معدل العائد على الموجودات} = \frac{\text{صافي الدخل}}{\text{إجمالي الموجودات}}$$

$$2. \text{ معدل العائد على حقوق الملكية} = \frac{\text{صافي الدخل}}{\text{إجمالي حقوق الملكية}}$$

$$3. \text{ نصيب السهم من الأرباح الصافية} = \frac{\text{صافي الدخل}}{\text{عدد الأسهم}}$$

(1) داوود، حسام، خالد السواعي(2013). الإقتصاد القياسي بين النظرية والتطبيق باستخدام برنامج E-views 7، ط1، دار المسيرة للنشر والتوزيع، عمان، الأردن، ص272-390.

(2) رمضان، زياد(1995). الإدارة المالية في الشركات المساهمة ، ط1، مطبعة الصفدي، عمان، الأردن، ص57-61 .

وسوف يتم اعتماد المؤشرات السابقة كلاً على حده لتمثيل المتغير التابع.

#### مجتمع الدراسة :

من خلال مراجعة النشرات الصادرة عن البنك المركزي الأردني وجمعية البنوك الأردنية. نجد أن مجتمع الدراسة يتعلق بالمصارف المرخصة في الأردن والمكونه من ثلاث فئات هي: المصارف التجارية الأردنية، المصارف التجارية الأجنبية، المصارف الإسلامية. ويبلغ عددها 26 مصرفاً حسب نشرة جمعية البنوك الأردنية لعام 2011.

أما عينة الدراسة فإنها تتبثق عن مجتمع الدراسة سابق الذكر حيث ستشمل 15 مصرفاً أردني، منها 13 مصرفاً تجارياً أما بالنسبة للمصارف الإسلامية فقد اعتمد منها البنك الإسلامي الأردني للاستثمار والتمويل، والبنك العربي الإسلامي الدولي، واستبعد بنك الأردن دبي الإسلامي وبنك الراجحي الأردني الإسلامي لعدم توفر القوائم المالية التي تغطي فترة الدراسة، والجدول الآتي يوضح عينة الدراسة :

#### جدول رقم (1)

##### أسماء المصارف الأردنية المتضمنة في الدراسة

الرقم	اسم البنك	تاريخ التأسيس
1.	البنك العربي	1930
2.	البنك الأهلي الأردني	1956
3.	بنك الأردن	1960
4.	بنك القاهرة عمان	1960
5.	بنك الإسكان للتجارة والتمويل	1974
6.	بنك الأردن الكويتي	1977
7.	البنك التجاري الأردن سابقاً بنك الأردن الخليجي	1978
8.	بنك الاستثمار العربي الأردني	1978
9.	البنك الإسلامي الأردني للاستثمار والتمويل	1979
10.	بنك المؤسسة العربية المصرفية (الأردن)	1989
11.	البنك الاستثماري	1989
12.	بنك الاتحاد	1991
13.	بنك سوستيه جنرال - الأردن	1993
14.	بنك المال الأردني	1996
15.	البنك العربي الإسلامي الدولي	1997

المصدر: بناءً على معلومات من تقرير جمعية البنوك الأردنية لعام 2011

#### اختبار الفرضية الرئيسية الأولى:

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المال) على الأداء المالي للمصارف الإسلامية الأردنية.

تم اختبار هذه الفرضية باستخدام النموذج القياسي لاختبار الانحدار الخطي المتعدد للبيانات الزمنية المقطعية، من خلال ثلاثة فرضيات فرعية تبين أثر المتغيرات الخارجية على معدل العائد على الموجودات، ومعدل العائد على حقوق الملكية، ونصيب السهم من الأرباح الصافية.

ويقرع من الفرضية الأولى الفرضيات الفرعية الآتية :

الفرضية الفرعية الأولى:

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المال) على معدل العائد على الموجودات في المصارف الإسلامية.

يمكن تمثيل العلاقة بين معدل العائد على الموجودات في المصارف الإسلامية كمتغير تابع والتضخم والنمو الاقتصادي ومؤشر السوق المالي كمتغيرات مستقلة بالنموذج الخطي العام الآتي:

$$ROA = a + \beta_1 Inf + \beta_2 GDP + \beta_3 FMI + e$$

ويمكن صياغة الفرضية على النحو الآتي:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq 0$$

ولاختبار الفرضية السابقة فإننا نقدر هذا النموذج بطريقة Panel EGLS، وباستخدام برمجية E-views حصلنا على النتائج المبينة في الجدول رقم (2).

## جدول رقم (2)

نتائج اختبار أثر المتغيرات الخارجية على معدل العائد على الموجودات في البنوك الإسلامية للفترة (2001-2011)

Dependent Variable: ROA

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLATION	0.000180	0.000216	0.834643	0.4089
GDP	0.001409	0.000298	5.275862	0.0000
FMI	7.33E-07	1.92E-07	3.823295	0.0005
C	0.004171	0.001544	2.701246	0.0101

### Weighted Statistics

R-squared	0.294569	Mean dependent var	1.821899
Adjusted R-squared	0.241661	S.D. dependent var	1.239462
S.E. of regression	1.041363	Sum squared resid	43.37746
F-statistic	5.567635	Durbin-Watson stat	1.585408
Prob(F-statistic)	0.002739		

• C - تمثل ثابت المعادلة الخطية والتي تسمى في حال وجود متغيرين بالمقطع العامودي.

يبين الجدول رقم (2) أن أثر التضخم، النمو الاقتصادي، مؤشر السوق المالي (INF, GDP, FMI) مجتمعة على معدل العائد على الموجودات معنوي بمستوى دلالة إحصائية 0.05.

كما أن قيمة F المحسوبة (5.567635) تدل بمستوى معنوية 0.05. على ملائمة النموذج المقترح لتمثيل العلاقة بين المتغيرات. (Prob.= 0.002739)

أما قيمة معامل التحديد فقد بلغت (0.294569). أي ان المتغيرات المستقلة السابقة مجتمعة تفسر ما نسبته (29.46%) من التباين في المتغير التابع.

إضافة إلى ذلك فقد أظهرت قيم معلمتي الانحدار coefficient إن النمو الاقتصادي، ومؤشر السوق المالي لهما أثر ذو دلالة إحصائية على معدل العائد على الموجودات حيث الاحتمال (p-value) عند قيم معلمتي اقل من 0.05، وعليه سيتم رفض الفرضية العدمية ولا نستطيع أن نرفض الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للتضخم، والنمو الاقتصادي، ومؤشر السوق المالي (INF, GDP, FMI) على معدل العائد على الموجودات. الفرضية الفرعية الثانية :

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على حقوق الملكية في المصارف الإسلامية.

يمكن تمثيل العلاقة بين معدل العائد على حقوق الملكية في المصارف الإسلامية كمتغير تابع والتضخم والنمو الاقتصادي ومؤشر السوق المالي كمتغيرات مستقلة بالنموذج الخطي العام الآتي:

$$ROE = a + \beta_1 INF + \beta_2 GDP + \beta_3 FMI + e$$

ويمكن صياغة الفرضية على النحو الآتي:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq 0$$

ولاختبار الفرضية السابقة فإننا نقدر هذا النموذج بطريقة Panel EGLS، وباستخدام برمجية E-views حصلنا على النتائج المبينة في الجدول رقم (3).

### جدول رقم (3)

نتائج اختبار أثر المتغيرات الخارجية على معدل العائد على حقوق الملكية في البنوك الإسلامية الأردنية للفترة (2001-2011)

Dependent Variable: ROE

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLATION	0.001354	0.002048	0.661180	0.5123
GDP	0.001409	0.000298	4.728188	0.0000
FMI	9.20E-06	1.89E-06	4.869718	0.0000
C	0.042251	0.016358	2.582868	0.0136

### Weighted Statistics

R-squared	0.371455	Mean dependent var	1.986363
Adjusted R-squared	0.324314	S.D. dependent var	1.429183
S.E. of regression	1.048503	Sum squared resid	43.97437
F-statistic	7.879690	Durbin-Watson stat	1.603326
Prob(F-statistic)	0.000301		

يبين الجدول رقم (3) أن أثر التضخم، النمو الاقتصادي، مؤشر السوق المالي (INF, GDP, FMI) مجتمعة على معدل العائد على حقوق الملكية معنوي بمستوى دلالة إحصائية 0.05.

كما أن قيمة F المحسوبة ت (7.87969) تدل بمستوى معنوية 0.05. على ملائمة النموذج المقترح لتمثيل العلاقة بين المتغيرات. (Prob.= 0.000301)

أما قيمة معامل التحديد فقد بلغت (0.371455)، أي أن المتغيرات المستقلة السابقة مجتمعة تفسر ما نسبته (37.15%) من التباين في المتغير التابع.

إضافة إلى ذلك فقد أظهرت قيم معلمتي الانحدار coefficient أن النمو الاقتصادي، ومؤشر السوق المالي لهما أثر ذو دلالة إحصائية على معدل العائد على حقوق الملكية حيث الاحتمال (p-value) عند قيم معلمتي الانحدار اقل من 0.05 ، وعليه سيتم رفض الفرضية العدمية ولا نستطيع أن نرفض الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة (  $\alpha \leq 0.05$  ) للتضخم، والنمو الاقتصادي، ومؤشر السوق المالي (INF, GDP, FMI) على معدل العائد على حقوق الملكية. الفرضية الفرعية الثالثة:

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة (  $\alpha \leq 0.05$  ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على نصيب السهم من الأرباح الصافية في المصارف الإسلامية.

يمكن تمثيل العلاقة بين نصيب السهم من الأرباح الصافية في المصارف الإسلامية كمتغير تابع والتضخم والنمو الاقتصادي ومؤشر السوق المالي كمتغيرات مستقلة بالنموذج الخطي العام الآتي:

$$EPS = a + \beta_1 Inf + \beta_2 GDP + \beta_3 FMI + e$$

ويمكن صياغة الفرضية على النحو الآتي:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq 0$$

ولاختبار الفرضية السابقة فإننا نقدر هذا النموذج بطريقة Panel EGLS، وباستخدام برمجة E-view حصلنا على النتائج المبينة في الجدول رقم (4).

#### جدول رقم (4)

نتائج اختبار أثر المتغيرات الخارجية على نصيب السهم من الأرباح الصافية في البنوك الإسلامية الأردنية للفترة (2001-

2011)

Dependent Variable: EPS

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLATION	0.003878	0.002393	1.620680	0.1129
GDP	0.012054	0.004850	2.485407	0.0172
FMI	2.11E-05	3.01E-06	7.003683	0.0000
C	0.112627	0.025317	4.448612	0.0001

#### Weighted Statistics

R-squared	0.552979	Mean dependent var	2.177012
Adjusted R-squared	0.519453	S.D. dependent var	1.810461
S.E. of regression	1.039755	Sum squared resid	43.24366



F-statistic	16.49378	Durbin-Watson stat	1.759666
Prob(F-statistic)	0.000000		

يبين الجدول رقم (4) أن أثر التضخم، النمو الاقتصادي، مؤشر السوق المالي (INF, GDP, FMI) مجتمعة على نصيب السهم من الأرباح الصافية معنوي بمستوى دلالة إحصائية 0.05. كما أن قيمة F المحسوبة (16.4938) تدل بمستوى معنوية 0.05. على ملائمة النموذج المقترح لتمثيل العلاقة بين المتغيرات. (Prob.= 0.00000)

أما قيمة معامل التحديد فقد بلغت (0.552979)، أي أن المتغيرات المستقلة السابقة مجتمعة تفسر ما نسبته (55.30%) من التباين في المتغير التابع.

إضافة إلى ذلك فقد أظهرت قيم معلمتي الانحدار coefficient أن النمو الاقتصادي، ومؤشر السوق المالي لهما أثر ذو دلالة إحصائية على نصيب السهم من الأرباح الصافية حيث الاحتمال (p-value) عند قيم معلمتي اقل من 0.05، وعليه سيتم رفض الفرضية العدمية لا نستطيع رفض الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للتضخم، والنمو الاقتصادي، ومؤشر السوق المالي (INF, GDP, FMI) على نصيب السهم من الأرباح الصافية.

**اختبار الفرضية الرئيسية الثانية:**

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على الأداء المالي للمصارف التجارية الأردنية.

تم اختبار هذه الفرضية باستخدام النموذج القياسي لاختبار الانحدار الخطي المتعدد للبيانات الزمنية المقطعية، من خلال ثلاثة فرضيات فرعية تبين أثر المتغيرات الخارجية على معدل العائد على الموجودات، ومعدل العائد على حقوق الملكية، ونصيب السهم من الأرباح الصافية.

ويتفرع من الفرضية الثانية الفرضيات الفرعية الآتية :

الفرضية الفرعية الأولى:

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على الموجودات في المصارف التجارية الأردنية.

يمكن تمثيل العلاقة بين معدل العائد على الموجودات في المصارف التجارية كمتغير تابع والتضخم والنمو الاقتصادي ومؤشر السوق المالي كمتغيرات مستقلة بالنموذج الخطي العام الآتي:

$$ROA = a + \beta_1 \text{Inf} + \beta_2 \text{GDP} + \beta_3 \text{FMI} + e$$

ويمكن صياغة الفرضية على النحو الآتي:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq 0$$

ولاختبار الفرضية السابقة فإننا نقدر هذا النموذج بطريقة Panel EGLS، وباستخدام برمجية E-views حصلنا على النتائج المبينة في الجدول رقم (5).

#### جدول رقم (5)

نتائج اختبار أثر المتغيرات الخارجية على معدل العائد على الموجودات في البنوك التجارية الأردنية للفترة (2001-2011)

Dependent Variable: ROA

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLATION	0.000220	8.88E-05	2.477963	0.0138
GDP	0.000629	0.000115	5.471067	0.0000
FMI	1.33E-06	1.08E-07	12.26997	0.0000
C	0.001290	0.000817	1.578962	0.1155

#### Weighted Statistics

R-squared	0.417380	Mean dependent var	0.708390
Adjusted R-squared	0.411182	S.D. dependent var	2.284083
S.E. of regression	1.003391	Sum squared resid	283.9155
F-statistic	67.34020	Durbin-Watson stat	1.722182
Prob(F-statistic)	0.000000		

يبين الجدول رقم (5) أن أثر التضخم، النمو الاقتصادي، مؤشر السوق المالي (INF, GDP, FMI) مجتمعة على معدل العائد على الموجودات معنوي بمستوى دلالة إحصائية 0.05. كما أن قيمة F المحسوبة (67.34020) تدل بمستوى معنوية 0.05. على ملائمة النموذج المقترح لتمثيل العلاقة بين المتغيرات (Prob.= 0.000000).

أما قيمة معامل التحديد فقد بلغت (0.4174)، أي أن المتغيرات المستقلة السابقة مجتمعة تفسر ما نسبته (41,74%) من التباين في المتغير التابع.

إضافة إلى ذلك فقد أظهرت قيم معاملات الانحدار coefficient أن جميع المتغيرات الخارجية لها أثر ذو دلالة إحصائية على معدل العائد على الموجودات حيث الاحتمال (p-value) عند جميع المعاملات اقل من 0.05، وعليه سيتم رفض الفرضية العدمية ولا نستطيع رفض الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للتضخم، والنمو الاقتصادي، ومؤشر السوق المالي (INF,GDP,FMI) على معدل العائد على الموجودات. الفرضية الفرعية الثانية:

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على حقوق الملكية في المصارف التجارية. يمكن تمثيل العلاقة بين معدل العائد على حقوق الملكية في المصارف التجارية كمتغير تابع والتضخم والنمو الاقتصادي ومؤشر السوق المالي كمتغيرات مستقلة بالنموذج الخطي العام الآتي:

$$ROE = a + \beta_1 Inf + \beta_2 GDP + \beta_3 FMI + e$$

ويمكن صياغة الفرضية على النحو الآتي:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq 0$$

ولاختبار الفرضية السابقة فإننا نقدر هذا النموذج بطريقة Panel EGLS، وباستخدام برمجية E-views حصلنا على النتائج المبينة في الجدول رقم (6).

جدول رقم (6)

نتائج اختبار أثر المتغيرات الخارجية على معدل العائد على حقوق الملكية في البنوك التجارية الأردنية للفترة (2001-2011)

Dependent Variable: ROE

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLATION	0.001409	0.000664	2.121988	0.0320
GDP	0.005834	0.000999	5.841519	0.0000
FMI	6.94E-06	8.63E-07	8.050228	0.0000
C	0.017967	0.006571	2.734266	0.0066

Weighted Statistics

R-squared	0.266404	Mean dependent var	0.815761
Adjusted R-squared	0.258599	S.D. dependent var	2.000191
S.E. of regression	1.002888	Sum squared resid	283.6312
F-statistic	34.13586	Durbin-Watson stat	1.735645
Prob(F-statistic)	0.000000		

يبين الجدول رقم (6) أن أثر التضخم، النمو الاقتصادي، مؤشر السوق المالي (INF, GDP, FMI) مجتمعة على معدل العائد على حقوق الملكية معنوي بمستوى دلالة إحصائية 0.05.

كما أن قيمة F المحسوبة (34.13586) تدل بمستوى معنوية 0.05 على ملائمة النموذج المقترح لتمثيل العلاقة بين المتغيرات (Prob. = 0.000000).

أما قيمة معامل التحديد فقد بلغت (0.2664)، أي أن المتغيرات المستقلة السابقة مجتمعة تفسر ما نسبته (26.64%) من التباين في المتغير التابع.

إضافة إلى ذلك فقد أظهرت قيم معاملات الانحدار coefficient أن جميع المتغيرات الخارجية لها أثر ذو دلالة إحصائية على معدل العائد على حقوق الملكية حيث الاحتمال (p-value) عند جميع المعاملات اقل من 0.05، وعليه سيتم رفض الفرضية العدمية ولا نستطيع رفض الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للتضخم، والنمو الاقتصادي، ومؤشر السوق المالي (INF, GDP, FMI) على معدل العائد على حقوق الملكية. الفرضية الفرعية الثالثة:

لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للمتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على نصيب السهم من الأرباح الصافية في المصارف التجارية.

يمكن تمثيل العلاقة بين نصيب السهم من الأرباح الصافية في المصارف التجارية كمتغير تابع والتضخم والنمو الاقتصادي ومؤشر السوق المالي كمتغيرات مستقلة بالنموذج الخطي العام الآتي:

$$EPS = a + \beta_1 INF + \beta_2 GDP + \beta_3 FMI + e$$

ويمكن صياغة الفرضية على النحو الآتي:

$$H_0: \beta_1 = \beta_2 = \beta_3 = 0$$

$$H_1: \beta_1 \neq \beta_2 \neq \beta_3 \neq 0$$

ولاختبار الفرضية السابقة فإننا نقدر هذا النموذج بطريقة Panel EGLS، وباستخدام برمجية E-views حصلنا على النتائج المبينة في الجدول رقم (7).

جدول رقم (7). نتائج اختبار أثر المتغيرات الخارجية على نصيب السهم من الأرباح الصافية في البنوك التجارية الأردنية للفترة (2011-2001)

Dependent Variable: EPS

Variable	Coefficient	Std. Error	t-Statistic	Prob.
INFLATION	0.005293	0.002193	2.413589	0.0296
GDP	0.007378	0.001983	3.720002	0.0002
FMI	7.87E-06	1.97E-06	4.004959	0.0001
C	0.096735	0.015316	6.315730	0.0000

#### Weighted Statistics

R-squared	0.094343	Mean dependent var	1.165601
Adjusted R-squared	0.084708	S.D. dependent var	1.728491
S.E. of regression	1.002557	Sum squared resid	283.4442
F-statistic	9.792046	Durbin-Watson stat	1.838280
Prob(F-statistic)	0.000004		

يبين الجدول رقم (7) أن أثر التضخم، النمو الاقتصادي، مؤشر السوق المالي (INF, GDP, FMI) مجتمعة على معدل نصيب السهم من الإرباح الصافية معنوي بمستوى دلالة إحصائية 0.05.

كما أن قيمة F المحسوبة (9.792046) تدل بمستوى معنوية 0.05. على ملائمة النموذج المقترح لتمثيل العلاقة بين المتغيرات (Prob.= 0.000004)

أما قيمة معامل التحديد فقد بلغت (0.0943)، أي أن المتغيرات المستقلة السابقة مجتمعة تفسر ما نسبته (9.43%) من التباين في المتغير التابع.

إضافة إلى ذلك فقد أظهرت قيم معاملات الانحدار coefficient أن جميع المتغيرات الخارجية لها أثر ذو دلالة إحصائية على نصيب السهم من الإرباح الصافية حيث الاحتمال (p-value) عند جميع المعاملات اقل من 0.05، وعليه سيتم رفض الفرضية العدمية ولا نستطيع رفض الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) للتضخم، والنمو الاقتصادي، ومؤشر السوق المالي (INF, GDP, FMI) على معدل نصيب السهم من الإرباح الصافية.

#### الفرضية الرئيسية الثالثة:

لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على الأداء المالي بين المصارف الإسلامية والمصارف التجارية الأردنية.

ويتفرع من الفرضية الثالثة الفرضيات الفرعية الآتية :

الفرضية الفرعية الأولى:

لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية الأردنية. تم التعبير عن المصرف بمتغير وهمي DUMMY VARIABLE، حيث يأخذ المصرف الإسلامي القيمة 1، في حين يأخذ المصرف التجاري القيمة 0، وقد كانت النتائج كما يلي:

جدول رقم (8). نتائج اختبار أثر المتغيرات الخارجية على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية الأردنية للفترة (2001-2011)

Dependent Variable: ROA

Variable	Coefficient	Std. Error	t-Statistic	Prob.
GDP	0.000393	0.000197	1.996313	0.0467
INFLATION	-0.000180	0.000132	-1.364175	0.1735
FMI_P_	1.31E-06	1.72E-07	7.607783	0.0000
BANK	-0.003110	0.001332	-2.334549	0.0202
C	0.002695	0.001271	2.119953	0.0348
R-squared	0.199586	Mean dependent var		0.009673
Adjusted R-squared	0.189734	S.D. dependent var		0.009139
S.E. of regression	0.008227	Akaike info criterion		-6.747811
Sum squared resid	0.021996	Schwarz criterion		-6.690249
Log likelihood	1118.389	Hannan-Quinn criter.		-6.724851
F-statistic	20.25993	Durbin-Watson stat		1.723928
Prob(F-statistic)	0.000000			

نلاحظ أن قيمة المعامل Coefficient عند متغير المصرف هي (-0.003110)، وهي قيمة دالة إحصائية حيث كانت قيمة (t-statistic = -2.334549) وبمستوى معنوية (Prob = 0.0202) وهي أقل من 0.05، مما يشير إلى أن تصنيف المصرف إسلامي أم تجاري يؤثر بشكل معنوي على معدل العائد على الموجودات ويدل على وجود فروق في أثر المتغيرات الخارجية على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية.

الفرضية الفرعية الثانية:

لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المالي) على معدل العائد على حقوق الملكية بين المصارف الإسلامية والمصارف التجارية الأردنية.

جدول رقم (9). نتائج اختبار أثر المتغيرات الخارجية على معدل العائد على حقوق الملكية بين المصارف الإسلامية والمصارف التجارية الأردنية للفترة (2001-2011)

Dependent Variable: ROE

Variable	Coefficient	Std. Error	t-Statistic	Prob.
GDP	0.004550	0.001529	2.975811	0.0031
INFLATION	-0.001471	0.001024	-1.435967	0.1520
FMI_P_	8.09E-06	1.34E-06	6.061506	0.0000
BANK	-0.001869	0.010355	-0.180482	0.8569
C	0.023550	0.009880	2.383660	0.0177

R-squared	0.149344	Mean dependent var	0.080233
Adjusted R-squared	0.138874	S.D. dependent var	0.068908
S.E. of regression	0.063944	Akaike info criterion	-2.646577
Sum squared resid	1.328879	Schwarz criterion	-2.589015
Log likelihood	441.6852	Hannan-Quinn criter.	-2.623616
F-statistic	14.26452	Durbin-Watson stat	1.775719
Prob(F-statistic)	0.000000		

نلاحظ أن قيمة المعامل Coefficient عند متغير المصرف هي (-0.001869) ، وهي قيمة غير دالة إحصائياً حيث كانت قيمة (t-statistic = -0.180482) وبمستوى دلالة (Prob = 0.8569) وهي أكبر من 0.05، مما يشير إلى أن تصنيف المصرف إسلامي أم تجاري لا يؤثر بشكل معنوي على معدل العائد على حقوق الملكية، ويدل على عدم وجود فروق في أثر المتغيرات الخارجية على معدل العائد على حقوق الملكية بين المصارف الإسلامية والمصارف التجارية.

#### الفرضية الفرعية الثالثة:

لا توجد فروق ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لأثر المتغيرات الخارجية (التضخم، النمو الاقتصادي، مؤشر سوق المال) على معدل نصيب السهم من الأرباح الصافية بين المصارف الإسلامية والمصارف التجارية الأردنية.

جدول رقم (10). نتائج اختبار أثر المتغيرات الخارجية على نصيب السهم من الأرباح الصافية بين المصارف الإسلامية والمصارف التجارية الأردنية للفترة (2001-2011)

Dependent Variable: EPS

Variable	Coefficient	Std. Error	t-Statistic	Prob.
GDP	0.003179	0.003746	0.848595	0.3967
INFLATION	-0.001943	0.002509	-0.774462	0.4392
FMI_P_	1.20E-05	3.27E-06	3.674802	0.0003
BANK	-0.026019	0.025366	-1.025753	0.3058
C	0.104287	0.024202	4.308995	0.0000

R-squared	0.052290	Mean dependent var	0.165209
Adjusted R-squared	0.040625	S.D. dependent var	0.159923
S.E. of regression	0.156641	Akaike info criterion	-0.854691
Sum squared resid	7.974283	Schwarz criterion	-0.797129
Log likelihood	146.0240	Hannan-Quinn criter.	-0.831730
F-statistic	4.482938	Durbin-Watson stat	1.842340
Prob(F-statistic)	0.001540		

نلاحظ أن قيمة المعامل Coefficient عند متغير المصرف هي (-0.026019) ، وهي قيمة غير دالة إحصائياً حيث كانت قيمة (t-statistic = -1.025753) وبمستوى دلالة (Prob = 0.3058) وهي أكبر من 0.05، مما يشير إلى أن تصنيف المصرف إسلامي أم تجاري لا يؤثر بشكل معنوي على نصيب السهم من الأرباح الصافية، ويدل على عدم وجود فروق في أثر المتغيرات الخارجية على نصيب السهم من الأرباح الصافية بين المصارف الإسلامية والمصارف التجارية.

#### مناقشة النتائج والفرضيات:

#### مناقشة الفرضية الرئيسية الأولى:

بناءً على نتيجة الاختبارات الإحصائية السابقة، تبين أنه يوجد أثر معنوي ذو دلالة إحصائية بين الأداء المالي الممثل بـ (EPS, ROE, ROA)، وبين النمو الاقتصادي مقاساً بالنتائج المحلي الإجمالي بالأسعار الحقيقية GDP، لذا نرى أن هذه النتيجة تتوافق مع التوقعات والدراسات الاقتصادية والتحليلات المالية، وعليه فالنمو الاقتصادي هو مؤشر على صحة اقتصاديات الدول والمؤسسات التي تعمل فيها، إن المصارف غالباً ما تستفيد من ارتفاع معدلات النمو الاقتصادي لتحقيق أرباح عالية، مما يدفع لزيادة الاستثمار المحلي والأجنبي. وزيادة إقبال الأفراد والقطاعات على التمويل المصرفي، إذا ما أتسمت المصارف الإسلامية بكفائتها لأدارة موجوداتها، وذلك باستخدام أكثر من صيغة تمويل إسلامية.

أما تأثير التضخم على الأداء المالي للمصارف الإسلامية، تبين نتيجة الاختبارات الإحصائية بأن أثره غير معنوي، وهذه النتيجة تتوافق مع التوقعات الاقتصادية، القائلة بأن ارتفاع معدلات التضخم والمرافق لها ارتفاع اسعار الفائدة، ممكن أن يؤثر بصورة إيجابية على ربحية المصارف الإسلامية، خاصة أن نسبة كبيرة من أرباح المصارف الإسلامية مصدرها من الاستثمارات وغيرها من النشاطات التجارية مثل عمليات المراجعة.

أما بالنسبة لمؤشر السوق المالي تبين وجود أثر معنوي ذو دلالة إحصائية على الأداء المالي، حيث أن مؤشر السوق يعتبر مرآة لصورة الاقتصاد المحلي لأي دولة، فأن أي تحسن فيه ينعكس إيجاباً على الأداء المالي للمصارف الإسلامية.

#### مناقشة الفرضية الرئيسية الثانية:

بناءً على نتيجة الاختبارات الإحصائية السابقة، تبين وجود أثر معنوي ذو دلالة إحصائية للنمو الاقتصادي مقاساً بالنتائج المحلي الإجمالي بالأسعار الحقيقية GDP على الأداء المالي ممثلاً بـ (EPS, ROE, ROA)، لذا نرى أن هذه النتيجة تتوافق مع التوقعات والدراسات الاقتصادية والتحليلات المالية المتعارف عليها، بأن وجود نمو في الناتج المحلي الإجمالي يعني أن الوضع الاقتصادي في حالة تحسن، والقطاعات الاقتصادية المختلفة تنمو بوضع جيد ومن هذه القطاعات المصارف التجارية، الأمر الذي يوفر للمستثمرين والأفراد على حد سواء حالة من التفاؤل المستقبلي، ويؤدي إلى زيادة إقبالهم على القروض من المصارف التجارية لتمويل استثماراتهم وإنفاقهم، وأيضاً قدرة الشركات والأفراد على سداد أقساط القروض المستحقة عليهم، وتوافقت هذه النتيجة مع دراسة (1)، بأن الركود الاقتصادي يؤدي إلى تعثر المشاريع وعدم القدرة على السداد والعكس في فترة الانتعاش الاقتصادي.

أما تأثير التضخم على الأداء المالي للمصارف التجارية، فكان أثره معنوي ذو دلالة إحصائية، وهي نتيجة مقبولة وتتوافق مع الأدبيات الاقتصادية، لأن التضخم يؤثر على الأداء المالي للمصارف التجارية بشكل مباشر، والارتفاع في المستوى العام للأسعار يؤدي إلى خفض القوة الشرائية للنقد، مما يؤدي إلى زيادة الطلب على رؤوس الأموال لتمويل المشاريع المقترحة، وزيادة الطلب على رؤوس الأموال يؤدي إلى ارتفاع أسعار الفائدة، وتبعاً لذلك تزداد أرباح منشآت الأعمال، وهذا ما يبرر النتيجة المتوافقة مع الإطار النظري للدراسة، بعدم وجود عدالة في توزيع الدخل بين طبقات المجتمع نتيجة تأثير التضخم، بحيث يكون المستفيد الأول من التضخم هم أصحاب الأعمال والمهن، وتوافقت هذه النتيجة أيضاً مع نتائج الدراسة (Damodaran) (2).

أما أثر مؤشر السوق المالي على أداء المالي للمصارف التجارية، تبين أنه يوجد أثر معنوي ذو دلالة إحصائية، لأن أي تحسن في أداء السوق المالي يؤدي إلى تحسن مباشر في أداء المالي للمصارف التجارية على اعتبار أنها شركات مدرجة في ذلك السوق.

#### مناقشة الفرضية الثالثة:

الدواود، واجد (2000). إدارة الديون المتعثرة لدى البنوك التجارية في الاردن، رسالة ماجستير غير منشورة، جامعة النيلين، الخرطوم، (1) ص10.

(2) Damodaran, aswath, applied c.orperate finance, newyork, john willeg and jons, tne, 1999.

ويُعزى وجود فروق ذو دلالة إحصائية لأثر المتغيرات الخارجية والمتغيرات الداخلية على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية، إلى تدني إيرادات التمويل والاستثمار لدى المصارف الإسلامية مقارنةً بالمصارف التجارية التي تعتمد على نسبة الفائدة الثابتة في تحقيق إيراداتها، وأيضاً بسبب انخفاض إيرادات العمولات لدى المصارف الإسلامية وعدم تنوع مجالات الخدمات المصرفية المقدمة من قبلها، وهذه النتيجة تتفق مع دراسة (السروجي)<sup>(1)</sup>، حيث بينت نتائج دراسة أجراها في دول الخليج العربي بأن المصارف التجارية تحقق ربحية أعلى من المصارف الإسلامية، ضمن قياس الأداء المالي بمؤشر (ROA).

أما معدل العائد على حقوق الملكية وهي نسبة من نسب الربحية، أي تمثل العائد المتحقق للمساهمين من استثماراتهم في المصارف، فكلما كانت هذه النسبة أعلى كانت ربحية المصارف أفضل بالنسبة لمالكها هذه المصرف، الأمر الذي يدل على أداء أفضل، يُعزى عدم وجود فروق ذو دلالة إحصائية لأثر المتغيرات الخارجية على معدل العائد على حقوق الملكية بين المصارف الإسلامية والمصارف التجارية لاستخدام كلا النوعين من المصارف لمواردها الذاتية لتحقيق الأرباح.

نصيب السهم من الأرباح الصافية مؤشر يقاس بقسمة صافي الربح بعد الضريبة على عدد الأسهم المتداولة، ويستخدم هذا المؤشر لمعرفة نصيب السهم الواحد من صافي الأرباح، حيث يقيس حصة السهم من الأرباح نتيجة لتوظيف الموارد الاقتصادية للمصرف وزيادة هذه النسبة تدل على أداء مالي أفضل للمصرف.

ويُعزى عدم وجود فروق ذو دلالة إحصائية لأثر المتغيرات الخارجية على نصيب السهم من الأرباح الصافية بين المصارف الإسلامية والمصارف التجارية لوجود تقارب بين نصيب السهم الواحد من الأرباح الصافية لدى كل من المصارف الإسلامية والمصارف التجارية، إننا نرى أن ذلك يعود لثقة الكبيرة التي يوليها المستثمرون لأسهم المصارف الإسلامية خاصة بعد الأزمة المالية العالمية (2008) وتوجه من قبلهم لاقتناء هذا السهم لوجود الوازع الديني لديهم.

#### النتائج والتوصيات :

هدفت الدراسة لقياس أثر المتغيرات الخارجية على الأداء المالي للمصارف الإسلامية والمصارف التجارية، وبعد الانتهاء من اختبار الفرضيات ومناقشتها سيتم عرض نتائج الدراسة ومن ثم توصياتها.

#### نتائج التحليل الإحصائي:

- 1- أظهرت الدراسة أن أثر التضخم كان معنوياً على الأداء المالي للمصارف التجارية الأردنية، ويعود ذلك لتعاملها بالنقد وبسعر الفائدة، أما المصارف الإسلامية لم يتأثر أدائها بالتضخم، وذلك لتعاملها بالسلع الحقيقية، والاعتماد في تمويلها على استخدام أدوات وصيغ تمويل تتاجر بالسلع ومن أهم هذه الصيغ الإسلامية صيغة المرابحة.
- 2- يتضح من الدراسة بأن مؤشر السوق المالي المتمثل بمؤشر الأرقام القياسية المرجحة لأسعار الأسهم أثره معنوي على الأداء المالي للمصارف الإسلامية والتجارية، وذلك دليل على أهمية القطاع المصرفي الأردني في رفع كفاءة مؤشر السوق وتحسن أدائه.
- 3- أظهرت الدراسة وجود اثر معنوي للنمو الاقتصادي على الأداء المالي للمصارف الأردنية الإسلامية والتجارية، ويعود ذلك إلى زيادة الطلب لدى الأفراد وزيادة الإنتاج وبالتالي ارتفاع معدلات النمو الاقتصادي.

السروجي، عنان، (2004). مقارنة أداء المصارف الإسلامية والتقليدية باستخدام النسب المالية، رسالة ماجستير غير منشورة، جامعة (1) اليرموك، اربد، الأردن.



4- تبين من الدراسة وجود فروق معنوية لأثر المتغيرات الخارجية على معدل العائد على الموجودات بين المصارف الإسلامية والمصارف التجارية، ويعود ذلك إلى تنوع الاستثمارات وطرق التمويل في المصارف التجارية. واعتمادها على عائد ثابت وهو سعر الفائدة.

5- توصلت الدراسة إلى عدم وجود فروق معنوية لأثر المتغيرات الخارجية على نصيب السهم الواحد من الأرباح الصافية بين المصارف الإسلامية والمصارف التجارية. ويعود ذلك لتقارب بين نصيب السهم من الأرباح الصافية في المصارف الإسلامية والمصارف التجارية، وبالتالي أداء جيد لتلك المصارف.

6- أظهرت الدراسة عدم وجود فروق معنوية لأثر المتغيرات الخارجية على معدل العائد على حقوق الملكية بين المصارف الإسلامية والمصارف التجارية، وهذا يعني قدرة المصارف الإسلامية على التنافس في السوق المصرفي الأردني، رغم صغر حجم إجمالي موجوداتها مقارنة مع المصارف التجارية.

#### التوصيات:

وعلى ضوء النتائج السابقة خلصت الدراسة إلى العديد من التوصيات أهمها، أن على المصارف الإسلامية تحسين أدائها المالي والسعي نحو التميز والتطور في أنشطتها، والعمل على دراسات لاحتساب نسب مالية أخرى يمكن تجميعها لقياس الأداء المالي للمصارف الإسلامية.

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### A Proposed Model to Measure the Credit Risks in Islamic Banks

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#### Abstract

Islamic banks emerged five decades ago to meet the needs of a large group of depositors and investors who wish to deal with banks while adhering to the teachings of Islamic law. Despite their recent history and little experience in comparison to other types of banks, they experienced huge growth throughout the Arab and Islamic worlds, as well as internationally. There is almost no country in the world without an Islamic bank, or a traditional bank with a window offering services in accordance with Islamic law. Risk is an integral part of business banking in general, and it is part of the Islamic business banking as well. Banks are generally exposed to a large number of diverse risks, including financial and non-financial ones. One of the most important risks to banks in general, whether traditional or Islamic, is the risk due to its direct correlation with the bank's profitability and liquidity. Therefore, it is necessary to look at the credit risk in Islamic banks in terms of identifying these risks and how to measure them. At the end, the author proposes a model for measuring credit risk in Islamic banks working in Jordan.

**Keywords.** Islamic banks, credit risks, measurement models

#### المخلص

ظهرت المصارف الإسلامية قبل خمسة عقود لتلبية حاجات فئة كبيرة من المودعين والمستثمرين الراغبين في التعامل مع مصارف إسلامية، تتماشى في طبيعتها عملها وإجراءاتها مع تعاليم الشريعة الإسلامية، وبالرغم من قصر عمر التجربة، إلا أنها حققت انتشاراً واسعاً، على نطاق العالم العربي والإسلامي والدولي، فلا تكاد تخلو دولة من وجود مصرف إسلامي، أو مصرف تقليدي يحوي نافذة تقدم خدمات طبقاً للشريعة الإسلامية.

تعتبر المخاطر جزء لا يتجزأ من العمل المصرفي عامة، كما هي جزء من العمل المصرفي الإسلامي خاصة، وتتعرض المصارف عموماً لعدد كبير من المخاطر المتنوعة والمتعددة منها المالية ومنها الغير مالية، ولعل من أهم المخاطر التي تتعرض لها المصارف بشكل عام سواء التقليدية أو الإسلامية، مخاطر الائتمان، وذلك بسبب ارتباطها المباشر بربحية المصرف، وسيولته، أضحت من الضروري التوجه نحو البحث في المخاطر الائتمانية للمصارف الإسلامية، من حيث التعرف على هذه المخاطر وكيفية قياسها، ومن هنا يأتي الغرض من هذه الدراسة لاقتراح نموذج لقياس مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.

**الكلمات الدالة.** المصارف الإسلامية، مخاطر الائتمان، نموذج قياس

#### مشكلة البحث وعناصرها

لاحظت الباحثة بعد البحث في الدراسات السابقة المتعلقة بمخاطر الائتمان في القطاع المصرفي بصفة عامة ومخاطر الائتمان في المصارف الإسلامية بصفة خاصة، عدم وجود نماذج لقياس مخاطر الائتمان بالمصارف الإسلامية، ومن هنا ترى الباحثة أن الأمر يتطلب دراسة مخاطر الائتمان التي من المحتمل أن تتعرض لها المصارف الإسلامية وإيجاد نموذج لقياس مخاطرها.

وتكمن مشكلة البحث في عدم وجود نموذج خاص لقياس مخاطر الائتمان في المصارف الإسلامية، بحيث يستطيع هذا النموذج أن يعطي إشارات واضحة عن حالة المصرف الإسلامي وموقفه المالي، وسلامته وضعه، وتحتاج المصارف إلى أدوات إنذار تحميها

من الوقوع في الخسائر والتعرض للمخاطر المالية كصياغة نموذج لقياس مثل هذه المخاطر، ويمكن تحقيق ذلك من خلال الإجابة عن الأسئلة الآتية:

السؤال الرئيس الأول: ما أثر حجم ذمم الائتمان على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن؟  
وينبثق عن السؤال الأول الأسئلة الفرعية الآتية:

1. ما أثر حجم ذمم المرابحة المحلية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن؟
2. ما أثر حجم ذمم المرابحة الدولية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن؟
3. ما أثر حجم ذمم مشاركة الحرفيين على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن؟
4. ما أثر حجم ذمم الإجارة المنتهية بالتمليك على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن؟

السؤال الرئيس الثاني: ما أثر حجم ذمم الائتمان على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف؟

وينبثق عن السؤال الثاني الأسئلة الفرعية الآتية:

1. ما أثر حجم ذمم المرابحة المحلية للأمر بالشراء على مخاطر الائتمان في ظل حجم المصرف في المصارف الإسلامية العاملة في الأردن؟
2. ما أثر حجم ذمم المرابحة الدولية للأمر بالشراء على مخاطر الائتمان في ظل حجم المصرف في المصارف الإسلامية العاملة في الأردن؟
3. ما أثر حجم ذمم مشاركة الحرفيين على مخاطر الائتمان في ظل حجم المصرف في المصارف الإسلامية العاملة في الأردن؟
4. ما أثر حجم ذمم الإجارة المنتهية بالتمليك على مخاطر الائتمان في ظل حجم المصرف في المصارف الإسلامية العاملة في الأردن؟

#### فرضيات البحث:

يقوم البحث على فرضيتين رئيسيتين تنبثق عن كل فرضية رئيسية أربع فرضيات فرعية وقد تم صياغة الفرضيات بناءً على أسئلة البحث:

الفرضية الرئيسة الأولى: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم مخاطر الائتمان (ذمم المرابحة المحلية للأمر بالشراء، ذمم المرابحة الدولية للأمر بالشراء، ذمم مشاركة الحرفيين، ذمم الإجارة المنتهية بالتمليك) على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.

وقد انبثق عن هذه الفرضية الفرضيات الفرعية الآتية:

- الفرضية الفرعية الأولى: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المرابحة المحلية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.
- الفرضية الفرعية الثانية: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المرابحة الدولية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.
- الفرضية الفرعية الثالثة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم مشاركة الحرفيين على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.

الفرضية الفرعية الرابعة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم الإجارة المنتهية بالتملك على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.

الفرضية الرئيسية الثانية: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم مخاطر الائتمان (ذم المراجعة المحلية للأمر بالشراء، ذم المراجعة الدولية للأمر بالشراء، ذم مشاركة الحرفيين، ذم الإجارة المنتهية بالتملك) على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف، وقد انبثق عن هذه الفرضية الفرضيات الفرعية الآتية:

الفرضية الفرعية الأولى: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم المراجعة المحلية للأمر بالشراء على مخاطر الائتمان، في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف.

الفرضية الفرعية الثانية: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف.

الفرضية الفرعية الثالثة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم مشاركة الحرفيين على مخاطر الائتمان، في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف.

الفرضية الفرعية الرابعة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم الإجارة المنتهية بالتملك على مخاطر الائتمان، في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف.

#### أهداف البحث :

- تهدف البحث إلى اقتراح نموذج لقياس مخاطر الائتمان في المصارف الإسلامية، يمكن تطبيقه والاعتماد عليه في قياس مخاطر الائتمان، وفي التنبؤ بهذه المخاطر في المصارف الإسلامية العاملة في الأردن، وذلك من خلال ما يلي:
- 1- اقتراح وتصميم نموذج لقياس مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن.
  - 2- التعرف على أثر حجم ذم المراجعة المحلية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية في العاملة الأردن وتحليلها والتنبؤ بها.
  - 3- التعرف على أثر حجم ذم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية في العاملة الأردن وتحليلها والتنبؤ بها.
  - 4- التعرف على أثر حجم ذم مشاركة الحرفيين على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن وتحليلها والتنبؤ بها.
  - 5- التعرف على أثر حجم ذم الإجارة المنتهية بالتملك على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن وتحليلها والتنبؤ بها.
  - 6- التعرف على أثر حجم ذم المراجعة المحلية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية في العاملة الأردن في ظل حجم المصرف وتحليلها والتنبؤ بها.
  - 7- التعرف على أثر حجم ذم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان في المصارف الإسلامية في العاملة الأردن في ظل حجم المصرف وتحليلها والتنبؤ بها.
  - 8- التعرف على أثر حجم ذم مشاركة الحرفيين على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف وتحليلها والتنبؤ بها.
  - 9- التعرف على أثر حجم ذم الإجارة المنتهية بالتملك على مخاطر الائتمان في المصارف الإسلامية العاملة في الأردن في ظل حجم المصرف وتحليلها والتنبؤ بها.

## أهمية البحث:

بعد استعراض الأدبيات النظرية والدراسات السابقة التي تناولت هذا الموضوع، تبرز الأهمية النظرية للدراسة الحالية من حيث اعتبارها إضافة جديدة للدراسات السابقة، وكونها تحاول اقتراح نموذج لقياس مخاطر الائتمان في المصارف الإسلامية في الأردن، تساعد في لفت نظر العاملين في المصارف الإسلامية لتطوير النموذج والاعتماد عليه في قياس مخاطر الائتمان في مصارفهم، وبعد البحث وحسب معلومات الباحثة لم يتوفر لدى المصارف الإسلامية نموذج متخصص في قياس مخاطر الائتمان، لذا فإن هذه البحث ستعمل على اقتراح نموذج لقياس مخاطر الائتمان في المصارف الإسلامية.

## حدود البحث:

الحدود المكانية: سوف تقتصر عينة البحث على: البنك الإسلامي الأردني للاستثمار والتمويل، والبنك العربي الإسلامي الدولي.

الحدود الزمنية: ستقتصر فترة البحث على المدة من 2000 - 2012، وعلى أساس نصف سنوي.

حدود علمية: إن هذه البحث لن تتناول بعض المتغيرات التي تظن الباحثة أن لها أثرا على مخاطر الائتمان، لعدم إمكانية الحصول عليها، مثل: سمعة العميل، نوعية الائتمان، حجم الضمان المأخوذ مقابل منح الائتمان، نوعية الضمان، ومخصص التدني<sup>(1)</sup> (المخصص الخاص)، المأخوذ مقابل البيوع و التمويلات والتسهيلات الممنوحة للعملاء، لذلك ستقتصر البيانات على القوائم المالية والتقارير السنوية ونصف السنوية للمصرفين المشمولين بالبحث.

## الدراسات السابقة ذات الصلة:

- الدراسات باللغة العربية:
- أبو خزنة، إيهاب محمد (2007) "نموذج مقترح لقياس مخاطر الائتمان المصرفي بهدف تطوير الإفصاح المحاسبي وتكوين مخصص الائتمان بالبنوك التجارية"<sup>(2)</sup>. حدد الباحث المخاطر التي تتعرض لها البنوك التجارية، ثم عمل على تقسيم المخاطر إلى مجموعات، كما قام بعمل تحليل لبعض النسب المالية ذات العلاقة بالمخاطر من القوائم المالية، وقد ركزت الدراسة على المصارف التجارية، كما كان الهدف منها تطوير الإفصاح المحاسبي ووضع أساس واضح لتكوين مخصص الائتمان في المصارف التجارية، كما لاحظ الباحث وجود قصور شديدا في واقع الإفصاح عن مخاطر الائتمان المصرفي ومخصصه، وأشار إلى عدم إمكانية تحقيق الفائدة المطلوبة لمستخدمي القوائم المالية للبنوك التجارية، لذلك قام الباحث باقتراح نموذج لقياس مخاطر الائتمان المصرفي وذلك بهدف تطوير الإفصاح المحاسبي عن هذه المخاطر ومخصصها بما يحقق أهداف مستخدمي القوائم المالية للبنوك بصورة أفضل وأكثر فعالية.
- أبو محييد، موسى (2008). "مخاطر صيغ التمويل الإسلامي وعلاقتها بمعيار كفاية رأس المال للمصارف الإسلامية من خلال معيار بازل III"<sup>(3)</sup>، هدفت الدراسة إلى التعرف على مخاطر بعض صيغ التمويل الإسلامي وعلاقتها بمعادلة كفاية رأس المال بشقيها رأس المال التنظيمي والمخاطر الثلاثة التي وردت في المعادلة كما أقرتها لجنة بازل، وهي مخاطر السوق ومخاطر الائتمان ومخاطر التشغيل، وقد استعرض الباحث المخاطر وأنواعها وبعض صيغ التمويل الإسلامي وكيفية تطبيقها من قبل المصارف

<sup>(1)</sup> مخصص التدني يعرف بأنه مبلغ يخصم من الإيرادات لمواجهة نقص متوقع في قيمة موجودات ذمم البيوع والتمويلات، وتختص المخصصات بخسارة مقدرة ومؤكدة الحدوث، وإن كانت غير محددة المقدار، انظر عبد الله، خالد، حسين سعيد (2011). **العمليات المصرفية الإسلامية الطرق المحاسبية الحديثة**، ط2، دار وائل للنشر، عمان، الأردن، ص427-430.

<sup>(2)</sup> أبو خزنة، إيهاب محمد (2007). **نموذج مقترح لقياس مخاطر الائتمان المصرفي بهدف تطوير الإفصاح المحاسبي وتكوين مخصص الائتمان بالبنوك التجارية**، أوراق بحثية، بنك الإسكندرية، الإسكندرية، مصر.

<sup>(3)</sup> أبو محييد، موسى مبارك (2008). **مخاطر صيغ التمويل الإسلامي وعلاقتها بمعيار كفاية رأس المال للمصارف الإسلامية من خلال معيار بازل III** رسالة دكتوراة، الأكاديمية العربية للعلوم المالية والمصرفية، عمان، الأردن.

الإسلامية، مع تحليل هذه الصيغ للتعرف على المخاطر التي تتعرض لها، ومن ثم تحديد علاقة مخاطر هذه الصيغ مع رأس المال التنظيمي توصلت الدراسة إلى أن صيغ التمويل الإسلامي التي تمت دراستها لها علاقة بمخاطر الائتمان والسوق والتشغيل، كما أن تطبيق معيار كفاية رأس المال الصادر عن مجلس الخدمات الإسلامية يحتاج إلى ضرورة بيان مصدر تمويل كل صيغة من صيغ التمويل، وقد أوصى الباحث بأن لا يتم استبعاد كافة مخاطر صيغ التمويل الممولة من الحسابات المشاركة، وإنما يجب إدخال نسبة من هذه المخاطر في مقام معادلة كفاية رأس المال لتغطية المخاطر التشغيلية والمخاطر التجارية المنقولة.

• شاهين، علي عبد الله (2010) "مدخل عملي لقياس مخاطر الائتمان المصرفي في البنوك التجارية في فلسطين: دراسة تحليلية تطبيقية"<sup>(1)</sup>، هدفت الدراسة إلى تحديد أهم المتغيرات التي تؤثر على درجة مخاطر الائتمان المصرفي في البنوك التجارية في فلسطين وتحديد أوزان ترجيحية لها، وذلك لغرض صياغة إطار مقترح يمكن من خلاله قياس تلك المخاطر وفق أسس عادلة وواقعية لكافة المنشآت طالبة الائتمان، وبالتالي تأصيل المعايير والقواعد التي تبنى عليها تلك العمليات بما يحقق مبدأ النفعية نحو خدمة أهداف الإدارة المصرفية لدى اتخاذ قرارها بشأن منح الائتمان، وتعتبر هذه الدراسة هامة جدا من حيث اعتمادها على تحليل المخاطر الائتمانية وتحديد طرق قياسها، وقد خلصت الدراسة إلى وجود بعض القصور التي تواجه إدارات الائتمان في البنوك مثل غياب معايير محددة قابلة للتطوير يمكن من خلالها قياس مخاطر الائتمان بشكل موضوعي، وأوصت الدراسة بتبني إطار محدد لقياس مخاطر الائتمان، يحقق متطلبات قياس مخاطر الائتمان المصرفي ويوفر أساساً سليماً يمكن الاعتماد عليه في تحديد الأوزان النسبية للمخاطر المتعلقة بطالبي الائتمان.

• البلتاجي، محمد (2012) "نموذج لقياس مخاطر المصارف الإسلامية بغرض الحد منها"<sup>(2)</sup> هدفت الدراسة إلى التعرف على المخاطر التي تتعرض لها المصارف الإسلامية في السعودية، ومن أجل تحقيق هذه الغاية قام الباحث بتقسيم المخاطر التي تتعرض لها المصارف الإسلامية إلى مجموعات رئيسية، ثم قسم كل مجموعة إلى مجموعات فرعية، وصاغ كل مجموعة فرعية بعدد من الأسئلة، ثم قام بإعداد استبانة لمعرفة درجة تأثير كل نوع من أنواع المخاطر على أداء المصرف الإسلامي، وقد خلصت الدراسة إلى التأكيد على أهمية وجود نموذج محاسبي لقياس المخاطر يتناسب مع طبيعتها وأهميتها لتطوير الأداء، كما أكدت على ضرورة وجود مجموعة من المعايير التي يجب على المصارف الإسلامية الاهتمام بها ومنها: أهمية وجود هيئة شرعية وضرورة توافر عقود منضبطة شرعياً، كما أكدت على أهمية وجود إدارة للرقابة الشرعية للتأكد من الالتزام الشرعي للمصرف، وأهمية الالتزام بالمعايير الدولية، وضرورة وجود نظام وإدارة للرقابة على المخاطر.

• الدراسات باللغة الإنجليزية

- Maskara P. & Aggarwal,R.( 2009). " Credit Risk Measurement Models And Their Regulatory Implications"<sup>(3)</sup>.

تناولت الدراسة معيار بازل II المقدم من البنك الدولي للتسويات في 2004، كما تتناول المعايير التي تم تطويرها من قبل بعض المؤسسات المالية مثل (Credit Suisse) لقياس مخاطر الائتمان، وتقييم هذه المعايير والخروج بفهم واضح عن تأثيرها على الإجراءات المصرفية، ومن هذه المعايير (Value-at-Risk (VaR)، وهذا المعيار يجاوب عن التساؤل "ما هي أقصى خسارة ممكن تحملها عند مستوى موثوقية معين، فهذا المعيار يجمع بين قيمة المؤسسة أو المصرف مقيمة بمستوى المخاطر الائتمانية

(1) شاهين، علي عبد الله (2010). مدخل عملي لقياس مخاطر الائتمان المصرفي في البنوك التجارية في فلسطين دراسة تحليلية تطبيقية، متوفر بتاريخ 2013/7/21. site.iugaza.edu.ps/... كلية التجارة، غزة، فلسطين.

(2) البلتاجي، محمد (2012). نموذج لقياس مخاطر المصارف الإسلامية بغرض الحد منها، ملتقى الخرطوم للمنتجات المالية الإسلامية، بعنوان "التحوط وإدارة المخاطر في المؤسسات المالية الإسلامية، الخرطوم، السودان.

(3) Maskara,P. & Aggarwal,R. (2009). Credit Risk Measurement Models And Their Regulatory Implications, Review Of Business Research, volume 9, Number 4, pp 58-66.

التي تتعرض لها هذه المؤسسة، وقد خلصت هذه الورقة إلى ضرورة الاعتماد على معيار Value-at-Risk (VaR) لقياس مخاطر الائتمان، بالرغم من اعتماد المصارف على هذا المعيار لقياس المخاطر الخاصة في السابق، كما أوصت البحث بالاعتماد على هذا المعيار Value-at-Risk (VaR) واستخدامه في الهندسة المالية وفي تقييم المشتقات المالية.

- Lee, Kuo & Lu, Su, (2009). "Measurement Comparison of Credit Risk By a Markov Chain: An Empirical Investigation of Bank Loans In Taiwan"<sup>(1)</sup>.

ركزت الدراسة على تطوير نموذج لقياس مخاطر الائتمان في البنوك، فقام الباحثان بجمع بيانات عن القروض الممنوحة، وحجم الائتمان لـ 28 بنك عاملة داخل تايوان، وقسم القروض إلى قروض مضمونة، وقروض غير مضمونة، وقام الباحثان بإجراء البحث على مرحلتين مستخدمين الفواصل الزمنية، وتوصلت البحث إلى أن مخاطر الائتمان في البنوك التايلندية باستخدام نموذج ماركوف كانت أكثر شمولية من الدراسات السابقة، كما أدخلت هذه البحث علاوة المخاطرة كعامل زمني متغير مرتبط باحتمالات عدم القدرة على السداد، كما أن علاوة المخاطرة تعكس الاحتمال الغير متوقع لعدم القدرة على السداد، وأخيرا خلصت الدراسة إلى أن نموذج سلسلة ماركوف للزمن المنفصل أظهرت مزيدا من مشاكل اكتشاف القروض المتعثرة، أكثر من نموذج سلسلة ماركوف للزمن المتصل، أي أن نموذج سلسلة ماركوف للزمن المتصل يمكن البنك من التنبؤ بالقروض المتعثرة أو التي لا يملك العملاء القدرة على سدادها بشكل أكبر، وأوصت البحث بتبني نموذج سلسلة ماركوف للزمن المتصل قبل منح العملاء أي ائتمان حتى لا يتعرض البنك لمخاطر الائتمان.

- Allen, D. & Powell R. (2011) "Customers And Markets: Both Are Essential to Credit-Risk Measurement In Australian Banks"<sup>(2)</sup>.

هدفت الدراسة إلى المقارنة بين نموذجين لقياس مخاطر الائتمان في المصارف العاملة في استراليا، وأثر الأزمة الاقتصادية العالمية عليها، واعتمدت البحث على نموذجين، النموذج الأول يقيس مخاطر الائتمان معتمدا على عوامل السوق، والنموذج الثاني يقيس مخاطر الائتمان بالاعتماد على عوامل العميل، كما قسمت البحث الفترة الزمنية إلى فترة ما قبل الأزمة الاقتصادية العالمية، من يناير 2000 إلى ديسمبر 2006، وفترة ما بعد الأزمة الاقتصادية العالمية، من يناير 2007 إلى يونيو 2009، وخلصت البحث إلى أنه خلال الأزمات الاقتصادية وظروف عدم التأكد فإنه يفضل استخدام نموذج قياس مخاطر الائتمان الذي يعتمد على عوامل العميل، أما نموذج قياس مخاطر الائتمان الذي يعتمد على عوامل السوق، فإنه يزيد من تقدير مخاطر الائتمان في حالات عدم التأكد، لذلك أوصت البحث باستخدام نموذج يجمع بين النوعين من العوامل (السوق و العملاء) معا من أجل زيادة الدقة في قياس مخاطر الائتمان، ولم تتطرق البحث لمخاطر الائتمان في المصارف الإسلامية بل ركزت على احتساب مخاطر الائتمان بإعطاء أوزان نسبية لعوامل البحث سواء عوامل السوق أو العملاء في المصارف التقليدية العاملة في استراليا.

المبحث الثاني: الإطار النظري للدراسة

المطلب الأول: طبيعة الائتمان المصرفي

1-1 تعريف الائتمان

<sup>1)</sup> Lee, Kuo & Lu, Su, (2009). Measurement Comparison of Credit Risk By a Markov Chain: An Empirical Investigation of Bank Loans In Taiwan, **International Research Journal Of Finance and Economics**, Issue 30, PP108, 131.

<sup>2)</sup> Allen, D. & Powell, R. (2011). Customers And Markets: Both Are Essential to Credit-Risk Measurement In Australian Banks, **The Australasian Accounting, Business and Finance Journal**, volume 5, No. 1, PP 57-74.



الائتمان في اللغة: من الفعل ائتمن، والمصدر أمن، وأماناً، وأماناً، وأمانة، وأماناً ولم يخف، فهو آمن<sup>(1)</sup>، وتعني كلمة ائتمن في اللغة العربية أن يكون الشخص أميناً على أمواله وأموال غيره، والائتمان مشتقة من الأمانة، والأمانة ضد الخيانة، والأمانة في الأهل والمال<sup>(2)</sup>، وأمنته على كذا وائتمنته، ومؤتمن القوم الذي يتقون إليه ويتخذونه أميناً حافظاً، وتعني حفظ من التقصير، وتوخي الحرص ولم يهمل<sup>(3)</sup>

يقول الله تعالى " فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي أُؤْتِمِنَ أَمَانَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ"<sup>(4)</sup>. فإن أمن بعضكم بعضاً أي لم يخف خيانتة وجوده فليؤد الذي أؤتمن أمانته، ومن الأمانة أن نعبد الأموال إلى أصحابها " إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا."<sup>(5)</sup> والائتمان بالعربية يقابلها Credit بالانجليزية، وتعني كلمة (credit) بالانجليزية رصيد دائن، ائتمان و اعتماد و ثقة وتصديق و سمعة حسنة وشرف وفضل ومفخرة، موضع فخر، يصدق ويثق ب،<sup>(6)</sup>، أما حسب قاموس أكسفورد فإن credit تعني قدرة العميل على الحصول على السلع والخدمات مع تأجيل الدفع، بالاعتماد على الثقة بهذا العميل أنه سوف يقوم بالتسديد لاحقاً<sup>(7)</sup>.

## 2-1 الائتمان في المصارف التقليدية

قبل التطرق إلى مفهوم الائتمان في المصارف التقليدية، لا بد من تعريف المصرف التجاري التقليدي، فقد عرفه القانون الأردني "بأنه الشركة التي يرخّص لها بممارسة الأعمال المصرفية وفق أحكام هذا القانون، بما في ذلك فرع البنك الأجنبي المرخص له العمل بالمملكة". وتعني كلمة الأعمال المصرفية: جميع الخدمات المصرفية من قبول الودائع من الجمهور واستخدامها بصورة كلية أو جزئية لمنح الائتمان وأي أعمال أخرى يقرر البنك المركزي اعتبارها أعمالاً مصرفية بموجب أوامر يصدرها لهذه الغاية<sup>(8)</sup>. ويطلق على الائتمان في المصارف التقليدية اسم التسهيلات الائتمانية<sup>(9)</sup>، ويمكن تقسيم التسهيلات الائتمانية التي تقدمها البنوك لعملائها حسب نوع التسهيلات المقدمة إلى نوعان: تسهيلات ائتمانية مباشرة، والنوع الثاني: تسهيلات ائتمانية غير مباشرة<sup>(10)</sup>.

## 3-1 الائتمان في المصارف الإسلامية

الائتمان في المصارف الإسلامية يختلف من حيث المفهوم عن الائتمان في المصارف التقليدية، التي تعتمد على تبادل النقد مقابل النقد بقيمة أكبر متفق عليها، وهو عين الربا، أما المصارف الإسلامية فتمنح الائتمان معتمدة على تبادل النقد مقابل السلع أو الخدمات وفق الصيغ الاستثمارية الإسلامية المتعددة.

ونجد أنه من المناسب تعريف المصرف الإسلامي، فقد ورد عدد من التعاريف لهذه المصارف، منها: " يعرف المصرف الإسلامي بأنه مؤسسة مالية مصرفية، لتجميع الأموال وتوظيفها في نطاق الشريعة الإسلامية، بما يخدم بناء مجتمع التكامل المسلم، وتحقيق عدالة التوزيع، ووضع المال في المسار الإسلامي"<sup>(11)</sup> وهناك تعريف آخر "المصرف الإسلامي هو منظمة إسلامية تعمل في مجال

(1) مجد الدين محمد بن يعقوب، (2005). المعجم الوسيط، ط8، مؤسسة الرسالة، بيروت، لبنان، تحقيق محمد نعيم العرقسوسي، مجمع اللغة العربية، إحياء التراث، ص28.

(2) الموسوعة الفقهية، (1986). وزارة الأوقاف والشئون الإسلامية، الكويت، ج6، ص 236.

(3) الزحيلي، وهبة، (2008). نظرية الضمان أو أحكام المسؤولية المدنية والجناحية في الفقه الإسلامي، ط8، دار الفكر للنشر، دمشق، سوريا ص 174-175.

(4) سورة البقرة، أية 283.

(5) سورة النساء، أية 58.

(6) Ba'albaki, Munir (1989). AL-MAWRID, Dar El-ilm Lil- Malayen, Beirut, Lebanon, p 229.

(7) The oxford illustrated dictionary-oxford university press - London – England.

(8) قانون البنوك رقم 28 لسنة 2000، المادة 2.

(9) أنظر القوائم المالية لأي مصرف تجاري.

(10) Koch, Timothy (1995). Bank Management 6th Edition, The Dryden Press, Florida, USA, PP630

(11) عريقات، حربي، سعيد عقل، (2010). إدارة المصارف الإسلامية مدخل حديث، ط1، دار وائل للنشر، عمان، الأردن، ص109.

الأعمال بهدف بناء الفرد المسلم والمجتمع المسلم، وتمييزها وإتاحة الفرص الموازية لها، للنهوض على أسس إسلامية تلتزم بقاعدة الحلال والحرام<sup>(1)</sup>.

ويقصد بمجال الاستثمار هنا صيغ الائتمان التي تظهر في ميزانية المصارف الإسلامية في جانب الموجودات، وتقسّم إلى<sup>(2)</sup>:  
ذمم مشاركات: وتسمى في بعض القوائم المالية التمويلات، وتشتمل على المشاركة بأنواعها والمضاربة.

ذمم البيوع: وتشتمل على المرابحة للأمر بالشراء والمرابحات الدولية (الاعتمادات المستندية) والبيع الآجل والسلم والإستصناع.  
موجودات إجارة منتهية بالتمليك: (عقارات ومعدات وسيارات)، وكل واحدة من هذه البنود تختلف عن الأخرى كما يظهر من التسمية، وسنأتي على ذكرها بالتفصيل.

المطلب الثاني: صيغ الائتمان المصرفي في المصارف الإسلامية

تتنوع صيغ الائتمان في المصارف الإسلامية، ولكننا سنكتفي لأغراض هذا البحث بالتركيز على أربع صيغ هي محور هذا البحث ومتغيراته المستقلة، وهي: المرابحة للأمر بالشراء بشقيها المرابحة المحلية والمرابحة الدولية، ومشاركة الحرفيين، والإجارة المنتهية بالتمليك.

## 2-1 المرابحة والمرابحة للأمر بالشراء

### أولاً: تعريف المرابحة

- لغة: المرابحة مأخوذة من كلمة ربح وتعني النماء، وريح في تجارته يربح ربحاً وتربحاً، وهذا بيع مريح إذا كان يربح فيه والعرب تقول: ربحت تجارته إذا ربح صاحبها فيها، وتجارة رابحة: يربح فيها، وأربحته على سلعته أي أعطيته ربحاً، وبعث الشيء مرابحة، أي زاد ربحاً على سعر شراءه، وكذلك اشتريته مرابحة<sup>(3)</sup>.

ثانياً: مشروعية بيع المرابحة

بيع المرابحة: هو احد أنواع بيوع الأمانة، حيث ينقسم البيع باعتبار طريقة تحديد الثمن إلى ثلاثة أنواع<sup>(4)</sup> :

بيع المساومة، و بيع الزيادة، و بيوع الأمانة، وسميت بيوع الأمانة لأنه يؤمن فيها البائع في إخبار المشتري برأس المال، وتقسّم إلى ثلاث أنواع هي: بيع المرابحة، بيع التولية، وبيع الوضعية.

ويستدل على مشروعية بيع المرابحة من كتاب الله، فقد ورد في القرآن الكريم " وَأَحَلَّ اللَّهُ النَّبِيْعَ وَحَرَّمَ الرِّبَا"<sup>(5)</sup>، أما مشروعية بيع المرابحة من السنة فقد ورد عن رفاة بن رافع رضي الله عنه أن النبي صلى الله عليه وسلم سئل أي الكسب أطيب؟ قال: عمل الرجل بيده وكل بيع مبرور<sup>(6)</sup>، كما جاء في الصحيح من حديث ابن عمر رضي الله عنهما أن النبي صلى الله عليه وسلم قال "النَّبِيْعَانِ بِالْخِيَارِ مَا لَمْ يَتَّفَقَا"<sup>(7)</sup>.

ثالثاً: أنواع بيوع المرابحة

<sup>1</sup> (عريقات، مرجع سابق، ص109.

<sup>2</sup> (التقرير السنوي 2010 للبنك العربي الإسلامي الدولي.

<sup>3</sup> (ابن منظور، أبي الفضل جمال الدين محمد بن مكرم، (2005). لسان العرب، باب ربح، دار الكتب العلمية للنشر والتوزيع، جزء5، ص 228، وأنظر قاموس المنجد (1975)، ط 23، دار المشرق، بيروت، لبنان، ص 244.

<sup>4</sup> (الموسوعة الفقهية، مرجع سابق، ج9، ص9.

<sup>5</sup> (سورة البقرة، أية 275.

<sup>6</sup> (رواه أحمد في المسند، ج 4 ص 141، مسند رافع بن خديج، رقم 17304. تحقيق شعيب الأرنؤوط وآخرون، مؤسسة الرسالة للنشر، ط2، 1420 هـ، 1999، القاهرة، مصر.

<sup>7</sup> (رواه البخاري، كتاب البيوع، باب إذا بين البيعان ولم يكتما ونصحا، 1973. ومسلم في كتاب البيوع، باب الصدق في البيع والبيان، رقم: 1532، محمد بن إسماعيل أبو عبدالله البخاري الجعفي، (1407 - 1987). تحقيق: د. مصطفى ديب البغا، دار ابن كثير، البمامة - بيروت، الطبعة الثالثة.

يوجد نوعان من المرابحة، المرابحة البسيطة والمرابحة المركبة أو ما اصطلح على تسميتها المرابحة للأمر بالشراء<sup>(1)</sup>.

المرابحة البسيطة: وهي بيع بمثل الثمن الأول مع زيادة ربح معلوم بين المتعاقدين.

المرابحة المركبة: وتسمى المرابحة المركبة بهذا الاسم، بسبب تعدد مراحلها، فابتداء من مرحلة الوعد، إلى مرحلة الشراء، وإعادة البيع، وتسديد الثمن، وغيرها من المراحل.

2-2 المرابحة الدولية للأمر بالشراء

لا تختلف المرابحة الدولية للأمر بالشراء عن المرابحة المحلية للأمر بالشراء من حيث التعريف لغة واصطلاحاً، أو مشروعيتها وكذلك أنواعها، ولعله من المناسب التركيز هنا على أهمية المرابحة الدولية للأمر بالشراء ومدى اعتماد المصارف الإسلامية عليها وعلى كيفية تطبيقها في المصارف الإسلامية.

تقوم المصارف الإسلامية بتقديم خدمة الاعتمادات المستندية لعملائها المستوردين، من خلال صيغة المرابحة الدولية للأمر بالشراء، وقد يظن البعض بأن المرابحة الدولية للأمر بالشراء كالا اعتماد المستندي، حيث تتوسط البنوك بين مستورد السلعة والجهة الأجنبية المصدرة لها، لتضمن التزامات كل منهما للأخر<sup>(2)</sup>، لكن واقع الأمر يختلف قليلاً، ففي حين تكون المصارف التقليدية مجرد وسيط، تدخل المصارف الإسلامية مع عملائها في عقد الوكالة بالأجر، تشتري السلعة من الجهة المصدرة لنفسها أولاً، ثم تقوم ببيعها للمستوردين، مقابل أن تتقاضى نصيبها من العمولات والأجور التي تراها مناسبة<sup>(3)</sup>، أي أن المصرف الإسلامي بالنسبة لفتح الاعتماد هو كالوكيل بالنسبة لموكله فيما يقوم به.

وقد وفرت هذه الصيغة للمصارف الإسلامية وسيلة تمويلية تمكنها من الوقوف أمام المصارف التقليدية، وتحقيق الأرباح، حيث أن هذه الصيغة قد سدت احتياجات التجار والصناع الذين لا يرغبون في الدخول مع المصارف التقليدية في قروض تكتنفها الشكوك حول مشروعيتها.

### 3-2 مشاركة الحرفيين

#### أولاً: تعريف المشاركة

المشاركة لغة: شركا وشركة صار شريكه، شارك وتشاركا وقعت بينهما شركة، أشرك في أمره، جعله شريكاً له فيه<sup>(4)</sup>، و توزيع الشيء بين اثنين فأكثر على جهة الشيوخ، يقال اشتركنا بمعنى تشاركنا وقد اشترك الرجلان وتشاركا وشارك أحدهما الآخر، يشارك يعني يشاركه في الغنيمة والشريك المشارك والشرك كالشريك، تشاركنا في كذا وشركته في البيع والميراث أشركه شركة<sup>(5)</sup>.

#### ثانياً: مشروعية المشاركة

المشاركة مشروعية ودليل ذلك من الكتاب قول الله تعالى : "فَهُمْ شُرَكَاءُ فِي الثَّلَثِ"<sup>(6)</sup> وقال الله تعالى : "وَإِنَّ كَثِيرًا مِّنَ الْخُلَطَاءِ لَيَبْغِي بَعْضُهُمْ عَلَى بَعْضٍ"<sup>(7)</sup> والخطاء هم الشركاء، ووجه الدلالة من السنة ما روي عن النبي صلى الله عليه وسلم أنه قال : يقول الله أنا

(1) الهيبي، عبد الرزاق رحيم (1998). المصارف الإسلامية بين النظرية والتطبيق، ط 1، دار أسامة، عمان، الأردن، ص 514.

(2) أبو زيد، عبد العظيم، (2004). بيع المرابحة وتطبيقاته المعاصرة في المصارف الإسلامية، د.ط. دار الفكر، عمان، الأردن، ص 6.

(3) صوان محمود (2008). أساسيات العمل المصرفي الإسلامي، دراسة مصرفية تحليلية مع ملحق بالفتاوي الشرعية، ط 2، دار وائل للنشر، عمان، الأردن، ص 102.

(4) قاموس المنجد (1975)، ط 23، دار المشرق، بيروت، لبنان، ص 384.

(5) ابن منظور، مرجع سابق، جزء 7، ص 138، وانظر ارشيد، محمود، مرجع سابق ص 32.

(6) سورة النساء، آية 12.

(7) سورة ص، الآية 24.

ثالث الشريكين ما لم يخن أحدهما صاحبه فإذا خان أحدهما صاحبه خرجت من بينهما<sup>(1)</sup>، وأجمع المسلمون على جواز الشركة في الجملة<sup>(2)</sup>.

### ثالثاً: أنواع المشاركة

تقسم الشركات إلى نوعين : شركة أملاك، وشركة عقود، وتقسم شركات العقود إلى خمسة أنواع، وهي: شركة العنان، والأبدان، والوجوه، والمضاربة، والمفاوضة. ولا يصح شيء منها إلا من جاز التصرف، لأنه عقد على التصرف في المال فلم يصح من غير جاز التصرف في المال، كالبيع<sup>(3)</sup>.

وتنشأ شركة الأملاك من الميراث أو الوصايا أو التملك على الشيوع<sup>(4)</sup>، أي أنها شركات لم تنشأ عن عقود.

### 4-2 الإجارة المنتهية بالتمليك

#### أولاً: تعريف الإجارة

الإجارة لغة: أجر، أجزا، وإجارة، و الأجر تجمع أجور، كراء الأجير، من خدم بأجرة<sup>(5)</sup>، والإجارة اسم للأجرة أو بمعنى الأجرة، وهي كراء الأجير، وقد استعملت الإجارة بكسر الهمزة وهو اللفظ المشهور، وتلفظ أيضا بالضم بمعنى المأخوذ وهو عوض العمل، أو بدل المنفعة، وتلفظ أيضا بالفتح، فهي مثلثة الهمزة وهي مصدر سماعي لفعل أجز وعناها الجزاء على العمل<sup>(6)</sup>.

#### ثانياً: مشروعية الإجارة

استدل الجمهور على مشروعية الإجارة من القرآن الكريم، حيث وردت الإجارة في أكثر من موقع، فقد قال تعالى " فَإِنْ أَرْضَعْنَ لَكُمْ فَارْتُدُّهُنَّ أَجْرَهُنَّ " (7)، كما ذكر القرآن الكريم في قصة سيدنا موسى مع سيدنا شعيب، قال تعالى " قَالَتْ إِحْدَاهُمَا يَا أَبَتِ اسْتَأْجِرْهُ إِنَّ خَيْرَ مَنِ اسْتَأْجَرْتَ الْقَوِيُّ الْأَمِينُ " (8)، كما قال تعالى " لَوْ شِئْتَ لَاتَّخَذْتَ عَلَيْهِ أَجْرًا " (9).

أما في السنة الشريفة فقد ورد عن الرسول صلى الله عليه وسلم أنه قال ( أعط الأجير أجره قبل أن يجف عرقه ) (10)، كما روى البخاري في الحديث القدسي عن أبي هريرة رضي الله عنه أن رسول الله صلى الله عليه وسلم قال : ( قال الله عز وجل: ثلاثة أنا خصمهم يوم القيامة رجل أعطى بي ثم غدر، ورجل باع حراً فأكل ثمنه، ورجل استأجر أجيراً فاستوفى منه ولم يعطه أجره ) (11).

#### ثالثاً: أنواع الإجارة

اتفق الفقهاء على أن الإجارة نوعان، النوع الأول الإجارة على منافع الإنسان، أي أن يكون المعقود عليه هو عمل الإنسان وجهده، والنوع الثاني الإجارة على المنافع، أي أن يكون المعقود عليه هو المنفعة، وتقسم إلى ثلاث أقسام هي: 1- إجارة العقار والدور

(1) رواه أبو داود، السنن، كتاب البيوع، باب في الشركة، رقم: 3385، تحقيق محمد محي الدين عبد الحميد، دار الفكر، بيروت، لبنان، ضعفه (الألباني في ضعيف الجامع حديث رقم 1748).

(2) ابن قدامة، موفق الدين أبي محمد عبدالله بن أحمد، (1405). المغني، ط1، تحقيق عبدالله التركي وعبدالفتاح الحلو، دار الفكر، بيروت، لبنان، ج5، ص32-33.

(3) ابن قدامة، مرجع سابق، ج5، ص32-33.

(4) عبد الله، مرجع سابق، ص173.

(5) قاموس المنجد، مرجع سابق، ص4.

(6) الموسوعة الفقهية، مرجع سابق، ج1، ص252.

(7) سورة الطلاق، آية 6.

(8) سورة القصص، آية 26.

(9) سورة الكهف، آية 77.

(10) رواه ابن ماجه في سننه، كتاب الرهون، باب أجر الأجزاء، رقم: 2443. قال محمد عبد الباقي: في الزوائد أصله في صحيح البخاري وغيره من حديث أبي هريرة. لكن إسناد المصنف ضعيف وهب بن سعيد وعبد الرحمن بن زيد ضعيفان. وصححه الألباني. ابن ماجه، أبو عبدالله محمد بن يزيد القزويني، سنن ابن ماجه، تحقيق: محمد فؤاد عبد الباقي، 817/2، دار الفكر، بيروت، لبنان.

(11) رواه البخاري، كتاب البيوع، باب إثم من باع حراً، 2114. البخاري، محمد بن إسماعيل أبو عبدالله البخاري، صحيح البخاري، تحقيق: مصطفى البغا، 776/3، دار ابن كثير، اليمامة، بيروت، ط7، 1987.

والمنازل والحوانيت، 2- إجارة الدواب للركوب والحمل وما يشبهها مثل السيارات وطائرات وسفن، 3- إجارة العروض والثياب والحلي والأواني، حيث يتم دفع هذه الأعيان لمن يستخدمها لقاء عوض معلوم<sup>(1)</sup>.

المبحث الثالث: طبيعة المخاطر في المصارف الإسلامية

### 1-1 تعريف الخطر

الخطر لغة: خطر، خاطر، مخاطرة على كذا، راهنه أخطر المال، جعله خطرا بين المتراهنين، تخاطر القوم على الشيء تراهنوا<sup>(2)</sup>، و الخطر بفتحيتين هو الإشراف على الهلاك وخوف التلف، يقال، هذا أمر خطر، أي متردد بين يوجد أو أن لا يوجد<sup>(3)</sup>، والخطر هو ارتفاع القدر والمال، والشرف والمنزلة، وجمعه أخطار، والواحد خطير وهو الإشراف على الهلاك، ويطلق الخطر على السبق الذي يتراهن عليه، والمخاطرة المراهنة، وتخاطروا على الأمر، تراهنوا عليه<sup>(4)</sup>.

### 1-2 أنواع المخاطر في المصارف الإسلامية

تواجه المصارف الإسلامية نوعين من المخاطر، الأول يتشابه مع المخاطر التي تتعرض لها المصارف التقليدية، من حيث الاسم والشكل ويختلف من حيث المضمون، مثل: مخاطر الائتمان، و مخاطر السوق، و مخاطر السيولة، ومخاطر التشغيل، فعل سبيل المثال يتعرض كل من المصرف التقليدي والإسلامي لمخاطر الائتمان، ويظهر التشابه هنا بالاسم، وهي عدم قدرة العميل على الوفاء بالتزاماته تجاه المصرف، ولكن نشأة هذه الالتزامات يختلف بين المصارف، فبينما تنشأ الالتزامات في المصارف التقليدية من القروض، تتنوع أسباب نشوء الالتزامات في المصارف الإسلامية بحسب تنوع صيغ الائتمان الممنوحة<sup>(5)</sup>، والنوع الثاني من المخاطر الذي تنفرد المصارف الإسلامية بالتعرض له، وينتج عن المكونات المميزة لموجودات ومطلوبات المصارف الإسلامية، مثل مخاطر عدم وجود الملجأ الأخير للاقتراض، ومخاطر فائض السيولة.

أما التقسيم الآخر للمخاطر من حيث تعرض العمل المصرفي لها ( بشقيه الإسلامي والتقليدي) فيقسم المخاطر إلى مجموعتين هي: مخاطر مالية، ومخاطر غير مالية<sup>(6)</sup>:

1. مخاطر مالية: وهي عبارة عن الخسائر المحتملة في الأسواق، وتُصنّف إلى ثلاثة أقسام هي:

مخاطر السوق، مخاطر ائتمانية، مخاطر السيولة.

2. مخاطر غير مالية: مخاطر الأعمال (وتحدث نتيجة للأعمال التي تمارسها المصارف، كمخاطر التشغيل، والمخاطر

القانونية، والمخاطر السياسية، ومخاطر عدم الالتزام.

### 1-3 مخاطر الائتمان في المصارف الإسلامية

تنشأ المخاطر الائتمانية في المصارف الإسلامية من طبيعة صيغ التمويل الإسلامي التي تعتمد على عقود المدابنة، فكل من صيغ المرابحة، والإستصناع، و الإجارة وبيع التقسيط هي بيوع أجلّة يتولد عنها ديون في ذمة العميل تظهر كموجودات في دفاتر المصرف، والمخاطرة الأساسية فيها هي المخاطر الائتمانية، أما السلم يتولد عنه دين سلعي لا نقدي، لأن النقد مدفوع مسبقاً، ويؤجل تسليم السلعة، ولكنه يتضمن أيضاً مخاطر ائتمانية، فعند عدم قيام العميل بتسليم البضائع، أو السلع محل عقد السلم، يترتب دين

<sup>(1)</sup> إرشيد، محمود (2007). *الشامل في معاملات وعمليات المصارف الإسلامية*، ط2، دار النفائس، عمان، الأردن، ص35-36.

<sup>(2)</sup> قاموس المنجد، مرجع سابق، ص 187.

<sup>(3)</sup> هـ، ص180. 1406 الإسلامية، جدة، الثقافة دار الصحاح، د ط، القادر، (1986). *مختار عبد بن بكر أبي بن محمد ( الرازي*،

( الفيروزآبادي، مجد الدين محمد بن يعقوب، (2005). *المعجم الوسيط*، ط8، تحقيق محمد نعيم العرقسوسي، مؤسسة الرسالة، بيروت، لبنان ص386.

<sup>(4)</sup> ( ابو محيّميد، مرجع سابق، ص63.

<sup>(5)</sup> ( محمد، مرجع سابق، ص8.

مادي في ذمة العميل للمصرف الإسلامي، أما المضاربة والمشاركة فتتطوي على عقد شركة، لا تكون الأموال التي يدفعها المصرف إلى عمله ديوناً في ذمته، ولكنها قد تتضمن مخاطر ائتمانية في حالة تعدي العميل المضارب أو تقصيره<sup>(1)</sup>.

#### المبحث الرابع: الطريقة والإجراءات

##### 1-1 منهجية البحث:

##### منهج البحث:

تم الاعتماد على المنهج التحليلي في دراسة وتحليل وتفسير البيانات المتعلقة بالمصارف الإسلامية العاملة في الأردن، و في دراسة وتحليل البيانات بالاعتماد على النسب المالية، حيث أن المتغير التابع مخاطر الائتمان، تم قياسه بنسبة مخاطر الائتمان، كما تم استخدام المنهج الوصفي في انجاز الجانب النظري للدراسة، وفي عرض وتفسير البيانات المجمعة.

##### الأساليب الإحصائية المستخدمة في تحليل البيانات

لقد تم الاعتماد على البرنامج الإحصائي EViews.7 وهو حزمة إحصائية حديثة، ويعتبر من البرامج المتقدمة في التحليل القياسي وتقدير النماذج الاقتصادية، ويمتاز هذا البرنامج بقدرته على التعامل مع البيانات المقطعية (cross sectional data) و السلاسل الزمنية (Time series)، كما أن هذا البرنامج قادر على التعامل مع المشاكل القياسية الناتجة عن تقدير نماذج الانحدار مثل الارتباط الذاتي (autocorrelation) والارتباط المتعدد (MULTICOLLINEARITY) وغيرها من المشاكل القياسية<sup>(2)</sup>.

##### كيفية احتساب المتغيرات:

مرفق في الملحق رقم (1) طريقة احتساب كل متغير من متغيرات الدراسة

##### مجتمع وعينة البحث:

يتكون مجتمع البحث من كافة المصارف الإسلامية العاملة بالأردن والبالغ عددها أربعة مصارف إسلامية حتى نهاية عام 2012، هي:

جدول رقم (1) مجتمع و عينة البحث

الرقم	اسم المصرف	تاريخ مباشرة العمل
1	البنك الإسلامي الأردني للاستثمار والتمويل	1978 /11/28
2	البنك العربي الإسلامي الدولي	1998 /2/9
3	بنك الأردن دبي الإسلامي	2010/1/17
4	مصرف الراجحي في الأردن	آذار عام 2011 <sup>(3)</sup>

المصدر: من إعداد الباحثة.

أما عينة البحث، فتم اختيارها كعينة غرضيه مستهدفة هي: البنك الإسلامي الأردني للاستثمار والتمويل والبنك العربي الإسلامي الدولي، بسبب توفر القوائم المالية لها من الفترة 2000 إلى 2012 فترة البحث، أما بنك الأردن دبي الإسلامي، ومصرف الراجحي، فتم استثناءهما من البحث بسبب حداثة عهدهما في العمل المصرفي في الأردن، وبالتالي فإن القوائم المالية لهما غير متوفرة.

##### 2-1 اختبار الفرضيات ومناقشتها

سيتم عرض اختبار فرضيات البحث، حيث تم استخدام تحليل الانحدار البسيط والانحدار المتعدد للبيانات المقطعية Cross-Section، لمصرفين إسلاميين يعملان في القطاع المصرفي الإسلامي، عبر فترة زمنية امتدت من 2000-2012 في سلسلة زمنية

( خالدي، خديجة، (2011). إدارة المخاطر في البنوك الإسلامية، بحث منشور في المؤتمر العالمي الثامن في لاقتصاد والتمويل الإسلامي 30. المنعقد في الدوحة، قطر، ص30.

دار المسيرة للنشر (EViews7) داود، حسام، خالد السواعي (2013). ط1، الاقتصاد القياسي بين النظرية والتطبيق باستخدام برنامج والتوزيع، عمان، الأردن، ص273-390.

( انظر التقارير السنوية للمصارف المذكورة. 3

محسوبة على أساس نصف سنوي أي ما يعادل 24 فترة زمنية Time series، ويبين الجدول رقم (3) المتغيرات المستقلة والمتغير التابع التي تم إدخالها في النماذج المقترحة ومصطلحاتها واختصاراتها

### جدول رقم (2)

المتغيرات المستقلة والتابعة للدراسة ومصطلحاتها واختصاراتها

أولاً: المتغيرات المستقلة		
الرقم	الرمز	اسم المتغير
1	X	ذمم المراجعة المحلية للأمر بالشراء
2	I	ذمم المراجعة الدولية للأمر بالشراء
3	M	ذمم مشاركة الحرفيين
4	R	ذمم الإجارة المنتهية بالتمليك
ثانياً: المتغير التابع		
1	CR	مخاطر الائتمان
ثالثاً: المتغير الوسيط		
1	S	حجم المصرف

المصدر: من إعداد الباحثة

### وصف متغيرات البحث

يتعرض هذا الجزء من البحث لوصف متغيرات البحث، واختبار مدى ملائمة النموذج الخطي لبيانات البحث، حيث تم احتساب معاملات الارتباط بين المتغيرات المستقلة والمتغير التابع، وبين المتغيرات المستقلة فيما بينها، كما تم اختبار وجود ظاهرة الارتباط الخطي المتعدد (الامتداد الخطي) MULTICOLLINEARITY، من خلال احتساب معامل تضخم التباين VIF، بالإضافة لاختبار وجود ظاهرة الارتباط الخطي المتعدد من خلال اختبار Darbun-Watson test، وقد تم إضافة ملحق رقم (2) يبين عرض لكافة الإجراءات التي تم القيام بها قبل اختبار الفرضيات.

الفرضية الرئيسية الأولى: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، ذمم المراجعة الدولية للأمر بالشراء I، ذمم مشاركة الحرفيين M، ذمم الإجارة المنتهية بالتمليك R) على مخاطر الائتمان في المصارف الإسلامية.

لاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و حجم ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، ذمم المراجعة الدولية للأمر بالشراء I، ذمم مشاركة الحرفيين M، ذمم الإجارة المنتهية بالتمليك R) بنموذج خطي متعدد على النحو الآتي:

$$CR = \beta_0 + \beta_1 X + \beta_2 I + \beta_3 M + \beta_4 R + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_1 = \beta_2 = \beta_3 = \beta_4 = 0$$

$$H_1 : \beta_1 \neq \beta_2 \neq \beta_3 \neq \beta_4 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies7 حصلنا على النتائج المبينة في الجدول رقم (3).

### جدول رقم (3)

نتائج اختبار أثر حجم ذمم الائتمان على مخاطر الائتمان للفترة الزمنية من (2000 إلى 2012)

للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR  
Method: Panel EGLS (Cross-section weights)  
Periods included: 24  
Cross-sections included: 2  
Total panel (unbalanced) observations: 47  
Linear estimation after one-step weighting matrix  
White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X	5.39E-11	2.50E-11	2.156000	0.0391
I	7.64E-11	3.75E-11	2.037333	0.0433
M	1.98E-09	8.64E-10	2.291649	0.0270
R	6.40E-11	3.02E-11	2.119205	0.0408
C	0.019659	0.005998	3.277393	0.0021

#### Weighted Statistics

R-squared	0.293914	Mean dependent var	0.038380
Adjusted R-squared	0.226667	S.D. dependent var	0.021388
S.E. of regression	0.016893	Sum squared resid	0.011985
F-statistic	4.370702	Durbin-Watson stat	1.620403
Prob(F-statistic)	0.004805		

يبين الجدول رقم (3) أن أثر حجم ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، ذمم المراجعة الدولية للأمر بالشراء A، ذمم مشاركة الحرفيين M، ذمم الإجارة المنتهية بالتملك R) على مخاطر الائتمان معنوي بمستوى دلالة إحصائية 0.05. ومن النتائج الظاهرة أعلاه سيتم رفض الفرضية العدمية وقبول الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، ذمم المراجعة الدولية للأمر بالشراء A، ذمم مشاركة الحرفيين M، ذمم الإجارة المنتهية بالتملك R) على مخاطر الائتمان، وهذه النتيجة تتوافق مع الدراسات والأدبيات المالية المتعارف عليها، وقد يرجع السبب إلى أن المصارف الإسلامية تعتمد على مقررات لجنة بازل II، وهذه المقررات أعدت للمصارف التقليدية، لذلك تجد المصارف الإسلامية نفسها أمام خيار الاعتماد على هذه المقررات لأهميتها، ولكن في نفس الوقت تضطر للاعتماد على سياسات ائتمانية متحفظة ومتشددة لمواجهة مخاطر الائتمان.

ن البيانات الموجودة في الجدول رقم (3) نستطيع كتابة النموذج المقترح للتنبؤ بمخاطر الائتمان بالاعتماد على ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، ذمم المراجعة الدولية للأمر بالشراء A، ذمم مشاركة الحرفيين M، ذمم الإجارة المنتهية بالتملك R) بالقيم المقدرة على النحو التالي:

$$CR = 0.019659 + 5.39E-11X + 7.64E-11I + 1.98E-09M + 6.40E-11R + e$$

الفرضية الفرعية الأولى: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المراجعة المحلية للأمر بالشراء على مخاطر الائتمان.



لاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و ذم المربحة المحلية للأمر بالشراء، بنموذج خطي بسيط على النحو الآتي:

$$CR = \beta_0 + \beta_1 X + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_1 = 0$$

$$H_1 : \beta_1 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (4).

#### جدول رقم (4)

نتائج اختبار أثر حجم ذم المربحة المحلية للأمر بالشراء على مخاطر الائتمان للفترة الزمنية من

(2000 إلى 2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 24

Cross-sections included: 2

Total panel (unbalanced) observations: 47

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X	2.35E-11	5.55E-12	4.239069	0.0001
C	0.029522	0.003243	9.103482	0.0000
R-squared	0.121156	Mean dependent var		0.036788
Adjusted R-squared	0.101627	S.D. dependent var		0.019589
S.E. of regression	0.018567	Akaike info criterion		-5.093248
Sum squared resid	0.015513	Schwarz criterion		-5.014518
Log likelihood	121.6913	Hannan-Quinn criter.		-5.063621
F-statistic	6.203650	Durbin-Watson stat		1.893792
Prob(F-statistic)	0.016506			

تظهر نتائج الجدول رقم (4) أن أثر المتغير المستقل حجم ذم المربحة المحلية للأمر بالشراء (X) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم المربحة المحلية للأمر بالشراء على مخاطر الائتمان، وهذه النتيجة منطقية، فكلما منح المصرف المزيد من الائتمان فإن مخاطر عدم السداد تتزايد..

الفرضية الفرعية الثانية: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم المربحة الدولية للأمر بالشراء على مخاطر الائتمان، ولاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و حجم ذم المربحة الدولية للأمر بالشراء، بنموذج خطي بسيط على النحو الآتي:

$$+ e \quad CR = \beta_0 + \beta_2$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_2 = 0$$

$$H_1 : \beta_2 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (5).

#### جدول رقم (5)

نتائج اختبار أثر حجم ذمم المربحة الدولية للأمر بالشراء على مخاطر الائتمان للفترة الزمنية من (2000 إلى 2012) للمصرفين

البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 25

Cross-sections included: 2

Total panel (unbalanced) observations: 48

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
I	6.85E-11	3.58E-11	1.909719	0.0624
C	0.030741	0.003528	8.714088	0.0000
R-squared	0.059052	Mean dependent var		0.036022
Adjusted R-squared	0.038597	S.D. dependent var		0.020094
S.E. of regression	0.019702	Akaike info criterion		-4.975404
Sum squared resid	0.017856	Schwarz criterion		-4.897437
Log likelihood	121.4097	Hannan-Quinn criter.		-4.945940
F-statistic	2.886886	Durbin-Watson stat		1.740284
Prob(F-statistic)	0.096058			

تظهر نتائج الجدول رقم (5) أن أثر المتغير المستقل حجم ذمم المربحة الدولية للأمر بالشراء (I) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نقبل الفرضية العدمية التي تنص على أنه لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المربحة الدولية للأمر بالشراء على مخاطر الائتمان، وتعتقد الباحثة أن سبب عدم تأثير حجم ذمم المربحة الدولية للأمر بالشراء على مخاطر الائتمان يرجع إلى تحفظ المصارف الإسلامية في التوسع في صيغة المربحة الدولية للأمر بالشراء، بسبب شبهة التعامل مع المصارف التجارية الدولية التي تتعامل بالفائدة، فتلجأ المصارف الإسلامية لعدم التوسع في الاعتماد على المربحات الدولية، ولا نغفل أيضاً أن الأزمة المالية العالمية حدثت في الجزء الخير من البحث مما أدى إلى انخفاض حجم ذمم المربحة الدولية للأمر بالشراء مع مرور الزمن بدلا من أن يتزايد، ولكن مخاطر الائتمان لم تتخفف بالمقابل، فهناك الكثير من العوامل والمتغيرات التي تؤثر على مخاطر الائتمان بجانب ذمم المربحة الدولية للأمر بالشراء، والتي لم تتأثر بالأزمة المالية العالمية، مما أدى إلى عدم وجود أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المربحة الدولية للأمر بالشراء على مخاطر الائتمان.

الفرضية الفرعية الثالثة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم نمم مشاركة الحرفيين على مخاطر الائتمان، ولاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و حجم نمم مشاركة الحرفيين، بنموذج خطي بسيط على النحو الآتي:

$$CR = \beta_0 + \beta_3 M + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_3 = 0$$

$$H_1 : \beta_3 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (6).

#### جدول رقم (6)

نتائج اختبار أثر حجم نمم مشاركة الحرفيين على مخاطر الائتمان للفترة الزمنية من (2000 إلى 2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 25

Cross-sections included: 2

Total panel (unbalanced) observations: 48

White cross-section standard errors & covariance (d.f. corrected)

تظهر

نتائج

الجدول

Variable	Coefficient	Std. Error	t-Statistic	Prob.	رقم (10)
M	1.00E-09	3.54E-10	2.827443	0.0069	أن أثر
C	0.028914	0.004302	6.720803	0.0000	المتغير
R-squared	0.121587	Mean dependent var		0.036022	المستقل
Adjusted R-squared	0.102491	S.D. dependent var		0.020094	حجم نمم
S.E. of regression	0.019036	Akaike info criterion		-5.044175	مشاركة
Sum squared resid	0.016669	Schwarz criterion		-4.966208	الحرفيين
Log likelihood	123.0602	Hannan-Quinn criter.		-5.014711	على (M)
F-statistic	6.367178	Durbin-Watson stat		2.341697	
Prob(F-statistic)	0.015144				

مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم نمم مشاركة الحرفيين على مخاطر الائتمان، وتعتبر مشاركة الحرفيين من الصيغ التي تسمح للمصرف الإسلامي بأن يمتلك الأصل في بداية عمر المشروع، أي أن المصرف يحصل على ضمانات مقابل هذه الصيغة ويمتلك الأصل، ثم يبدأ بالتنازل عن حصته في الأصل تدريجياً مع مرور الزمن، وبالتالي فإنه في حالة تعرض العميل لظروف تؤدي لعدم قدرته على السداد، يلجأ المصرف لبيع الضمانات فقط، ومن هنا تظهر خطورة صيغة مشاركة الحرفيين.

الفرضية الفرعية الرابعة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم نمم الإجارة المنتهية بالتملك على مخاطر الائتمان.

لاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و حجم ذمم الإجارة المنتهية بالتمليك بنموذج خطي بسيط على النحو الآتي:

$$CR = \beta_0 + \beta_4 R + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_4 = 0$$

$$H_1 : \beta_4 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (7).

جدول رقم (7)

نتائج اختبار أثر حجم ذمم الإجارة المنتهية بالتمليك على مخاطر الائتمان للفترة الزمنية من

(2000 إلى 2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 24

Cross-sections included: 2

Total panel (unbalanced) observations: 47

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
R	7.84E-11	3.12E-11	2.511948	0.0157
C	0.031017	0.002749	11.28237	0.0000
R-squared	0.107048	Mean dependent var		0.036788
Adjusted R-squared	0.087204	S.D. dependent var		0.019589
S.E. of regression	0.018715	Akaike info criterion		-5.077322
Sum squared resid	0.015762	Schwarz criterion		-4.998592
Log likelihood	121.3171	Hannan-Quinn criter.		-5.047695
F-statistic	5.394637	Durbin-Watson stat		1.900458
Prob(F-statistic)	0.024779			

تظهر نتائج الجدول رقم (7) أن أثر المتغير المستقل حجم ذمم الإجارة المنتهية بالتمليك (R) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم الإجارة المنتهية بالتمليك على مخاطر الائتمان، وهنا ترى الباحثة أن السبب يعود لتوسع المصارف الإسلامية في الاعتماد على صيغة الإجارة المنتهية بالتمليك عبر فترة البحث، فقد لاحظت الباحثة أثناء دراستها للقوائم المالية واستخراج البيانات، الزيادة المستمرة والمضطردة في المبالغ الممنوحة في هذه الصيغة.

الفرضية الرئيسية الثانية: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم الائتمان (ذمم المرابحة المحلية للأمر بالشراء X، ذمم المرابحة الدولية للأمر بالشراء A، ذمم مشاركة الحرفيين M، ذمم الإجارة المنتهية بالتمليك R) على مخاطر الائتمان في المصارف الإسلامية في ظل حجم المصرف (S)، ولاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر

الائتمان كمتغير تابع و حجم ذم الائتمان (ذم المراجعة المحلية للأمر بالشراء X، ذم المراجعة الدولية للأمر بالشراء I ، ذم مشاركة الحرفيين M ، ذم الإجارة المنتهية بالتمليك R) في ظل حجم المصرف ، بنموذج خطي متعدد:

$$\beta_5 S + e + CR = \beta_0 + \beta_1 X + \beta_2 I + \beta_3 M + \beta_4 R$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_1 = \beta_2 = \beta_3 = \beta_4 = \beta_5 = 0$$

$$H_1 : \beta_1 \neq \beta_2 \neq \beta_3 \neq \beta_4 \neq \beta_5 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (8).

### جدول (8)

نتائج اختبار أثر حجم ذم الائتمان على مخاطر الائتمان في ظل حجم المصرف للفترة الزمنية من (2000 إلى 2012) للمصرفين

البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel EGLS (Cross-section weights)

Periods included: 24

Cross-sections included: 2

Total panel (unbalanced) observations: 47

Linear estimation after one-step weighting matrix

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X	6.34E-11	3.06E-11	2.071895	0.0411
I	1.56E-10	6.90E-11	2.260870	0.0301
M	2.54E-09	1.17E-09	2.168493	0.0360
R	1.07E-10	3.34E-11	3.203593	0.0053
S	-2.66E-11	4.90E-12	-5.428571	0.0000
C	0.021921	0.006091	3.599109	0.0009

### Weighted Statistics

R-squared	0.303102	Mean dependent var	0.038755
Adjusted R-squared	0.218114	S.D. dependent var	0.021824
S.E. of regression	0.016996	Sum squared resid	0.011843
F-statistic	6.566425	Durbin-Watson stat	1.980437
Prob(F-statistic)	0.000907		

يبين الجدول رقم (8) أن أثر حجم ذم الائتمان (حجم ذم المراجعة المحلية للأمر بالشراء X، ذم المراجعة الدولية للأمر بالشراء I ، ذم مشاركة الحرفيين M ، ذم الإجارة المنتهية بالتمليك R) في ظل حجم المصرف (S) على مخاطر الائتمان معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذم الائتمان (ذم المراجعة المحلية للأمر بالشراء X، و ذم المراجعة الدولية للأمر بالشراء I،

ذمم مشاركة الحرفيين M، وذمم الإجارة المنتهية بالتمليك R ( في ظل حجم المصرف S) على مخاطر الائتمان في المصارف الإسلامية، وهذه النتيجة تتوافق مع الدراسات و الأدبيات المالية المتعارف عليها.

ولكن نلاحظ أن قيمة معامل الانحدار (P-value) لحجم المصرف تحمل الإشارة السالبة مما يدل على وجود علاقة عكسية تربط بين حجم المصرف ومخاطر الائتمان كمتغير تابع، وهذه النتيجة تتوافق مع دراسة البشير التي توصلت لنتيجة أنه كلما زاد حجم المصرف كلما انخفضت المخاطر.

ويمكن كتابة النموذج المقترح للتنبؤ بمخاطر الائتمان بالاعتماد على حجم ذمم الائتمان (ذمم المربحة المحلية للأمر بالشراء X، و ذمم المربحة الدولية للأمر بالشراء A، ذمم مشاركة الحرفيين M، وذمم الإجارة المنتهية بالتمليك R ) في ظل حجم المصرف (s) على النحو التالي:

$$CR = 0.021921 + 6.34E-11X + 1.56E-10I + 2.54E-09 M + 1.07E-10 R - 2.66E-11S + e$$

الفرضية الفرعية الأولى: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المربحة المحلية للأمر بالشراء على مخاطر الائتمان، في ظل حجم المصرف .

لاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و ذمم المربحة المحلية للأمر بالشراء في ظل حجم المصرف ، بنموذج خطي متعدد على النحو الآتي:

$$CR = \beta_0 + \beta_1 X + \beta_5 S + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_1 = \beta_5 = 0$$

$$H_1 : \beta_1 \neq \beta_5 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (9).

#### جدول رقم (9)

نتائج اختبار أثر حجم ذمم المربحة المحلية للأمر بالشراء على مخاطر الائتمان في ظل حجم المصرف للفترة الزمنية من (2000

إلى 2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 24

Cross-sections included: 2

Total panel (unbalanced) observations: 47

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
X	3.82E-11	1.81E-11	2.110500	0.0410
S	2.40E-11	9.51E-12	2.520860	0.0154
C	0.020465	0.004328	4.728906	0.0000
R-squared	0.212239	Mean dependent var		0.036788
Adjusted R-squared	0.176431	S.D. dependent var		0.019589
S.E. of regression	0.017777	Akaike info criterion		-5.160106
Sum squared resid	0.013905	Schwarz criterion		-5.042012

Log likelihood	124.2625	Hannan-Quinn criter.	-5.115667
F-statistic	5.927242	Durbin-Watson stat	1.885399
Prob(F-statistic)	0.005256		

تظهر نتائج الجدول رقم (9) أن أثر المتغير المستقل حجم ذمم المراجعة المحلية للأمر بالشراء في ظل حجم المصرف (X, S) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المراجعة المحلية للأمر بالشراء على مخاطر الائتمان، في ظل حجم المصرف، وهذه النتيجة مقبولة مالياً، لأن المصارف الإسلامية ترغب في الاعتماد على صيغة المراجعة المحلية للأمر بالشراء، وذلك بسبب انخفاض مخاطر هذه الصيغة، وارتفاع معدل ربحيتها، ويظهر أثر دخول المتغير الوسيط على النموذج في زيادة نسبة تفسير المتغير المستقل للتغيرات في المتغير التابع حيث بلغت أكثر من 21%، حيث كانت 12% تقريباً قبل إدخال المتغير الوسيط للنموذج.

الفرضية الفرعية الثانية: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان، في ظل حجم المصرف، ولاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع و ذمم المراجعة الدولية للأمر بالشراء، في ظل حجم المصرف، بنموذج خطي متعدد على النحو الآتي:

$$CR = \beta_0 + \beta_1 I + \beta_2 S + \beta_3 X + \beta_4 S + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_2 = \beta_5 = 0$$

$$H_1 : \beta_2 \neq \beta_5 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (10).

#### جدول (10)

نتائج اختبار أثر حجم ذمم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان في ظل حجم المصرف للفترة الزمنية من (2000

إلى 2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 25

Cross-sections included: 2

Total panel (unbalanced) observations: 48

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
I	6.25E-11	2.74E-11	2.281020	0.0317
S	1.08E-11	2.02E-12	5.370654	0.0000
C	0.018601	0.004861	3.826221	0.0004

R-squared	0.235886	Mean dependent var	0.036022
Adjusted R-squared	0.201925	S.D. dependent var	0.020094
S.E. of regression	0.017951	Akaike info criterion	-5.141907
Sum squared resid	0.014500	Schwarz criterion	-5.024957
Log likelihood	126.4058	Hannan-Quinn criter.	-5.097712
F-statistic	6.945854	Durbin-Watson stat	1.754997

تظهر نتائج الجدول رقم (10) أن أثر المتغير المستقل حجم ذمم المراجعة الدولية للأمر بالشراء في ظل حجم المصرف (I, S) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان، في ظل حجم المصرف، وترى الباحثة أن هذه النتيجة لها علاقة بدخول المتغير الوسيط إلى النموذج، حيث أن حجم المصرف الإسلامي تزايد عبر الزمن وكذلك حدث لمخاطر الائتمان التي زادت بزيادة الائتمان الممنوح، وبالرغم من اعتقاد الباحثة أن لتحفظ المصارف الإسلامية في الاعتماد على هذه الصيغة أثر سلبي على حجم ذمم المراجعة الدولية للأمر بالشراء، إلا أن زيادة حجم المصرف الإسلامي كان له التأثير الأكبر، وقد ظهر هذا الأثر عند دراسة الانحدار البسيط، حيث لم يظهر أثر معنوي للذمم المراجعة الدولية للأمر بالشراء على مخاطر الائتمان بدون وجود المتغير الوسيط (حجم المصرف)، وعند إدخال المتغير الوسيط للنموذج ظهر تأثير حجم المصرف على مخاطر الائتمان، ويظهر هذا جلياً من نسبة تفسير المتغير المستقل والمتغير الوسيط للتغيرات في المتغير التابع فقد زادت نتيجة دخول المتغير الوسيط حجم المصرف على النموذج من 5% تقريباً لتصل أكثر من 23%.

الفرضية الفرعية الثالثة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم مشاركة الحرفيين على مخاطر الائتمان، في ظل حجم المصرف .

لاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع وحجم ذمم مشاركة الحرفيين، في ظل حجم المصرف، بنموذج خطي متعدد على النحو الآتي:

$$CR = \beta_0 + \beta_3 M + \beta_5 S + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_3 = \beta_5 = 0$$

$$H_1 : \beta_3 \neq \beta_5 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (11).

#### جدول (11)

نتائج اختبار أثر حجم ذمم مشاركة الحرفيين على مخاطر الائتمان في ظل حجم المصرف للفترة الزمنية من

(2000 إلى 2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 25

Cross-sections included: 2

Total panel (unbalanced) observations: 48

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
M	1.64E-10	4.80E-11	3.416670	0.0000
S	1.11E-11	5.53E-12	2.007230	0.0462
C	0.023197	0.003753	6.181087	0.0000



R-squared	0.188293	Mean dependent var	0.036022
Adjusted R-squared	0.152217	S.D. dependent var	0.020094
S.E. of regression	0.018501	Akaike info criterion	-5.081485
Sum squared resid	0.015403	Schwarz criterion	-4.964535
Log likelihood	124.9556	Hannan-Quinn criter.	-5.037290
F-statistic	5.219365	Durbin-Watson stat	1.768830
Prob(F-statistic)	0.009151		

تظهر نتائج الجدول رقم (11) أن أثر المتغير المستقل حجم ذمم مشاركة الحرفيين في ظل حجم المصرف (M, S) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم مشاركة الحرفيين على مخاطر الائتمان في ظل حجم المصرف، وقد كان لزيادة حجم المصرف عبر الزمن أثر في زيادة مخاطر الائتمان، كما يظهر أثر دخول المتغير الوسيط على النموذج في زيادة نسبة تفسير المتغير المستقل للتغيرات في المتغير التابع حيث بلغت تقريبا 19%.

الفرضية الفرعية الرابعة: لا يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم الإجارة المنتهية بالتملك على مخاطر الائتمان، في ظل حجم المصرف .

لاختبار هذه الفرضية فإننا نمثل العلاقة بين مخاطر الائتمان كمتغير تابع وحجم ذمم الإجارة المنتهية بالتملك في ظل حجم المصرف ، بنموذج خطي متعدد على النحو الآتي:

$$CR = \beta_0 + \beta_4 R + \beta_5 S + e$$

والفرضية التي يراد اختبارها يمكن صياغتها على النحو التالي:

$$H_0 : \beta_4 = \beta_5 = 0$$

$$H_1 : \beta_4 \neq \beta_5 \neq 0$$

وباستخدام طريقة المربعات الصغرى وبرمجية E Vies 7 حصلنا على النتائج المبينة في الجدول رقم (12).

#### جدول (12)

نتائج اختبار أثر حجم ذمم الإجارة المنتهية بالتملك على مخاطر الائتمان في ظل حجم المصرف للفترة الزمنية من (2000 إلى

2012) للمصرفين البنك الإسلامي الأردني والبنك العربي الإسلامي الدولي

Dependent Variable: CR

Method: Panel Least Squares

Periods included: 24

Cross-sections included: 2

Total panel (unbalanced) observations: 47

White cross-section standard errors & covariance (d.f. corrected)

Variable	Coefficient	Std. Error	t-Statistic	Prob.
R	4.29E-12	2.01E-12	2.134330	0.0418
S	1.05E-11	3.39E-12	3.101678	0.0034
C	0.024379	0.003684	6.618090	0.0000

R-squared	0.180827	Mean dependent var	0.036788
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Adjusted R-squared	0.143592	S.D. dependent var	0.019589
S.E. of regression	0.018128	Akaike info criterion	-5.121007
Sum squared resid	0.014460	Schwarz criterion	-5.002912
Log likelihood	123.3437	Hannan-Quinn criter.	-5.076567
F-statistic	4.856369	Durbin-Watson stat	1.979230
Prob(F-statistic)	0.012424		

تظهر نتائج الجدول رقم (12) أن أثر المتغير المستقل حجم ذمم الإجارة المنتهية بالتمليك في ظل حجم المصرف (R, S) على مخاطر الائتمان (CR) معنوي بمستوى دلالة إحصائية 0.05.

من النتائج الظاهرة في الجدول أعلاه نرفض الفرضية العدمية ونقبل الفرضية البديلة التي تنص على أنه يوجد أثر ذو دلالة إحصائية عند مستوى الدلالة ( $\alpha \leq 0.05$ ) لحجم ذمم الإجارة المنتهية بالتمليك على مخاطر الائتمان، في ظل حجم المصرف، وهذه النتيجة متوافقة مع ما توصلت له الباحثة من توسع المصارف الإسلامية في الاعتماد على هذه الصيغة عبر فترة البحث، كما أن نسبة تفسير المتغير المستقل للتغيرات في المتغير التابع قد زادت نتيجة دخول المتغير الوسيط على النموذج حيث بلغت 18%. بعد اختبار الفرضيات ومناقشتها تم الحصول على نموذجين لقياس مخاطر الائتمان، وقد تم صياغة النموذج الأول المقترح للتنبؤ بمخاطر الائتمان بالاعتماد على ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، و ذمم المراجعة الدولية للأمر بالشراء، ذمم مشاركة الحرفيين M، وذمم الإجارة المنتهية بالتمليك R) بملايين الدنانير الأردنية، على النحو التالي:

$$CR = .019659 + 0.0000539X + 0.0000764I + 0.00198M + 0.000064R + e$$

أما النموذج الثاني فتمت صياغته بالاعتماد على ذمم الائتمان (ذمم المراجعة المحلية للأمر بالشراء X، و ذمم المراجعة الدولية للأمر بالشراء، ذمم مشاركة الحرفيين M، وذمم الإجارة المنتهية بالتمليك R) في ظل حجم المصرف (S)، بملايين الدنانير الأردنية، على النحو التالي:

$$CR = .021921 + 0.0000634X + 0.000156I + 0.00254M + 0.000107R - 0.0000266S + e$$

وترجح الباحثة النموذج الثاني، كونه يحتوي على متغيرات إضافية غير موجودة في النموذج الأول، أي حجم المصرف، ويمكن استخدام النموذج الثاني المقترح، بأن يقوم مدير دائرة المخاطر في المصرف الإسلامي، باستخراج قيم المتغيرات المستقلة (X, I, M, R) والمتغير الوسيط (S) من القوائم المالية والتعويض بهذه القيم في المعادلة السابقة للحصول على قيمة مخاطر الائتمان التي قد يتعرض لها المصرف الإسلامي، وإذا كان بالإمكان تحمل هذا الحجم من المخاطر أو لا، وكذلك البحث في كيفية تقليل هذه المخاطر.

النتائج والتوصيات

النتائج:

نتائج التحليل الإحصائي:

1- اقترح البحث نموذج لقياس مخاطر الائتمان في المصارف الإسلامية :

$$CR = .021921 + 0.0000634X + 0.000156I + 0.00254M + 0.000107R - 0.0000266S + e$$

و تقترح الباحثة إمكانية الاعتماد على هذا النموذج كوسيلة للقياس والتنبؤ والمراقبة والتحليل.

- 2- أظهر البحث أن ذم المربحة المحلية للأمر بالشراء، و ذم مشاركة الحرفيين وذم الإجارة المنتهية بالتملك لها أثر معنوي ذو دلالة إحصائية على مخاطر الائتمان، وهذه النتيجة منطقية وتتوافق مع الدراسات المالية المتعارف عليها.
- 3- تبين أن ذم المربحة الدولية للأمر بالشراء ليس لها أثر معنوي ذو دلالة إحصائية على مخاطر الائتمان، ويرجع السبب في ذلك إلى تحفظ المصارف الإسلامية في منح هذه الصيغة وإلى الأزمة المالية العالمية.
- 4- أظهر البحث أن ذم المربحة المحلية للأمر بالشراء، ذم مشاركة الحرفيين، ذم الإجارة المنتهية بالتملك لها أثر معنوي ذو دلالة إحصائية على المتغير التابع (مخاطر الائتمان) في ظل حجم المصرف، وهذه النتيجة منطقية وتتوافق مع الأدبيات المالية المعروفة.
- 5- من خلال تحليل البيانات المتعلقة بدم المربحة المحلية للأمر بالشراء، ذم المربحة الدولية للأمر بالشراء، ذم مشاركة الحرفيين، ذم الإجارة المنتهية بالتملك كمغيرات مستقلة تفسر التغيرات في المتغير التابع بشكل أكبر في ظل حجم المصرف .
- 6- من خلال دراسة القوائم المالية للمصارف الإسلامية (عينة البحث)، لجأت هذه المصارف للتوسع في الاعتماد على بعض الصيغ مثل ( المربحة المحلية للأمر بالشراء، و صيغة الإجارة المنتهية بالتملك) خلال فترة البحث تحفظت في منح بعض الصيغ الأخرى مثل (مشاركة الحرفيين، وصيغ أخرى لم تظهر بالبحث).

#### التوصيات:

- بناء على ما توصل إليه البحث من نتائج، فقد اقترحت التوصيات التالية:
- 1- يوصي البحث المصارف الإسلامية بضرورة تبني النموذج المقترح والاعتماد عليه في معرفة حجم مخاطر الائتمان التي تتعرض لها، وفي التنبؤ بحجم مخاطر الائتمان التي قد تتعرض لها بالمستقبل.
  - 2- عمل دراسة جديدة لقياس مخاطر الائتمان، تأخذ بعين الاعتبار المتغيرات التالية: مثل: سمعة العميل، الملاءة المالية للعميل، نوعية الضمان، حجم الضمانات وغيرها من المتغيرات التي لم تتمكن الباحثة من الحصول عليها.
  - 3- ضرورة قيام المصارف بمراجعة الصيغ التمويلية الإسلامية التي تمنحها لعملائها، والتأكد من مطابقتها وموافقتها لإحكام الشريعة الإسلامية.
  - 4- العمل على زيادة الاعتماد على صيغة مشاركة الحرفيين.
  - 5- تفعيل دور إدارة المخاطر في المصارف الإسلامية، لتمكينها من الاعتماد على مقاييس أخرى لقياس مخاطر الائتمان بجانب مقررات لجنة بازل III، ومعيار كفاية رأس المال، حتى تتمكن من مواجهة المخاطر المختلفة، وتقليلها إلى أدنى حد ممكن.
  - 6- أن تعمل المصارف الإسلامية على نشر التقارير السنوية و نصف السنوية على صفحاتها الإلكترونية، وذلك لتحقيق مزيدا من الشفافية، وعدم الاكتفاء بنشر القوائم المالية السنوية، حيث أن التقارير المالية تشمل القوائم المالية والافصاحات والايضاحات، وتقرير مجلس الإدارة وكلمة رئيس مجلس الإدارة وتقرير المدقق الخارجي، والخطط المستقبلية وأهم الانجازات المتحققة.

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### Foreign Exchange Risk (Currency Risk) and Strategies for Hedging Against it

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#### Abstract

This study dealt with Foreign exchange risk or currency risk and the strategies for hedging against it. It discussed the most common types of risks institutions or businesses are often exposed to due to the fluctuation in currency exchange rates. These include transaction risks, operational risks and transfer risks, in addition to credit risk that financial institutions are often exposed to. It also discussed the means of hedging against these risks using the traditional internal and external hedging strategies, as well as some sharia complaint hedging strategies.

One of the conclusions that could be drawn in this study is the fact that exchange rate fluctuations have a decisive impact on the finances of institutions with external relations in their field of activity. This impact is not limited to institutions with international operations only, but it also extends to local institutions due to foreign competition factors. Also, the developments that developing countries are going through in the field of foreign trade and investments generate an urgent need to implement exchange rate risk management strategies.

The study also recommends that institutions with multinational activities must adopt appropriate strategies to manage the risks inherent in international investments according to the time span that covers each type of exchange rate risk. This is in order to ensure the stability of their expected cash flows and avoid undesirable volatility in exchange rates.

**Keywords.** Foreign exchange risk, hedging strategies, fixed exchange rate, flexible exchange rate

#### الملخص

تعد العملة هي المحرك الأساسي لعملية التبادل التجاري على المستويين الداخلي والخارجي، وبخاصة في ظل اتساع المبادلات التجارية بين مختلف الدول الناتج عن تطور العلاقات الاقتصادية الدولية التي كان له اثر كبير على اقتصاديات الدول، بسبب الانفتاح الكبير فيما بين الدول او مايعرف بالعولمة الاقتصادية، وتطور هذه العلاقات يضع البلدان تحت مشاكل عدة من بينها مشكلة بين العملة الوطنية والعملية الاجنبية. ومنها جاء الاهتمام بتغير سعر الصرف في الدراسات الاقتصادية والفكر الاقتصادي، لأهميته كمؤثر على المتغيرات الاقتصادية الكلية بالإضافة إلى تأثيره على حجم التجارة الخارجية وبالتالي على وضعية الميزان التجاري للدولة، في ضوء المخاطر الناجمة عن تقلبات سعر الصرف خاصة فيما يتعلق بنشاطات التصدير والإستيراد، والتي تزداد حدتها بتذبذب اسعار صرف العملات نتيجة للانتقال من نظام سعر الصرف الثابت نحو نظام الصرف المرن . ومن هنا تأتي هذه الدراسة للتعرف على ابرز المخاطر المتعلقة بسعر العملات ووسائل التحوط منها.

الكلمات الدالة. مخاطر صرف العملات، وسائل التحوط، سعر الصرف الثابت، سعر الصرف المرن

مشكلة الدراسة:

إن المشكلة الأساسية التي تواجه الشركات والأفراد في التعاملات الخارجية تتمحور في تحديد حجم وتوقيت التقلبات غير المتوقعة في أسعار الصرف واتجاهاتها ومدى تأثيرها في قيمة المنشأة بسبب التذبذب الذي يصاحب أسعار الصرف في المستقبل، وما ينتج عنه من صعوبة تحديد الأثر النهائي لأرتفاع قيمة العملة المحلية أو لأنخفاضها على صافي الأموال نتيجة لتفاعل التدفقات النقدية المتوقعة المستلمة والمدفوعة للشركات وهذا الأثر لا يقتصر على الشركات العاملة في المجال الدولي فقط، بل انه ممتد للشركات ذات التعامل المحلي وذلك بفعل عامل المنافسة الأجنبية.

وتأتي هذه الدراسة لتجيب عن الأسئلة الآتية:

أولاً: ما مفهوم سعر صرف العملات وأهميته؟

ثانياً: ما مخاطر المتعلقة بسعر صرف العملات وأنواعها؟

ثالثاً: ما التحوط من مخاطر سعر صرف العملات ووسائلها؟

### أهمية الدراسة

تتبع أهمية الدراسة من تناولها لموضوع المخاطر المصاحبة لتذبذب العملة وأثرها على الاقتصاد ووسائل التحوط من هذه المخاطر، والذي ينتج عنها تدعيم الاقتصاد وزيادة استقراره.

### أهداف الدراسة

وتهدف هذه الدراسة إلى التعرف على المخاطر المصاحبة لتذبذب أسعار صرف العملة في التجارة الدولية، وأثارها، ووسائل التحوط منها.

### الدراسات السابقة

إن الدراسات المتناولة لموضوع مخاطر أسعار العملات شحيحة من حيث المصادر باللغة العربية، وذات طابع اقتصادي بحت تحتاج لمزيد من التطوير لتتأقلم وتتناسب مع الأسواق المالية الإسلامية، حيث يمكن عرض أبرز الدراسات السابقة من خلال الآتي:

1. دراسة (ليلي زراري، 2016، إنعكاسات تغيرات أسعار الصرف على الاحتياطات الوطنية- دراسة حالة الجزائر للفترة 2000-2014، رسالة ماجستير، جامعة محمد خيضر، الجزائر).

هدفت الدراسة الى توضيح العلاقة بين سعر الصرف والاحتياطات الدولية، اضافة الى التعرف على مدى تأثر الاحتياطات الدولية بالتغيرات الحاصلة في اسعار صرف العملات الرئيسية وبخاصة حالة انخفاض الدولار امام اليورو.

وقد توصلت الدراسة إلى أن تقلبات أسعار الصرف تؤدي إلى خسائر مالية يتكبدها الاقتصاد الجزائري والتي تمثل فوارق في الصرف، والنتيجة أساساً من انخفاض الدولار الأمريكي أما اليورو .

2. دراسة (اعتصام الشكرجي و محمد العامري، 2013، ادارة مخاطر اسعار الصرف الاجنبي باستخدام ادوات التحوط المالي، بحث مقدم لمجلة دراسات محاسبية ومالية م8، ع23، العراق).

هدفت الدراسة إلى اختبار أثر استخدام أدوات التحوط المالي في تخفيض مخاطر أسعار الصرف أو تحييدها، وخلصت الدراسة الى العديد من الاستنتاجات، أهمها: إن زيادة الأنشطة الأجنبية تؤدي الى زيادة تعرض الشركات لمخاطر أسعار الصرف وتعرض جميع الشركات بما فيها الشركات المتعددة الجنسية ذات الأداء العالي والمتميز لمخاطر أسعار الصرف الاسمية وينجم عن زيادة استخدام مشتقات العملة (أدوات التحوط المالي) انخفاضاً في تعرض الشركة لمخاطرة الصفقات.

3. دراسة (عبد الحق بو عتروس، 2013، تقنيات إدارة مخاطر سعر الصرف، بحث مقدم لمؤتمر إدارة المخاطر واقتصاد المعرفة المنعقد في جامعة الزيتونة الأردنية، الأردن).

هدفت الدراسة الى توضيح مفهوم مخاطر الصرف وانواع هذه المخاطر وأدوات التحوط منها. وتوصلت الدراسة الى مجموعة من النتائج ابرزها : ان خطر الصرف يعتبر من بين العوامل المؤثرة على أسعار التكلفة مما ينبغي التحكم فيه بكل فعالية.

ومن الدراسات الأجنبية التي تناولت هذا الموضوع:

#### 4. Michael Papaioannou, 2006, Exchange Rate Risk Measurement and Management: Issues and Approaches for Firms, IMF Working paper, WP/06/255.

هدفت هذه الدراسة إلى مراجعة الأنواع التقليدية لمخاطر أسعار الصرف التي تواجهها الشركات، وتناولت من خلال ذلك مزايا وعيوب الرئيسية لمختلف استراتيجيات إدارة مخاطر سعر الصرف، وأضافت إلى ذلك مجموعة من أفضل الممارسات المقبولة عالمياً في إدارة مخاطر العملات وبعض أدوات التحوط الرئيسية في OTC والأسواق المتداولة في البورصة. كما قدمت الدراسة بعض البيانات عن استخدام أدوات المشتقات المالية، وممارسات التحوط من قبل الشركات الأمريكية.

من النتائج هذه الدراسة : أن في إدارة مخاطر العملات ، تستخدم الشركات متعددة الجنسيات استراتيجيات التحوط المختلفة حسب نوع المخاطر العملة. وقد أصبحت هذه الاستراتيجيات معقدة بشكل متزايد، وبما أن هذه المخاطر يمكن أن تكون ضارة لربحية وتقييم السوق للشركة، أصبح أمناء الصناديق للشركات، حتى في الشركات الصغيرة الحجم ، أكثر استباقية في السيطرة على هذه المخاطر. وبالتالي ، لذلك كان الطلب أكبر على الحماية ضد هذه المخاطر وردا على ذلك، تم إنشاء مجموعة أكبر من الأدوات من خلال براعة صناعة الهندسة المالية.

#### منهجه البحث :

وقد اتبع هذا البحث، المنهج الوصفي والتحليلي، حيث يتم جمع المادة العلمية المتعلقة بمضمون البحث، وتوضيحها بالوصف، ومن ثم تحليلها للخروج بالنتائج المطلوبة

#### المبحث الأول

##### سعر الصرف، مفهومه، وأهميته

يعتبر سعر الصرف من أهم المتغيرات الاقتصادية التي تؤثر على مجال المعاملات الاقتصادية الدولية، إذ يعكس العلاقات المترابطة بين الاقتصاديات الدولية كما يعبر عن المكانة الاقتصادية للدول ويتم تحديد سعر الصرف كأى سلعة وفقاً لقوى السوق (العرض و الطلب) في سوق الصرف بدلالة نظام الصرف المعتمد من الأنظمة المتعارف عليها ، ولقد تعددت النظريات المفسرة لتغيرات سعر الصرف تبعا لتعدد أنظمتها، دون أن تستطیع إعطاء تفسير دقيق و محدد لهذا التغير، وذلك لارتباط سعر الصرف بالعديد من العوامل كالتضخم و أسعار الفائدة قد تتسبب في خسائر كبيرة للصرف، مما استوجب اللجوء إلى مجموعة من التقنيات لتجنب هذه المخاطر و تأثيراتها على المبادلات التجارية، وبالتالي على الاقتصاد الوطني للدول الذي يتأثر مباشرة بمختلف التقلبات من خلال أسعار الصادرات والواردات في صورة الميزان التجاري مما ينعكس على التنمية في هذه الدول.

ويستخدم سعر الصرف كأداة لتسوية المدفوعات الدولية من خلال تداول هذه العملات داخل أسواق تعرف بأسواق الصرف الأجنبي، ومن خلال هذا المبحث سوف أتناول ماهية سعر الصرف، وأهميته.

#### المطلب الأول: مفهوم سعر الصرف (Foreign Exchange Rate)

يمكن تعريف سعر الصرف بأنه "سعر الوحدة الواحدة من العملة الأجنبية مقدره بوحدة العملة الوطنية"<sup>1</sup>. نلاحظ أن هذا التعريف تناول مفهوم الصرف من كونه أداة ربط بين الاقتصاد المحلي و باقي الاقتصاديات الدولية . كما عرف سعر الصرف بأنه : "نسبة

الحمزاوي, محمد كمال, (2004), سوق الصرف الأجنبي (ماهيته, مدركاته الاساسية, تطوره, الناشر: منشأة المعارف, مصر, ص 17: 1



مبادلة عملة ما بعملة أخرى، حيث تعد إحدى العملاتين سلعة في حين تعتبر الأخرى السعر النقدي لها<sup>1</sup>. ويلاحظ على هذا التعريف انه تناول سعر الصرف من كونه عملية تحويل عملة أجنبية لعملة محلية أو تحويل عملة محلية مقابل عملة أجنبية أي سعر عملة لعملة أخرى بحيث تعتبر الأولى سلعة والثانية ثمناً لها.

### المطلب الثاني: أهمية سعر الصرف

يعد سعر الصرف من أهم الاسعار في الاقتصاد؛ إذ انه يؤثر على بقية الأسعار فيه وعلى كافة المتغيرات الاقتصادية تبعاً لذلك، كما أنه يتميز بالتغير المستمر باختلاف انظمته من الثابتة القابلة للتعديل إلى المرنة، كما إن تغيرات أسعار الصرف من شأنه أن يؤدي إلى بروز تكاليف قد تتعدى الحدود الوطنية للبلد ، والتي تشكل عائقاً للسلطات في تحقيق ظروف اقتصادية مستقرة. أن تداخل العلاقات الاقتصادية والنشاط التجاري بين دول العالم المختلفة والتي لكل منها عملة وطنية مختلفة أدى إلى وجود ما يسمى بسعر الصرف الأجنبي، حيث يكتسب سعر الصرف أهمية باعتباره أداة ربط بين أسعار السلع في السوق المحلي وأسعارها في السوق الأجنبي، فهو يلعب دوراً هاماً في التأثير على العديد من المتغيرات الاقتصادية الكلية والجزئية بطريقة مباشرة أو غير مباشرة.<sup>2</sup>

### المبحث الثاني

#### المخاطر المتعلقة بسعر صرف العملات :المفهوم والأنواع

#### المطلب الأول: مفهوم مخاطر سعر صرف العملات (Foreign Exchange Risk/Currency Risk)

مخاطر صرف العملات الأجنبية ، أو مخاطر سعر العملات ، هي نوع من المخاطر المالية. وهي نتيجة تغير غير متوقع في سعر الصرف لقيمة الاستثمار أو القرض المقاس بالعملة الأساس أو العملة المحلية. العملة الأساسية هي عادة العملة المحلية ، لكن يمكن أن تكون عملة أخرى للشركات ذات هيكل المساهمين الدوليين الواسع.<sup>3</sup>

ويتم تعريفها على وجه الخصوص على أنها الخسارة المباشرة الممكنة (نتيجة التعرض غير متحوط عنه) أو الخسارة الغير مباشرة في التدفقات النقدية للشركة ، أو الأصول والخصوم ، أو صافي الأرباح ، وبدورها التأثير في قيمة السوقية للشركة نتيجة التغير من سعر الصرف.<sup>4</sup>

تمثل مخاطر سعر صرف العملات درجة التقلب في سعر صرف عملة معينة نسبة إلى العملات الأخرى أو إلى العملة المرجعية<sup>5</sup>، والتي تمثل حالة اللاتأكد حول السعر الذي من الممكن أن يتبادل به العملة المحلية بدلالة العملة الأجنبية مستقبلاً ، وهذا يعني أنه في حالة شراء العملة الأجنبية ، فان السعر الذي تحول به التدفقات النقدية الأجنبية المتوقعة إلى العملة المحلية يكون غير مؤكد<sup>6</sup>. وتعد تقلبات أسعار الصرف من المخاطر السوقية التي تواجه الشركات العاملة في المجال الدولي ، إذ تنشأ المخاطر السوقية ( النظامية) بسبب حساسية الشركات للتقلبات لعوامل عديدة تتمثل في أسعار السلع وأسعار الصرف وأسعار الفائدة ، الأمر الذي يضع المبادلات التجارية بين الشركاء في مأزق نتيجة للتغيرات التي تعرفها أسواق الصرف، مما ينجر عنه مخاطر الصرف.

22. مصر، ص الإسكندرية، للنشر، الجديدة الجامعة دار الدولية، الاقتصادية العلاقات عوض الله، زينب حسن، (2008)،:1.

زراري، ليلي، (2016)، انعكاسات تغيرات اسعار الصرف على الاحتياطات الوطنية – دراسة حالة الجزائر 2000 – 2014، (رسالة ماجستير): 2.

جامعة محمد خيضر – بسكرة، الجزائر، ص2

<sup>3</sup>: Sandra Winkel (2013), Hedging strategies for currency risk, Masters Thesis, Ca 'Foscari University of Venice, p1

<sup>4</sup> : Michael Papaioannou, 2006, Exchange Rate Risk Measurement and Management: Issues and Approaches for Firms, IMF Working paper, WP/06/255, p4

<sup>5</sup> : Shapiro, Alan C., Multinational Financial Management, 7th ed., New York: John Wiley & Sons, 2003, 534

المالي، ص24 التحوط أدوات بأستخدام الأجنبي الصرف أسعار مخاطر : الشكري، اعتصام جابر، (2013)، إدارة<sup>6</sup>

المطلب الثاني: أنواع مخاطر أسعار صرف العملات

تنشأ مخاطر أسعار صرف العملات الأجنبية من ثلاثة أنواع مهمة من التعرضات، وهي تعرض الصفقات ، والتعرض التحويلية والتعرض الاقتصادي أو التشغيلية. فإذا تعرضت الشركة لواحد على الأقل من هذه التعرضات ، فهذا يعني أنها معرضة لمخاطر الصرف الأجنبي.<sup>1</sup>

#### الفرع الأول: مخاطر الصفقات (Transaction Risk) :

تعرف مخاطرة الصفقات :بإنها تأثير التغيرات غير المتوقعة في سعر الصرف الاسمي<sup>2</sup>، على التدفقات النقدية المصاحبة للموجودات والمطلوبات المالية<sup>3</sup> ، وتبرز هذه المخاطر عندما تكون للشركة التزامات تعاقدية من أجل الحصول على مدفوعات نقدية في تاريخ معين بالمستقبل بعملة أجنبية، وبذلك فإن مخاطر الصفقات تقيس التغيرات بقيمة الالتزامات المالية القائمة التي تم تحملها قبل التغير بأسعار الصرف ولكنها لم تستحق التسوية إلا بعد حصول التغير بتلك الأسعار ، ولذا فإن هذه المخاطر تتعامل مع التغيرات بالتدفقات النقدية التي تنشأ من التزامات الأعمال القائمة .فالشركات العاملة في المجال الدولي وتحديدًا تلك التي تصدر أو تستورد السلع والخدمات ينبغي ان تستلم أو تدفع لهذه المنتجات وتكون المدفوعات والمستلمات بالعملة الأجنبية ، ولكون أسعار الصرف متغيرة في قيمتها ما بين دقيقة وأخرى فإن جميع هذه المدفوعات والمستحقات بالعملة الأجنبية معرضة لمخاطر الصرف الأجنبي نتيجة التغيرات التي تطرأ على أسعار الصرف.

ومن ناحية أخرى ، غالباً ما يتم التحوط من مخاطر الصفقات بطريقة تكتيكية (بشكل انتقائي) أو بشكل استراتيجي للحفاظ على التدفقات النقدية والأرباح ، بناءً على رؤية الأمين صندوق للشركة بشأن التحركات المستقبلية للعملات. ويتم استخدام التحوط التكتيكي من قبل معظم الشركات للتحوط من مخاطر العملة الخاصة بالصفقات المتعلقة بالمستحقات والمدفوعات قصيرة الأجل ، في حين يتم استخدام التحوط الاستراتيجي للصفقات ذات آجال طويلة. ومع ذلك ، فإن بعض الشركات تقرر استخدام التحوط السلبي ، والذي يتضمن الحفاظ على نفس هيكل التحوط والتنفيذ على فترات التحوط العادية ، بغض النظر عن توقعات العملة - أي أنها لا تتطلب أن تأخذ الشركة عرض العملة.<sup>4</sup>

#### الفرع الثاني: المخاطر التشغيلية أو الاقتصادية (Operation/Economic Risk):

وتعرف بأنها تأثير التغيرات غير المتوقعة لأسعار الصرف في التدفقات النقدية للموجودات والمطلوبات الحقيقية للشركة ومركزها التنافسي . وتمتاز هذه المخاطر عن المخاطر التشغيلية بصعوبة تحديدها ؛ إذ تعتمد على تقييم أثر التغيرات في سعر الصرف على الصفقة التي لم يتم الاتفاق عليها بعد. ولتحديد هذه المخاطرة يكون من الضروري قياس التغير في التدفقات النقدية المستقبلية المتوقعة استجابة للتغيرات في سعر الصرف ، وطالما إن الأسعار غير موضوعة او محددة في الصفقة المستقبلية تعتمد المخاطرة التشغيلية على أسعار الصرف الحقيقية.<sup>5</sup>

غالباً ما يتم التحوط من المخاطر التشغيلية (الاقتصادية) باعتبارها مخاطرة متبقية. من الصعب تحديد المخاطر التشغيلية ، لأنها تعكس التأثير المحتمل لتحركات سعر الصرف على القيمة الحالية للتدفقات النقدية المستقبلية. قد يتطلب ذلك قياس التأثير المحتمل

<sup>1</sup> : Sandra Winkel (2013), Hedging strategies for currency risk, p22.

<sup>2</sup> ويبيع شراء عمليات أو العملات يتم تبادل آخر، بلد عملة بقيمة تبادلها يمكن التي البلدان إحدى عملة لقيمة : سعر الصرف الاسمي: مقياس<sup>2</sup> البعض بعضها بين العملات هذه أسعار حسب العملات.

<sup>3</sup> : Pantzalis, Christor, Betty J. Simkins and Paul Laux, Operational Heghes and the Foreign Exchange Exposure of US Multinational Corporations, Journal of International Business Studies, Vol.32,2001.796

<sup>4</sup> : Michael Papaioannou, 2006, Exchange Rate Risk Measurement and Management, p7

<sup>5</sup>.....، مرجع سابق، ص25. الأجنبي الصرف أسعار مخاطر : الشكرجي، إدارة

لانحراف سعر الصرف عن السعر القياسي المستخدم للتنبؤ بإيرادات الشركة وتدفقات التكلفة خلال فترة معينة. في هذه الحالة ، قد يتم تسجيل التأثير على كل تدفق على خطوط الإنتاج وعبر الأسواق ، مع أن تصبح المخاطر التشغيلية الصغرى صغيرة بالنسبة للشركات التي تستثمر في العديد من الأسواق الخارجية بسبب التأثيرات المعاكسة.<sup>1</sup>

الفرع الثالث: المخاطر التحويلية او المحاسبية (Translation Risk):

وهي المخاطر التي تتعرض لها قيم الموجودات والمطلوبات والمصاريف والأرباح بالعملة الأجنبية عند تحويلها بأسعار صرف محددة إلى العملة المحلية في تاريخ مستقبلي محدد. وهي تقيس التغيرات المحتملة بملكية المالكين ، التي تنشأ من الحاجة إلى تحويل الكشوفات المالية بالعملة الأجنبية للفروع الأجنبية إلى عملة موحدة لتوحيد الحسابات ، وبالتالي إمكانية إعداد الكشوفات المالية الموحدة على المستوى العالمي.<sup>2</sup>

إن مخاطر التحويلية ، أو الميزانية العمومية ، يتم تغطيتها بشكل غير متكرر وغير منهجي ، غالباً لتجنب تأثير الصدمات المفاجئة المحتملة على صافي الأصول. تتضمن هذه المخاطر بشكل رئيسي التعرضات الأجنبية طويلة الأجل ، مثل تقييم الشركة للشركات التابعة وهيكل ديونها والاستثمارات الدولية. ومع ذلك ، فإن طبيعة هذه البنود على المدى الطويل وحقيقة أن ترجمة العملة تؤثر على الميزانية العمومية بدلاً من بيان الدخل لشركة ما ، تجعل التحوط من مخاطر التحويل أقل أولوية بالنسبة للإدارة. بالنسبة لترجمة مخاطر العملة لقيمة الشركة التابعة ، فإنه من المعتاد أن تقوم بتغطية صافي تعرضات الميزانية العمومية ، أي صافي الأصول (إجمالي الأصول ناقص الخصوم) للشركة التابعة التي قد تتأثر بتحريك سعر صرف معاكس.<sup>3</sup>

الفرع الرابع: المخاطر الائتمانية (Credit Risk):

وهي المخاطر التي تنشأ عن عدم قدرة احد اطراف العقد على الوفاء بالتزامات التعاقد في الوقت المحدد، ويمكن السيطرة على هذه المخاطر من خلال مراقبة مجموع المبالغ التي يمكن منحها كائتمان للأطراف الأخرى والتميز بين مبالغ الائتمان الممنوح النقدي لعمليات السوق.<sup>4</sup>

إن هذا النوع من المعاملات يستلزم توافر نظم دفع فورية في الجهاز المصرفي للدول المختلفة التي يتبعها أطراف التعامل، وذلك لأن نظام المدفوعات الفورية يعمل أي فقط بالعملة الوطنية، فإذا قام أحد البنوك الأمريكية ببيع مبلغ ٢٠٠ دولار أمريكي إلى أحد البنوك البريطانية بمبلغ £١٢٥ إسترليني باعتبار أن سعر الصرف السائد وقت فإن البنك الأمريكي سوف يقوم بتسوية الصفقة لديه بنفس سعر الصرف المتفق عليه، على أن يقوم الجانب الإسترليني بتسوية نفس المعاملة بنفس سعر التحويل وذلك من خلال الفروع الأجنبية للبنكين.<sup>5</sup>

<sup>1</sup> : Michael Papaioannou, 2006, Exchange Rate Risk Measurement and Management, p8

ص، 231. السعودية العربية المملكة ، للنشر المريح دار ، الدولية المحاسبة حامد، (2004) احمد ، وحجاج الدين عصام ، محمد : زايد<sup>2</sup>

<sup>3</sup> : Michael Papaioannou, 2006, Exchange Rate Risk Measurement and Management, p7

155 الأولى، الطبعة عمان، الصفاء، دار الدولي، التمويل المومني،(2008) ياسر موسى، نوري شقيري مطر، سعيد : موسى<sup>4</sup>

المصرفية، النظم تواجه التي التحديات الإلكترونية كأحد التجارة في المدفوعات نظم في المالية ، المخاطر الشحات : البحطي، عبدالرحيم<sup>5</sup>  
ص، 45-79، ٢٠١ ع م والإدارة، الاقتصاد: عبدالعزيز الملك جامعة مجلة

### المبحث الثالث. التحوط من المخاطر المتعلقة بسعر صرف العملات المفهوم، الأهمية، والوسائل

يُنظر إلى تعرض لمخاطر العملات كواحد من المخاطر الرئيسية التي تواجه الشركات متعددة الجنسيات لأن لديها القدرة على التأثير بشكل كبير على التدفقات النقدية المستقبلية للشركة. وبما أن لا شيء عن المستقبل مؤكد ، يمكن للشركات إدارة هذا الخطر من خلال التحوط ، وبالتالي تقليل التباين في قيمة التدفقات النقدية المستقبلية للشركة.<sup>1</sup>

المطلب الأول: مفهوم التحوط وإدارة المخاطر : فالتحوط عرفه بعض الباحثين بأنه: "الوقاية والاحتماء من المخاطر"<sup>2</sup> ، أو: "تجنب المخاطر قدر الإمكان"<sup>3</sup>. وعرفه آخرون بأنه: "الإجراءات التي تتخذ لحماية المال من التقلب غير المتوقع، وغير المرغوب"<sup>4</sup>، أو هو: "تبادل مخاطر الاستثمار بين الطرفين"<sup>5</sup>، أو هو: "وقاية رأس المال المستثمر بعقود تجنبه الوقوع في المخاطر أو تقليلها بقدر الإمكان"<sup>6</sup>. وبعبارة أخرى ، يعني التحوط تطبيق الاستراتيجيات التي تتطوي على اتخاذ مخاطر جديدة لتعويض المخاطر الحالية.<sup>7</sup> وهذه التعريفات تدل على معنى التحوط بالنظر إلى وظيفة التحوط في الاستثمارات والعقود المالية، ومن حيث المقصد العام للتحوط، وهو تجنب المخاطر وتقليلها.

أما إدارة المخاطر فهي عملية نظامية لتحديد وتقييم التعرض للخسائر الصافية التي تواجه الشركات أو الأفراد لأختيار وتنفيذ التقنيات المناسبة لمواجهة هذه المخاطر، فهي تصف عملية تحديد وتقويم المخاطر واختيار الأدوات المناسبة وتنفيذها وفقا لنوع المخاطر<sup>8</sup>.

المطلب الثاني: أهمية التحوط من المخاطر المتعلقة بسعر العملات

لإدارة المخاطرة أهمية كبيرة في تعظيم قيمة المنشأة حيث تؤدي إلى تحقيق الآتي:

<sup>1</sup> : Sandra Winkel (2013), Hedging strategies for currency risk, p8

<sup>2</sup> : أبو غدة، عبد الستار، التحوط والحبيطة، مجمع الفقه الإسلامي الدولي، جدة، السعودية، الدورة الحادية والعشرون، 2013 م، ص2.

<sup>3</sup> : السويلم، ساي، التحوط في التمويل الإسلامي، المعهد الإسلامي للبحوث والتدريب، البنك الإسلامي للتنمية، جدة، السعودية، 2007 م، ط 3

<sup>4</sup>، ص2.

<sup>5</sup> هـ، ص1426.57 : الساعاتي، عبد الرحيم، المشتقات المالية الإسلامية وإدارة المخاطر التجارية، حولية البركة، العدد السابع،

<sup>6</sup> : الشبيلي، يوسف عبد الله، تطبيقات الحماية البديلة عن عقود التحوط والضمان، المؤتمر الحادي عشر للهيئات الشرعية للمؤسسات

المالية الإسلامية، هيئة المحاسبة والمراجعة، المالية، البحرين، 1429 هـ، ص2.

<sup>7</sup> : رضوان، سمير عبد الحميد، المشتقات المالية ودورها في إدارة المخاطر، دار النشر للجامعات، القاهرة، مصر، 2005 م ص317.

<sup>8</sup> : Sandra Winkel (2013), Hedging strategies for currency risk, p8

<sup>9</sup> : Stulz, Rene M. Rethinking Risk Management, Journal of Applied Corporate Finance, Vol.9,1996,13

1. تحقيق الاستقرار في التدفقات النقدية والتي تعمل على تخفيض تقلبات العوائد المتوقعة وبالتالي زيادة قيمة المنشأة ، كما تعمل التدفقات النقدية المستقرة على تدنية المخاطرة الائتمانية والتعرض إلى الإفلاس أو مخاطرة عدم كفاية العوائد لتغطية مدفوعات الديون المتعاقد عليها.

2. تسهيل التخطيط للاستثمارات طويلة الأجل مع كلف تمويل منخفضة ، في تركيز الشركات على المخاطر الخاصة بأعمالها.<sup>1</sup>

### المطلب الثالث: وسائل التحوط التقليدية

وتقسم إلى قسمين :

الفرع الأول: وسائل داخلية: وسأقوم هنا بتسليط الضوء على بعض الطرق التي تقلل من مخاطر العملة داخل الشركة نفسها. هذه الأساليب تعديل الأنشطة التجارية وتسمى التحوط الداخلي أو التحوط الطبيعي. عادة ما تكون بسيطة في المفهوم والتشغيل ، ولكن قد تنطوي على بعض الجهد. ومع ذلك ، فمن الممكن بشكل كامل تقليل التعرض والمخاطر من خلال استخدام التحوط الداخلي.<sup>2</sup> والوسائل الداخلية هي تلك الوسائل التي تستخدمها المؤسسة بالاستعانة بإمكاناتها الداخلية أو الخاصة دون الحاجة إلى دخول الأسواق الخارجية أو الإستعانة بأطراف خارجية. ويمكن استعراض أبرزها من خلال الآتي:

أ. التأثير على الأجال: ويقصد بها قدرة المنشأة على التأثير على آجال تحصيل المستحقات المستحقة لها أو الدفع المستحقات المترتبة عليها بهدف التقليل من مخاطر صرف العملات, من خلال مجموعة من الوسائل ومنها:

- تغيير آجال الدفع (LEAD & LAG): ويقصد بها تنويع آجال تحصيل أو الدفع المستحقات بهدف الاستفادة من التغير الإيجابي لسعر صرف العملات, ويظهر هذا في عمليات الاستيراد والتصدير من خلال المثال الآتي: عندما يتوقع المصدر زيادة سعر العملة المحرر بها عقد التصدير فإنه يمنح آجال كبيرة للمستورد لتحصيل المبلغ المستحق له. لكن إذا كان يتوقع عكس ذلك أي إنخفاض قيمة العملة المحرر بها العقد, فسوف يحاول تسريع عملية قبض المبالغ المستحقة, وبالعكس بالنسبة للمستورد.<sup>3</sup>

- منح الخصم السداد المبكر: تستطيع المؤسسة أن تتحكم في خطر سعر الصرف بمنحها خصما في مقابل قيام الزبون بدفع المبلغ المستحق لفائدة المصدر (المؤسسة) قبل تاريخ الاستحقاق،و ذلك إذا ما توقع بأن سعر صرف عملة الفوترة عرضة لتغير كبير خلال فترة وجيزة من الزمن. هذا المبلغ المخصوم يتناسب عادة و تكلفة تغطية خطر الصرف من قبل المصدر، و النتيجة هي تقادي خطر الصرف بالإضافة إلى زيادة حجم السيولة لدى المؤسسة المصدرة.

- حسابات الاعتراض: كما يمكن للمؤسسة تقليل مخاطر صرف العملات من خلال تقليل الوقت اللازم لاستلام المبالغ المستحقة لها من قبل الزبائن في الدول الأجنبية عبر فتح حسابات بنكية في هذه الدول الغرض منها تلقي المدفوعات لصالح المؤسسة المصدرة من قبل الزبائن المقيمين في هذه الدول الأجنبية مما يؤدي إلى التقليل من الوقت الضروري لتحصيل هذه المبالغ و بالتالي يقلص إلى حد كبير من خطر الصرف و احتمال وقوعه.<sup>4</sup>

<sup>1</sup> :Allayannis, G.and Weston J.p., The Use of Foreign Currency Derivative and Firm Market Value, The Review of Financial Studies, Vol.14, No.1, 2001.241.

<sup>2</sup>: Sandra Winkel (2013), Hedging strategies for currency risk, p55

<sup>3</sup> : J.peyrard, g.soularue, Risque de change et gestion l'entreprise, op-cit , P 105

<sup>4</sup> : بوعتروس، تقنيات إدارة مخاطر سعر الصرف، ص5

## ب. استخدام عمليات المقاصة (Netting):<sup>1</sup>

تهدف المؤسسة الى التقليل من مخاطر الصرف من خلال عمليات المقاصة ويمكن تلخيص ابرز انواعها عبر الآتي:

- المقاصة الذاتية (Bilateral Netting): و يتمثل في إجراء مقاصة بين مبلغ مترتب و دين مستحق للمؤسسة محررين بنفس العملة و لهما نفس تاريخ الإستحقاق, بحيث تقوم المؤسسة بتغطية متبادلة للمبلغ الأقل، و هنا يستمر احتمال تعرض المؤسسة لخطر الصرف بالنسبة للرصيد المتبقي فقط.
- المقاصة متعددة الأطراف (Multilateral Netting): وهذه الأداة تطبق بشكل خاص على المؤسسات ذات الفروع المتعددة و المتواجدة في دول أجنبية، حيث يكون بينها روابط مالية أو تجارية و بموجبها يتم تنظيم مقاصة بين ديون و مستحقات هذه الفروع، بحيث يسمح ذلك بتقليص عدد و مبالغ التحويلات فيما بينها و يقتصر الأمر على دفع فوارق الديون. و هنا يجب الإتفاق على تاريخ مرجعي لعمليات التسديد بين مختلف هذه الفروع و كذا العملة المستعملة و سعر الصرف المتفق على تطبيقه.

### ج. التأثير على التدفقات النقدية للمؤسسة:

تعتمد المؤسسة في هذه الأداة على توقعاتها المستقبلية بشأن أسعار صرف العملة، فإذا توقعت حدوث تغيرا كبيرا في سعر صرف العملة خلال فترة قصيرة من الزمن تقوم بتعديل برنامج استيرادها من المستلزمات الإنتاجية و ذلك برفع الكميات المستوردة ، و تسريع طلباتها تجنبا للخسارة المحتملة و العكس في حالة التصدير . و ينبغي أن يتم ذلك بدراسة وافية لإمكانيات المؤسسة المالية و كذا قدرتها التفاوضية و التخزينية و كذا قدرة العميل على تلبية ذلك. و ينبغي المفاضلة بين تكلفة الدراسة و تكلفة الخطر المتوقع.

د. الاختيار الحسن لعملة الفوترة (Choice of Invoice): كلما كانت درجة تقلبات العملات الصعبة كبيرة كلما كانت مخاطر صرف كبيرة، وللتقليل نسبيا منها، فانه بالإمكان اختيار عملات صعبة قليلة التقلب لتسوية المبدلات التي تتم بها أن توفرت الفرصة لذلك.

- الفوترة بالعملة الوطنية: تعتبر الفوترة بالعملة الوطنية وسيلة بسيطة لتفادي مخاطر الصرف، فالمستورد أو المصدر الذي يفوتر بالعملة الوطنية سيعرف بالضبط المبلغ الذي سيدفعه في آجال الاستحقاق.
- الفوترة بعملة صعبة قليلة التقلب أو سلة من العملات: وفي هذه الحالة يتحمل كل من الطرفين مخاطر الصرف بالنسبة للعملة المفوتر بها، مثل الدولار الأمريكي في شراء المواد الأولية أو البترول أو اليورو الذي يعرف استقرارا نسبيا.<sup>2</sup>

الفرع الثاني: وسائل خارجية : الوسائل الخارجية هي استخدام المشتقات المالية التي تستمد قيمتها من الأصل الأساسي. ويتم استخدام هذه الأدوات لأغراض التحوط والحماية من النتائج التي يمكن أن تعطل التدفق النقدي للشركة.<sup>3</sup> وهي تلك الوسائل التي تستدعي اللجوء إلى أسواق أو متعاملين من خارج المؤسسة ذاتها، كتعامل المؤسسة مع المؤسسات المصرفية من أجل شراء أو بيع العملات بالأجل، أو عند دخول المؤسسة إلى السوق من أجل التوقيع على عقود آجلة من أجل شراء أو بيع خيارات الصرف OPTIONS

154. ص الأولى، الطبعة القاهرة، والتوزيع، والنشر للطباعة غريب (1997)، دار الأجنبي، الصرف وعمليات الدولية النقود صادق، : مدحت<sup>1</sup>

: المرجع السابق، 195.<sup>2</sup>

<sup>3</sup> : Sandra Winkel (2013), Hedging strategies for currency risk, p36

DE CHANGE ، كما يمكن ضمن هذا المنظور أن تلجأ المؤسسة كذلك إلى عمليات القروض المتقاطعة بالعملة أو ما يدعى بـ SWAPS، أو اللجوء إلى شركات التأمين... إلخ.<sup>1</sup> ويمكن التطرق إلى أهم هذه الأدوات من خلال الآتي:<sup>2</sup>

- التسبيقات بالعملة الصعبة : و هي تقنية تستخدمها المؤسسات التي ترغب في تغطية حاجاتها من السيولة وتغطية خطر الصرف في نفس الوقت. هذين الهدفين يمكن التوصل إلى تحقيقهما بطريقة منفصلة عن طريق الإقتراض بالعملة المحلية و استعمال الصرف الأجل في نفس الوقت و هناك أسلوب آخر يتمثل في الإقتراض بالعملة الأجنبية و استبدال المبلغ المقترض مباشرة بالعملة المحلية. فهذه الطريقة تمكن المصدر من الاستفادة من إئتمان قصر الأجل يستعمله في تمويل عملياته، يقوم فيما بعد بتسديده بواسطة العملة الصعبة التي سيقلها من زبونه في تاريخ الاستحقاق أما إذا كانت هذه المؤسسة تريد أن تقضي نهائيا على خطر الصرف فعليها ألا تقترض إلا المبلغ الذي إذا أضفنا إليه الفوائد يساوي تماما المبلغ المرتقب تحصيله من الزبون.
- العقود المستقبلية على العملة (FUTURES) : وهو عبارة عن التزام ينشأ بمجرد توقيع العقد، بشراء أو بيع عملة محددة بسعر محدد و تاريخ معلوم، و الفكرة الأساسية في التغطية ضد خطر الصرف في السوق المستقبلي هي محاولة الوصول إلى وضعية صرف في المستقبل مناقضة لوضعية الصرف الحالية في السوق الفورية . بحيث يتخذ الطرف المعني بتغطية خطر الصرف المتوقع، في العقود المستقبلية وضعية معاكسة لوضعيته في السوق العاجل للعمليات الأجنبية ، حيث تسمح له هذه الطريقة بتعويض الخسارة المحتملة في أحد السوقين بالأرباح المحققة في السوق الثاني. فالمتعامل الذي يريد تغطية وضعية قصيرة يشتري عقد تتناسب قيمته مع وضعيته هذه، و بعد حلول الأجل يقوم بالمقارنة بين السعر العاجل و سعر عقد الشراء ، فإذا كان السعر العاجل أكبر من سعر التعاقد فهي تعتبر خسارة يتم تعويضها عن طريق العقد الأجل و العكس . و لا يتم عادة التسليم الفعلي للعقد بل يتم إجراء مقاصة بين السعريين العاجل و سعر العقد، و العكس بالنسبة لصاحب الوضعية الطويلة.<sup>3</sup>
- خيارات العملة (OPTIONS): والخيار عقد يمنح للمتصل عليه حق وليس إلتزام بشراء أو بيع مبلغ معين من العملة بسعر محدد ، يسمى بسعر التنفيذ وذلك في تاريخ محدد أو خلال فترة محددة ، مقابل تكلفة تسمى عمولة و بعبارة أخرى فإن خيار الصرف يمثل بالنسبة لحائزه حق في شراء أو بيع وضعية صرف عاجلة أو آجلة بالنسبة لعملة معينة في تاريخ أو مدة محددة و بسعر صرف متفق عليه و محدد بدقة في تاريخ التعاقد على هذا الخيار . وعلى عكس العقود الآجلة فإن الميزة الأساسية لخيارات الصرف هي أنها تمكن المؤسسة من تجنب خطر الصرف، مع إمكانية الإستفادة من التطور الإيجابي لسعر الصرف في نفس الوقت . ف شراء خيار الصرف يمكن المؤسسة إما من تأمين سعر صرف أقصى لبيع العملة الأجنبية مقابل المحلية أو سعر صرف أدنى في حالة شراء للعملة محل الخيار مقابل عملة أخرى، مع الحفاظ على إمكانية الإستفادة من أي تطور إيجابي قد يحدث في سعر الصرف بين العملتين.
- خصم الكمبيالات المسحوبة بالعملة الأجنبية : عندما يكون سداد قيمة السلعة آجلة مختلفة، فإن المصدر قد يعمل على خصم هذه الكمبيالات لدى احد البنوك في بلده أو في بلد المستورد والحصول على قيمتها فورا مقابل عمولة يدفعها للبنك الذي تولى عملية الخصم.

: بوغتروس، عبدالحق، تقنيات إدارة مخاطر سعر الصرف، بحث مقدم لمؤتمر إدارة المخاطر واقتصاد المعرفة، جامعة الزيتونة، ص 1.4

: زراري، ليلي، انعكاسات تغيرات اسعار الصرف على الاحتياطات الوطنية، ص 44-245

: المرجع السابق ، ص 45-46.

- الحصول على ضمانات حكومية: تعمل بعض الوكالات الحكومية في كثير من البلدان على تشجيع الصادرات بتقديم ضمانات لتغطية المخاطر الائتمانية المرتبطة بالتصدير وكذلك لتغطية مخاطر تقلبات سعر الصرف و ذلك مقابل قيام المصدر بسداد عمولة بسيطة للوكالة لكي تتحمل الخسائر التي تنجم عن التخلف عن الدفع أو تقلب سعر الصرف في غير صالح المصدر.

#### المطلب الرابع: وسائل التحوط الشرعية

ومما يجدر بالذكر، أن في هذا المطلب سأقتصر فقط بذكر الوسائل ووصفها دون الخوض في الأقوال الفقهاء واختلافاتهم فيه، نظرا لكثرة هذه الأقوال، حيث لا تسع المجال لعرضها ومناقشتها هنا، إذ كل من هذه الوسائل قد تصلح موضوع بحث لرسالة ماجستير أو دكتوراه.

وتأتي هذه الوسائل كالتالي:

#### الفرع الأول: التحوط بالمرابحة

من المعلوم أن الشركات تتعرض لمخاطر سعر العملات في حالة القيام بعمليات استيراد أو تصدير بعملة تختلف عن عملتها المحلية مما يعرضها لمخاطر تذبذب اسعار الصرف، من هنا يمكن الاستفادة من صيغة المرابحة في التقليل من هذه المخاطر من خلال دخول مصرف او مؤسسة مالية بين كل من المصدر والمستورد، حيث يتم دمج الصرف الأجل بعقد البيع، بحيث يقوم المصرف بشراء السلع من المصدر بعملته المحلية (دولار مثلا)، ومن ثم القيام ببيعها للمستورد بعملته المحلية أيضاً (مثلا دينار) مما يعمل على تقليل المخاطر لكل منهما، ويتحمل البنك الوسيط مخاطر الصرف بين العملتين، وهذا الدمج بين الصرف الأجل وبين البيع

الفعلي نظير الدمج بين التمويل وبين البيع في المرابحة المصرفية المعروفة، وكما أن المرابحة تحقق مصلحة التمويل فيمكن أن تحقق مصلحة التحوط وإدارة المخاطر.<sup>1</sup>

#### الفرع الثاني: التحوط بالجمع بين مرابحتين متقابلتين

من وسائل التحوط المشروعة المطروحة أن تجري الشركة الراغبة في التحوط مرابحتين متقابلتين، بحيث تكون كل واحدة منفصلة عن الأخرى، فيحصل في العملية الأولى على تمويل بالدينار مثلاً، ومن ثم في العملية الثانية يستثمر المتحصل من العملية الأولى في البيع الأجل مثلاً بالدولار، بحيث يكون أجل العمليتين واحداً، وبذا يكون مديناً بالدينار ودائناً بالدولار، ثم تتم المقابلة بنسبة كل منهما إلى الآخر.

والظاهر أن هذه الوسيلة مشروعة، شريطة أن تكون العمليتان منفصلتين، وتجرى كل عملية على سلعة مختلفة، فلا يصح أن يبيع المصرف على المستثمر سلعة بالأجل ثم يشتريها البنك منه لنفس الأجل بالعملة الأخرى؛ لإحتواء هذه الحالة على احدى صور الربا (ربا النسبنة)، وممن أجاز هذه الصيغة الهيئة الشرعية لبنك البلاد بالسعودية.<sup>2</sup>

#### الفرع الثالث: التحوط بالقروض المتبادلة

1: البشير، فضل عبد الكريم محمد، تطبيقات عقود التحوط في المصارف الإسلامية وأحكامها الشرعية، ص 25.

2: العمراني، عبد الله بن محمد، التحوط في المعاملات المالية، بحث مقدم في الدورة الحادية والعشرين لمؤتمر مجمع الفقه الإسلامي الدولي، بتاريخ 2018/4/12 م. <http://www.aliqtsadalislami.net> 2013م. استفيد من موقع



وصورة هذه الوسيلة أن تجرى قروض متبادلة بين كل من الشركة الراغبة بالتحوط والبنك بالعمليتين المراد تثبيت سعر صرفهما. فالشركة التي عليها التزام بمليون دولار يحل بعد سنة وتريد أن تثبت سعر صرف الدولار مقابل الدينار، فإنها تقرض المصرف مبلغاً بالدولار على أن تسترده بعد سنة بنفس المقدار، وفي المقابل يقرضها البنك نفس المبلغ بالدينار على أن ترده للبنك بعد سنة بنفس المقدار.<sup>1</sup> والراجح في حكم هذه المسألة الجواز وذلك بالنظر إليها من جانب قرض المنافع، شريطة الفصل بين هذه القروض، إضافة إلى خلوها من الفوائد الربوية.

وجاء في فتاوى مجموعة دله البركة عن تغطية مخاطر الصرف في العمليات التجارية والاستثمارية "لا مانع من إجراء قروض متبادلة بعملات مختلفة لتغطية مخاطر الصرف على النحو المبين في الفتوى العاشرة للحلقة الفقهية الاقتصادية الثانية"<sup>2</sup>

#### الفرع الرابع: الإيجاب الممتد

الإيجاب الممتد: هو الإيجاب الجازم الصادر من الموجب والممتد لما بعد مجلس العقد والمتعلق بمحل معين (عين أو منفعة) يملكه الموجب أو له حق التصرف فيه، والموجه إلى شخص محدد أو إلى مجموعة أشخاص بحيث ينعقد العقد على المحل بمجرد قبول من وجه له الإيجاب.<sup>3</sup>

ويقصد بالإيجاب الممتد بأن يصدر الإيجاب من الموجب (العاقِد) ويستمر إلى ما بعد مجلس العقد سواء أكان التعاقد بين حاضرين أم بين غائبين، وعليه فلا يبطل الإيجاب بالتفرق عن مجلس العقد في حال التعاقد بين حاضرين، ولا بمفارقة مجلس القبول في حال التعاقد بين غائبين.<sup>4</sup>

يجوز للموجب أن يصدر إيجاباً ممتداً إلى ما بعد مجلس العقد، بالضوابط الآتية: أن يكون محدداً بمدة ينتهي فيها الإيجاب إذا كان الإيجاب لازماً، وأما إذا لم يكن لازماً فلا يشترط ذلك، وتنتهي المدة حينئذٍ بمضي مدة تتغير فيها قيمة السلعة أو صفتها عرفاً. إذا كان الإيجاب صادراً على سلعة لا يصح تصرفه فيها في الحال فيشترط ألا يكون القبول إلا في حال يصح للموجب تصرفه فيها، (وأن يكون له الرجوع عن إيجابه قبل صدور القبول) أن يكون للطرف الآخر رفض الإيجاب ولا يكون ملزماً بالدخول في العقد بأي وجه من الوجوه. ألا يؤدي ارتباط القبول بالإيجاب الممتد إلى الوقوع في أمر محرم كالربا أو ضمان رأس المال.<sup>5</sup>

و يمكن تطبيق الإيجاب الممتد ليكون بديلاً عن منتجات التحوط من تذبذب سعر العملات، وقد أجازت بعض الهيئات الشرعية بديلاً باستخدام فكرة الإيجاب الممتد، وذلك بأن يصدر المتحوط إيجاباً ممتداً مدة محددة ببيع عملته التي يرغب التحوط من تذبذب سعرها، ويكون الإيجاب محدداً فيه مبلغ العملة ونوعها والثلث، وقبل انتهاء المدة يصدر الطرف الآخر قبولاً بشراء العملة المذكورة في الإيجاب بالسعر المحدد فيه. ويمكن للطرف الآخر أن يتحوط لنفسه من هذه العملة بإصدار إيجاب مواز لطرف آخر بنفس الشروط الموجودة في الإيجاب الأول.

<sup>1</sup> : المرجع السابق

<sup>2</sup> : المكتبة الشاملة، كتاب الفتاوى الشرعية في الاقتصاد إدارة التطوير والبحوث مجموعة دله البركة ندوة البركة الأولى الفتوى رقم (13)، ج3/ص469.

<sup>3</sup> : عيسى، موسى آدم، الإيجاب الممتد وإمكانية استخدامه بديلاً عن الوعد في التمويلات المصرفية الإسلامية، بحث مقدمة في مؤتمر شوري<sup>3</sup> الفقهي السابع، 2017، ص13.

<sup>4</sup> : الداوود، ناصر بن عبدالرحمن، الإيجاب الممتد والقبول الحكمي مبناه وضوابطه وتطبيقاته في المعاملات المالية المعاصرة، مؤتمر شوري<sup>4</sup> الفقهي السابع، 2017، ص247.

<sup>5</sup> : المرجع السابق ص262.

ويمكن توضيح ذلك بالمثال الآتي:<sup>1</sup>

1. (بتاريخ 1 / 1 يصدر العميل إيجاباً ممتداً ببيع أربعة ملايين ريال ونصف مقابل مليون يورو) 1 يورو = 4.5 ريال (على البنك ينتهي بتاريخ 1 / 4).
2. (بتاريخ 1 / 1 يصدر البنك إيجاباً ممتداً موازياً ببيع أربعة ملايين ريال ونصف مقابل مليون يورو) 1 يورو = 4.5 ريال (على بنك آخر ينتهي بتاريخ 1 / 4).
3. بتاريخ 1 / 4 يصدر البنك قبولاً للإيجاب الممتد الصادر من العميل.
4. بتاريخ 1 / 4 يصدر البنك الآخر قبولاً للإيجاب الممتد الموازي.
5. بتاريخ 1 / 4 يدفع العميل للبنك مبلغ 4.5 مليون ريال، ويدفع البنك مليون يورو للعميل.
6. تاريخ 1 / 4 يدفع البنك للبنك الآخر مبلغ 4.5 مليون ريال، ويدفع البنك الآخر مليون يورو.

الفرع الخامس: المواعدة على الصرف

وهي كأن يتواعد شخصان على المصارفة بعد ستة أشهر مثلاً بأن حدداً نوع العملة وسعرها اليوم واتفقا على أن يتم التقابض عندما يحل الأجل وعندما حل الأجل عقد الطرفان عقداً جديداً وتم التسليم والاستلام فهذا العقد جائز ولا بأس به حيث إن المواعدة في هذه الحال ليست لازمة . وأما إن كانت المواعدة لازمة في عقد الصرف فلا تصح المعاملة لأن كلاً من الطرفين يكون ملزماً بتنفيذ الوعد عند حلول الأجل ولا يحتاج إلى إنشاء عقد جديد فحينئذ يكون ذلك بمثابة عقد صرف تأخر فيه تقابض البديلين وتقابض البديلين قبل التفرق شرط لصحة عقد الصرف ولا عبرة بتسمية اتفاهم الأول مواعدة إذ العبرة في العقود للمقاصد والمعاني لا للألفاظ والمباني.<sup>2</sup>

والمواعدة: هي التي تصدر من الطرفين، وتجوز في بيع المرابحة بشرط الخيار للمتواعدين، كليهما أو أحدهما، فإذا لم يكن هناك خيار فإنها لا تجوز، لأن المواعدة الملزمة في بيع المرابحة تشبه البيع نفسه، حيث يشترط عندئذ أن يكون البائع للمبيع مالكا حتى لا تكون هناك مخالفة لنهي النبي صلى الله عليه وسلم عن بيع الإنسان ما ليس عنده<sup>3</sup>

نصت المعيار رقم: 1/ 2 / 9 لهيئة المحاسبة والمراجعة للمؤسسات المالية الإسلامية "تحرم المواعدة في المتاجرة في العملات إذا كانت ملزمة للطرفين ولو كان ذلك لمعالجة مخاطر هبوط العملة. أما الوعد من طرف واحد فيجوز ولو كان ملزماً".

وجاء في فتاوى حلقات رمضان الفقهية ( الحلقة الأولى والثانية والثالثة ) إدارة التطوير والبحوث مجموعة دله البركة فتوى رقم ( 5 ) في حكم المواعدة في صرف العملات : "يؤكد على ما جاء في قرارات المؤتمر الثاني للمصرف الإسلامي بالكويت في مارس 1983 م من أن المواعدة في بيع العملات مع تأجيل الثمن جائزة إذا كانت المواعدة غير ملزمة ( هذا رأي الأغلبية ) أما المواعدة إذا كانت ملزمة فهذه المعاملة غير جائزة شرعا"<sup>4</sup>

: المرجع السابق ص 264.

: عفانه, حسام الدين بن موسى, حكم المواعدة على الصرف, فتوى منشورة على موقع نادي خبراء المال (فتاوى الشرعية). استفيد منه<sup>2</sup>

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. : قرارات مجمع الفقه الإسلامي الدولي, قرار رقم: 40 ( 2 / 5 ), بشأن الوفاء بالوعد, والمرابحة للأمر بالشراء<sup>3</sup>

: المكتبة الشاملة, كتاب الفتاوى الشرعية في الاقتصاد إدارة التطوير والبحوث مجموعة دله البركة ندوة البركة الأولى الفتوى رقم (13),<sup>4</sup>

ج3/ص469.

وكما أفتى دائرة الإفتاء العام بالمملكة الهاشمية الأردنية، "وأما مجرد المواعدة غير الملزمة في الصرف فلا مانع منها شرعاً، وهذا ما نصت عليه المعايير الشرعية لهيئة المحاسبة والمراجعة الإسلامية (المعيار رقم: 1/ 2 / 9) شريطة أن لا يقترن بالوعد ما يدل على أنه عقد، بمعنى أن لا تكون المواعدة ملزمة للطرفين المتواعدين، وعلى أن يتم عقد الصرف عند التقابض".<sup>1</sup>

## الخاتمة

## النتائج

توصلت الدراسة الى مجموعة من النتائج يمكن اجمالها بالآتي:

1. تؤثر تقلبات سعر الصرف تأثيراً حاسماً على مالية المؤسسة ذات العلاقات الخارجية في مجال نشاطها.
2. إن التطورات التي تمر بها الدول النامية في مجال التجارة و الاستثمار الخارجيين تولد الحاجة الماسة إلى تطبيق إستراتيجية إدارة مخاطر سعر الصرف
3. تتعرض جميع الشركات بما فيها الشركات غير المالية ذات الأداء العالي والمتميز لمخاطر أسعار الصرف بمختلف أنواعها كما تدل عليها نتائج التحليل ، وتوسعى تلك الشركات وعلى نحو متزايد لتبني السبل المناسبة لحماية نفسها ضد التقلبات غير المتوقعة لأسعار الصرف التي تعد السمة الملزمة للاستثمارات الأجنبية عبر ترتيبات مالية جديدة ومبتكرة .
4. إن وسائل التحوط التقليدية وخاصة الخارجية معظمها ان لم تكن كلها مما لا توافق مع الشريعة الإسلامية، خلافاً للوسائل الداخلية فإن أغلبها لا تخالف الشرع ويمكن المؤسسات المالية الإسلامية استخدامها لتجنب من المخاطر المالية.

## التوصيات

توصي الدراسة بالآتي:

- 1- ان تقوم الشركات العاملة في المجال الدولي بتبني استراتيجيات مناسبة لإدارة المخاطر المتأصلة في الاستثمارات الدولية وفق المدى الزمني الذي يغطي كل نوع من أنواع مخاطر أسعار الصرف لضمان استقرار تدفقاتها النقدية المتوقعة وتجنب التقلبات غير المرغوبة في أسعار الصرف.
- 2- طالما إن المخاطرة هي المحدد الأساس للسلوك المالي وان جميع الشركات بما فيها ذات الأداء العالي والمتميز تتأثر بتقلبات أسعار الصرف والشركات المحلية التي لا تعمل بشكل مباشر في الأسواق المالية الدولية وذلك بفعل عامل المنافسة الأجنبية ، لذا لا بد للشركات والشركات التي لديها تعاملات دولية سواء كانت مؤسسات حكومية (تحديداً قطاع النفط) أو خاصة أن تأخذ بالحسبان طبيعة التقلبات السوقية ومنها تقلبات أسعار الصرف ومراقبتها لما لها من تأثيرات سلبية على التدفقات النقدية المتوقعة في المستقبل لتجنب الخسائر الناشئة عن تحركاتها غير المرغوبة.
- 3- ينبغي على كل مؤسسة دولية النشاط إحداث إدارة أو مصلحة (في حالة غيابها) تتولى متابعة و تسيير تطورات الصرف و ما يأتي في ركابه من مخاطر بغية اتخاذ الإجراءات الكفيلة بتجنبها أو الحد منها ، و يمكن إيلاء هذه المهمة إلى مسئول الخزينة أو المالية على مستوى المؤسسة.

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منه

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## ديناميكية تأثير قائد الرأي: اختبار سلم قياس جديد للمصطلح

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### The Dynamics of Opinion Leader Influence: Testing a New Measurement Scale

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#### Abstract

Based on Churchill, 1979 and Rossiter 2002, we developed and tested a new model to explain leader-follower relationships. Our model revolves around three main components; opinion leaders, opinion leadership, and influence. Each of these components contains several dimensions. The sample included 500 individuals in Mascara state in Algeria and all asked to complete a questionnaire containing questions on two categories of products; cosmetics and supplements.

**Keywords.** Opinion leaders, opinion leadership, influence

#### الملخص .

استناداً على مقاربة (Churchill، 1979) واعتماداً على التوصيات التي طرحها (Rossiter، 2002) قمنا بتطوير واختبار نموذج جديد لتأثير العلاقات بين الأشخاص. حيث يتمحور هذا النموذج حول ثلاثة محاور أساسية (قائد الرأي، قيادة الرأي، التأثير)، وذلك بغرض اختبار صحة البنية المكونة من خمسة أبعاد مقترحة لقائد الرأي (الجسدي، النفسي، الاجتماعي، الخبرة، والنزاهة). وبعدين لقيادة الرأي (الجابذية والاقناع) وبعدين للتأثير (مرئي، لفظي). تمت الدراسة على عينة من 500 فرد في ولاية معسكر بالجزائر طلب منهم ملء استمارات تتعلق بتأثير العلاقات الشخصية بخصوص سلوك شراء فئتين من المنتجات (مستحضرات التجميل، المكملات الغذائية الرياضية). وخلصت الدراسة إلى تقديم سلم قياس يتمشى والبيئة الجزائرية.

**الكلمات المفتاحية:** قيادة الرأي في التسويق، قادة الرأي في التسويق، التأثير.

#### مقدمة:

يتأثر الفرد من خلال تفاعله مع بيئته (الأسرة، الجيران، زملاء العمل، الأصدقاء، أعضاء الجمعيات والنوادي التي ينتمي إليها... إلخ) بسلوكيات وتصرفات أعضائها، كما يؤثر بدوره على سلوكياتهم وتصرفاتهم، هذه العلاقة المتبادلة في التأثير تنعكس على سلوكيات الأفراد الشرائية والاستهلاكية، ومن ضمن هذا السياق يبرز مفهوم قادة الرأي.

ففي مساهمة أخيرة، أكد كل من (Giannelloni & Vernette، 2004)، (Flores & Vernette، 2004)، على أهمية قادة الرأي باعتبارهم الشريحة الإعلامية المفضلة والاحتمال الذي لا يكاد يذكر هو أن قادة الرأي يظهرون في إطار التواصل بين الأشخاص. في الواقع، العديد من الدراسات تتلاقى لإثبات تفوق تأثير الاتصالات من نوع الكلمة المنطوقة Word of mouth مقارنة مع المصادر التقليدية للمعلومات التي تسيطر عليها المؤسسة (Dichter E، 1966).

وقد أجريت العديد من الدراسات البحثية على قيادة الرأي وعلى الأخص مقياس (Reynolds & Darden، 1972)، (Goldsmith)، (Desborde & King، 1991)، (Summers & King، 1970)، (Childers، 1986)، (Louarn & Ben Miled، 1994). على الرغم من ثراء وتنوع هذه الأعمال، يتفق العديد من المؤلفين على أنه من الضروري أن نعيد قراءة مفهوم قيادة الرأي باعتباره جوهر بناء لا يزال يخضع للجدل والنتائج التي تم الحصول عليها تختلف من بحث إلى آخر.

هذا ما يقود إلى التفكير الجديد والمعمق في الأبعاد التي تشكل المفهوم وأساليب القياس المعتمدة لتقصي تباينات الظاهرة، والحصول على ما يبررها من جانبين رئيسيين مما يجعل هذا النوع من البحوث من المجالات ذات الأولوية. الجانب الأول هو النظام الأكاديمي، والثاني يترجم استعدادا إداريا أكثر حزما لاستخدام تقنيات جديدة لزيادة فعالية الحملات الإعلامية ومصداقيتها.

في الواقع، منذ أول الأبحاث التي أجريت ابتداء من الدراسة التي قام بها (Lazarsfeld, Berelson and Gaudet، 1944) فيما يتعلق بتأثير البيئة المحيطة المباشرة على قرارات التصويت خلال الانتخابات الرئاسية الأمريكية سنة 1940. ثم البحوث التي تلتها والتي قدمت من طرف علماء الاجتماع خلال 1950 بالولايات المتحدة، الفوائد التي قدمها الباحثين في التسويق بخصوص هذا الموضوع لم تتوقف عن النمو، مما وفر المكان لعدة أبحاث ونتائج إيجابية إلى حد ما في مجملها ولكن لا تزال موضع جدل داخل الأوساط البحثية، خصوصا بعد تطور تكنولوجيات الاتصالات الجديدة حيث برز بالوعي بأهمية العلاقات بين الأشخاص، وبالتالي فإن دراسة آليات التعامل مع الآخرين في قرارات الاستهلاك ليست محصورة فقط على الصعيد الأكاديمي، ولكن يمكن أن تكون مربحة جدا على الصعيد الإداري، وبالتالي السماح للمؤسسات بالتحايل على رفض المستهلكين للحملات الإعلانية التي غالبا ما تعتبر مرهقة. وبالتالي استخدام أساليب جديدة للاتصال أصلية وتكيف بشكل أفضل مع التغيرات الأخيرة في سلوك المستهلك (Beaudoin, P، 1994).

في الأدبيات التسويقية، حاولت العديد من الأعمال توضيح هذا المفهوم وأظهرت اهتمامها بشرح محددات قيادة الرأي. ولكن إذا كان توضيح آلية تأثير قائد الرأي عن طريق البحوث النظرية ناجحا إلى حد ما، فإن تطوير أدوات القياس لهذه البنية لم ينجح بعد. من أجل فهم أفضل لظاهرة قيادة الرأي، نجد أنه من الضروري إجراء المزيد من التحقيقات على الأسس النظرية للمفهوم ولا سيما اختبار صحة أدوات القياس المستخدمة. في الواقع، الهدف المخصص لأداة قياس مثل شبكة التحليل يميل إلى إجراء قياس مثالي للظاهرة المدروسة (القيمة الحقيقية). تثبت صعوبة هذا الأمر عندما يتعلق الموضوع بالمواقف والتصورات الذاتية. تهدف الخطوات المختلفة المقترحة في نموذج تشرشل إلى الحد من كلا النوعين من أخطاء القياس.

في هذه الورقة البحثية، نعرض منهجية لبناء مقياس لقياس آلية تأثير قائد الرأي على المستهلك الجزائري في فئتين من المنتجات (مستحضرات التجميل، المكملات الغذائية الرياضية). ويستند النهج المعتمد على الخطوات التي يدعو إليها نموذج (Churchill، 1979) واعتمادا على التوصيات التي أشاد بها (Rossiter، 2002). وذلك بهدف دمج المعرفة بنظرية القياس وكذلك التقنيات المناسبة لتحسينها في إجراء منهجي.

## مراجعة الأدبيات: أسس مفهوم قيادة الرأي

### الانخراط في فئة المنتج:

تشير أدبيات التسويق إلى أن هناك رابطة قوية بين الانخراط وقيادة الرأي، وقد اعتبر بعض المؤلفين أن الانخراط المستدام يعد بمثابة متغير وسيط بين خصائص القيادة وقائد الرأي وكذا سلوكه (Ben Miled & Le Louarn، 1994). وقد أشار (Bloch) وآخرون إلى أن الانخراط المستدام يرتبط بسلوكيات البحث عن المعلومة في فئة المنتج المطروح. أبحاث أخرى ذات علاقة، تشيد بأن القائد يفترض أن يكون على مستوى عال من الاهتمام بفئة المنتج التي يعد فيها قادا (Bertrandias، 2006). في الواقع، إن قادة الرأي هم كثيرون الاطلاع على المجالات. علاوة على ذلك، فإنه يبدو بأنه كلما كان الاهتمام بالمنتج كبيرا كانت قيادة الرأي أكبر.

## الرؤية الإعلامية:

تتحقق القيادة من خلال الانخراط واحتلال مكانة خاصة في الشبكات التي تقود إلى وضوح اجتماعي (visibilité sociale) ملحوظ. وعلاوة على ذلك، فإن مفهوم الذكاء الاجتماعي يبدو مترابطة إلى حد كبير مع القيادة (كالقدرة على فهم الأحاسيس، الأفكار، سلوكيات نفسه والآخرين) (Ferentinos، 1996)؛ (Kobe وآخرين، 2001).

## التردد على وسائل الاعلام:

أشارت الدراسات إلى أن القائد الرأي يستفيد لدرجة كبيرة من الظهور المتكرر عبر وسائل الإعلام الأمر الذي يتيح له الفرصة لاستقطاب أفراد جدد وبذلك توسيع الشريحة التي يمارس عليها تأثيره (Goldsmith et al. 1993, Vernet et Schmutz, 2003 ; Vernet, 2004 ; Vernet et Flores, 2004).



### السمات النفسية:

في حين أن البحوث التي أجريت سنة 1970 خلصت إلى أنه لا توجد سمات نفسية مشتركة (Robertson & Myers، 1969)؛ (Myers & Robertson، 1972)، تشير الأعمال الحديثة إلى أن القادة يشتركون في الخصائص المشتركة ، مثل القدرة على تمييز أنفسهم عن الآخرين ، والرغبة في التصرف بشكل مختلف (Chan & Misra، 1990). هذه النتائج تم تكرارها من قبل (Goldsmith & Bertrandias، 2006). ومن جهته، أشار (Weimann، 1994) إلى أن قادة الرأي يتميزون عن الآخرين بـ "قوة الشخصية" التي هي أقوى من تلك التي يملكها الآخرون. في الغالب، قد تفسر هذه النتائج سبب ميل بعض الأفراد لأن يكونوا قادة أكثر من غيرهم، بغض النظر عن فئة المنتج. بشكل عام، توحى الأدبيات التسويقية والتنظيمية بأن قائد الرأي يجمع ثلاثة سمات نفسية متميزة: القدرة على التعاطف، الانفتاح على الآخرين، والبحث عن الاختلاف (استقلالية العقل، والرغبة في أن يكون فريداً من نوعه).

### السمات الجسدية:

يميل الأفراد إلى تشكيل صور نمطية إيجابية حول الأشخاص الجسديين جسدياً: فهم يعتبرون أكثر دفئاً وحساسية وتعاطفاً وسعادة من غيرهم (Dion et al، 1972)؛ بمعنى آخر، "من هو جميل فهو الأحسن". بصفة عامة، يميل وجود شخص مشهور أو شخص جذاب جسدياً في الإعلان إلى زيادة فعاليته، ولكن يجب أن يظل مطابقاً لطبيعة المنتج: سيكون أكثر فعالية بالنسبة للمنتج الموجه نحو الإغراء (مثل، مستحضرات التجميل، الملابس، المكملات الغذائية لرياضة كمال الأجسام وما يتبعها من منتجات ومعدات اللياقة البدنية وبناء الأجسام) (Baker & Churchill، 1977). ومن خلال القياس، يمكننا أن نفترض أن المعلومات التي يقدمها قائد جذاب جسدياً سيكون لها تأثير أكبر على المشاركين من تلك القادمة من أي قائد، خاصة إذا كانت تتعلق بمنتجات ذات صلة بالشخص. يتضمن نموذج جاذبية المصدر المقترح من طرف (Chaiken، 1979) هذه الفرضيات: تزيد الجاذبية الجسدية للمصدر الشخصي من فعالية رسالته، مع تأثير أقوى على تعديل معتقدات الفئة المستهدفة على خلاف مصدر غير جذاب.

### السمات الاجتماعية:

تشير أبحاث علم النفس الاجتماعي إلى أن قيادة الرأي تتجسد من خلال إدراج وتموضع محدد في العديد من الشبكات التي تؤدي إلى تعرض اجتماعي ملحوظ. علاوة على ذلك ، فإن مفهوم الذكاء الاجتماعي (أي القدرة على فهم المشاعر والأفكار وسلوكيات الآخرين والنفس في المواقف بين الأشخاص) يبدو مرتبطاً إلى حد كبير بالقيادة (Ferentinos، 1996)؛ (Kobe et al، 2001). في نفس السياق، يتميز القادة باستخدام أكبر للمعلومات مثل "المقارنات الاجتماعية" لتحديد سلوكهم (Bertrandias & Goldsmith، 2006).

### الخبرة والنزاهة:

يتميز قائد الرأي بحقيقة أن المحيطين به يعتبرونه مصدر للمعلومات الشخصية ذو مصداقية. تظهر الأبحاث أن الخبرة والثقة هما البعدين اللذين يفسران مصداقية المصدر على أفضل وجه (Stemthal، Philipps et Dholakia، 1978). تبدو أحكام القائد أكثر مصداقية من الإعلان، لأنها تعتبر محايدة (أي منصفة) وتستند إلى خبرة مدركة قوية (Herr et al، 1990).

### قائد الرأي في التسويق:

أجمعت الأبحاث الحديثة على أن قائد الرأي في مجال التسويق يعتبر شخصاً جذاباً، بسبب صفاته النفسية والبدنية والاجتماعية أين معرفته في فئة منتج معين تعتبر ذات مصداقية. هذه الأحكام والسلوكيات تؤثر على المعتقدات وخيارات الماركات للمحيطين به في هذا المجال (Vermette، 2006)؛ (Vermette & Schmutz، 2006)، (Vermette، 2003)؛ (Vermette، 2004)؛ (Vermette & Flores، 2004).

### قيادة الرأي في التسويق:

"إن قيادة الرأي في التسويق هي عملية ديناميكية يمارس من خلالها فرد (قائد الرأي في تسويق الرأي) جاذبية قوية وقدرة على إقناع المحيطين به" (Vernette, 2004)؛ (Vernette, 2006)؛ (Vernette, 2012).

يمنح موضع القائد قدرة محتملة للشخص الذي يحمله في التأثير على المحيطين به. هذه القدرة تترجم من خلال عملية ديناميكية تسمى القيادة (Vernette, 2006). يرتكز هذه القوة المحركة على قوة الجاذبية التي يتم اكتسابها من السمات الجسدية، النفسية والاجتماعية، وقوة الإقناع التي تتكون نتيجة خبرة ونزاهة آراء القائد. غير أن هذه القدرة لا تكون سارية المفعول إلا إذا كان الوضع والظروف الموقفية تسمح بذلك (Vernette & Schmutz, 2003). حيث وصف (Merton, 1949) هؤلاء الأشخاص بـ "القائد النائم"، أي أن الشخص لديه المهارات القيادية لكن لا يمارس القيادة، وهذا راجع على حسبه إما لأن الوضع لا يسمح له بممارستها أو أنه الشخص بحد ذاته لا يرغب في ذلك (Vernette, 2006).

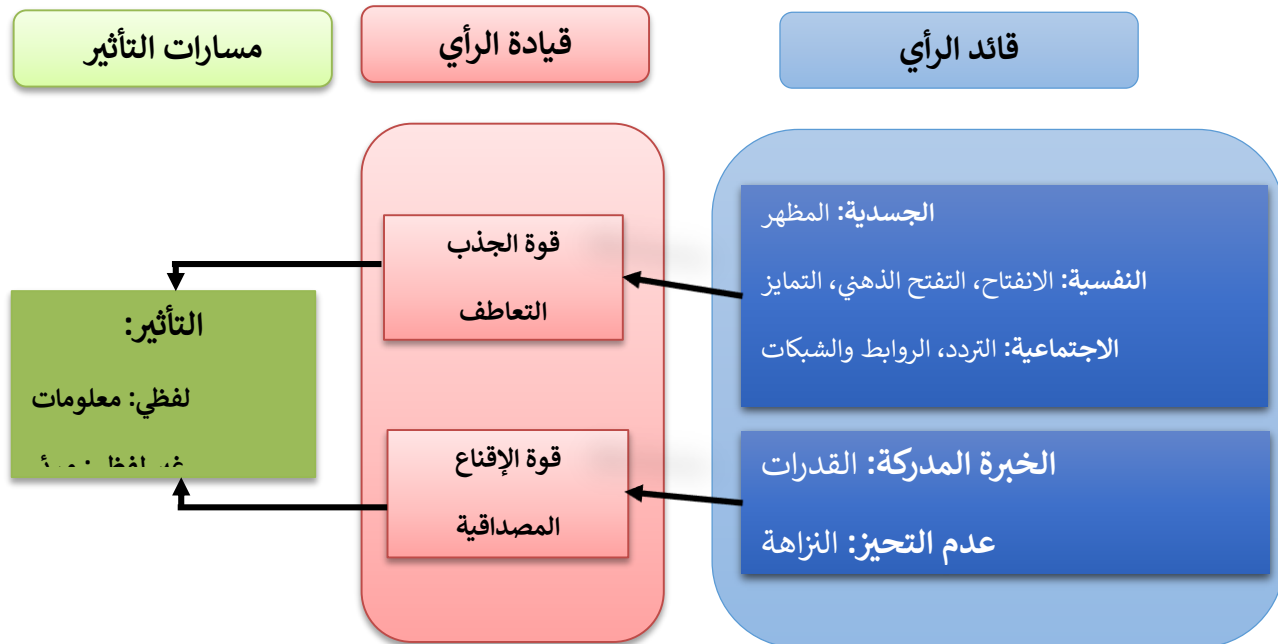
#### مسارات التأثير:

يأخذ التأثير الممارس من طرف القائد منحيين: لفظي ومرئي. انتقال المعلومات عن طريق الكلمة المنطوقة (Word of Mouth)، أو عن طريق لوحة المفاتيح في حالة المنتديات أو الدردشة عبر الانترنت، بين القائد ومحيطه يأخذ المنحى اللفظي. الانتقال المرئي للمعلومات، عن طريق ملاحظة خيارات وسلوكيات القائد يأخذ المنحى المرئي.

#### نموذج ديناميكية قيادة الرأي:

يوضح الشكل (1) مجموع المتغيرات لدراستنا: سابقات القائد، قائد الرأي، قيادة الرأي، مسارات التأثير. كما أشرنا في المقدمة فإن الهدف من هذه الدراسة يقتصر فقط على التحقق من ملائمة العلاقات المفترضة بين المفاهيم الرئيسية للنموذج.

### الشكل رقم 01: نموذج آلية تأثير قائد الرأي في التسويق



المصدر: من إعداد الباحث

#### 1- الإطار المنهجي للدراسة:

إنشاء سلم قياس:

قمنا بإنشاء سلم القياس لهذه الدراسة بالاعتماد على التوصيات التي طرحها (Churchill، 1979)، ولكن مع إدراج الانتقادات والتوصيات التي أشار إليها (Rossiter، 2002). وعليه، ارتكزنا في تطوير سلم قياس ديناميكية قيادة الرأي على النتائج التي تم تحصيلها من الدراسة الفينومينولوجية السابقة التي أجريت على 20 مستجوبة في فئة الملابس العصرية النسائية (قريني، 2018). وبناءً على ذلك، قمنا بصياغة (05) عبارات لقياس بعد الرؤية الإعلامية، (08) عبارات لقياس بعد التردد على وسائل الإعلام، (8) عبارة لقياس بعد الانخراط في فئة المنتج هذا بالنسبة لسابقات قائد الرأي. أما بالنسبة لقائد الرأي، فقد خصصنا (12) عبارة لقياس المكون النفسي، (08) عبارات لقياس المكون الجسدي، (07) عبارات لقياس المكون الاجتماعي، و(08) و(05) عبارات لقياس كل من مكون الخبرة المدركة والنزاهة على الترتيب. اعتمدنا على الأسس النظرية لقياس قيادة الرأي، حيث خصصنا (04) عبارة لقياس الجاذبية و(04) عبارة لقياس مكونة الإقناع. أما بالنسبة لمسارات التأثير فقد اعتمدنا على الأعمال التي قدمها (Bertrandias، 2006)؛ (Venkatraman، 1990).

#### إجراءات التحليل:

لقد ارتأينا في إنشاء مصفوفة multi-trait, multi-méthode أن نتبع منهج الصلاحية المقترح من قبل (Campbell & Fiske، 1959). لقد أجرينا بشكل منهجي التحليلات العاملية الاستطلاعية وحسبت الارتباطات والانحدارات البسيطة والمتعددة للتحقق من الجوانب المختلفة لصحة البنية، والتسمية والتنبؤ. لم يكن استخدام المعادلات الهيكلية ضرورياً لهذه المرحلة الاستكشافية الأولى، لأننا مهتمون أكثر بفهم طبيعة ومعنى العلاقات، بدلاً من تحسين ملاءمة البيانات إلى نموذج نظري.

#### فئات المنتج وعينة الدراسة:

اتباعاً لمنطق مقارنة COARSE، أردنا التحقق من الأثر المحتمل لتغير فئة المنتج على جوهر مصطلح القيادة. بمعنى آخر، هل يمكن القول بأن قائد الرأي في فئة منتج X لديه نفس صفات قائد الرأي في فئة منتج آخر Y؟ ولهذا الغرض قمنا بانتقاء فئتين من المنتجات: مستحضرات التجميل، والمكملات الغذائية الرياضية. في الواقع، تشير بعض الدراسات إلى أن قادة الرأي في مثل هذا النوع من فئات المنتج يختلفون بشكل واضح من حيث الجنس، وبشكل أقل من حيث العمر (Vermette & Scmutz، 2000). الأمر الذي يسمح بتتبع العينة. كذلك، فإن قادة الرأي في فئتي المنتج (مستحضرات التجميل) هن إناث عادة ما تتراوح أعمارهن بين 18 و60 سنة، أما بالنسبة لفئة (المكملات الغذائية الرياضية) هم ذكور تتراوح أعمارهم بين 15 و45 سنة.

بالتوافق مع النهج الفينومينولوجي، حققنا دفعتين من المقابلة في كل فئة منتج. الأمر الذي يسمح بالتحقق من صلاحية مخططات التفسير وجوهر المصطلح التي تم تحديثها في المقابلة الأولى. امتدت فترة الدراسة من أكتوبر 2018 إلى جانفي 2019، في 4 ولايات من غرب الجزائر (وهران، معسكر، غليزان، تلمسان). والجدول أدناه يلخص فئة المنتج وعينة الدراسة.

الجدول رقم 01: ملخص فئة المنتج وعينة الدراسة

مكان المقابلة	طبيعة أفراد العينة	دفعة 2	دفعة 1	السن	الجنس	فئة المنتج
مراكز التسوق، المحلات التجارية، الجامعة	طالبات جامعات، موظفات، مأكثات في البيت	250	30	20-60 سنة	إناث	مستحضرات التجميل
قاعات رياضة كمال الاجسام، محلات بيع المكملات الغذائية الرياضية	رياضيين هواة ومحترفين في رياضة كمال الأجسام	250	20	15-45 سنة	ذكور	المكملات الغذائية الرياضية

المصدر: من إعداد الباحث

ميررات اختيار فئات المنتج:

قمنا في هذه الدراسة بالتركيز على فئتين من لمنتجات: مستحضرات التجميل، والمكملات الغذائية الرياضية، ويرتكز هذا الاختيار على عدة أسباب. في البداية، كخطوة أولى للتحقق من صحة النموذج في ظل اختلاف فئات المنتج. كذلك يعد من الضروري انتقاء المنتج الذي يعتبر شراءه حساسا لتأثير العلاقات بين الأشخاص.

في الواقع، الطابع الذي ينطوي عليه شراء هذا النوع من المنتجات يعزز تأثير القائد (Vernette, 2006). كذلك، تميل العديد من بحوث التسويق لإظهار أن مستحضرات التجميل لا تزال أحد الميادين المفضلة للتعرف على ظاهرة قيادة الرأي (Lumpkin & Jaems, 1985)؛ (Goldsmith, Moore, Beaudoin, 1999)؛ (Vernette, 2006)؛ (Vernette, 2007).

تاريخيا، ركزت العديد من الأبحاث على خصائص قادة الرأي كشرحية مفاتيحية مستهدفة لشركات مستحضرات التجميل. كما حاولت العديد من الدراسات فهم دور هذه الشرائح المستهدفة مع سلوك الشراء لدى المستهلكين (King, 1963)؛ (1972)، (Hirshman & Mills, 1979)؛ (Darden & Reynolds, 1979)). في المقابل، من خلال مراجعتنا للأدبيات التي تُعنى بقيادة الرأي لم نجد أي دراسة تهتم بشرحية قادة الرأي في فئة المكملات الغذائية الرياضية. رغم توافق خصائصها مع السمات التي أكتتها الدراسات والتي تحدد سمات قائد الرأي. هذا من جهة، ومن جهة أخرى فإن رياضة كمال الأجسام قد اكتسحت العالم العربي والإسلامي بمختلف منتجاتها ومعدات وأصبح هوس الشباب هو كيفية بناء جسم جذاب ومنحوت في وقت قياسي. وبناءً على ذلك ارتأينا أن نخصص لها جانبا من الدراسة يُعنى بتأثر فئة الشباب المسلم بهذه الشريحة من القادة وما يلتمسون فيها من سمات تجعلهم يخضعون لهذا التأثير. تتطوي هذه الدراسة على ضرورة فهم الخصائص التي ينفرد بها قادة الرأي في مثل هذا النوع من المنتجات.

كذلك، خلال الستينيات والسبعينيات، سعى باحثو التسويق لفهم أفضل لهذه الظاهرة من خلال تطوير استراتيجيات التسويق التي تجتذب هذه الشريحة. الفرضية تقول بأنه مثلا إذا اشترى القادة في كمال الأجسام منتج الضخامة العضلية مثلا، فإنه من المحتمل أن يتبعهم مستهلكين آخرين، ف شراء منتج عصري يلبي عدة احتياجات مثل التعبير عن الهوية (Kaiser, 1990)، صورة الذات (Morganosky & Vreeman, 1986)، واهتمت الأبحاث أيضا بالخصائص النفسية والاجتماعية لقادة الرأي وكذا الخصائص الديمغرافية، والجدول أدناه يوضح أهم الخصائص المميزة والمشاركة بين قادة الرأي في ظل فئات المنتج المختارة للدراسة:

**الجدول رقم 02: الخصائص المميزة والمشاركة بين قادة الرأي في إطار المنتجات المختارة للدراسة**

قادة الرأي في: مستحضرات التجميل، المكملات الغذائية الرياضية		
التعبير عن الهوية	الحاجات التي يسعى لتلبيتها Besoins satisfaits	
صورة الذات		
فرصة إقناع الآخرين		
يميل قادة الرأي إلى أن يكونوا غريبي الأطوار أكثر من المستهلكين الآخرين، وليسوا مضطرين للتوافق مع المعايير الاجتماعية مثل الآخرين (Paite & pinegar, 2004). قادة الرأي هم الأقل تأثرا بسبب الحاجة إلى الرغبة الاجتماعية (Hester, 1986). قدراتهم الشرائحية عالية جدا (Lumpkin, Allen, Greenberg, 1981). قادة الرأي تجدهم كثيرون الاطلاع على مجلات الموضة (Vernette, 2004). عمليات الشراء لقادة الرأي تميل لتكون أكثر اندفاعا من المستهلكين الآخرين (Horridge & Richards, 1984).	خصائص اجتماعية نفسية Socio- psychologique	
يميل قادة الرأي في الملابس ليكونوا أكثر شبابية (Horridge & Richards, 1984)		خصائص ديمغرافية Démographiques

المصدر: من إعداد الباحث

نلاحظ من خلال الجدول أن البحث يمكن أن يحقق المزيد من الروابط بين الخصائص الاجتماعية النفسية وقيادة الرأي في فئات المنتجات المقترحة في الدراسة.

يتم تأكيد هذه الملاحظة من خلال المساهمة الأخيرة التي قام بها (Vernette، 2003)، حيث يشير الكاتب إلى أن الخصائص الاجتماعية تبدو أكثر تميزاً وتوصي المديرين بالتفكير حسب فئة المنتج. الخصائص الديمغرافية للقادة تتوقف على طبيعة مجتمع البحث المدروس (Bertrandias، 2006).

#### النتائج والمناقشات:

#### الموثوقية وصلاحية البنية لسلام قياس مستحضرات التجميل:

تم إجراء مجموعات مختلفة من التحليلات العملية لتتقنة المقاييس. تم اتباع القواعد التالي: إزالة العبارات التي يكون ارتباطها مع العامل أقل من 0.50، حذف العبارات التي يتم تمثيلها بشكل سيئ من طرف مكونات التحليل (المجموعات الأصغر من 0.50)، حذف العبارات الغامضة، أي العبارات التي يكون هيكلها العملي غير واضح (ارتباطات قوية بعاملين أو أكثر، من نوع 0.6 على الأول و0.4 على الثاني). تم بشكل نظامي تطبيق (Varimax Rotations) لاستخلاص العوامل. ومع ذلك، فإننا لم نبرهن أصولية مقارنة التقينة هذه. وهذا راجع إلى الانتقادات التي صاغها (Rossiter، 2002) بشأن المخاطر المتعلقة بمثل هذه المواقف والتي هي محققة بشكل كبير. وبالتالي، فإننا لم نرفع معاملات الموثوقية إلى أقصى حد من خلال الحفاظ على العبارات التي تحقق مكسباً خاطئاً ناتجاً عن التكرار.

#### مقياس قائد الرأي:

بعد التقينة الناجحة، تم الحفاظ على 31 عبارة من أصل 40؛ العوامل الأربعة المستخرجة من تحليل المكون الأساسي تفسر 71% من التباين الإجمالي. بلغ ألفا كرونباخ للمقياس الكامل 0.89. تتراوح مجموعات العبارات بين 0.66 و0.91. يوضح الجدول أدناه قائمة العبارات وارتباطاتها العملية الأساسية، والنسب المئوية للتباين المفسرة بالمكون وألفا كرومباخ الخاص بها.

يمكن صياغة عدة ملاحظات. أولاً، إذا كانت الموثوقية العامة لمقياس قائد الرأي (0.89)، وموثوقية العاملين الأخيرين تعتبر مرضية مقارنة بالمعايير المعتادة، فإن العاملين الأولين لديهما ضعف في الموثوقية. وهذا من جهة، راجع إلى انخفاض ألفا المفروض لعدد العبارات الضعيف وإمكانية التحسين (على التوالي 0.69 بالنسبة لـ F1 و0.63 بالنسبة لـ F2) (تم حذفها لتجنب التكرار غير الضروري على البنية المفاهيمية. ومن جهة أخرى فإن ألفا هذه تعد مقبولة.

يشير البعد الأول إلى عناصر "الشخصية". إن سمة التعاطف، التي أبرزتها الأدبيات موجودة. وتكتمل برغبة القائد بمشاركة تجاربه مع المحيطين به بطريقة تتسق مع التكامل الاجتماعي القوي للقائد، حيث أجمع المستجوبون على أنهم غالباً ما يتأثرون بشخص ناضج في فكره وسلوكه، ويتم إدراكه على أنه بمثابة المثل الأعلى للمستجوب.

يصف العامل الثاني بوضوح الجانب "الاجتماعي" لقائد الرأي: يكون القائد مطلوباً أكثر من غيره، ويكون مشترك في عدد كبير من الجماعات، لديه متابعين من مختلف الفئات العمرية، الجنسية والمهنية. لكن ليس بالضرورة أن ينتمي إلى نفس المجموعة الاجتماعية التي ينتمي إليها المستجوب. قد تم معالجة هذه النقاط من قبل من طرف (Vernette، 2000). على خلاف فرضية (Burt، 1999) حول أهمية الروابط الضعيفة وقد تحقق منها (Bertrandias، 2006) وتم تأكيدها من قبل (Vernette، 2006)، وفي هذه الدراسة قمنا بتأكيدتها من جديد.

البعد الثالث يوضح "المظهر الجسدي" لقائد الرأي، وهو البعد الذي ظهر في الدراسة الفينومينولوجية السابقة. كذلك، يتم إدراك قائد الرأي في التسويق كشخصية جميلة مغرية وذات سحر طبيعي مقارنة مع المحيطين به. كذلك تم التأكد من أن معظم المستجوبين قد أدركوا قائد الرأي على أنه شخص مختلف عن الآخرين.

وأخيراً، تشير المكونة الأخيرة التي تم تحديدها إلى "الخبرة والنصيحة" المتعلقة بالمنتج، هنا هو مستحضرات التجميل. وتجدر الإشارة إلى أنه، خلافاً لما افترضنا، فإن العبارات التي يفترض أنها تمثل بعد "النزاهة" لا تشكل عنصراً متميزاً، وهو البعد الوحيد الذي استخرجه

الـ ACP. يسلط هذا البعد الضوء على الجوانب الفنية للخبرة، والتي تكملها العبارات التي تمثل القدرة على تقديم النصيحة "النزاهة". على عكس ما تم الكشف عنه من خلال الدراسة الفينومينولوجية السابقة (قريني، 2018).

### الجدول رقم 03: الهيكل العاملي لمقياس قائد الرأي في مستحضرات التجميل

F4	F3	F2	F1	العبارات
			0.77	تحب أن تكون بمثابة المثل الأعلى (قدوة) لمتابعيه
			0.76	دائماً ما تنصت لمشاكل متابعيها وتتفاعل معهم
			0.91	لا تجد أنه من الصعب أن تضع نفسها في مكان الآخرين
			0.86	تحب مشاركة خبراتها مع المحيطين بها
			0.71	ناضجة في فكرها وسلوكها
			0.74	دائماً ما تعبر عن شخصيتها من خلال نمط المنتج أو الماركة التي تختارها
			0.71	لديها ثقة كبيرة بذوقها
		0.75		منخرطة في عدد كبير من المجموعات أو الجمعيات مقارنة مع غيره
		0.71		لديها اتصالات مع مجموعات متعددة ليست من نفس الخلفية الاجتماعية التي تعيش فيها
		0.73		لديها الكثير من المعجبين والمتابعين في صفحاتها على مواقع التواصل الاجتماعي
		0.69		لديها متابعين من مختلف الفئات العمرية
		0.66		لديها متابعين من مختلف الفئات العمرية
		0.72		لديها متابعين من مختلف الفئات المهنية
	0.86			هي جميلة
	0.86			هي في مثل سني
	0.86			تحب دائماً أن تظهر بمظهر ملفت للانتباه
	0.91			لديها سحر طبيعي
	0.89			لديها قوام متناسق
	0.91			لديها القابلية لإغراء المحيطين به (وخصوصاً أنت) حتى بدون قصد
	0.84			تشعرين بأنها مختلفة عن الآخرين من حيث المظهر
0.91				تعقدن أنها تعرف العديد من الماركات
0.83				تعقدن أنها أكثر كفاءة من غيرها عندما تتحدث عن مستحضرات التجميل
0.79				تعقدن أنها أكثر تأهيلاً من الجانب التقني عندما تتحدث عن مستحضرات التجميل
0.89				تعقدن أنها أكثر خبرة في مجال مستحضرات التجميل مقارنة مع غيرها
0.86				تعقدن أنها تسعى دائماً لاكتشاف وتجريب ماركات جديدة
0.91				لديها القدرة على تقييم ما أنت عليه بسهولة
0.84				تقيمك بإنصاف
0.82				دائماً ما تقيم المواضيع بكل صدق وموضوعية
0.87				تحاول أن تجعلك تختارين ما يتناسب معك من ماركات
0.87				لا تروج لماركة معينة وإنما تنصحك بالماركة التي تتناسب معك
0.88				كثيراً ما تختلف نصائحها حسب اختلاف التي تطلب رأيها
<b>23.4%</b>	<b>11.3%</b>	<b>10.2%</b>	<b>10.7%</b>	نسبة التباين
<b>0.91</b>	<b>0.83</b>	<b>0.63</b>	<b>0.69</b>	معامل ألفا

المصدر: من إعداد الباحث

صلاحية التقارب لاسم مقياس قائد الرأي الذي اقترعناه تعتبر مرضية، حيث تقدم ارتباطاً قوياً جداً مع سلم المقياس المقترح من طرف (Vermette، 2006) ( $r=0.91$ ). وارتباطاً قوياً مع مقياس (Ben Miled & Louarn، 1994) ( $r=0.74$ ). وارتباطاً نوعاً ما ضعيف لكنه معبر مع مقياس (Weiman، 1994) ( $r=0.45$ ). كما نلاحظ في نفس السياق أن التقارب بين مقياس Vermette ومقياس Ben Miled يقدم ارتباطاً قوياً ( $r=0.72$ ). وارتباطاً جدياً متواضع مع مقياس Weiman ( $r=0.42$ ). أما بالنسبة للتقارب بين كل من مقياس Ben Miled و Weiman فإنه رغم كونه معنوي عند مستوى  $p < 0.01$ ، يبقى منخفضاً إلى حد كبير ( $r = 0.31$ ). ثبتت صلاحية التمايز على خلاف سلم الابتكار المعمم (ETIG): الارتباط ( $r = 0.11$ ) ليس مُعبراً. وبناءً على ذلك فإن صلاحية البنية لاسم المقياس الذي أنشأناه محققة.

**الجدول رقم 04: صلاحية البنية لمقياس قائد الرأي في مستحضرات التجميل**

قائد الرأي (Vernette، 2006)	0.91			
قائد الرأي (Ben Miled & Louarn، 1994)	0.74	0.72		
قائد الرأي (Weiman، 1994)	0.45	0.42	0.31	
سلم الابتكار المعمم (ETIG): (Le Louarn، 1997)	0.11	0.13	0.2	0.11

**المصدر: من إعداد الباحث**

يقترَب توزيع النتائج للمقياس من التوزيع العادي. النتيجة الأدنى 32 نقطة، والأقصى 99 نقطة؛ المتوسط يعادل 67.2 نقطة. يصل الانحراف المعياري إلى 14.1 نقطة. إذا أخذنا العشري الأعلى الأول، العتبة المعتادة لتأهيل "قائد الرأي من حيث مستحضرات التجميل"، فإن الدرجة هي 86 نقطة.

**سلم قياس قيادة الرأي:**

يوضح الجدول 05 بأن تحليلات المكونات الأساسية تحدد بعدين حيث يفسران 68% من التباين الإجمالي. في عينة أولية من أحد عشر صنفاً، تم الإبقاء على سبعة في نهاية المطاف. معامل ألفا للمقياس العام هو 0.88، وهو مرضٍ.

**جدول 05: الهيكل العام لمقياس قيادة الرأي في مستحضرات التجميل**

F2	F1	العبارات
	0.85	لديه كاريزما
	0.86	لديه جاذبية طبيعية على المحيطين به
	0.79	لديه بعض السلطة الطبيعية
	0.71	يعبر عن التعاطف تجاه الآخرين
0.82		كثيراً ما يأخذ أصدقائه ومتابعيه نصائحه بعين الاعتبار
0.82		لا يجد صعوبة في فرض أفكاره على المحيطين به
0.76		عادة ما يجد الحجج الفعالة بسهولة
0.76		كثيراً ما يتبع الناس نصائحه دون أن يحاول إقناعهم
%24	%23	نسب التباين
0.78	0.82	معامل ألفا

**المصدر: من إعداد الباحث**

يمثل المكون الأول قوة الجذب للقائد: الكاريزما والجذب والسلطة الطبيعية تشكل جوانب مختلفة من البنية. يعتبر ألفا (0.82) مرضية جداً. العنصر الثاني يقيس القدرة على الاقتناع برأي أو نصيحة القائد، ألفا (0.78).

تُظهر دراسة صلاحية التقارب لمقياس قيادة الرأي تقارباً مفاهيمياً واضحاً مع سلم قياس الشخصية المقترح من طرف (Vernette، 2006). وتقارباً مرضياً مع مقياس (Weiman، 1994). وتقارب نوعاً ما ضعيف (لكنه معنوي) مع سلم قياس قائد الرأي لـ (Ben Miled & Louarn، 1994). تم التأكد من صلاحية التمايز مع (ETIG): ارتباط غير معنوي.

**جدول رقم 06: صلاحية البنية بالنسبة لمقياس قيادة الرأي في مستحضرات التجميل**

قائد الرأي (Vernette، 2006)	0.83	0.67	0.88
قائد الرأي (Weiman، 1994)	0.52	0.38	0.40
قائد الرأي (Ben Miled & Louarn، 1994)	0.74	0.65	0.71
سلم الابتكار المعمم (ETIG): (Le Louarn، 1997)	0.13-	0.02	0.09
	قوة الجذب	قوة الإقناع	قيادة الرأي

**المصدر: من إعداد الباحث**

يتبع توزيع النقاط ما يقرب من التوزيع الطبيعي. المتوسط على المقياس هو 31.09 (متوسط درجة لكل عبارة يساوي 4.4 نقطة) مع انحراف معياري قدره 6.7 نقطة؛ تتراوح النقاط من 9 إلى 45 نقطة. العشري الأعلى الأول هو 39 نقطة.  
سلم قياس التأثير المدرك:

في عينة أولية من 16 عبارة، تم الاحتفاظ بـ 7 عبارات فقط بعد التنقية. وهي مقسمة على عاملين، الأول يمثل التأثير اللفظي، والثاني التأثير المرئي. كانت قيم alpha الخاصة بكل عامل جيدة (0.91 و 0.85)، كانت قيمة alpha الإجمالية للمقياس جيدة (0.90).

#### الجدول رقم 07: الهيكل العامي لمقياس التأثير المدرك بالنسبة لمستحضرات التجميل

F2	F1	العبارات
	0.92	دائماً ما أخذ بعين الاعتبار العناصر التي تنصح بها أصدقاءها ومتابعيها قبل اقتناء الماركة أثناء عملية شرائي القادمة
	0.89	عادة ما أبتعد عن الماركات التي لا تنصح بها
	0.91	عادة ما أمتنع الكثير من أصدقائي ومتابعيها عن شراء الماركات التي تنصحهم بعدم شرائها
	0.92	أشعر بالطمأنينة عندما تتفق معي عند اختياري للماركة
0.90		عادة ما أميل إلى اقتناء نفس الماركة التي أراها تستعملها
0.91		عادة ما أفقد طريقتها في كيفية استخدام تلك الماركة في كل استهلاك
0.76		عادة ما يقتني معظم متابعيها وأصدقائها نفس الماركة التي استخدمتها
%15.4	%12	نسب التباين
0.85	0.91	معامل ألفا

المصدر: من إعداد الباحث

صلاحية التقارب لمقياس التأثير المدرك الذي اقترحنه تعتبر مرضية، حيث تقدم ارتباطاً قوياً جداً مع سلم القياس المقترح من طرف (Vernette, 2006) ( $r=0.76$  إلى  $r=0.91$ ). وارتباطاً قوياً مع مقياس (Ben Miled & Louarn, 1994) ( $r=0.72$ ) إلى ( $r=0.83$ ). وارتباطاً نوعاً ما ضعيف لكنه معبر مع مقياس (Weiman, 1994) ( $r=0.54$ ). تم تأكيد صلاحية التمايز مع (ETIG): ارتباط غير معنوي.

#### جدول رقم 08: صلاحية البنية بالنسبة لمقياس قيادة الرأي في مستحضرات التجميل

0.91	0.88	0.76	قائد الرأي (Vernette, 2006)
0.54	0.40	0.51	قائد الرأي (Weiman, 1994)
0.83	0.79	0.72	قائد الرأي (Ben Miled & Louarn, 1994)
0.11-	0.02	0.17-	سلم الابتكار المعمم (ETIG): (Le Louarn, 1997)
التأثير الإجمالي	التأثير المرئي	التأثير اللفظي	

المصدر: من إعداد الباحث

النتائج المتوسطة على المقياس هو 37.4 مع انحراف معياري قدره 9.6 نقطة (مقدر بـ 4.32 لكل عبارة)؛ الدرجة المقابلة للعشري الأول هي 48 نقطة. يتبع توزيع الدرجات التوزيع الطبيعي بشكل متقارب.  
الموثوقية وصلاحية البنية لسلم قياس المكملات الغذائية الرياضية:  
مقياس قائد الرأي:



بعد التنقية الناجحة، تم الحفاظ على 31 عبارة من أصل 40؛ العوامل الأربعة المستخرجة من تحليل المكون الأساسي تفسر 76% من التباين الإجمالي. بلغ ألفا كرونباخ للمقياس الكامل 0.93. تتراوح مجموعات العبارات بين 0.76 و0.92. يوضح الجدول أدناه قائمة العبارات وارتباطاتها العاملية الأساسية، والنسب المئوية للتباين المفسرة بالمكون وألفا كرومباخ الخاص بها.

**الجدول رقم 09: الهيكل العاملية لمقياس قائد الرأي في المكملات الغذائية الرياضية**

F4	F3	F2	F1	العبارات
			0.92	يحب أن يكون بمثابة المثل الأعلى (قدوة) لمتابعيه
			0.86	دائماً ما ينصت لمشاكل متابعيه ويتفاعل معهم
			0.91	لا يجد أنه من الصعب أن يضع نفسه في مكان الآخرين
			0.88	يحب مشاركة خبراته مع المحيطين به
			0.87	ناضح في فكره وسلوكه
			0.91	دائماً ما يعبر عن شخصيته من خلال نمط المنتج أو الماركة التي يفتنيتها
			0.91	لديه ثقة كبيرة بدوقه
		0.85		منخرط في عدد كبير من المجموعات أو الجمعيات مقارنة مع غيره
		0.81		لديه اتصالات مع مجموعات متعددة ليست من نفس الخلفية الاجتماعية التي يعيش فيها
		0.86		لديه الكثير من المعجبين والمتابعين في صفحاته على مواقع التواصل الاجتماعي
		0.78		لديه متابعين من مختلف الفئات العمري
		0.76		لديه متابعين من مختلف الفئات العمرية
		0.82		لديه متابعين من مختلف الفئات المهنية
	0.86			هو وسيم
	0.78			هو في مثل سني
	0.89			يحب دائماً أن يظهر بمظهر ملفت للانتباه
	0.91			لديه سحر طبيعي
	0.91			لديه قوام متناسق
	0.91			لديه القابلية لإغراء المحيطين به (وخصوصاً أنت) حتى بدون قصد
	0.89			أشعر بأنه مختلف عن الآخرين من حيث المظهر
0.91				أعتقد أنه يعرف العديد من الماركات
0.83				أعتقد أنه أكثر كفاءة من غيره عندما يتحدث عن المكملات الغذائية الرياضية
0.79				أعتقد أنه أكثر تأهيلاً من الجانب التقني عندما يتحدث عن المكملات الغذائية الرياضية
0.89				أعتقد أنه أكثر خبرة في مجال المكملات الغذائية الرياضية مقارنة مع غيره
0.86				أعتقد أنه يسعى دائماً لاكتشاف وتجريب ماركات جديدة
0.91				لديه القدرة على تقييم ما أنت عليه بسهولة
0.86				تقييمك بإنصاف
0.87				دائماً ما تقيم المواضيع بكل صدق وموضوعية
0.89				تحاول أن تجعلك تختارين ما يتناسب معك من ماركات
0.89				لا تروج لماركة معينة وإنما تنصحك بالماركة التي تتناسب معك
0.87				كثيراً ما تختلف نصائحها حسب اختلاف التي تطلب رأيها
%17.4	%12.1	%10.7	%10.1	نسبة التباين
0.91	0.87	0.77	0.85	معامل ألفا

**المصدر: من إعداد الباحث**

على عكس الملاحظات التي سجلناها بالنسبة لمقياس مستحضرات التجميل، نلاحظ هنا أن الموثوقية العامة لمقياس قائد الرأي هي (0.93)، وموثوقية كل عامل تعتبر مرضية جداً على التوالي (0.85 بالنسبة لـ F1)؛ (0.87 بالنسبة لـ F3)؛ (0.91 بالنسبة لـ F4)، غير أنه من الملحوظ أن العامل الثاني لديه ضعف في الموثوقية مقارنة بالعوامل الأخرى، وهذا راجع إلى انخفاض ألفا المفروض لعدد العبارات.

تم تأكيد البعد الأول والذي يشير إلى عناصر "الشخصية". حيث سجلنا نتائج مرضية جداً على خلاف تلك التي سجلناها بالنسبة لمقياس مستحضرات التجميل.

قمنا في هذه الدراسة بتأكيد العامل الثاني من جديد والذي يصف بوضوح الجانب "الاجتماعي" لقائد الرأي: لا تختلف النتائج المحصل عليها كثيراً حيث أجمع المستجوبون على أن القائد يكون مطلوباً أكثر من غيره، ويكون مشترك في عدد كبير من الجماعات، لديه متابعين من مختلف الفئات العمرية، الجنسية والمهنية. لكن ليس بالضرورة أن ينتمي إلى نفس المجموعة الاجتماعية التي ينتمي إليها المستجوب.

البعد الثالث يوضح "المظهر الجسدي" لقائد الرأي، وهو البعد الذي ظهر في الدراسة الفينومينولوجية السابقة. والذي تم تأكيده من خلال مقياس مستحضرات التجميل. غير أن النتائج المحصل عليها بالنسبة لمقياس المكملات الغذائية كانت مرضية جداً. يتم إدراك قائد الرأي في التسويق كشخص وسيم ذو قوام متناسق ولديه سحر طبيعي حيث لديه القابلية لإغراء المحيطين به. كذلك تم التأكد من أن معظم المستجوبين قد أدركوا قائد الرأي على أنه شخص مختلف عن الآخرين.

وأخيراً، تشير المكونة الأخيرة التي تم تحديدها إلى "الخبرة والنصيحة" المتعلقة بالمنتج، هنا هو المكملات الغذائية الرياضية. حيث أكدت هذه الدراسة النتائج التي تحصلنا عليها في الدراسة الخاصة بمستحضرات التجميل.

صلاحية التقارب لسلم مقياس قائد الرأي الذي اقترحناه تعتبر مرضية، حيث تقدم ارتباطاً قوياً جداً مع سلم المقياس المقترح من طرف (Verette, 2006) ( $r=0.93$ ). وارتباطاً قوياً مع مقياس (Ben Miled & Louarn, 1994) ( $r=0.84$ ). وارتباطاً نوعاً ما ضعيف لكنه معبر مع مقياس (Weiman, 1994) ( $r=0.48$ ). ثبتت صلاحية التمايز على خلاف سلم الابتكار المعمم (ETIG): الارتباط ( $r = 0.09$ ) ليس مُعزِراً. وبناءً على ذلك فإن صلاحية البنية لسلم المقياس الذي أنشأناه محققة.

#### الجدول رقم 10: صلاحية البنية لمقياس قائد الرأي في المكملات الغذائية الرياضية

قائد الرأي (Verette, 2006)	0.93			
قائد الرأي (Ben Miled & Louarn, 1994)	0.84	0.72		
قائد الرأي (Weiman, 1994)	0.48	0.42	0.31	
سلم الابتكار المعمم (ETIG): (Le Louarn, 1997)	0.09	0.13	0.2	0.11

المصدر: من إعداد الباحث

يقترَب توزيع النتائج للمقياس من التوزيع العادي. النتيجة الأدنى 34 نقطة، والأقصى 99 نقطة؛ المتوسط يعادل 62.2 نقطة. يصل الانحراف المعياري إلى 15.1 نقطة. إذا أخذنا العشري الأعلى الأول، العتبة المعتادة لتأهيل "قائد الرأي من حيث مستحضرات التجميل"، فإن الدرجة هي 89 نقطة.

سلم مقياس قيادة الرأي:

يوضح الجدول 11 بأن تحليلات المكونات الأساسية تحدد بعدين حيث يفسران 69% من التباين الإجمالي. في عينة أولية من أحد عشر صنفاً، تم الإبقاء على سبعة في نهاية المطاف. معامل ألفا للمقياس العام هو 0.89، وهو مرضٍ جداً.

#### جدول 11: الهيكل العائلي لمقياس قيادة الرأي في المكملات الغذائية الرياضية

F2	F1	العبارات
	0.89	لديه كاريزما
	0.89	لديه جاذبية طبيعية على المحيطين به
	0.81	لديه بعض السلطة الطبيعية
	0.84	يعبر عن التعاطف تجاه الآخرين
0.85		كثيراً ما يأخذ أصدقائه ومتابعيه نصائحه بعين الاعتبار
0.82		لا يجد صعوبة في فرض أفكاره على المحيطين به
0.75		عادة ما يجد الحجج الفعالة بسهولة
0.79		كثيراً ما يتبع الناس نصائحه دون أن يحاول إقناعهم

نسب التباين	%23	%24
معامل ألفا	0.88	0.82

المصدر: من إعداد الباحث

يمثل المكون الأول قوة الجذب للقائد: الكاريزما والجذب والسلطة الطبيعية تشكل جوانب مختلفة من البنية. يعتبر ألفا (0.88) مرضية جداً. العنصر الثاني يقيس القدرة على الاقتناع برأي أو نصيحة القائد، ألفا (0.82). وهو تأكيد جيد للنتائج المحصل عليها بالنسبة لمقياس مستحضرات التجميل.

تُظهر دراسة صلاحية التقارب لمقياس قيادة الرأي تقارباً مفاهيمياً واضحاً مع سلم قياس الشخصية المقترح من طرف (Verette, 2006). وتقارباً مرضياً مع مقياس (Weiman, 1994). وتقارب نوعاً ما ضعيف (لكنه معنوي) مع سلم قياس قائد الرأي لـ (Ben Miled & Louarn, 1994). تم التأكد من صلاحية التمايز مع (ETIG): ارتباط غير معنوي.

#### جدول رقم 12: صلاحية البنية بالنسبة لمقياس قيادة الرأي في المكملات الغذائية الرياضية

0.88	0.82	0.89	قائد الرأي (Verette, 2006)
0.60	0.48	0.62	قائد الرأي (Weiman, 1994)
0.71	0.63	0.76	قائد الرأي (Ben Miled & Louarn, 1994)
0.01	0.02	0.15-	سلم الابتكار المعمم (ETIG): (Le Louarn, 1997)
قيادة الرأي	قوة الإقناع	قوة الجذب	

المصدر: من إعداد الباحث

يتبع توزيع النقاط ما يقرب من التوزيع الطبيعي. المتوسط على المقياس هو 35.07 (متوسط درجة لكل عبارة يساوي 3.4 نقطة) مع انحراف معياري قدره 3.7 نقطة؛ تتراوح النقاط من 9 إلى 45 نقطة. العشري الأعلى الأول هو 43 نقطة.

سلم قياس التأثير المدرك:

كانت قيم alpha الخاصة بكل عامل جيدة (0.92 و 0.88)، كانت قيمة alpha الإجمالية للمقياس جيدة (0.91).

#### الجدول رقم 13: الهيكل العامي لمقياس التأثير المدرك بالنسبة للمكملات الغذائية الرياضية

F2	F1	العبارات
	0.92	دائماً ما أخذ بعين الاعتبار العناصر التي تنصح بها أصدقائها ومتابعيها قبل اقتناء الماركة أثناء عملية شرائي القادمة
	0.92	عادة ما أبتعد عن الماركات التي لا تنصح بها
	0.91	عادة ما يمتنع الكثير من أصدقائها ومتابعيها عن شراء الماركات التي تنصحهم بعدم شرائها
	0.92	أشعر بالطمأنينة عندما تتفق معي عند اختياري للماركة
0.90		عادة ما أميل إلى اقتناء نفس الماركة التي أراها تستعملها
0.91		عادة ما أقلد طريقتها في كيفية استخدام تلك الماركة في كل استهلاك
0.76		عادة ما يقتني معظم متابعيها وأصدقائها نفس الماركة التي استخدمتها
%35.4	%16.3	نسب التباين
0.88	0.92	معامل ألفا

المصدر: من إعداد الباحث

صلاحية التقارب لمقياس التأثير المدرك الذي اقترناه تعتبر مرضية، حيث تقدم ارتباطاً قوياً جداً مع سلم القياس المقترح من طرف (Verette, 2006) ( $r=0.92$ ). وارتباطاً قوياً مع مقياس (Ben Miled & Louarn, 1994) ( $r=0.80$ ). وارتباطاً نوعاً ما ضعيف لكنه معبر مع مقياس (Weiman, 1994) ( $r=0.66$ ). تم تأكيد صلاحية التمايز مع (ETIG): ارتباط غير معنوي.

#### جدول رقم 15: صلاحية البنية بالنسبة لمقياس قيادة الرأي في المكملات الغذائية الرياضية

0.91	0.88	0.76	قائد الرأي (Verette, 2006)
0.66	0.57	0.68	قائد الرأي (Weiman, 1994)

قائد الرأي (Ben Miled & Louarn, 1994)	0.72	0.79	0.80
سلم الابتكار المعمم (ETIG): (Le Louarn, 1997)	0.09-	0.02	0.13-
	التأثير اللفظي	التأثير المرئي	التأثير الإجمالي

المصدر: من إعداد الباحث

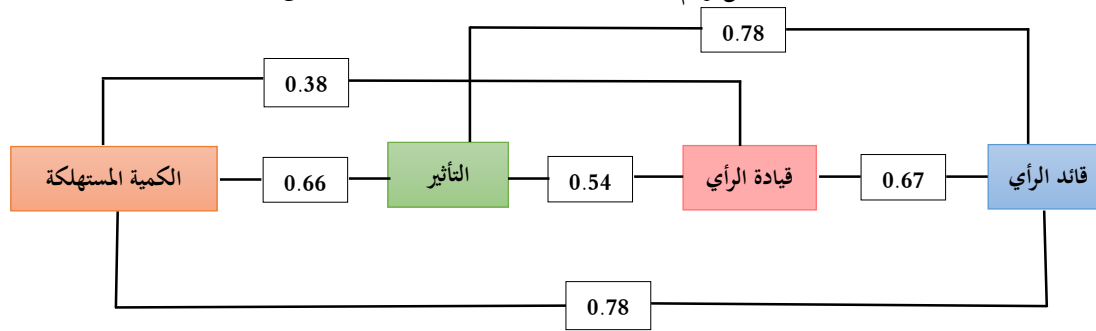
النتائج المتوسطة على المقياس هو 38.2 مع انحراف معياري قدره 6.7 نقطة (مقدر بـ 7.21 لكل عبارة)؛ الدرجة المقابلة للعشري الأول هي 42 نقطة. يتبع توزيع الدرجات التوزيع الطبيعي بشكل متقارب.

الصلاحية الإسمية:

تعمل هذه الصلاحية على تقييم ما إذا كانت العلاقات بين مقاييس المفاهيم المختلفة تتسق مع التنبؤات المنبثقة عن النظرية. لدينا ثلاثة مقاييس لثلاثة مفاهيم (القائد، القيادة، التأثير) في فئتين من المنتجات (مستحضرات التجميل، المكملات الغذائية الرياضية) تم التحقق من مصداقيتها وصلاحية بنيتها. لقد اقترحنا في الفقرة الأولى نمذجة جديدة لقيادة الرأي في مجال التسويق. للتحقق من صلاحية الاسمى للمقاييس، سنقوم بدراسة الارتباطات الثنائية المتغيرة بين مختلف المفاهيم.

**ملاحظة:** لن نقدم نتائج الانحدارات المتعددة التي تم تنفيذها بمكونات مقياس (متغيرات تنبؤية) على مقياس آخر (متغيرة تابعة) لتقييم الأوزان الخاصة لكل مكون في تفسير المتغيرة التابعة.

الشكل رقم 02: الصلاحية الإسمية العامة للمقاييس



كما هو مبين في الشكل 02، فإن جميع الارتباطات في الاتجاه المتوقع وكانت معنوية. يمكن استخلاص بعض الملاحظات من هذه النتائج. في البداية، هناك ترابط بين مفاهيم قائد الرأي، القيادة والتأثير (ارتباطات معنوية)، على الرغم من أنه وكما أوضحنا في الفقرات السابقة، فإن هذه المصطلحات تختلف مفاهيمياً (صلاحية التمايز). وبالتالي، فإن قائد الرأي له تأثير كبير على المحيطين به (مرئي أو لفظي). هذا التأثير يمكن أن يكون مباشراً ( $r=0.78$ ) أو تمارس من خلال عملية قيادة الرأي ( $r=67$  و  $r=54$ ).

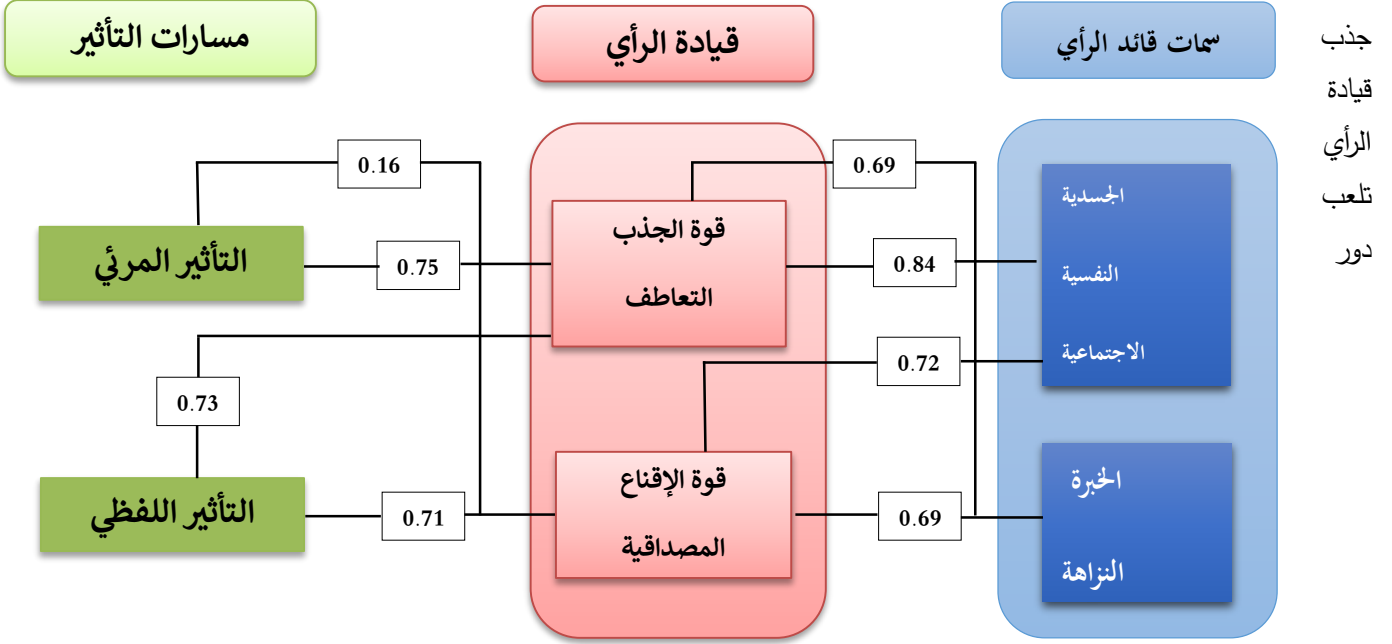
الارتباطات ثنائية المتغيرة بين المفاهيم الثلاثة والكميات المستهلكة من مستحضرات التجميل والمكملات الغذائية الرياضية مثيرة للاهتمام. في الواقع، ليس من الضروري أن انخرط قائد الرأي في فئة المنتج يعني أنه مستهلك كبير في هذه الفئة. من ناحية أخرى، فإن المبرر النظري لهذه النقطة هو التفكير في أن تقديم نصيحة ذات مصداقية في فئة منتج ما يستوجب على القائد الاستهلاك المنتظم لهذه الفئة من المنتج. الارتباطات التي قدمتها الدراسات السابقة بين هذين المفهومين مهمة، لكنها ضعيفة: قدم (Childers, 1986) معامل ارتباط قدر بـ 0.17 في فئة المنتجات الإلكترونية. (Goldsmith & Desborde, 1991) تحصلنا على 0.32 بالنسبة للأقراس المضغوطة. وقد تحصلنا على 0.78 بالنسبة لقائد الرأي و 0.66 بالنسبة للتأثير، الأمر الذي يشهد بصلاحية إسمية جيدة للمصطلحين. ومع ذلك، على الرغم من أن الارتباط بين قيادة الرأي واستهلاك مستحضرات التجميل وكذا المكملات الغذائية كبير، فإنه لا يزال منخفضاً نوعاً ما (0.38)؛ سوف نعود إلى هذه النقطة في الفقرة الرابعة، ونعتقد أننا بحاجة إلى تحسين مقياسنا للقيادة.



## 2- التوقعات والتوسعات:

نموذج جديد لتأثير قادة الرأي في التسويق: يعرض الشكل 03 نموذج التأثير الذي يظهر من هذا البحث. سوف نعود إلى نقاط مختلفة لإشكاليتنا الأولية في ضوء النتائج التي تم الحصول عليها.

الشكل رقم 03: نموذج آلية تأثير قائد الرأي في التسويق



المصدر: من إعداد الباحث

الوسيط بين القائد وتأثيره :

أكدت نتائجنا قوة المكونة الأولى، وبطريقة أكثر تفصيلاً المكونة الثانية. حيث أنتجت الجاذبية سمات محددة لقائد الرأي (نفسية، جسدية واجتماعية) والتي جعلته يتميز عن المحيطين به ( $r=0.84$ )، وإلى حد أقل الخبرة والنصيحة فيما يتعلق بفئة المنتج المطروح (مستحضرات التجميل، المكملات الغذائية الرياضية) ( $r=0.69$ )، تسبب قوة الجذب هذه تأثيراً مزدوجاً على السلوك الشرائي للمحيطين بقائد الرأي: التأثير اللفظي الناتج عن المعلومات المتبادلة حول المنتجات والماركات ( $r=0.73$ )، والتأثير المرئي الناتج عن محاكاة المستهلك لأفعال، ايماءات وحركات القائد ( $r=0.75$ ). إن قوة الإقناع الطبيعية لقيادة الرأي حقيقية. لكن يبقى دورها مرناً، مما يشكل صعوبة في تفسيرها. وذلك لأن الخصائص الجسدية، النفسية والاجتماعية للقائد تكسب آراءه وتصريحاته وكذا حججه قوة في الإقناع ( $r=0.72$ ). ومن ناحية أخرى، لا يبدو أن خبرته في فئة المنتج تؤثر إلى حد كبير في قوة إقناعه ( $r=0.69$ ). تتسق النتيجة الأولى مع الدراسات التي أجريت في علم النفس الاجتماعي والتي تبين أن الشخص الذي صنف على أنه جذاب جسدياً يؤثر في أحكام المحيطين به، حتى ولو من خلال حجج سطحية (Norman، 1976)، ومع ذلك، فإن هذا البحث يظهر أن تأثير خبير غير جذاب ولكنه يقدم حجج ذات مصداقية لا يزال أكبر من تأثير الشخص الجذاب الذي ليس كُفاء.

تقودنا هذه الانعكاسات إلى تعديل تعريفنا الأولي للقيادة بشكل طفيف: "قيادة الرأي في التسويق هي عملية ديناميكية يمارس من خلالها الفرد (قائد الرأي في التسويق) جاذبية قوية دائمة (سمة) وقدرة على الإقناع في فئة منتج معين (محتملة) على المحيطين

به"

## قيود وآفاق الدراسة:

من الواضح أن القيد الأول لنتائجنا يأتي من الطبيعة الخاصة للمنتجات المقترحة للدراسة. لقد اخترنا طواعية لهذه المرحلة الأولى منتجين من المحتمل أن يسلط الضوء على الجوانب المختلفة لقائد الرأي والقيادة. ستكون الخطوة التالية هي رؤية كيف تتصافر جوانب قائد الرأي التسويقي (السمات والمنتج) مع جوانب الخبرة، اعتمادًا على فئات المنتجات. على سبيل المثال، من المرجح أن يكون عنصر "الخبرة والنصيحة" أقوى بالنسبة للمنتجات التكنولوجية أو السلع المعمرة؛ وبالعكس، بالنسبة للمنتجات ذات الصلة بمظهر الشخص (الأزياء والملابس والجمال)، الذي يمكن أن يسود فيها عنصر السمات (الجسدية، الاجتماعية والشخصية).

القيد الثاني يكمن في طبيعة العينة. على الرغم من أنها قريبة جداً من تمثيل المستهلكين لمستحضرات التجميل والمكملات الغذائية، إذا أخذنا معايير الجنس والعمر والوضعية المهنية، إلا أنها ليس ملائمة لحد كبير وحجمها متواضع نوعاً ما. إن التحقق من صحة نموذجنا يستحق القيام به في مجال ذي نوعية أفضل إحصائياً. وعلى نفس المنوال، فإن زيادة حجم العينة سيسمح باستخدام نموذج هيكلي. وستكون مساهمة التحليلات الهيكلية لا تقدر بثمن للتحقق من كفاية القياسات للبيانات، وأيضاً الأخذ بالاعتبار جميع العلاقات الموجودة بين المتغيرات المختلفة للنموذج.

أخيراً، وبالنظر إلى النتائج، فإن قياس مكونة قوة الإقناع، على الرغم من أنه ضعيف وصالح من وجهة نظر علم النفس القياسي إلا أنه يتوجب إعادة النظر فيه.

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## The Contribution of Tourism Marketing to the Revival of the Traditional Crafts: Case Study of Taghit

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### Abstract

Tourism has recently been characterized by strong and sustained growth as an effective means of generating substantial foreign exchange earnings, creating direct and indirect jobs and contributing to national income.

It is now regarded as an export sector that plays an effective role in economic and social development and is one of the major factors in improving the economies of countries' through the exploitation of available tourism resources. At the national and global levels, it is an effective tool for the management of companies of all sizes and contributes to the development of the market through the proposed products and the revival of traditional industry and crafts in order to achieve local development. A field study of the tourist town of Taghit in the state of Bechar (Algeria) was carried out and suitable recommendations were made.

**Keywords.** Tourism, tourism marketing, traditional industry, development

### الملخص:

تميزت السياحة في الآونة الأخيرة بنمو مرتفع ومتزايد، كما أنها وسيلة فعالة لجلب مداخيل هامة من العملة الصعبة وتوفير مناصب عمل مباشرة وغير مباشرة، وكذا المساهمة في الدخل الوطني، فقد أصبحت تعتبر حاليا صناعة تصديرية لها دور فعال في تحقيق التنمية الاقتصادية واجتماعيا وهي من بين العوامل المهمة والرئيسية في تحسين دخل اقتصاديات الدول بفضل مقومات الجذب التي تمتلكها وإستغلال الإمكانيات المتوفرة، ولا يتحقق هذا إلا من خلال تطبيق مبادئ التسويق السياحي، والذي يعتبر محرك للسياحية على المستوى الوطني والعالمي، فهو يعتبر أداة فعالة لتسيير المؤسسات بمختلف أحجامها، ويسهم في تطوير السوق من خلال المنتجات المعروضة وإنعاش الصناعة التقليدية والحرفية، مما يحقق تنمية محلية، وتهدف هذه الدراسة الى إبراز أهمية التسويق السياحي في إنعاش الصناعة التقليدية، وذلك من خلال إجراء دراسة ميدانية لمدينة تاغيت السياحية بولاية بشار (الجزائر).

**الكلمات الدالة.** سياحة، تسويق السياحي، صناعة تقليدية، تنمية.

### مقدمة

للسياحة أهمية خاصة لمعظم شعوب العالم منذ العصور القديمة، وتضاعفت أهميتها مع تزايد دورها الاقتصادي والاجتماعي والبيئي والتكنولوجي والسياسي، بما تحققه من تدفقات مالية وخلق لفرص عمل وبديل للاستثمار الأجنبي... الخ، غير أن الأمر يتطلب توفير البيئة السياحية الملائمة للنهوض بهذا القطاع الفعال. وتطور السياحة لا يعتمد على توفير الموارد السياحية ومناطق الجذب السياحي، وإنما في كيفية استغلال واستخدام تلك الموارد في عملية تنمية السياحة من خلال تطبيق مبادئ التسويق السياحي والذي أصبح ضرورة تقتضيها الطبيعة التنافسية للأسواق التي تعمل فيها المؤسسات السياحية، فالتسويق السياحي الفعال يساهم بصورة فعالة في

تدفق السواح إلى بلد ما وتتمينه سياحيا من خلال إكتشاف الحاجات والرغبات والدوافع لدى السائح معتمدا على الدراسات العلمية الأكاديمية ودراسة السوق السياحي.

ويعد قطاع الصناعة التقليدية والحرف من القطاعات الإقتصادية الهامة في معظم دول العالم، حيث يمثّل بالنسبة للعديد من الدول المتقدمة محورا أساسيا للتنمية الإقتصادية، وتزداد أهميته بشكل أدق في الدول النامية، فهو يحتل مكانة هامة نظرا لدوره الفعال على مختلف الأصعدة الثقافية والإجتماعية والإقتصادية، فإلى جانب كونه أحد مقومات الشخصية الوطنية الأساسية لدى جميع الشعوب.

فالجزائر لم تتوصل بعد إلى سياسة ناجعة تستطيع من خلالها معرفة كيفية الاستفادة من مبادئ والأسس العلمية للتسويق السياحي، ورفع الكفاءة التسويقية للأجهزة والمؤسسات السياحية، وتطوير اقتصادها، وإبراز جوانب الجودة في الخدمة السياحية خاصة في مجال الصناعات التقليدية. وقد تناول البحث منطقة تاغيت بإعتبارها واجهة سياحية لما تمتلكه من مقومات السياحة وكذا صناعاتها التقليدية المختلفة.

#### مشكلة البحث:

سنحاول من خلال هذه الدراسة طرح السؤال التالي: ما مدى مساهمة التسويق السياحي في إنعاش الصناعة التقليدية؟  
فرضيات الدراسة:

- يفترض أن التسويق السياحي دور فعال في إنعاش الصناعة التقليدية
- القطاع السياحي والصناعات التقليدية في الجزائر عامة وفي تاغيت ليس في مستوى التطلعات.
- تنظيم الاحداث الرياضية تروج للبلد المنظم عالميا.

#### أهمية البحث:

تستوحي هذه الدراسة أهميتها من حيث:

- أهمية التسويق السياحي في التنمية السياحية وخاصة بالجنوب.
- القطاع السياحي أصبح بديلا إقتصاديا من شأنه المساهمة في الدخل الوطني من خلال إيرادات بالعملة الصعبة ويد عاملة وقضاء على البطالة.
- الصناعة التقليدية والحرف بتاغيت لها مزايا إيجابية وسلبية، ويمكنها أن تلعب دورا هاما في التنمية الإقتصادية والإجتماعية والثقافية للمنطقة.

#### منهج الدراسة:

إن المنهج المتبع في الدراسة من أجل تحقيق هدف الدراسة ينطوي يحتوي على جانبين أحدهما نظري يتم من خلاله التطرق إلى مفهوم وأهمية التسويق السياحي والصناعة التقليدية ودوره في تنمية السياحة، والآخر تطبيقي عبارة عن دراسة حالة نتطرق من خلالها إلى واقع ومساهمة التسويق السياحي في الصناعة التقليدية بمنطقة تاغيت بشار وهذا انطلاقا من القيام بعرض لمختلف النتائج المحصلة التي تخدم أغراض البحث، وقد تم تقين البحث إلى ثلاث محاور.

#### المحور الأول: السياحة والتسويق السياحي

##### السياحة

##### تعريف السياحة:

تضمن السياحة الأنشطة التي ينجزها الأفراد خلال سفرهم وإقامتهم في مناطق خارجية عن محيطهم الطبيعي أو المعتاد ولفترة لا تتجاوز السنة لغرض الاستجمام والراحة أو لأغراض أخرى، لشخص من محددة قريبة من مكان إقامته، مضافا إليها كافة الأماكن التي يزورها بصورة مستمرة ومتكررة<sup>1</sup>.

وجاء في مؤتمر أوتاوا للسياحة المنعقد بكندا في جوان 1991 أن السياحة هي " مجموع الأنشطة التي يقوم بها الشخص المسافر إلى خارج بيئته المعتادة لمدة من الزمن وأن لا يكون غرضه من السفر هو ممارسة نشاط يكتسب به دخلا في المكان الذي يسافر إليه<sup>2</sup>.

### أهمية السياحة

تعد السياحة وسيلة اتصال وتلاقي فكري وتبادل ثقافي وتعريف بين الشعوب، وعامل مهم في وحدة الشعوب والإنسانية ونشر التسامح والتفاهم بين الشعوب لإحلال الإسلام والأخوة ونبذ الفرقة والعداء كما للسياحة أيضا أهمية بالغة في تطوير الإقتصاد الوطني، حتى أصبحت تسمى بصناعة القرن وتكمن أهمية صناعة السياحة فيما يلي<sup>3</sup>:

#### الآثار المباشرة للسياحة على الإقتصاد:

- تدفق رؤوس الأموال الأجنبية: إذ تعد السياحة مورد اقتصادي مهم لجلب العملة الصعبة فالسائح الأجنبي منذ وصوله يبدأ بالإنفاق في البلد الذي يزوره<sup>4</sup>
- نقل التكنولوجيا: تساهم المشاريع السياحية في عديد من الدول من نقل التكنولوجيا من البلد الأم إلى البلد المضيف، إذ يلعب السائح أو المسافر أيضا هذا الدور من خلال جلبه لأجهزة ومعدات حديثة، والدولة المضييفة لسواح تجد نفسها مجبرة على مسايرة التطور التكنولوجي.
- توفير العمالة: من خلال خلق مناصب شغل
- تحسين ميزان المدفوعات: مداخيل السياحة خاصة بالعملة الصعبة تحسن من ميزان مدفوعات البلد.

#### الآثار غير المباشرة للسياحة على الإقتصاد:

- الأثر المضاعف: ويعرف المضاعف على أنه العلاقة بين الزيادة في الدخل الوطني والزيادة في الاستثمار<sup>5</sup>، والأثر المضاعف للسياحة يعبر عن الإنفاق السياحي، وهو كل ما يصرفه السائح مقابل إستهلاك الخدمات السياحية سواء من مواطني الدولة أو الزائرين.

#### تأثير الإقتصاد في السياحة: يؤثر الإقتصاد في السياحة من خلال ما يلي<sup>6</sup>:

- القاعدة الأساسية لقيام السياحة هي العامل المادي الإقتصادي.
- الظاهرة السياحية لا يمكن أن تتحقق في ظل إقتصاد يشكو العوز وتدني المستوى المعيشي ومستوى الدخل.
- الإقتصاد متمثلا في عملي الدخل والادخار يؤثر بشكل فعال في النشاط السياحي من خلال الطلب والعرض السياحي.

<sup>1</sup> Victor T.C. Middleton & Jackie Clarke (2001), " Marketing in travel and tourism", Published by Butterworth Heinemann.,

نشر، ص 62. سنة بدون الأسكندرية، الحديث، العربي المكتب والفندقي، السياحي للنشاط القانوني الإطار مسعد، محمد محي<sup>2</sup>

الأردن، ط1، 2002، عمان، والتوزيع، للنشر الصفاء دار السياحية، المنشأة إدارة الدعواد، خالد إبراهيم الأنصاري، إمام محمد أسيا<sup>3</sup> ص 19.

1 ص 2000 ط الاردن، عمان، زهران، دار الفندقية، المنشأة إدارة في العلمية الأسس الطائي، النبي عبد محمد<sup>4</sup>

3 ص سابق، مرجع الدعواد، خالد إبراهيم الأنصاري، إمام محمد أسيا<sup>5</sup>

2007، ص 100. مصر، الاسكندرية، الجامعي الفكر دار السياحة، علم إلى مدخل ملوخية، فوزي أحمد<sup>6</sup>

- أثر السياحة على سوق بعض السلع: يقوم السياح بتخصيص جزء مما سينفقونه لشراء بعض السلع المميزة والغير موجودة في بلدانهم على غرار التحف والهدايا السياحية.
- أثر السياحة على تنمية مرافق الدولة: من خلال قدرة الدولة على زيادة كفاءة مرافقها الأساسية
- من طرق وكل مشروعات البني التحتية نتيجة حصولها على العملة الصعبة.
- الآثار الاجتماعية الإيجابية للسياحة :
  - ✓ تغير التركيب الاجتماعي للسكان وخلق مهن جديدة.
  - ✓ التغير في تركيب الطبقات الاجتماعية.
  - ✓ تطوير المؤسسات وأنماط العيش.
  - ✓ التحسين الاقتصادي والثقافي.
  - ✓ تغيير سلوكيات الأفراد والعادات والتقاليد والأخلاق.
- كما أن هناك بعض الآثار السلبية للسياحة على الدولة المستقبلية منها:
  - ✓ انتشار الفساد الاجتماعي
  - ✓ محاولة الكسب بأي الطرق بالنسبة للتجار مثلاً إحتيال بعض التجار للسياح والزوار.
  - ✓ ظهور بعض العادات السيئة نتيجة تقليد السياح.

#### أشكال السياحة حسب المنظمة العالمية للسياحة

تصنف أشكال السياحة حسب المنظمة العالمية للسياحة إلى:

- السياحة المحلية: هي الرحلات التي يقوم بها المواطنون داخل الوطن الذي يقيمون فيه
- السياحة الوافدة: تشمل الزيارات التي يقوم بها الأشخاص غير المقيمين في بلد ما والذين يسافرون داخل البلد.
- السياحة خارج الوطن: وتتمثل في الأشخاص الذين يزورون أو يسافرون لمقاصد سياحية في بلد آخر .
- السياحة الداخلية: هي مجموع السياحة المحلية والسياحة الوافدة .
- السياحة الوطنية: وهي مجموع السياحة المحلية والسياحة المغادرة .
- السياحة الدولية: وهي مجموع السياحة داخل الحدود والسياحة خارج الوطن.

#### نظرة الإسلام للسياحة

قوله تعالى "التائبون العابدون الحامدون السائحون..." سورة التوبة الآية 112، وكذا من أهداف السياحة في الإسلام الاعتبار والأذكار، لقوله تعالى: "قل سيروا في الأرض ثم انظروا كيف كان عاقبة المكذبين" سورة الأنعام الآية 11، كما أنها أداة للتأمل في خلق الله والتمتع بجمال الكون ليزيد ذلك في إيمان المسلم، لأن الترويج عن النفس ضروري لكي يأتي الجد بعد ذلك لقوله تعالى "وابتغي فيما أتاك الله الدار الآخرة ولا تنسى نصيبك من الدنيا" سورة القصص الآية 7

#### التسويق السياحي

في العصر الحديث شهد التسويق السياحي تطوراً كبيراً للنهوض والارتقاء بالقطاع السياحي والخدمات والمنتجات والبرامج التي يقدمها. ويمثل التسويق مرحلة مهمة في العملية الإنتاجية في السياحة، تتم بين طرفي العملية، وهما: المكان السياحي والسائح. وعلى الرغم من وجود المقومات الحضارية والأثرية والدينية ومقومات الجذب السياحي الأخرى التي تتمتع بها المملكة، فإن الأمر في حاجة إلى سياسات وإجراءات سياحية تسويقية كفيلة بدعمها ونجاحها، وأداء الدور المطلوب منها، وتحقيق أهدافها، خصوصاً فيما يتعلق

بالجانب الاجتماعي الذي لا يقل أهمية عن الجانب الاقتصادي، ولجعل الجانبين الاجتماعي والاقتصادي يعملان معاً، وعلى مستوى واحد؛ لتحقيق نتائج أفضل في عملية التسويق السياحي، ودعم وتطوير هذا القطاع الحيوي المهم.

### تعريف التسويق السياحي:

- يعرفه " فيليب كوتلر " على أنه مجموعة من الأنشطة الإنسانية الموجهة نحو توفير واستهلاك الأشياء القابلة للتبادل<sup>1</sup>.
- نشاط إداري وفني تقوم به المنشآت السياحية داخل الدولة وخارجها في سبيل تحديد الأسواق السياحية المرتقبة والتعرف عليها والتأثير فيها، بهدف تنمية وزيادة الحركة السياحية القادمة منها وتحقيق التوافق بين المنتج السياحي ودوافع السائحين<sup>2</sup>.
- ويُعرف التسويق السياحي بأنه ذلك النشاط الإداري والفني الذي تقوم به المنظمات والمنشآت السياحية داخل الدولة وخارجها؛ لتحديد الأسواق السياحية المرتقبة، والتعرف عليها، والتأثير فيها، بهدف تنمية الحركة السياحية القادمة منها، وتحقيق أكبر قدر من الإيرادات السياحية<sup>3</sup>.
- والتسويق السياحي نشاط إداري يشمل كل وظائف الإدارة من: تخطيط، وتنظيم، وتوجيه ورقابة، وتحقيق الإدارة العلمية للتسويق فوائد عدة، منها<sup>4</sup>:

- تخطيط وتنظيم الجهود التسويقية بشكل علمي منظم.
- تقييم وتطوير الأداء التسويقي بشكل مستمر .
- استخدام الموارد التسويقية المختلفة بكفاءة عالية.
- تحقيق التنسيق بين الأنشطة التسويقية والأنشطة الأخرى داخل المنشآت
- التسويقية المختلفة.
- تحقيق الأهداف التسويقية للمنشأة.

### أهداف التسويق السياحي:

إن الهدف النهائي لعملية التسويق هو تلبية الحاجات البشرية، وهذا يوضح أن الهدف الأساسي للتسويق السياحي هو إرضاء السياح .وإذا نجحنا في إرضاء السياح فإن توسع وامتداد السوق يصبح أمراً طبيعياً، وهذا حسب ما بينه باركر ( BARKE ) وأنشن ( ANSHEN ).

وتتمثل أهداف التسويق السياحي في:<sup>5</sup>

- **الأهداف القريبة:** هي تلك الأهداف التي تعمل على تحقيقها الشركات والوكالات السياحية والمنظمات السياحية وتتمثل في تحقيق نسبة معينة من التدفق السياحي خلال فترة زمنية قصيرة تتراوح بين سنة أو سنتين
- **الأهداف المتنوعة:** يقصد بهذا النوع تنوع وتباين الأهداف التسويقية التي تسعى للوصول إليها المنشآت السياحية المختلفة.
- **الأهداف المشتركة:** هي الأهداف التسويقية التي تسعى إلى تحقيقها مختلف الأجهزة والمنظمات والشركات السياحية.

<sup>1</sup> 531 ص 1990 القاهرة، الجامعية، الدار والمنتزهات، السياحة علم الكتاني، مصطفى مسعود

<sup>2</sup> الماجستير شهادة نيل متطلبات ضمن مقدمة مذكرة، "مسيلة ولاية حالة دراسة" بالجزائر السياحية السوق تنمية صالح، بزة

28 ص، 2006 المسيلة، جامعة التسيير علوم تخصص

<sup>3</sup> الهيئة العامة للسياحة والتراث الوطني، التسويق السياحي، المملكة السعودية، 2015، ص.13

<sup>4</sup> المرجع السابق، ص.13

<sup>5</sup> والنشر، ط1، مصر، 2000، ص.12. للطباعة الرضا دار المدمجة، التسويقية الإتصالات بللوز، حنا،

- **الأهداف الخاصة:** يرتبط هذا النوع بتحقيق أهداف معينة تسعى إلى تحقيقها إحدى المنشآت بشكل خاص مثل إحتكار سوق سياحي معين أو تقديم خدمات سياحية متميزة بأسعار معتدلة وغيرها من الأهداف الخاصة التي تسعى إليها المنشآت السياحية<sup>1</sup> ويمكن حصر أهداف التسويق السياحي في النقاط التالية:<sup>2</sup>
- **إرضاء السياح:** مؤخرا لا نجد مؤسسات سياحية يمكن أن تفكر في حماية وجودها دون إرضاء العملاء، ومن خلال عملية التسويق المنظم فإن السياح يحصلون على الخدمات المناسبة بأسعار منافسة في أوقات مناسبة وبطريقة مرضية والخدمات متلائمة بشكل جيد وتوقعات وأذواق السياح.
- **جعل الاقتصاد التشغيلي ممكنا:** يستلزم الاستغلال الأمثل للموارد، فالتسويق المبني على أساس التقدير السليم لحاجات وتوقعات السياح يجعل من السهل تنظيم أعمال ونشاطات المؤسسات السياحية بما يتناسب مع ذلك.
- **تحقيق الأرباح:** من خلال وضع خطط تسويقية تمكن المؤسسة من تحقيق ربح يمكنها من إعادة دورة الإنتاج.
- **التفوق على المنافسة:** رسم خطط إستراتيجية تسويقية تمكن المؤسسة من التفوق على المنافسة من خلال الاستحواذ على حصة سوقية والمحافظة عليه، وكذا استغلال كل الفرص المتاحة وتجنب المخاطر.
- **إبراز صورة واضحة:** إن مبادئ التسويق السياحي الحقيقي تعتبر مؤثرة في خلق أو التخلص من الانطباعات لدى السياح في الأسواق المستهدفة.

وحسب المنظمة العالمية للسياحة (O.M.T) هناك ثلاثة وظائف للتسويق السياحي وهي:<sup>3</sup>

- **الاتصال:** وهي عملية إقناع الزبائن بأن الخدمات السياحية تتلاءم مع رغباتهم، وهذا بإتباع عدة وسائل مختلفة.
- **التنمية:** عن طريق تخطيط وتنمية المتاحات الجديدة والتي قد تسمح بإعطاء إمكانيات البيع.
- **المراقبة:** تمكنا من الاستعمال الفعال للإمكانيات السياحية المتاحة من خلال استعمال تقنيات مختلفة.

#### أهمية التسويق السياحي:<sup>4</sup>

يعتبر السوق السياحي عاملا أساسيا لتحقيق التنمية السياحية نظرا لما يقوم به من دور هام في الترويج السياحي والخدمات السياحية بصفة عامة ، ومن هذا المنطلق فإن التسويق السياحي من خلال الدعاية والإعلان يشكل أمرا ضروريا في هذا الاتجاه ، يعتمد على الرضا النفسي و المتعة من أجل خلق رغبات ودوافع استهلاك المنتج السياحي و توسيع السوق السياحية و جذب أكبر عدد ممكن من طالبي هذه الخدمات، ولا مناص من التأكيد في هذا المقام بأن المنهج التسويقي الناجح هو الذي يخلق الاتصال المستمر بين صناعة السياحة ومستهلكيها مما يقضي وجود خطة قومية شاملة للتسويق السياحي فضلا عن الجهود التي تتم على مستوى النشاط الفردي من خلال الشركات السياحية و الفندقية ، كما أن الجهود المشتركة بين المستويين الحكومي والأهلي وخاصة في المناسبات مثل المهرجانات والمؤتمرات وغيرها تلعب دورا هاما في ترويج المنتج السياحي.

كما تظهر أهمية التسويق السياحي عبر القنوات الإعلامية المطلوبة والتي تستمد إقبالا جماهيريا يشكل أحد المرتكزات الإستراتيجية التي يعتمد عليها القطاع والحركة السياحية خاصة، فالسياحة بكل أشكالها لا تستغني عن تسويقها وترويجها إعلاميا فسرعة وصول

<sup>1</sup> المرجع السابق، ص10.

<sup>2</sup> -1315 خالد مقابلة، علاء السراي، التسويق السياحي الحديث، دار وائل للنشر، 2000، ص

هدير عبد القادر، واقع السياحة في الجزائر وآفاق تطورها، مذكرة مقدمة لنيل شهادة الماجستير في علوم التسيير، تخصص نقود، مالية / 2006، ص74-2005 وبنوك، كلية العلوم الاقتصادية وعلوم التسيير، قسم علوم التسيير، جامعة الجزائر،

حول الوطني المستدامة، مداخلة مقدمة ضمن الملتقى التنمى ظل في الجزائري الصحراوي السياحي المنتج أسماء، تسويق حدانة<sup>4</sup> بالبويرة، ص 8-9. الجامعي بالمركز الاقتصادية العلوم والآفاق، معهد الواقع الجزائر: في السياحة

المعلومة وسرعة أثرها وصدائها أخذت مكانة مرموقة الآن، وتؤكد أنه بزيادة وسائل التموين تزيد حجم الحركة السياحية الداخلية والخارجية، وبالتالي المساهمة غير المباشرة في الاقتصاد المعاصر.

#### عناصر المزيج التسويقي السياحي:

##### • المنتج السياحي:

المنتج السياحي يعني " كل ما يقدم من المناظر الطبيعية ( جبال، سهول، وديان، صحاري، غابات، أنهار وبحيرات والمساح)، والفنون الشعبية، والنصب التذكارية، والآثار التاريخية، والآثار الدينية، وأماكن الرياضة والتسوية والترفيه (الملاعب، الحدائق، المنتزهات، المسارح) وأماكن النقاها والاستجمام (المرافق الصحية، المنتجعات الصحية، الحمامات الطبيعية...) وتعتبر هذه كموايد خام يراد لها أن تطور بطرق مختلفة من أجل تلبية احتياجات الأسواق المختلفة"<sup>1</sup>.

##### • تسعير المنتج السياحي Price :

يعتبر التسعير من أهم المتغيرات المهمة والمرنة في مجال السياحة بصفة خاصة وفي صناعة الخدمات بصفة عامة، "والسعر في قطاع الخدمات له معان واستخدامات ومرادفات، فقد نجد أحيانا السعر يعني الأجور (خدمة النقل) والفائدة (خدمات البنوك) والعمولة (خدمات السمسة) والقسط (خدمات التأمين) والرسوم (خدمات التعليم)، فعلى الرغم من هذه التسميات المختلفة لكن في الحقيقة يبقى التسعير يفهم منه مقدار من المال يجب على المستفيد دفعه مقابل الحصول على الخدمة"<sup>2</sup>.

##### • التوزيع السياحي Place :

يعرف التوزيع السياحي بأنه "كافة الأنشطة التي يتم ممارستها من قبل كافة الأطراف ذات الصلة ومن أجل أن يتاح للسائح ما يريده من منافع مكانية وزمنية وغيرها بالوقت والوضع المناسب له"<sup>3</sup>

##### • الترويج السياحي Promotion:

فالترويج السياحي هو " عملية تعريف المستهلك بالمنتج وخصائصه ووظائفه ومزاياه وكيفية استخدامه وأماكن وجوده بالسوق بالإضافة إلى محاولة التأثير على المستهلك وحثه وإقناعه بشراء المنتج "<sup>4</sup>.

##### • الجمهور (الأفراد) People:

يشكل الأشخاص الذين يقدمون الخدمة والمستفيدين منها جزءا مهما من الخدمة من خلال العلاقات التفاعلية بينهم، ومنه تشكل المعلومات المنقولة عن خدمات المؤسسة عنصرا مضافا إلى عناصر المزيج التسويقي للخدمات.<sup>5</sup>

##### • عملية تقديم الخدمات (العمليات) Process :

عملية تقديم الخدمة تضم كافة الإجراءات والطرق والسياسات والأساليب المتبعة من قبل مزود الخدمة لضمان تقديم الخدمة إلى المستفيدين، كما تشمل هذه العملية على تعقيد مراحل البيع واستخدام الإعلام الآلي وصلاحيات عمل الموظفين، درجة اشتراك الزبون، تدفق المعلومات وأنظمة المعلومات والحجوزات والانتظار كلها من اهتمامات الإدارة لجعل الإنتاج لائقا ومقبولا.

<sup>1</sup> زكي خليل المساعد، التسويق في المفهوم الشامل، دار زهران للنشر والتوزيع، عمان، الأردن، 1997، ص 220.

<sup>2</sup> هاني حامد الضمور، تسويق الخدمات، الطبعة الثالثة، دار وائل للنشر والتوزيع، الأردن، 2005، ص 247.

<sup>3</sup> ص 97. محمد عبيدات، التسويق السياحي مدخل سلوكي، الطبعة الأولى، دار وائل للطباعة والنشر، الأردن، 2000،

<sup>4</sup> مؤسسة طبية للنشر والتوزيع، مصر، 2002، ص 35. عصام الدين أمين أبوعلفة، الترويج، الجزء الثالث،

<sup>5</sup> ساهل سيدي محمد، أفاق تطبيع التسويق في المؤسسات المصرفية العمومية الجزائرية، أطروحة مقدمة لنيل شهادة الدكتوراه في العلوم

الاقتصادية، تخصص تسويق، 2003-2004، ص 141.



## • البيئة المادية Physical evidence :

تتكون من عناصر مثل التأثيث، النظافة، الألوان، الإزجاج، التصميم الداخلي، الديكور ومواقف السيارات وأشياء مادية يمكنها أن تسهل أداء الخدمة أو التعريف بها.

### المحور الثاني: الصناعات التقليدية

تعد الصناعة التقليدية والحرفية جزءا هاما من التراث الشعبي والثقافي، باعتبارها همزة وصل حضارية تنتقل من خلالها المعالم الثقافية والحضارية، وتخلق نوعا من التوازن بين الريف والمدينة من خلال مساهمتها في الاستثمار.

### الصناعة التقليدية وأنواعها

#### تعريف الصناعة التقليدية:

- عرف مؤتمر الأمم المتحدة للتجارة والتنمية سنة 1969 تعريفا ميزت فيه الصناعة اليدوية عن الصناعة التقليدية كما يلي: يطبق تعبير المنتجات المنتجة باليد على كل الوحدات المنتجة بمساعدة أدوات أو وسائل بسيطة وكل المعدات المستعملة من طرف الحرفي، والتي تحتوي في جزئها الأكبر على عمل اليد أو بمساعدة الرجل، في حين أن منتجات الصناعة التقليدية تتميز عن نظيرتها اليدوية بما يلي:

✓ الطابع التقليدي أو الفني الذي يعكس خصائص وتقاليد البلد المنتج؛

✓ منتجات حرفيين يمارسون غالبا عملهم في المنزل.<sup>1</sup>

- الصناعة التقليدية والحرف هي كل نشاط إنتاج أو إبداع أو تحويل أو ترميم فني أو صيانة أو تصليح أو أداء خدمة يطغى عليها العمل اليدوي وتمارس بصفة رئيسية ودائمة، وفي شكل مستقر أو متنقل أو معرضي، وبكيفية فردية أو ضمن تعاونية للصناعة التقليدية والحرف أو مقاومة للصناعة التقليدية والحرف.<sup>2</sup>

كما أن الصناعة التقليدية كل صنع يغلب عليه العمل اليدوي ويستعين فيه الحرفي أحيانا بالآلات وصنع أشياء نفعية تزيينية ذات طابع تقليدي، وتكتسي طابعا فنيا يسمح لها بنقل مهارة عريقة، ويتضح من هذا التعريف أن الصناعات التقليدية تتميز بثلاث خصائص:

✓ غالبية العمل اليدوي.

✓ إمكانية الاستعانة بالآلات.

✓ الطابع النفعي "الاستعمالي" أو التزييني للمنتج التقليدي.

وعلى أساس البعد الثالث لهذا التعريف تنقسم الصناعات التقليدية حسب وظيفة منتجاتها إلى نوعين هما:<sup>3</sup>

• **الصناعات التقليدية الفنية**: تعتبر الصناعة فنية عندما تتميز بأصالتها وطابعها الإفرادي وإبداعها "يشير هذا التعريف

على أن هذا الصنف من الصناعات التقليدية يخص بصفة الإفرادية في الإبداع الفني وصفة أصالة المنتج التقليدي، هذه الأخيرة تشير إلى مجمل التعبيرات المتعلقة بالتقاليد والفنون لمختلف المناطق الجغرافية المحلية، وهذا النوع من الصناعة

الجزائر، منشورة، جامعة غير ماجستير مذكرة الدولي، التسويق مقارنة بتطبيق الجزائرية التقليدية الزراعي صادرات دفع شفيفة، صديقي<sup>1</sup> 75، ص. 2002

في 14/01/1996، الصادرة الجزائر، 3، رقم الرسمية، الجريدة، 1996، جانفي 10 في المؤرخ 01-96 رقم للحكومة، الأمر العامة الأمانة<sup>2</sup> ص.4.

1996، جانفي، 3، العدد الجزائرية، للجمهورية الرسمية 10/01/1996، الجريدة ل الموافق هـ 1416 شعبان في 01/96 المؤرخ رقم الأمر<sup>3</sup> ص.4.

يتطلب تأهيل عالي للحرفي في المجال الفني وتتمثل وظيفة هذا الصنف من الحرف في التزيين أساسا<sup>1</sup> والمنتجات التقليدية الفنية تتميز بارتفاع أسعارها لأنها تستغرق مدة طويلة في الصنع وتتطلب مهارات فنية عالية.

- **الصناعات التقليدية الوظيفية:** تتسم التصميم في هذا الصنف عادة بالطابع التكراري والبساطة، ويعتمد هذا النوع من المنتجات في نشاطها على العمل المتسلسل، توزيع المهام في كل مراحل الإنتاج وهذا بغض النظر عن الحرفيين الذين ينتجون منتجات استعماليه والذين يعملون منعزلين في منازلهم<sup>2</sup>. وتتمثل أهمية منتجات هذا النوع في قيمتها الاستعمالية في الحياة اليومية، وهذا الأخير معرض لكثير من منافسة على المستوى الداخلي والخارجي، هذا راجع لضغوط المنتجات الإحلالية لقطاع الصناعة التقليدية التي تتنافسها في السعر والنوعية. يرمز لميدان الصناعة التقليدية والصناعة التقليدية الفنية الوظيفية بالرمز I وتحتوي على ثمانية قطاعات للنشاط وهي:<sup>3</sup> العمل على الجلود، العمل على المعادن، العمل على الخشب، العمل على الصوف والمواد المماثلة، العمل على القماش والنسيج، العمل على الطين، الجبس، الزجاج، الحجر... وغيرها، المواد الغذائية، المواد المختلفة.

### خصائص قطاع الصناعة التقليدية

- **سهولة وبساطة متطلبات إنشاء مشروع حرفي:** تتميز المشاريع الحرفية بإنخفاض رأسمالها المادي والممول غالبا ذاتيا، بخلاف المشاريع التي تحتاج إلى رأسمال كبير، فضلا عن اعتمادها على موارد وخامات محلية قليلة التكلفة مقارنة بالموارد المستخدمة في صناعات أخرى.
- **عمل فردي وقرارات مرتبطة بصورة كبيرة بشخصية مالك المشروع:** فنجاح وبقاء المؤسسة ذات الطابع الحرفي مرتبط ارتباطا وثيقا بشخصية وخصائص مالكها الذي يهتم شخصيا بكل شؤون عمله.
- **إنخفاض تكلفة الفرصة البديلة لليد العاملة:** يعتبر قطاع الصناعة التقليدية والحرف محورا رئيسيا لألية إستراتيجية مفتوحة لتوفير مناصب شغل إنطلاقا من كونه مكثفا للعمالة وغير كثيف لرأس المال وهذا ما يتماشى مع معظم الدول التي تعاني من مشكلة البطالة<sup>4</sup>. ففي الجزائر على سبيل المثال يعتبر قطاع الصناعة التقليدية والحرف من أهم القطاعات التي تمنح مناصب شغل لصالح الشباب وبأقل تكلفة، إذ يتموقع القطاع بعد كل من البناء والمهن الحرة والخدمات والصيانة<sup>5</sup>.
- **ضآلة حجم الإنتاج المساهم به قياسا بالطلب الداخلي والخارجي:** فالكميات التي يتم إنتاجها لا تتعدى وحدات معدودة مقارنة بالطلب، ويرجع ذلك إلى صغر حجم الورشات التي غالبا ما تكون فردية لا تتعدى أفراد العائلة وفي أحسن الأحوال نجد مستخدمين فضلا عن التخلف التكنولوجي<sup>6</sup>.

شهادة لنيل مقدمة مذكرة غرداية، مدينة ميدانية والحرفية، دراسة التقليدية الصناعة إنعاش في السياحي التسويق دور الرحيم، عبد شنيي<sup>1</sup> ص55. التسيير، 2010، علوم في ماجستير

المرجع السابق، ص56.<sup>2</sup>

الصناعة دار التقليدية، الصناعة نشاطات في 19 شوال 1428هـ الموافق ل 2007/10/31، قائمة رقم 399/07 المؤرخ تنفيذي مرسوم<sup>3</sup> التقليدية تامغست.

الصناعة و م ص المؤسسات وزارة بالجزائر، والحرف التقليدية للصناعات العربي للإتحاد الأولى الجمعية إجتماع مصطفى، بادة بن<sup>4</sup>

2007 الجزائر، التقليدية،

ص19. 2003، 02 العدد الجزائر، الحرفي، مجلة إستراتيجية، عن يبحث والحرف: قطاع التقليدية الصناعة الحاج، عطية سالم<sup>5</sup>

ص10. 2004، 3 العدد الحرفي، الجزائر، مجلة كلية، نظرة التقليدي المنتج تصدير إشكالية شكري، زعرور بن<sup>6</sup>

- البعد الثقافي، الحضاري، الإجتماعي الأصيل للمنتج التقليدي: تعد هاته الصفة السمة التي يحرزها المنتج التقليدي دون منافس عن باقي المنتجات الأخرى.
- ارتفاع صافي الدخل من العملة الصعبة في هذا القطاع بالمقارنة بصناعات أخرى: كون منتجاته أحد الموارد الرئيسية في السياحة الثقافية وكونه عنصرا جاذبا للسياحة المدرة للعملة الأجنبية، راجع لكون عملية صناعة المنتج التقليدي تتطلب مواد أولية محلية ووسائل عمل تكلفتها أقل إلى جانب عمالة منخفضة الأجر.<sup>1</sup>
- إنتشارها في المناطق الريفية وشبه الريفية: غالبا ما تنتشر حرف الصناعة التقليدية في الأوساط الريفية والمدن الصغرى في حين تتركز الصناعات الأكبر في المناطق الحضرية، ويعود ذلك لكون الصناعة التقليدية تستمد عراقتها وأصالتها من ذلك المحيط، فالمنتج التقليدي عادة ممايعبر على قيم وإنشغالات جد مرتبطة بماضي وبأصالة أهالي الريف العريقة.<sup>2</sup>
- جزء من تركيبة القطاع غير الرسمي: تعتبر هذه الصفة ميزة غالبية على حرفيي هذا القطاع في معظم الدول النامية، لذلك نجد أن نسبة عالية من الحرفيين يمارسون أنشطتهم في الخفاء بعدم التصريح عن هوياتهم في سجلات القطاع<sup>3</sup> ويرجع السبب في ذلك إلى الضغط الضريبي المرتفع وكذا إزدواجية التسجيل في السجل التجاري وسجل الصناعة التقليدية بالنسبة للمقاولات الحرفية.

#### دور الصناعة التقليدية في التنمية المحلية

- إحياء تراث الأجداد والحفاظ على ذاكرة الماضي والعمل على استمراريته بما يواكب روح العصر وينمي مواهب الحرفيين ويظهر إبداعهم ومهاراتهم.
- تجسيد سياسة الاعتماد على الذات على المستوى المحلي حيث تعتمد الصناعات التقليدية على حشد الموارد والإمكانات المحلية من خامات ومهارات ومصادر تمويل محلية.
- المساهمة في جهودات التقليل والحد من التبعية الاقتصادية التي تواجه اقتصادات الدول النامية وتشجيع التصدير خارج المحروقات.
- المساهمة في التنمية المحلية وتحقيق الاستقرار والتوازن في الأنشطة بين المحيط الريفي والمحيط.
- الإسهام الفعلي في رفع الدخل الحقيقي لأبناء المجتمعات الريفية والصحراوية ومحاربة الفقر عن طريق تزويد فئات عريضة من المجتمع لمؤهلات الحرفية التي تمكنهم من الحصول على مصادر دخل دائمة.

#### مشاكل ومعوقات تطور الصناعة التقليدية

- ضعف التشريعات الواضحة في تنظيم العمل وتطويره.
- قصر النظر من طرف رجال المال والأعمال لهذا النشاط أدت إلى إعراض الأجيال الجديدة عن ممارسته.
- جهل الأفراد لأهمية الصناعة التقليدية ومنتجاتها من جوانبها الثقافية والاقتصادية.
- إنخفاض وتدني مستوى ظروف العمل وبيئته والرعاية الصحية والاجتماعية للعاملين.
- صعوبة الحصول على محلات وورشات لممارسة المهنة وعلى العتاد الضروري لمواصلة النشاط.

<sup>1</sup> ASQUIN Alain, **la performance globale comme Intention stratigique pratique pour le dèveloppement d'une activité artisanale, les TPE artisanales en devenir**, Montpellier, 2005, p.12

<sup>2</sup> AUVOLAT.M, **les artisans en milieu rural, une force entravée**, économie rural, vol.238, 1999, p.5

<sup>3</sup> المغرب، 17-19 العربي، الوطن في التقليدية الصناعات حول عمل ورشة الجزائر، في والحرف التقليدية الصناعة أحمد، الهادي عبد سبتمبر 2005، ص.4.

- نقص التأهيل المهني للحرفيين.
- إنخفاض الموارد المالية الذاتية وصعوبة الحصول على القروض الميسرة أدى إلى هجرة العاملين في هذا القطاع إلى مجالات عمل أسهل وذات مردود اعلي.
- عدم الترويج الجيد للصناعات التقليدية والحرفية لوسائل الإعلام والجهات المسؤولة.
- تسويق منتجات الصناعات التقليدية والحرفية، والقيام بمعارض تبرز هذا القطاع.

### المحور الثالث: دراسة حالة مدينة تاغيت

#### تعريف منظمة تاغيت:

"لؤلؤة الساورة" هي قطعة مترامية الأطراف على الرمال الذهبية وهي منطقة سياحية توجد على بعد 95 كلم جنوب بشار تبليغ مساحتها 8040 كلم مربع ويبلغ عدد سكانها حوالي 7000 نسمة بكثافة تقدر 0,8 % ، وتعتبر تاغيت جوهرة الساورة بجمالها وواحات نخيلها وتنوع طبيعتها، كثبان رملية للعرق الغربي الكبير الشامخة على ارتفاع 745 متر تتكأ عليها المدينة، من جهة الأخرى امتدادات الصحراء الصخرية الحمادة بينهما منعطفات واد زوزفانة. توجد واحة نخيل تطبع الواد بحد أخضر على أكثر من 18 كيلو متر على الضفة اليمنى للوادي تتابع قصورها الستة (06)، وما يمكن ملاحظته بمنطقة تاغيت بصمات ما قبل التاريخ، وعبر الإنسان البدائي الأول بيئته والحيوانات التي عاشت معه بنقشها على الصخر، يعود تاريخ هذه المحطات من 7 آلاف إلى 10 آلاف سنة قبل الميلاد كما يعتبر الفن الصخري أهم وأقدم دليل إنساني والثقافي في المنطقة.

وهي تزخر بمقومات سياحية تجمع بين التاريخ والفن والطبيعة نذكر منها:

- القصور (الزاوية التحتانية، بختي، بربي، بريكة، الزاوية الفوقانية وتاغيت وغيرها) المتجمعة في ديكور ذي جمال خلاب تجذب الزائر لاكتشاف خفايا الطبيعة.
- "قمة هومش الرملية" التي يزيد ارتفاعها عن 732م، التي تستعمل في رياضة التزلق على الرمال
- الكهوف الموجودة في قصر "سيدي عياش" بالزاوية التحتانية (وجد عليه نقوش صخرية لحيوانات، وطيور عاشت مع الإنسان قبل التاريخ).
- واحات النخيل التي تحتوي على 90000 نخلة بأنواع تمرها التي يقام لها موسم سنوي يسمى "موسم تاغيت" في شهر أكتوبر من كل سنة.
- "الأخوة عمروش" الذي بتواجد به نقوش الصخرية لحيوانات وطيور يعود تاريخها إلى أكثر من 12 ألف سنة
- "دايت الطيور" وهي بحيرة تتواجد بها الطيور المهاجرة.
- "منطقة ممسوخ" بها أثار لغابات متحجرة تدل على تواجد غابات كثيفة بالمنطقة.
- تحتل تاغيت مكانة تاريخية وسياحية مرموقة في الأوساط الوطنية والعالمية، ولا ننسى حسن ضيافة وكرم سكانها.
- التظاهرة السياحية والثقافية كل سنة والمسماة موسم تاغيت: مهرجان سنوي يقام تخليدا للنخيل بعد موسم جنيها، ويقام ببلدية تاغيت وقد اكتسى شهرة عالمية.

#### الجدول(1): يوضح الصناعات التقليدية بالمنطقة

الصناعات التقليدية بالمنطقة								
لوحات رملية	حياكة	زرابي	خياطة تقليدية	الفخار	الطرز التقليدي	صناعة الجلود	صناعة السلل	آلات موسيقية
X	X	X	X	X	X	X	X	X

### المصدر: المديرية الجهوية للسياحة

منطقة تاغيت بولاية بشار كغيرها من المناطق السياحية، فهي تضم موروثات ثقافية تقدر قيمة السياحة مستمدة من طبيعة وطيبة سكانها فالشكل العمراني لقصورها القديمة ومختلف منتجاتها من صناعاتها التقليدية يجعلها ذات طابع خاص يجلب السائح من أول زيارة يقوم بها.

وتتمثل الصناعة التقليدية في:

- فن الترميل (ويعتبر أحدث أنواع الصناعات التقليدية والفنية في منطقة بشار عامة).
- صناعة الآلات الموسيقية (القومبري وآلة العود).
- الفخار التقليدي (وهو أقدم الصناعات التقليدية).
- صناعة السلال (اشتهرت هذه الحرفة نظرا لتواجد واحات النخيل).
- الخياطة التقليدية والطرز.
- النسيج التقليدي، وصناعة الجلود.
- لأكلات الشعبية (وأهمها الكسكسي، الملوخية، طاجين الترفاس، خبز الشحمة).

### الجدول (2): جدول يوضح المعالم السياحية والأثرية بمنطقة تاغيت

المعالم السياحية					
متحف	رسوم حضرية	قصور قديمة	واحات نخيل	رمال	
X	X	X	X	X	تاغيت

المصدر: مديرية السياحة لولاية بشار

### جدول (3): المؤسسات الفندقية بمنطقة تاغيت

العنوان	التصنيف	ملحقات الفندق	قدرات الإيواء		نمط الفندق	القطاع	الفندق	
			الغرف	الأسرة				
بلدية تاغيت - بشار	03 نجوم	مقهى، مطعم، حانة، مسبح	58	97	صحراوي	عمومي	تاغيت	
بجوار القصر القديم - تاغيت	01 نجمة	مقهى	10	20	صحراوي	خاص	برج تاغيت	
بلدية تاغيت	غ/مصنف	/	/	/	صحراوي	خاص	مخيم تاغيت	

المصدر: مديرية السياحة لولاية بشار

نلاحظ من خلال الجدول السابق أن عدد الفنادق في المنطقة منخفض مقارنة بالمؤهلات التي تمتلكها المنطقة، غير أن معظم زوار مدينة تاغيت يرتادون ويستأجرون البيوت الخاصة من طرف ساكنة تاغيت لما تحتويه على مختلف التجهيزات وكذا سعرها المنخفض.

كما تمتلك تاغيت كباقي بلديات الولاية على جمعيات وديوان نذكر منها:

✓ الديوان المحلي للسياحة لبلدية تاغيت.

- ✓ جمعية السياحة والبيئة.
- ✓ جمعية الوثام لإحياء التراث والنشاط الثقافي ببختي تاغيت.
- ✓ جمعية السياحة البيئية.
- وتعتبر السياحة أهم قطاع إقتصادي للمدينة إذ يمكننا تمييز عدة منتجات سياحية بالمنطقة وتتمثل في<sup>1</sup>:
- ✓ **السياحة الصحراوية**: ركوب الجمال، زيارة العرق الغربي الكبير، والعديد من رحلات المشي؛
- ✓ **السياحة التطوعية**: الورشات التطوعية، وترميم المعالم الأثرية الذي تقوم بها الجمعيات المحلية؛
- ✓ **السياحة العلمية**: الباحثون الذين يترددون على مركز الأبحاث في المناطق الجافة؛
- ✓ **السياحة الدينية**: الزيارات وبالخصوص المولد النبوي الشريف؛
- ✓ **السياحة الثقافية**: مهرجان الموسيقى، وتظاهرات ثقافية أخرى.

دور التسويق السياحي في إنعاش الصناعة التقليدية

❖ توفير الخدمات السياحية وتتمثل في:<sup>2</sup>

- ✓ خدمات وتسهيلات المعلومات السياحية؛
- ✓ خدمات وتسهيلات الوكالات السياحية؛
- ✓ خدمات وتسهيلات خاصة بالطعام؛
- ✓ خدمات وتسهيلات البنية التحتية؛
- ✓ خدمات وتسهيلات الإقامة؛
- ✓ خدمات وتسهيلات الأمانة.

❖ **تهيئة المجتمع المحلي للتفاعل الإيجابي مع النشاط السياحي**

- ✓ نشر الوعي والثقافة السياحية في المنطقة؛
- ✓ نشر ثقافة الجودة؛
- ✓ التركيز على منتوجات الصناعة التقليدية والحرف للمنطقة من أجل الترويج الجيد للمنطقة.

❖ **إتباع أساليب تسويق حديثة**

- يلعب التسويق دوراً هاماً في تنمية الحركة السياحية الوافدة إلى المنطقة من خلال تطبيق الوسائل المناسبة تتمثل في:
- ✓ **تطبيق التسويق السياحي**: يتطلب الحدس والقدرة على الإبداع والتجديد وإلى الموهبة لذا يتطلب وضع خطة شاملة للتسويق السياحي بمختلف تطبيقاته.

**مهام مديرية السياحة الصناعات التقليدية الخاصة بمنظمة بتاغيت:**

- ❖ إعداد مخطط عمل سنوي ومتعدد السنوات يتعلق بتطوير نشاطات الصناعة التقليدية.
- ❖ المساهمة في حماية تراث الصناعة التقليدية.
- ❖ المبادرة بكل أجزاء من شأنه إنشاء محيط ملائم ومحفز للتنمية المستدامة لنشاطات الصناعة التقليدية.
- ❖ المشاركة في إعداد وتنفيذ وتمويل لنشاطات الصناعات التقليدية بصناديق تمويلية.

والأعمال، ديسمبر، 2017، المال اقتصاديات بامتياز، مجلة سياحية وجهة بشار لولاية تاغيت دائرة وضع دولي وآخرون، أساليب سعاد<sup>1</sup> ص 56.

المرجع السابق، ص 56.<sup>2</sup>

- ❖ تدعيم أعمال المنظمات والتجمعات المهنية والجمعيات والفضاءات الوسطية الناشطة في ميدان الصناعات التقليدية وتنشيطها.
- ❖ المبادرة بالتحقيق والدراسات ذات الطابع التقني والاقتصادي والاجتماعي المتعلقة بتقسيم الأنشطة الحرفية.
- ❖ جمع المعلومات والمعطيات الإحصائية في مجال الصناعات التقليدية والحرف وتنشيطها.
- ❖ ضمان تنفيذ ميزانية التجهيز والتسيير المسجلة بعنوان الصناعة التقليدية.
- ❖ إعداد حصائل الثلاثية والسنوية لنشاط الصناعة التقليدية.

ومن أجل تحليل الوضع أكثر وفهم إشكالية التسويق السياحي بمنطقة تاغيت سنتطرق الى :

#### ❖ تحليل المنتج السياحي بمنطقة تاغيت

يفتقر المنتج السياحي خاصة قطاع الصناعات التقليدية والحرف بمنطقة تاغيت إلى الصناعة السياحية التي تعتمد على التسويق الذي يعمل على التعريف بالمنتج وإظهاره للسياح وتطويره والرقي به وطنيا وعالميا، فغياب هذا الأخير تسبب في ضياع وتهميش معظم المعالم السياحية التي تميز المنطقة.

#### ❖ تحليل طريقة التسيير السياحي بمنطقة تاغيت

إذ لا يوجد تعاون ولا تنسيق ولا ارتباط بين مختلف المنظمات والهيئات التي لها علاقة بالقطاع فكل منظمة تعمل بمفردها تاركة المسؤولية التامة لمديرية السياحة، التي لا يمكنها بأي حال من الأحوال أن تنشط وحدها بمفردها وتضطلع بكامل المسؤولية. وقد أثر هذا الوضع سلبا على القطاع السياحي بالمنطقة وذلك بتشتت المسؤوليات وتضارب الاختصاصات بين مختلف الهيئات، ومما زاد الطين بله هو عدم توفر اليد العاملة المؤهلة والمتخصصة في التحكم والتنفيذ على مستوى المديرية، جعل من القطاع عرضة للإهمال والتخلف<sup>1</sup>.

#### ❖ تحليل المزيج الترويجي للمنتج السياحي بمنطقة تاغيت

حيث يقول الدكتور مصطفى عبد القادر: "قد يكون هناك بلد سياحي يتمتع بكل خصائص السياحة، من طبيعة خلابة ومؤسسات سياحية جذابة ومواصلات، ومع ذلك لا تكون هناك سياحة، ذلك لان الفرد يجب أن تتوفر لديه المعلومات عن المقومات السياحية، ثم تثار رغبته ليركب القطار أو السيارة أو الطائرة، ليزور هذه المناطق بنفسه ويقضي فيه وقتا محددًا، وهذا لا يتحقق إلا عن طريق الإعلان السياحي<sup>2</sup>."

إن جذب السياح يحتاج لجهود كبيرة في مجال التسويق السياحي، لأنهم لا يعلمون عن السياحة بمنطقة تاغيت إلا القليل، بسبب ضعف تسويق المنتج السياحي خارج الوطن وداخله، إضافة إلى أن السياحة الترويجية تعتمد فقط على الترويج المناسباتي حيث تركز على النوادي والجمعيات السياحية والتي تعاني نقص في الوسائل الضرورية، لأن جل منخرطيها هم من المتطوعين الذين يسعون جاهدين من أجل المحافظة على المنتج السياحي ورقبه، وما زاد الوضع سوءا هو أن المكلفين ليسوا من أهل الاختصاص ولا توجد لديهم أي إستراتيجية تسويقية متكاملة تسعى إلى الكشف على متطلبات وحاجات السياح، وهذا ما تعبر عليه الملصقات الإعلامية والكتيبات الترويجية التي تتميز بركاكة اللغة التي قدمت بها، كما أن انعدام الصلة بين الهيئات السياحية الجزائرية والوكالات السياحية بالخارج أثر على المنتج السياحي وخاصة بالجنوب الغربي مما انعكس سلبا عليه<sup>3</sup>.

#### ❖ تحليل السياسة التوزيعية للمنتج السياحي بمنطقة تاغيت

<sup>1</sup> بودي عبد القادر، أهمية التسويق السياحي في تنمية القطاع السياحي بالجزائر-السياحة بالجنوب الغربي-، أطروحة مقدمة لنيل شهادة معهد علوم التسيير، الجزائر، 2006، ص 193، بتصرف. دكتوراه دولة في علوم التسيير، جامعة الجزائر،

مصطفى عبد القادر، دور الإعلان في التسويق السياحي -دراسة مقارنة-، الطبعة الأولى مجد المؤسسة الجامعية للدراسات والنشر والتوزيع، بيروت، لبنان، 2003، ص 178.

<sup>3</sup> بودي عبد القادر، مرجع سابق، ص 197.

إن سياسة التوزيع تهدف إلى وضع المنتج أو الخدمة في متناول السائح، فالتوزيع مهم في الصناعة السياحية ولكن ضعف التواصل بين المؤسسات المكلفة بالسياحة فيما بينها أثر سلبا على توزيع المنتج السياحي بمنطقة تاغيت لقلة المعلومات عليه ولانعدام سياسة تسويقية واضحة المعالم.

كما لانسى باقي المزيج التسويقي السياحي من:

❖ **الدليل المادي:** من المظهر العام للمحلات والمظهر الخارجي لحرفي الصناعة التقليدية، فلقد لاحظنا أن هناك تميز وإعطاء أكثر أهمية لحرفي الصناعات التقليدية لمحلاتهم رغم بساطتها.

❖ **العاملين (حرفي الصناعات التقليدية):** من خلال طريقة تعاملهم مع السياح ومهاراتهم وكفاءتهم المهنية، وهذا ما تم إكتشافه أن جل حرفي الصناعات التقليدية بمنطقة تاغيت إهتمامهم بالزوار وإمتلاكهم للمهارة والخبرة وتميز منتجاتهم.

❖ **تقديم الخدمات:** من الاستقبال الجيد للزوا (الابتسامة، حسن الضيافة وغيرها)، سرعة الاستجابة لطلبات ورغبات الزوار، وتقديم الخدمات بطريق فعالة، وقد لاحظنا طريقة تعامل حرفيي تاغيت بالسياح أنها تتسم بالإستجابة السريعة وكذا الإبتسامة الدائمة وترحيبهم بالسائح وتلك ميزة لدى معظم سكان الجنوب الجزائري.

#### **الصعوبات التي تواجه حرفيي الصناعات التقليدية بتاغيت**

❖ غياب سياسة واضحة في مجال تأهيل الموارد البشرية، فمراكز التكوين المهني المتخصصة في الصناعة التقليدية غير متوفرة بعدد كاف؛

❖ عدم توفر القطاع على مراكز متخصصة في الصناعة التقليدية ذات تكوين عالي

❖ عدم دعم روح المقاومة لدى الحرفيين بالشكل الكافي،

❖ نقص التسيير والتسويق لدى الحرفيين وهذا قد يرجع الى نقص المراكز وكذا عدم إهتمام الوزارة الوصية بهذا القطاع.

❖ ضعف التحفيز المالي والجبائي من خلال صعوبة الحصول على قروض بنكية إذا ما أرادوا التوسع في أنشطتهم أو إقتناء تجهيزات إنتاجية جديدة أو الحصول على قروض إستغلال لشراء مواد أولية إضافية.

❖ ضعف القدرة التنافسية للمنتج الحرفي والتي تتمثل في الجودة والنوعية.

❖ إشكالية تسويق المنتج التقليدي: حيث يواجه الحرفيون مشاكل تسويق منتجاتهم وذلك راجع لعدم فهمهم للتسويق وكذا عدم وجود مراكز تسويقية من أجل تسويق منتجاتهم حيث لا تتوفر على نقاط بيع أو أسواق كافية إضافة إلى ضعف العملية الترويجية للمنتج التقليدي.

❖ إشكالية تصدير المنتج التقليدي: ويتمثل في الحضور المتقطع للمنتج التقليدي الجزائري في التظاهرات الدولية، ما يفتح

الفرص أمام المنتجات المنافسة الحاضرة بقوة، إضافة إلى سعر المنتج المحلي المرتفع، وكذا غياب التنسيق بين الهيئات

المرافقة للمصدرين، كما لا يوجد معلومات كافية عن الأسواق المستهدفة ونوع المنتجات المطلوبة.

#### **دعائم تطوير الصناعة التقليدية بمنطقة تاغيت**

❖ توفير فضاءات عرض وبيع المنتجات التقليدية في مختلف مناطق البلاد.

❖ تنظيم مسابقات وطنية ودولية خلال فترات محددة ومنظمة من أجل الرفع من جودة الصناعة التقليدية.

❖ تنظيم ملتقيات وورشات عمل حول الصناعة التقليدية والحرف.

❖ توفير برامج ودورات في التسويق للحرفي الصناعات التقليدية.

❖ تحفيز وتسهيل الإجراءات وتقديم العون لحرفي الصناعة التقليدية.

❖ إنشاء الهياكل القاعدية للحرفيين كدور الصناعة التقليدية عبر الولايات، مراكز التكوين



- ❖ تشكيل جمعية مصدرين لهذا القطاع.
  - ❖ تطوير الخدمات المتعلقة بنشاط الصناعات التقليدية.
  - ❖ القيام بشراكات وإتفاقيات مع مختلف المؤسسات من أجل تسويق منتوجات الصناعة التقليدية.
- ويمكن النظر إلى الجوانب الاستثمارية التي يشكلها هذا القطاع لنرى أهميته كميدان تنموي ناجح وأهمها:
- ❖ توفير فرص عمل لنسبة كبيرة من الأيدي العاملة خصوصاً للنساء دون اللجوء لتعبئة رساميل كبيرة وتشجيع حركة السياحة.
  - ❖ توفير قدر كبير من العملة الصعبة نتيجة إنفاق السياح بجزء كبير من ميزانياتهم على شراء منتجات الصناعات والحرف اليدوية.
  - ❖ إنشاء المراكز الحرفية وربطها بالسياحة من أجل التفاعل بين الحرفي والسائح لتحريك عجلة الاقتصاد، وتشغيل طبقات واسعة خصوصاً من النساء، وتحريك فرص جديدة لتسويق سلعة محلية تتميز بها عن الدول الأخرى، تمثل تراث ومعالم البلد الأثرية والدينية والسياحية.
  - ❖ الدعوة لقطاع السياحة لمشاركته في تنمية وتسويق الأعمال الإبداعية المتمثلة بالفنون والصناعات والحرف اليدوية، والعمل على رفع المستوى النوعي لابداعات الفنانين من خلال دعم وتشجيع مراكز ومؤسسات التعليم العالي في مجال هذه الحرف.

#### الخاتمة

للأسف لم تحظى السياحة بالمكانة المميزة في الجزائر نظراً لعدة عوامل ومشاكل حيث نقص المعرفة الفنية وضعف الأنشطة التطويرية وعدم تطبيق أساليب التسويق السياحي، والوعي العام الشعبي، وعدم كفاية البنية التحتية الأساسية للسياحة والاستثمارات فيها، كل هذا لا يمنعنا من تجاهل ما تمتلكه الجزائر من مؤهلات سياحية مميزة خاصة في جنوبها الكبير حيث ولاية بشار وخاصة بمنطقة تاغيت البوابة الرئيسية له فموقعها الاستراتيجي ومساحتها الشاسعة ومناظرها الجميلة الخلابة ورمالها الذهبية، وعاداتها وتقاليدها وطقوسها المتميزة، وصناعاتها التقليدية المتميزة والمتنوعة.

إذ أن الاهتمام بتطوير ميدان الصناعات والحرف اليدوية من خلال تطبيق مبادئ وتطبيقات التسويق السياحي سوف يساهم في معالجة بعض المشاكل الاقتصادية، وتحريك وتنشيط العجلة الثقافية والسياحية بمنطقة تاغيت، وتوفير فرص العمل والحد من مشكلة البطالة، خصوصاً التركيز والاهتمام لإحياء بعض القطاعات الحرفية التي تواجه بعض الصعوبات والعوائق التي تحول دون نموها.

كما أن المنتج السياحي والمتمثل في الصناعات التقليدية والحرف بمنطقة تاغيت فهو منتج متميز وهو قادر على المنافسة إذا توفرت له الخدمات السياحية المكتملة، وتوفرت له العناية اللازمة.

## Neuromarketing and the Ethics of Advertising: A comparative Study between Modern Ethics and Islamic Ethics

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### Abstract

This study aims to examine the role of Neuromarketing and its impact on advertising. In order to answer the questions postulated a comparison between modern and Islamic ethics in advertising is carried out, taking into consideration that both agree that ethics is an important part of human life. Facial expression technology, one of the techniques used in the field of neuro-marketing, was used to test ads on 33 individual university students. The results of the study indicated that this technique is effective in giving reactions and responses through the change in facial features in the sample. Also, the different ethical schools sometimes unite in their judgments especially when using women or children in advertng.

**Keywords:** Neuromarketing, advertising ethics, ethical schools, Islamic ethics

### ملخص:

تهدف هذه الدراسة إلى دراسة دور التسويق العصبي وتأثيره على أخلاقيات الاشهار من خلال دراسة مقارنة بين المدارس الاخلاقية والمدارس الاخلاقية الاسلامية في مجال أخلاقيات الاشهار والتي اجتمعت في مضمونها على أن الأخلاق هي جزء هام في الحياة البشرية كونها تفرق بين الصواب والخطأ، ولتحقيق أهداف البحث تم استخدام تقنية تتبع تعابير الوجه وهي إحدى التقنيات المستخدمة في مجال التسويق العصبي من أجل اختبار الاعلانات على 33 فرد من الطلبة الجامعيين، وأشارت نتائج الدراسة إلى أن هذه التقنية فعالة في إعطاء ردود أفعال واستجابات من خلال التغير في ملامح الوجه لدى عينة الدراسة فكانت هناك تعابير توجي بالارتياح و كانت أخرى توجي بالغضب و أخرى كانت عفوية من خلال تتبعه لمقاطع اشهارية.

**الكلمات المفتاحية:** التسويق العصبي، أخلاقيات الاشهار، المدارس الاخلاقية، المدارس الاخلاقية الاسلامية

### مقدمة

لقد كانت قراءة مشاعر الناس في ما قبل تعتمد على الحدس والفراسة، وكان لا يمكن تخيل معالجتها كنوع من أنواع البيانات وتوظيفها في أمر ما كما بدأ يحدث الآن من قبل المُعلنين والمُسوقين. نتيجة لعدم وجود مقاييس تمكن القائمين بعملية التسويق من قياس وتحليل سلوك الزبائن وبالتالي سيتم التركيز على نظريات السلوك والحدس والرأي الشخصي في تحليل سلوك الزبائن وهذه كلها غير كافية بسبب التغير السريع في القرار الشرائي لدى الزبائن من فترة إلى أخرى، وهذا ما يهدد بإزاحة المسوقين من عالم التسويق مالم يطوروا

وسائلهم التي تمكنهم من معرفة بماذا يفكر الزبون بشكل دقيق، عليه أصبح التسويق بحاجة إلى مساندة العلوم الأخرى والتي يقع في مقدمتها الطب عن طريق الاستعانة بخبراء في التشريح لدراسة مخ الإنسان، وهنا ظهر ما يسمى بالتسويق العصبي كحل للمشاكل أعلاه. ولعل تركيز منظمات الأعمال هو على كيفية تسخير مثل هذه الممارسات الجديدة في استغلال الفرص التي تظهر في السوق، وتحقيق التميز وتنمية المزايا التنافسية، بما يخدم التنافسية العامة لها، لذا نجد بعض منظمات الأعمال قد بدأت تجني ثمار تنافسياتها من خلال تقنيات التسويق العصبي، وتبقى شركات أخرى مترددة في تبني التسويق العصبي، نتيجة عدم التأكد من جدوى هذا الأخير في تمييزها وتطوير أعمالها. ونتيجة لهذا التطور في مجال التسويق.

وخلال العقد الماضي، حظيت الأساليب والرؤى من مجال علم الأعصاب باهتمام كبير خاصة في مجال التسويق وبحوث المستهلكين، وقد ظهر من خلاله التسويق العصبي، والتسويق العصبي هو أي نشاط تسويقي أو تسويق يستخدم طرقاً أو تقنيات أو رؤى من مجال علم الأعصاب (Genco et al. 2013).

هناك دراسات تشير إلى أن الدماغ نفسه هو الوسيط الرئيسي للسلوك البشري، والمشاعر المعبر عنها وعملياً تصنع القرار (Murphy, Reiner, Illies, 2008). بالإضافة إلى ذلك، تُظهر بعض الأدلة أنه في معظم الحالات، لا يستطيع الأشخاص التعبير عن أسباب سلوكهم أو أسباب تفضيلهم لأشياء معينة، بوعي أو بغير وعي (De, Astolfi, Vecchiato, 2011). (Bez, Aloise, Toppi, Vico Fallani).

كما يفترض أن يكون للعلامات التجارية والإعلان تأثيراً مناسباً على تفضيلات المستهلكين للمنتجات، فمن المحتمل أن يساهم التسويق العصبي في التأثير على تفضيلات المستهلكين هذه من خلال تطبيق تقنيات التسويق العصبي بطريقة إيجابية (Henry, Lepping, Black, Bruce, Bruce, Savage, Cherry, & Neuhaus, Elger, Möll, Esch, 2014, & Weber, 2008).

ومنذ ظهور التسويق العصبي منذ 2002 تزايدت أهميته باستمرار وانتشرت شهرته على الشركات والمسوقين والمعلنين (Morin, 2011). على الرغم من أن الموضوعي اكتسب اهتماماً متزايداً في الصناعة الطبية وعلم النفس، فإن هذه الدراسة سوف تركز على توضيح السلوك البشري من خلال استخدام التسويق العصبي وفوائده في مجال الإشهار.

#### إشكالية الدراسة

أكد العديد من العلماء أن الإعلانات التجارية قد أدخلت المجتمع في دهاليز المجتمع الاستهلاكي من أوسع أبوابه، والمشكل الذي يطرح هنا لا يتعلق بالاستهلاك كعملية اقتصادية والتي تساهم في زيادة الإنتاج نتيجة ارتفاع مستوى الطلب، إنما الأمر يتعلق بتهديد الإعلان للهوية الثقافية من خلال تفننه في عرض بعض القيم الأخلاقية المغايرة بغرض خلق الرغبة الشرائية لدى الجمهور وبدون النظر إلى أي اعتبارات أخرى، أي أنه يؤثر في القيم الاجتماعية ويغير من أنماط حياة الأفراد والمجتمع فالإعلان يعتمد على ترويج اتجاهات وقيم من شأنها زيادة الاستهلاك وذلك على حساب قيم أخرى وما يؤسف له حقا زيادة على هذه التأثيرات هو استغلال الإعلانات التجارية للمرأة وللأطفال، فهي تصور المرأة وتظهرها في أغلب الأحيان بمظهر غير مقبول، حيث أن معظم المدارس الأخلاقية قد اجتمعت وافقت على أن الأخلاق هي جزء هام في الحياة البشرية وهي تفرق بين الصواب والخطأ سواء في الفكر الإسلامي و الفكر الأخر.

هل يساعد التسويق العصبي في التعرف على الإعلانات التي بها مشاكل أخلاقية ؟

#### فرضيات الدراسة

بما أن التسويق العصبي هو من اهتمام كبريات الشركات فلا بد من أنه يخدم المسيرين والشركات أكثر من خدمته للمستهلك، لذا يمكن صياغة مجموعة من الفرضيات أهمها:

- التسويق العصبي يساعد المسيرين على التعرف على الاعلانات التي ينظر اليها المستهلكين على انها غير اخلاقية.
- التسويق العصبي يساعد المسيرين على تجنب الاشهارات التي لا تحمل اخلاقيات في مضمونها.

#### أهمية الدراسة

تكمن أهمية الموضوع في معرفة أهمية التسويق العصبي الذي يعد من أهم نماذج التسويق المعتمدة حديثاً، ودوره في اتخاذ قرار الشراء من خلال تقنيات الإشهار وأخلاقياته.

#### أهداف الدراسة

يمكن تحديد أهداف الدراسة الحالية كما يلي:

1. التعرف على أهمية التسويق العصبي ودوره في التأثير على سلوك المستهلك.
2. التعرف على أهم المدارس الأخلاقية في الفكر الاسلامي
3. التعرف على أخلاقيات الاشهار وتحليل استجابات المستهلكين اتجاه الاعلانات

#### منهجية الدراسة:

بناء على متطلبات أهداف البحث كان لابد من استخدام المنهج التجريبي على مجموعة من الطلبة الجامعيين، من خلال استخدام أحد تقنيات التسويق العصبي.

#### أدوات الدراسة:

اعتمدنا في الجزء النظري من هذه الدراسة على عدة مراجع منها الكتب، أطروحات الدكتوراه والماجستير والمجلات العلمية كذلك المواقع الكترونية وفي الجزء التطبيقي استخدمنا تقنية ترميز الوجه من خلال كاميرا الفيديو والتي تقيس التعبيرات الدقيقة لردود الفعل غير الواعية، نشاط عضلات الوجه، تعابير الوجه العفوية. وذلك من خلال استجواب مجموعة من المستهلكين و تسجيلهم باستخدام كاميرات حتى يتسنى لنا دراسة تعابير الوجه وذلك طبعا بعد أخذ رأيهم في التسجيل.

#### أدبيات الدراسة

##### 1. التسويق العصبي:

داخل المنطقة العصبية يمكننا التفريق بين ثلاث مصطلحات هي: هي علم الأعصاب ، علم الاقتصاد العصبي ، التسويق العصبي (Roth, 2013):

يعرف علم الأعصاب بأنه "دراسة الجهاز العصبي الذي يسعى لفهم الأساس البيولوجي للسلوك بشكل مختلف ، فهو التطبيق العملي للنتائج العصبية للعلوم التي تحاول أن تفهم السلوك البشري ، العواطف والأفكار".

(Plassmann et al. 2012)

كما يمكن النظر إلى الاقتصاد العصبي كنوع من الانضباط الفرعي لعلم الأعصاب بشكل عام (Roth, 2013).

يستخدم علم الاقتصاد العصبي التقنيات التي يقدمها مجال العلوم العصبية ويحاول استكشاف عمليات الدماغ معها ، ولكن التركيز الرئيسي على صنع القرار والجوانب الاقتصادية في نفس الوقت. يحاول فهم جميع العمليات المستمرة وذات الصلة الاقتصادية في الدماغ (Braeutigam, 2005).

أما التسويق العصبي يمكن النظر إليه على أنه مجال فرعي للاقتصاد العصبي ، وكذلك في علم الأعصاب ، الذي يتعامل مع المشاكل المتعلقة بالتسويق من خلال استخدام أساليب من الدماغ (Roth, 2013).

وأول وكالة للتسويق العصبي Sales Brain في العالم وهي تلخصه في جملة " هو عملية فهم موضع زر الشراء في عقل العميل"، وعلى الرغم من كونه مجالاً لا يزال تحت الاختبار إلا أنه ينبئ بمستقبل. (شريتج، 2017)

يعرف التسويق العصبي بأنه مرحلة الانتقال من مخاطبة حواس المستهلك (البصر، السمع، الذوق) إلى مركز المتحكم بهذه الحواس كلها والمسؤولة عن اتخاذ قرار الشراء النهائي المخ (الدماغ) وذلك بإقناع المخ مباشرة بجودى المنتج أو الخدمة بتصوير الدماغ البشري ومراقبة نشاطاته ذلك ماتطمح إليه كبريات المؤسسات الأمريكية، سميت هذه المرحلة بالتسويق العصبي (الطائي وزوين، 2010).

ويعرف التسويق العصبي "على أنه اتباع طرق علمية لدراسة الدماغ في مجال الأبحاث التسويقية (Hans-Georg Häusel, 2013)"

عرف التسويق العصبي على أنه "النتائج التجاري لنوع البحث الطبي الجديد المعروف باسم علم الأعصاب المعرفي Cognitive Neuroscience والذي ظهر في أواخر التسعينات . . (Ariely&Berns, 2010). ويعرف كذلك بأنه "تطبيق العلوم العصبية في مجالات التسويق والاتصال والإشهار، من أجل دراسة سلوك المستهلك، ولكن ليس من خلال استجواب هذا الأخير، بل من خلال "استجواب دماغه (Butler,2008)

التسويق العصبي هو استخدام أساليب طب الأعصاب في قياس رغبات المستهلكين الحقيقية، وهو مجال جديد في بحوث التسويق يهتم بدراسة جوانب الحس والسلوك لدى المستهلكين عند تعرضهم لمؤثرات "مثل الإعلانات"، اعتماداً على مجموعة من التطبيقات لقياس نشاط الدماغ البشري.

#### مجالات التسويق العصبي:

يستخدم التسويق العصبي الآن في جميع مجالات التسويق التقليدية تقريباً ، وفي الواقع ، تم تطبيق هذه التقنية البحثية الجديدة على السلع الاستهلاكية (بيبسي-كوكا) والسلع شبه دائمة (السيارات، آلات الغسيل) وأيضاً إلى السلع الصناعية ( Bridonneau et al. ) (2011).

تستخدم تقنيات التصوير الدماغى لتحديد الآليات العصبية المتعلقة بالأفضلية والانتباه والذاكرة والعواطف التي يمكن أن تؤدي إلى قرار الشراء . وبالمثل ، فإن مجالات تطبيق التسويق العصبي تتوسع اليوم. في الواقع، في الولايات المتحدة ، استحوذت بعض البنوك بالفعل على هذه التكنولوجيا الجديدة، تم تطبيق التسويق العصبي أيضاً على السياسة في الولايات المتحدة ، (Jelidi&Aouidet , 2017)

أشهر دراسة حول التسويق العصبي هي التي أجراها في عام 2004 فريق من الباحثين في علم الأعصاب من Houston du Pr Montague. درسوا الارتباطات الدماغية للتفضيلات خلال اختبارات تذوق اثنين من المشروبات الغازية من العلامات التجارية المختلفة (كوكا وبيبسي). طُلب من المشاركين إجراء فحوصات يفضل أن تكون خارج الماسح الضوئي ، ثم تم فحص نشاط الدماغ خلال اختبار التذوق (fMRI). تم فحصالتين. في المرحلة الأولى ، لا يعرف الأشخاص العلامة التجارية اختبارها، قسمت الأحكام الصادرة عن تفضيل بعلامة عينة واحدة. لاحظ الباحثون أنه عندما المواضيع لا يعرفون العلامة التجارية اختبارها، قسمت الأحكام الصادرة عن تفضيل بين العينتين بالتساوي بين العلامات التجارية وأنه في هذه الحالة على مستوى تفعيل منطقة الدماغ معينة، وقشرة الفص الجبهي بطني إنسي (VMPFG) ، كان مؤشراً ممتازاً لاستجابة الموضوع. ومع ذلك ، عندما تم إخبار الأشخاص باسم واحدة من الماركات ذات المذاق ، ذكر المشاركون أنهم يفضلون تقنيات التصوير في المخ بشكل أكثر تكراراً.( Jelidi&Aouidet , 2017)

السياق مهم في الإعلان. السؤال هو: هل للإعلان نفس التأثير بغض النظر عن مكانه في البرمجة؟ أجرت شركة Neurosense شركة تسويق عصبية في أوروبا) دراسة (على التصوير بالرنين المغناطيسي) لمشاركة المتفرج في عرض إعلان وفقاً للبرامج التي تحيط به. اكتشفت أن الدماغ كله أكثر نشاطاً عندما يتم عرض الإعلانات في سياق ذي صلة وليس العكس. مناطق الدماغ تشارك في الذاكرة ، والانتباه ، والفهم ، والصفات العاطفية السائدة ، إلخ. مجموعة واسعة من مناطق الدماغ. إذا أخذنا الأمور رأساً على عقب للبحث

عن مناطق نشطة في سياق غير ذي صلة ، فإننا لا نلاحظ الكثير. ومع ذلك ، فإن هذه النتائج تتوافق مع نفس المحفزات. لذلك  
يجدر الانتباه إلى سياق اليرمجة.(Valsecchi 2011) .

## Les techniques d'imagerie cérébrale

### خطوات قرار الشراء العصبي

- يمكن القول إن مركز اتخاذ قرار الشراء للإنسان يقع في الجهاز العصبي المركزي والمكون من المخ، والمخيخ، والحبل الشوكي .  
وعليه يرى الباحثون إن قرار الشراء في المخ أو ما يسمى ب قرار الشراء العصبي يمر بمجموعة من الخطوات وهي:  
1. صدور عدة إشارات من المخ بخصوص السلعة أو الخدمة التي تم تحديدها للزبون.  
2. بعض السلع أو الخدمة نتيجة للإشارات المرسله ستحرك مراكز الإثارة والحماس ولكنها لا تكفي لإتخاذ قرار الشراء .  
3. البعض الآخر من السلع أو الخدمة ينتقل إلى مرحلة المداولة وستحظى باهتمام من المخ ..القرار النهائي وذلك بعد الانتقال من مرحلة المداولة إلى مرحلة القناعة التامة بحاجة الزبون إلى للسلع أو الخدمة وذلك عن طريق ملاحظة أزيد نشاط المخ في مستوى القشرة الوسطية لمقدمة الفص الجبهي.

### التقنيات واساليب التسويق العصبي

**تقنية التصوير بالرنين المغناطيسي أو الرنين المغناطيسي الوظيفي:** تمثل الأسلوب الأمثل لكشف مجالات تفعيل الدماغ، وهي تصميم تجريبي بسيط جدا، وتجمع بين موجات الراديو و المجال المغناطيسي، وتعمل على إنتاج إشارة تسمح بعرض هياكل الدماغ و البحث عن محفزات أداء الخبرة التسويقية، وتعمل تقنية التصوير بالرنين المغناطيسي على قياس ترميز الذاكرة، الإدراك الحسي، الثقة، الولاء للماركة، تفضيل العلامة التجارية.

### استخدامات التصوير بالرنين المغناطيسي :

اختبار المنتجات الجديدة -اختبار الحملات الجديدة -اختبار وتطوير الإعلانات- تحديد لحظات مهمة من الإعلان أو مواد الفيديو.  
**2. تقنية التصوير المقطعي بالإصدار البوزيتروني(PET):**

هي طريقة أخرى مكلفة، وتعمل على الحصول على صور فيزيولوجية مماثلة للرنين المغناطيسي الوظيفي، من خلال على قياس تسجيل انبعاث إشعاع بوزيترونات من المواد المشقة، وتعمل تقنية الإدراك الحسي وعلى تكافؤ العواطف.

### استخدامات التصوير المقطعي بالإصدار البوزيتروني

اختبار المنتجات الجديدة- اختبار الإعلانات - اختبار تصميم PET: استخدامات تقنية التعبئة و التغليف.

### 3. تقنية تسجيل النشاط الكهربائي في الدماغ (EEG):

هي واحدة من التقنيات الأكثر تقنية تسجيل النشاط الكهربائي في الدماغ استخداما في التسويق العصبي، بعد الرنين المغناطيسي الوظيفي، وتعمل على تسجيل موجات الدماغ التي تتوافق مع بعض الحالات الذهنية مثل اليقظة موجة بيتا، الاسترخاء موجات ألفا، الهدوء موجات ثيتا، النوع موجات دلتا، حيث يتم وضع عدد من الأقطاب حتى 256 على فروة الرأس، في بعض المناطق وذلك لقياس و بتسجيل نشاط المخ في أي تسجيل بقعة معينة بالكهرباء، كما تسمح تقنية ظرف من الظروف كما هو الحال مثلا في محلات السوبر ماركت. قادرة على تسجيل بيانات النشاط الوحيد من الطبقات السطحية لقشرة .وتقيس هذه التقنية، الملل، المشاركة، الاهتمام، تكافؤ عاطفي، الإدراك، الاعتراف.

### استخدامات تقنية EEG

اختبار تطوير الاعلانات -اختبار الحملات جديدة - اختبار تصميم الدماغ

### 4. تقنية الدماغ المغناطيسي MEG

تستخدم إمكانات المغناطيس لتسجيل نشاط الدماغ على مستوى فروة الرأس، بعد اكتشاف الحساسية من الخوذة التي توضع على بنوع معين من الأنسجة الدم، الرأس، لا يتأثر المجال المغناطيسي المستخدم في الدماغ، العظام على عكس المجال الكهربائي في التخطيط الدماغ، ويمكن أن تشير إلى عمق الموقع في الدماغ بتقنية مكانية و زمانية عالية، كما لتقنية تحتاج إلى غرفة خالية من المجال المغناطيسي للأرض، وتقيس تقنية أن تجارب الذاكرة و الاهتمام .

#### استخدامات تقنية MEG

اختبار المنتجات الجديدة - اختبار الإعلانات - الاختبار الحسي.

#### 5. تقنية التحفيز المغناطيسي عبر الجمجمة TMS

تستخدم التنشيط المغناطيسي لتعديل نشاط بعض مناطق الدماغ التي تقع على عمق 1 إلى 2 سم دون أن تصل إلى القشرة تستهدف أيضا مناطق الدماغ وهي أقل المخية، التكنولوجيا الجديدة لتقنية البلاستيك في حيث تستخدم ، تكلفة من الرنين المغناطيسي الوظيفي و شكل لفائف كهربائية بالقرب من الرأس، وتستخدم المجال المغناطيسي الذي يمر عبر المخ، والذي يتيح إجراء التغييرات في بعض مناطق أنسجة المخ، فإما تنشط الخلايا العصبية المؤقتة باستخدام الترددات العالية، أو تعطل النشاط المؤقت للخلايا العصبية قادرة على تسليط الضوء على الاستدلالات السببية من تردد منخفض، خلال تحليل المحفزات التسويقية، أثناء تحفيز و تعطيل مناطق معينة في المخ، وتعمل هذه التقنية على قياس الإدراك، الاهتمام، تغييرات السلوك .

#### استخدامات تقنية TMS

اختبار المنتجات الجديدة - اختبار الإعلانات - اختبار المحفزات - التسويقية.

#### 6. تقنية تتبع العين:

تسمح بدراسة السلوك و الإدراك دون قياس نشاط الدماغ، بالتركيز على التغييرات في اتساع حدقة العين، فبتتبع حركة العين سيتم قياس تركيز الانتباه، و بالتالي رصد أنواع السلوك، وتستخدم تقنية تتبع العين لقياس التثبيت البصري، أنماط حركة العين، الاهتمام.

استخدامات تقنية تتبع العين: اختبار ردود الفعل - اختبار تصميم التعبئة و التغليف - اختبار

الإعلانات وموضع المنتج.

7. تقنية قياس الاستجابة الفسيولوجية: تمكن ردود الفعل للمؤثرات الفسيولوجية من تقديم معلومات للتسويق العصبي برصد معدل ضربات القلب، ضغط الدم، هرمون الإجهاد، عضلات الوجه، وتستخدم تقنية TMS قياس الاستجابة الفسيولوجية لقياس المشاركة العاطفية والعواطف.

استخدامات تقنية قياس الاستجابة الفسيولوجية: اختبار الاعلانات - اختبار مقطورات الفيلم

-تحديد سلوك المستهلك في الطبيعة.

#### 8. تقنية ترميز الوجه: تحدد باستخدام كاميرا الفيديو، وتستند إلى الموضوعية في اتخاذ

القرار، وتقيس التعبيرات الدقيقة لردود الفعل غير الواعية، نشاط عضلات الوجه، تعابير الوجه العفوية.

استخدامات تقنية ترميز الوجه: اختبار الإعلانات - قياس ردود الفعل غير الواعية - قياس العواطف الأساسية الغضب... وتعابير الوجه العفوية.

وفي مجال التسويق العصبي تستخدم تقنية ترميز الوجه من أجل اختبار الاعلانات، قياس ردود الفعل غير الواعية، قياس العواطف الأساسية، وتعابير الوجه العفوية.

#### 9. تقنية الوجه الكهربائي (EMG): تقوم بتقييم التداير و الخصائص الفسيولوجية لعضلات الوجه، باختبار حركات عضلات الوجه

الطوعية و غير الطوعية، التي تعكس التعبير عن عواطف اللاوعي، حيث إن كل عاطفة تتميز بتكوين معين لإجراءات طريقة

القطبين على جانبي الوجه، لتسجيل حركة الوجه ، وتستخدم تقنية EMG وذلك باستخدام أقطاب سطحية صغيرة تسجل نشاط عضلات معينة، وتلعب دورا هي طريقة أكثر دقة وحساسية بارزا في التعبير عن العواطف الابتدائية، وتقنية EMG التعبيرات العاطفية، في الكشف عن التغيرات في تعابير الوجه، تقيس تقنية EMG في اختبار ردود التواصل الاجتماعي، التكافؤ العاطفي، كما تستخدم تقنية EMG فعل المستهلك، اختبار العلامة التجارية .

**10. تقنية الجلد SC :** عندما تستند على تحليل التغيرات الطفيفة في استجابات الجلد GSR يتم تنشيط الجهاز العصبي اللاإرادي. تستخدم لتوقع أداء السوق.

#### **11. تقنية اختبار الارتباط الضمني IAT:**

تقيس السلوك الفردي والخبرة، وتسمح بتحديد التسلسل الهرمي للمنتجات، باستخدام طريقة المقارنة، كما تقيس المواقف الأساسية عن طريق تقييم رد فعل مختلف المفاهيم إعلانات، علامات تجارية (...). كما تقيس مقدار الوقت بين ظهور المحفزات والاستجابة.

تستخدم تقنية IAT لتجزئة الفئات، ولوضع العلامة التجارية. (Lambin, 1993)

#### **4.1. مزايا و عيوب التسويق العصبي.**

##### **1. مزايا التسويق العصبي:**

رغم كل ما يقال عن التسويق العصبي إلا أنه يتمتع بالعديد من الفوائد يمكننا ذكرها فيما يلي: (porter, 1993)

- يساعد التسويق العصبي على تلبية الحاجات الحقيقية للمستهلكين، و يعتبر أكثر فعالية مقارنة مع أساليب التسويق المعتادة، إذ أن الكثير من محفزات سلوكنا اقل من مستوى الإدراك.
- يساهم التسويق العصبي على إعطاء المنتجين البصيرة لمعرفة تطوير علاقات منتجاتهم بالمستهلكين
- يعتبر التسويق العصبي نوع من أنواع اختبار المستهلكين، فبدلا من مجرد استجواب الأشخاص يتم مباشرة استجواب المعني بالأمر أي استجواب الدماغ مباشرة.

##### **عيوب التسويق العصبي:**

رغم ما تم ذكره سابقا من فوائد التسويق العصبي، إلا أنه لا يمكننا أبدا إغفال الجانب السلبي لهذا النوع الجديد من التسويق، لذلك سنذكر عيوب التسويق العصبي فيما يلي:

- يؤدي استعمال تكنولوجيا الرنين المغناطيسي في التسويق ، إلى زيادة و لو طفيفة في فاعلية الإعلان على البشر، و بالمقابل فانها من الممكن أن تسبب أضرارا كثيرة، بل قد تؤدي إلى الموت و زيادة معاناة البشرية، حيث ستكون وسيلة سهلة لدفع الناس لشراء منتجات غير صحية.
- حتى بعد استخدام التسويق العصبي سوف يظل سلوك الزبون من الصعب التنبؤ به بسبب التسويق العصبي تشويبه للعلاقة بين البائع و الزبون، فمن المفترض أن تكون هناك مستويات و مجالات للمداولة بين البائع و الزبون، و لكن مع أسلوب التسويق العصبي لا يدع فرصة للزبون من خلق حاجز معلوماتي بينه وبين البائع.
- إذا ما أستخدم التسويق العصبي رغم إرادة الأشخاص فيمكن أن يعتبر غير أخلاقي و على الرغم من مساوئ التسويق العصبي أعلاه، إلا أنه لا ينبغي منعه، بل يجب مواصلة الدراسات حول الخيارات الأخرى التي ترمي إلى جعل استخدامه أكثر شفافية (Georges, Badoc, 2010) (خروف منير، فريحة ليندة)

**أخلاقيات الإشهار و تنظيمه في الدول الغربية(فاطمة بلعمر, 2016)**

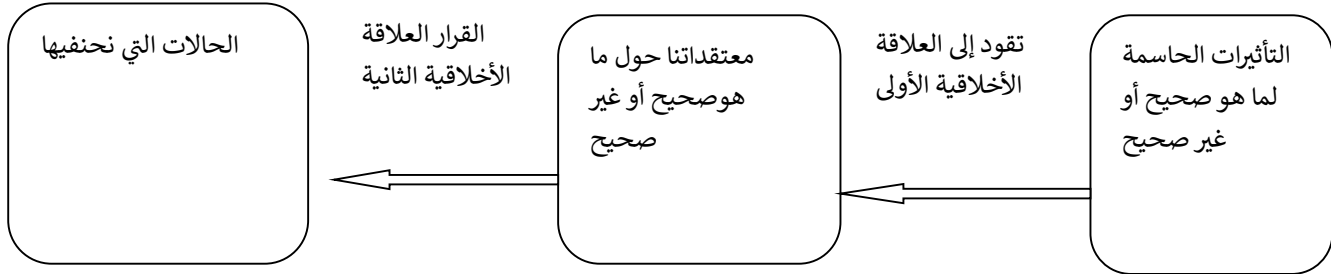


## الأخلاقيات:

الحديث عن الأخلاقيات (Ethiques) بصورة عامة يعني البحث في السلوك و التصرف المتحقق للأفراد في تفاعلاتهم المختلفة مع المجتمع، فالأخلاقيات تتم بشكل أساسا بالإجابة عما هو صحيح و ما هو خطأ، و لمساعدة الأفراد على تفسير الكثير من المتغيرات القيمة التي تحيط بهم و المتواجدة بحياتهم اليومية.

المسألة الرئيسية التي يجب أن نشير إليها في البداية هي أن الأخلاقيات ما هي إلا حالة نسبية معبر عنها بسلوك إنساني، و هي تختلف ما بين فرد إلى آخر و من موقف لآخر، و لعل ذلك راجع أساسا إلى المفاهيم الأخلاقية التي يؤمن بها الفرد و التي تكون بمثابة مرشد و دليل للتصرف و التعامل مع الحالة المطلوبة، و هذه المفاهيم ما هي إلا نتائج للتأثير البيئي على الأفراد. (تامر ياسر البكري، 2001)

و ضمن هذا الإطار فقد قدم (Sharplin) نموذجا في الأخلاقيات يوضح من خلاله نوعين من العلاقات ما بين طرفين سواء كان ذلك أفراد أو مؤسسات و كلما كانت هذه العلاقة قوية كان هذا يعني تحقيقا لمفهوم الأخلاقيات، و الشكل التالي يوضح ذلك:



**المصدر:** تامر ياسر البكري، التسويق و المسؤولية الاجتماعية، دار وائل للنشر، عمان، الأردن،

ترى دائرة المعارف البريطانية أن الأخلاقيات هي: "النظام الموضوع لتوضيح القواعد المتعلقة بممارسة مهنة ما بما يحقق مصلحة المجتمع والممارسة الصحيحة لهذه المهنة (حسن، 2007)

وتعرف أخلاقيات الأشهار بأنها "مجموعة القيم والمعايير التي يعتمد عليها أفراد المجتمع في التمييز بين ما هو جيد أو ما هو سيئ، بينما هو صواب وما هو خطأ. فهي إذن تتركز في مفهوم الصواب والخطأ في السلوك. والأخلاقيات تقدم دليلاً - من خلال معاييرها وقيمتها- على الأنشطة الأخلاقية وغير الأخلاقية، وعلى ما هو مقبول أو غير مقبول اجتماعياً. ولا شك في أن الأخلاقيات في المجتمع هي نتاج تطور تاريخي طويل.. لهذا فهي ضرورية في تكوين المجتمع، وفي الاستقرار والمحافظة على حياته الاجتماعية. (Thoma, 1996).

**المشكلات الأخلاقية في التسويق:** (نجم عبود نجم، 2005)

و نقصد هنا بالمشكلات التسويقية النشاطات التسويقية التي تكون محل خلاف (أهي أخلاقية أم غير أخلاقية ؟)، و لذلك أطلقنا على هذا الصنف من النشاطات مصطلح مشكلات أخلاقية، و التي يمكننا ذكرها فيما يلي: **الخداع في الإعلان:** حيث أن الإعلانات و برامج الإعلان لا تتورع في حالات عديدة عن استخدام الخداع من أجل تسويق-المنتج، و الخداع في الإعلان هو نزعة الغش أو القدرة على القيام بالغش و ذلك بتضمين الإعلانات معلومات مضللة و مزيفة و غير دقيقة أو ما يؤدي إلى انطباعات مخادعة تغري الآخرين بالشراء بناء على تلك المعلومات

- 1- **الإطراء المبالغ به**: حيث أن هذا الإطراء أو ما يسميه البعض بالكذب المباح، يلجأ له المعلنون على نطاق واسع و ذلك بالثناء-على المنتج المعلن عنه بآراء ذاتية تستخدم صيغ المبالغة و التفضيل العليا ( مثل الأحسن، الأفضل، ... الخ ) بطريقة غامضة و عمومية دون وقائع محددة تستند عليها، و لأن القانون لا يحقق في دعاوى الإطراء المبالغ به، فإنه يمثل قضية أخلاقية، ليس فقط لأن مثل هذا الإطراء يقترب من الكذب و يحمل أبعادا معينة من التضليل بل لأنه أيضا يحمل عادة في مبالغات التفضيل إساءة إلى المنتجات الأخرى المنافسة
- 2- **إعلانات اللاوعي**: و هي الإعلانات التي تعمل على إثارة الرغبات الدفينة و ربط المنتجات بالغرناز و خلق الحاجات الوهمية و-تحويلها إلى حاجات أساسية و اصطناع احالات السوقية لا لشيء إلا من أجل المزيد من النزعة الاستهلاكية المضرة اجتماعيا و استجابة للنزعة المظهرية التفاخرية و استغلالا للضغوط الأسرية و العاطفية من أجل الشراء للمنتجات غير الضرورية و الملوثة بيئيا، و في كل هذا فإن الإعلان في هذا الاتجاه لا يكون إلا مجرد أداة سلبية في استراتيجية الرغبة القائمة على الإثارة و اللاوعي و بيع ما هو غير ضروري لمن لا يحتاجه
- 3- **الإيحاءات الجنسية في الإعلانات التجارية**: إن الكثير من المؤسسات و هي تستعين بمكاتب و وكالات الإعلان، لا تتورع عن-استخدام الإيحاءات و المثيرات الجنسية بطريقة تخدش الحياء العام، فرغم أن الأساس في التسويق هو ممارسة النشاط وفق القواعد المقبولة اجتماعيا إلا أن الإعلانات تظهر في حالات كثيرة في مستوى متدني بسبب استخدام مثل هذه الإيحاءات في إعلاناتها التجارية، فتستعمل التعري و اللباس المكشوف من أجل الإثارة و الإغراء أكثر مما هي تقدم منتجا للجمهور، لأن مثل هذه الأساليب لا تكون مرتبطة بطبيعة المنتج أو وظيفته و إنما كرد جذب الزبون للإعلان .
- 4- **الإعلان عن المنتجات المضرة بالصحة ( الكحول، السجائر، ... الخ )**: و هي المنتجات التي تلحق أضرارا كبيرة بالفرد و التمتع-على حد سواء، و ذلك بالتأثير على المدخنين و متاولي الكحول من أجل المزيد من الإدمان، و الإعلان في هذه الحالة يَجْمَل الصورة و يوجد التأثير من أجل أغراض المؤسسات لتسويق هذه المنتجات المضرة اجتماعيا لا لشيء إلا لخدمة المصالح الضيقة لهذه المؤسسات بأساليب لا يمكن إلا أن توصف بأنها لا أخلاقية سواء من حيث الغرض أو من حيث الوسيلة القائمة على إثارة الرغبة .
- 5- **الإعلانات المستغلة للأطفال**: حيث أن هذه الإعلانات تعمل على استغلال براءة الأطفال و سرعة اقتناعهم و تعلقهم بالأشياء-من أجل أن يضغطوا على ذويهم و دفعهم إلى شراء منتجات لا يحتاجونها.
- وفي إطار تنظيم الإعلانات تتكاد تتعمد لولا العالم المعلمنوعيا تمعينة منا لإعلانات تذكر منها
- الإعلانات التي تتناول الدين أو السياسة
  - نوادي المراسلة
  - وكالات الزواج
  - المراهنات وأوراق اليانصيب مالم يكن مرخصا بها من الدولة
  - إقراض النقود
  - خدمات بعض الطوائف المهنية كالأطباء والمحامين
  - المنتجات التي لا تتلاءم والأهداف الاجتماعية والاقتصادية للمجتمع كما تتفق هذه الضوابط في مضمونها على أن يتسم الإعلان بالآتي:
  - أن يحمل الإعلان مضامين صادقة ولا يستخدم أي حجج وبيانات لا تتطابق مع الواقع.
  - أن لا يعلن إلا عن سلع وخدمات نافعة للحياة وملائمة للواقع الاقتصادي والاجتماعي للدولة .

وانطلاقاً من هذين المبدأين تمتنع بعض الدول عن بعض السلع والمنتجات التي قد تلحق الضرر بالمجتمع مثلاً لإعلانات عن المشروبات الروحية والسجائر حتى بالنسبة للدول التي تأخذ بالنمط التجاري مثل أمريكا وألمانيا، ولا يقف الأمر عند هذا الحد بل يتعداه إلى التحكم في مضمون الإعلان أو البرنامج الإعلاني وكيفية تقديمه بل تمتد إلى التحكم في الإعلان وموقعه من جدول البرامج ومن أهم القضايا الأخلاقية للإعلان:

- تأثير الإعلان السلبي على الطفل
- تعزيز الصورة النمطية (النوع، العرق، الدين، السن، الذات)
- الادعاءات المضللة
- تدني الذوق والإساءة للأداب العامة
- عقد الإعلان لمقارنات غير عادلة
- ضغط المعلن على الوسيلة
- تقديم الإعلان على أنه إعلام
- سوء استخدام الاستشهاد
- تشجيع الإعلان للمادية وترويجه لسلبيات غير مقبولة
- دفع الناس لشراء أشياء لا يحتاجون لها
- الإعلان عن سلع مثيرة للجدل
- سوء استخدام اللغة
- غزو الإعلان لخصوصية الأماكن والأفراد (نجم عبود نجم، 2005)

#### ضرورة الاهتمام بالفكر الأخلاقي الإسلامي:

تشغل التعاليم الأخلاقية حيزاً كبيراً في من النصوص الدينية والكتب السماوية، وقد اشتمل القرآن الكريم على العديد من الخطابات التي تحث البشرية جمعاء على الالتزام بالأخلاق الحميدة، وتهذيب النفس، والأخذ بالقيم الإنسانية السامية، بما يكشف عن الأهمية البالغة والمكانة العظيمة للأخلاق من المنظور الإسلامي، باعتبارها أحد أهم مقاصده وأهدافه (مجموعة مؤلفين، 2012). فعلم الأخلاق من منظور الحكماء، هو العلم الذي يعني بدراسة العوامل النفسانية والممارسات الاختيارية التي تؤثر على مهمة التفكير وعلى مسار التكامل الذاتي العقلاني، الذي يراد للنفس الناطقة أن تطويه.

ثمة اتجاهات مختلفة في علم الأخلاق لدى المسلمين، وطبيعي أن يؤدي هذا الاختلاف في الاتجاهات إلى ظهور أنظمة أخلاقية عدة، حيث تم تصنيف المدارس الأخلاقية من قبل (مجموعة مؤلفين، 2012) إلى المدارس الأخلاقية ذات الطابع الفلسفي (العقلي)، والمدارس ذات الطابع العرفاني (السلوكي)، والمدارس ذات الطابع الأثري، وذات الطابع التوفيقي.

#### المدارس الأخلاقية في الفلسفة الحديثة و الفكر الإسلامي

##### النظريات الأخلاقية في الفلسفة الحديثة

##### مذهب المنفعة العامة:

إن معالم المذهب النفعي تتلخص في النقاء مفكريه على القول بأن اللذة أو المنفعة هي الخير المرغوب فيه، والألم هو الشر الذي يجب تفاديه، ومن ثم فإن المنفعة عندهم هي مقياس الخيرية.

##### النفعية عند بنتام (1748-1832م)

يرى أن الناس بطبائعهم يسعون وراء اللذة ويجتنبون الألم كالحوانات تمامًا، مع امتيازهم عن الحيوان باتباعهم لمبدأ النفعية لاستخدامهم للعقل إذ يعود بلذة مستمرة تفوق فيه اللذة على الألم، وبالعكس فإن الفعل الشرير يؤدي إلى زيادة الألم على اللذة، وهنا تظهر النزعة التجريبية في مذهب بنتام لأن معيار الأخلاقية عنده مرهون بنتائج الأفعال وآثارها، إن بنتام لا يهتم بالمقاصد أو النوايا وإنما جعل همه نحو النتائج، فتحولت الحياة الأخلاقية على يده -والنفعيين بصفة عامة- إلى سعي وراء الوسائل المؤدية إلى المنفعة، دون نظر إلى قيمة الغاية التي يسعى نحوها.

### جون ستوربات مل (1806 - 1873م):

اعتبر علم الأخلاق علمًا وضعيًا موضوعه وصفه سلوك الأفراد في المجتمعات المختلفة، وجعل منهج البحث الأخلاقي استقرائيًا تجريبيًا بعد أن كان حدسيًا عقليًا .

قام مل بتصحيح مذهب المنفعة في نقطتين:

الأولى: أن اللذة ليثبت راجعة كلها إلى اللذة الحسية كما رأى بنتام، إذ أن هناك لذات معنوية كيفية تتصل بحياة الوظائف العليا للإنسان،

الثانية: إخضاع المنفعة الذاتية للمنفعة الكلية، فطالب الفرد بأن ينصف غيره ويغلب المصلحة العامة على المصلحة الفردية الحسن مع الحقيقة الشاملة، وستوربات مل ملوم لإصراره على هذا المذهب بعد أن لمس نقصه في نواح كثيرة، ولكنه استثنى في بيته وبيئته، ولم يوفق إلى فهم المذهب العقلي على حقيقته"

### 2 الأخلاق في الفلسفة العملية (البرجماتية)

يتضح المذهب بصورة أوضح عند أحد كبار فلاسفته وهو وليم جيمس الذي يرى أن الخير يقوم في إشباع مطالب الإنسان وتحقيق رغباته.

وجاء بعده جون ديوي الذي اعتبر الأفكار والمثل العليا والمبادئ مجرد وسائل وذرائع يستعين بها الإنسان فيتوجه سلوكه إلى حيث تتحقق مطالبه وغاياته

### الأخلاق عند الفلاسفة الوضعيين إميل دوركايم (1858 - 1917م)

جعل القيم الأخلاقية ومثلها العليا كالظواهر الاجتماعية، فهي وليدة المجتمع الناشئة عن اجتماع الناس بعضهم ببعض ودور علم الأخلاق هو دراستها كما هي بالفعل مرتبطة بالزمان والمكان.

### الضمير في الأخلاق عند بطلر

وجاء بطلر ناقداً لهذا المذهب إذ رأى قصور الحاسة الأخلاقية عن تفسير المقومات الأخلاقية، فحاول معالجة هذا القصور بمذهب جديد وضعه عن "الضمير". وكان بطلر رجل دين يؤمن بالنصرانية وتعاليمها،

وفي تحليل بطلر للطبيعة البشرية والعناصر المكونة لها، فإنه يقسم هذه الطبيعة إلى عناصر ثلاثة مؤلفة من: أولاً: الأهواء والمشاعر والشهوات وهي الدوافع التي تظهر في حالات الغضب والحسد والجوع.. إلخ. وكل من هذه المشاعر يتجه إلى الإشباع دون التفات إلى نزوع غيره من الدوافع. ثانياً: هناك باعثن آخران هما حب الذات وينزع لتحقيق الخير لصاحبه. والإيثار أو الأريحية التي تهدف إلى تحقيق سعادة الآخرين. ثالثاً: الضمير وهو المبدأ الأسمى الذي يسود باقي العناصر

### فلسفة كانط الأخلاقية (الواجب)

في مذهبه الأخلاقي استبعد مذهب السعادة الشخصية، لأنه يرد الخير إلى اللذة والمنفعة، كما أنه يعجز عن استخراج قانون كلي ضروري من أنواع الحساسية الجزئية المتغيرة، ولا يضع تمييزاً بين بواعث الرذيلة، ولم يوافق أيضاً على مذهب العاطفة الأخلاقية مع اعترافه بالفضيلة أولاً وبالذات، ولكنه في الوقت نفسه استبدل بالمنفعة الحسية الرضا النفسي، ولجأ أنصاره إلى العاطفة لئلا يسهم من

العقل" ولم يقدروا أن العاطفة متغيرة نسبية لا تصلح مقياسًا للخير والشر. وبذلك نكون قد انتهينا من عرض بعض المذاهب الأخلاقية عند الفلاسفة، ويصبح موضوعنا في الباب الثاني عن المذاهب الأخلاقية في الفكر الإسلامي.

## الأخلاق في الفكر الإسلامي

### مميزات الأخلاق الإسلامية

تتميز الأخلاق في الإسلام بجملة من الخصائص، من بينها:

- 1- إنها شاملة لأفعال الإنسان الخاصة بنفسه، أو المتعلقة بغيره؛ فرداً أو جماعة أو دولة؛ فلا يخرج شيء عن دائرة الأخلاق في الإسلام.
- 2- تتميز الأخلاق في الإسلام بأنها منسجمة مع الفطرة في تطبيقاتها العملية بحيث تحقق رغبات الإنسان في ظل شريعة الله، كما أنها تعبير عن أصل فطرته الإنسانية الراقية
- 3- تتميز الأخلاق في الإسلام بأنها) مطلقة(؛ فليست لأصحاب دين وحدهم أو لجنس وحده؛ فلا ازدواجية فيها للمعايير بين البشر.
- 4- تتميز الأخلاق في الإسلام بالثبات.
- 5- تتميز (بواقعية)؛ فهي ليست مثالية تحت على الزهد وإهمال الدنيا بل تجمع بين الواقعية والمثالية.
- 6- وتتميز بأنها إلزامية لأنها جزء من الشريعة التي تقوم على الأوامر والنواهي.
- 7- وتتميز بأنها وسطية لا إفراط فيها لا تفريط.
- 8- تتميز بأنها تعبدية لكنها معقولة ومعللة ولكل خلق جوانبه التي تقرها المصلحة والعقل وتجربة التاريخ.
- 9- تتميز بأنها لا تقف عند حدود القانون الظاهر بل هي تخضع لخوف الله ومراقبته والضمير الداخلي.
- 10- تتميز بأنها واضحة لا فلسفية مركبة، كما أنها عملية واقعية موجهة لكل الناس، ولهذا جمعت بين التفصيل والتعميم، كما أن وسائلها لا بد أن تكون أخلاقية كريمة كغايتها
- 11- إيجابية فاعلة تُغَيِّرُ المنكر، وتقف مع الحق والمعروف، وتواجه الانحراف والإفساد، وتنتشر الخير والحب والرحمة. ومن أكبر صور السلبية الأخلاقية في الإسلام: التناقض بين الفكر والقول - من جانب - والعمل والالتزام مع الآخرين من جانب آخر... (إنه) النفاق (الذي يذمه الله تعالى في قوله: ﴿كَبُرَ مَقْتًا عِنْدَ اللَّهِ أَنْ تَقُولُوا مَا لَا تَفْعَلُونَ﴾

### أصول المنهج الأخلاقي لدى علماء المسلمين:

المشكلة الخلقية نجد أنها لم تطرح بواسطة علماء المسلمين بعامة بالطريقة التي طرحت بها على مسرح الفلسفة في أوروبا سواء اليونانية قديماً أو الغربية حديثاً. وتتبع أخلاقيات الإسلام من أصلين:

أولهما: عقيدة التوحيد التي جدها الإسلام ونادى بها رسول الله - صلى الله عليه وسلم -، بالإضافة إلى الشريعة التي أنزلها الله تعالى عليه، فهي الأساس الضروري للحياة الإنسانية الطيبة لأنها تضع للمجتمعات البشرية النظم الملائمة لحياة الفرد وحياة الجماعة وفقاً لكافة القيم الخلقية العليا.

والأصل الثاني: الإيمان باليوم الآخر كضرورة توجه سلوك الإنسان إذ يزوده باستعداد نفسي للتضحية بالمتاع الزائل وتحمل الصعوبات والمشاق لبلوغ جنة الله تعالى ورضوانه، ولا يملك ذلك الاستعداد إلا من كان يؤمن إيماناً عميقاً بأن كل منا سيقف أمام الله تعالى يوم القيامة ليحاسبه عما عمل في حياته الدنيا فيكافئه أو يعاقبه بحسب عمله.

مهما يكن من أمر، فإن عناية أصحاب الاتجاهات الأخلاقية بوضع أسس صحيحة للإقرار بالقيم والمبادئ، وحرصهم جميعاً على رفع أصواتهم محذرين ومنذرين لمجتمعاتهم من التدهور الأخلاقي، هذا كله دليل ما بعده دليل على أن الإنسان ليس جسداً وغرائز وشهوات

فحسب، ولكنه أفضل من ذلك وأسمى، وأن شقاه الحقيقي ناجم عن عجزه عن المواءمة بين جسده وروحه، أي بين متطلبات الجسد واحتياجاته، وبين شوق الروح وتطلعها إلى الأسمى والأفضل.

لهذا يعد موقف علماء الإسلام في دائرة الإسلام استجابة لنداء القرآن بالنظر إلى الآفاق والأنفس، وفي ضوء هذا المنهج سيتضح لنا كيف كان الراغب الأصفهاني متوافقاً مع الآيات القرآنية ومستخلصاً منها التصور الصحيح للإنسان أثناء دورته في الحياة الدنيا، مروراً بابتلاءاته المتوالية حتى ينتقل إلى الحياة الآخرة.

ومن النموذج الأخلاقي التطبيقي للراغب الأصفهاني سنعرف أن المشكلة الخلقية لم تطرح بواسطة علماء المسلمين بالطريقة التي طرحت بها على مسرح الفلسفة في أوروبا، سواء اليونانية قديماً أو الغربية حديثاً، فباستثناء أشهر الفلاسفة كابن مسكويه - ومن سار على منهجهم ممن تأثروا بالنزعة اليونانية - لم ينفصل البحث في (الأخلاق والقيم الخلقية) عن دراسة الإنسان في ظل شريعة الله تعالى وخضوع الإنسان لهذا التشريع في العبادة، والسلوك والأخلاق والأعمال الصالحة جميعاً، ولعل أول المستويات (الخلقية) لدى المسلم، ينبغي أن تتحقق في تحري "الحلال" و"اجتناب" الحرام"، هذا فضلاً عن الصبغة الأخلاقية المميزة للشريعة الإسلامية كما قلنا في المقدمة.

### الدراسة الميدانية

#### التقنية المعتمد في الدراسة

حتى يتسنى لنا تطبيق هذه الدراسة على الواقع العملي يحتاج ذلك إلى إمكانات مادية كثيرة كتقنيات استخدامات التصوير بالرنين المغناطيسي وتقنية التصوير المقطعي بالإصدار البوزيتروني واستخدامات التصوير المقطعي بالإصدار البوزيتروني وتقنية تسجيل النشاط الكهربائي في الدماغ وتقنية تتبع العين التي بدورها أيضاً تعتمد على نظارات و شاشات و برامج خاصة بها، لذا تعذر منا إجراء هذه التقنيات فإكتفينا بتقنية ترميز الوجه.

اليوم، تقنية "ترميز الوجه" أو facial coding تستطيع تتبّع وقياس ردود فعل عاطفة ومشاعر الناس من خلال تعبيرات وجوههم، وأصبحت هذه التقنية جزءاً لا يتجزأ من استراتيجية كبرى العلامات التجارية في مختلف المجالات، وبالأخص شركات التسويق ووكالات الإعلام والإعلان،

حيث كانت في ما مضى تواجه قيوداً وتحديات في فهم ردود أفعال الناس حول المنتجات أو الخدمات التي تقدمها الشركات في مختلف المجالات والصناعات، ثم لجأت بعض وكالات أبحاث السوق إلى الاعتماد على الإنترنت والموبايل منذ سنوات لتهرب من سوق الأبحاث المعتمد على التفاعل المباشر مع المتسوقين وجها لوجه، بسبب تلك القيود من تحفظات المستخدمين من عينات البحث على الأسئلة التي تُقدّم لهم أو اللغة المستخدمة في استقصاءات الرأي أو طريقة الشخص المستجوب نفسه.

إلا أنه وبالاعتماد على هذه التقنية فسقط مجال أبحاث السوق سنوات ضوئية لتصل وكالات البحث إلى نتائج أقرب إلى الواقع، ويتخلصون من مواجهة المستخدم أو العميل بالأسئلة، بل وسيكسبون وقتاً كذلك في أداء عملهم. قراءة ردود الأفعال من الوجه ستكون أفضل أجوبة على استبيانات بحوث السوق والنتائج ستخرج في التوّ؛ وبالتأكيد فالشركات التي ستدفع لوكالات البحث التي تعتمد على ترميز الوجه ستكون ثاني أكبر مستفيد من وراء التقنية.

في الدراسة الحالية باستخدام تقنية الوجه اعتمدنا على كاميرا الفيديو وقياس التعبيرات الدقيقة لردود الفعل غير الواعية، نشاط عضلات الوجه، تعابير الوجه العفوية. وذلك من خلال استجواب مجموعة من المستهلكين و تسجيلهم باستخدام كاميرات حتى يتسنى لنا دراسة تعابير الوجه وذلك طبعا بعد أخذ رأيهم في التسجيل.

#### الاسلوب المنهجي في الدراسة

اعتمدنا في دراستنا على المنهج التجريبي من خلال إجراء دراسة ميدانية على 45 شخصا. تم قبول منهم فقط 33 شخصا على تصويرهم بكاميرا فيديو مع احترام الخصوصية لهؤلاء الأشخاص كان منهم 23 رجال و 10 نساء. وتمت الدراسة لمجموعة من الطلبة المختصين في التسويق بأحد الجامعات الجزائرية.

قمنا بوضع كاميرا فيديو لتتبع ملامح الوجه حول سبعة (07) إعلانات حول منتجات القهوة، الهاتف النقالة، السيارات، الزيت، المشروبات و المياه المعدنية، والحليب أوبي الخاص بالأطفال لكل شخص، إعلانات الدواء.

حيث اخترنا مجموعة الاعلانات بناء على الإعلانات المستغلة للأطفال، اعلانات اللاوعي و اعلانات، الاطراء المبالغ فيه، الخداع في الاعلان

المدة الزمنية لكل اشهار:

وكانت المدة الزمنية لكل من المقاطع الاشهارية المختارة قد تراوحت بين 30 ثانية و دقيقة ونصف.

نتائج الدراسة:

بتتبع لقطات الفيديو أسفرت نتائج الدراسة إلى مجموعة من الملاحظات تصف في حد ذاتها نتائج الدراسة التجريبية، وهي كما يلي:

- كان هناك تغير في ملامح الوجه لدى عينة الدراسة فكانت هناك تعابير توحى بالارتياح و كانت أخرى توحى بالغضب و أخرى كانت عفوية خاصة في الاعلانات التي تستغل الأطفال و الاعلانات التي تتضمن خداع.

- كان هناك غضب واضح لكل أفراد العينة خاصة حول الإعلانات المغلوطة و التي يتم فيها استغلال الأطفال و المرأة بشكل سلبي يظهر ذلك أكثر من خلال تعابير العين أكثر من خلال إغماض العينين محاولة منهم عدم إكمال وتتبع المقطع الاشهاري.

- كان هناك ستة (06) نساء ممن أبدين تعابير وجههن لعدم الارتياح من المقاطع الاشهارية خاصة تلك التي تستغل الأطفال و الاعلانات التي تتضمن خداع، في حين (04) نساء لم يبدين أي ردة فعل.

- في حين أن معظم الرجال أي حوالي (20) منهم بدوا من تعابير الوجه أنهم غير راضين عن هذه الاعلانات الاشهارية خاصة للإعلانات المغلوطة.

- كان هناك ارتياح واضح لبعض أفراد العينة حول الإعلانات التي تتسم بالحفظ على الاخلاق وعلى سمعة المعلن مثل إعلانات القهوة وإعلانات الدواء.

**خاتمة:**

في أساليب التسويق التقليدية أو حتى التسويق الالكتروني، تستخدم الشركات العديد من الطرق والأساليب التي من شأنها مخاطبة غرائز المستهلك و معرفة احتياجاته و استجلاء رغباته مستفيدة في ذلك من الإعلانات التجارية المبنية على علم النفس والدراسات السلوكية، وذلك بتمرير الرسائل الإعلانية الموجهة إلى وعي المستهلك الباطن، ولكن الملاحظ أن كل هذه الأساليب التسويقية هي في الحقيقة محاولات جادة للوصول إلى عقل المستهلك عبر المؤثرات الخارجية التي تحكم القرارات الصادرة عن هذا العقل، ولكن الجديد في الأمر أن التسويق العصبي يذهب إلى مرحلة جديدة و جريئة لا تعمل على مخاطبة حواس المستهلك، سمعه وبصره و ذوقه، وإنما تخاطب المركز الذي يتحكم في كل هذه الحواس و المسؤول عن اتخاذ قرار الشراء ألا و هو المخ، و هذا يعني أن الشركات الكبرى تطمح في عملية إقناع المخ البشري بجدوى منتجاتها من خلال تفصيل الإعلانات التجارية الموجهة نحو الخلايا العصبية للمستهلكين. و لكن المشكل إذا كان الإعلان يتعلق بتهديد للهوية الثقافية من خلال تقننه في عرض بعض القيم الأخلاقية المغايرة بغرض خلق الرغبة الشرائية لدى الجمهور وبدون النظر إلى أي اعتبارات أخرى، أي أنه يؤثر في القيم الاجتماعية ويغير من أنماط حياة الأفراد والمجتمع

فالإعلان يعتمد إلى ترويج اتجاهات وقيم من شأنها زيادة الاستهلاك وذلك على حساب قيم و هذا ما جاء مخالفا لجميع الدارس الفكرية للأخلاقيات خاصة منها الإسلامية.

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### Principles and Opportunities in Green marketing: An Islamic Perspective

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#### Abstract

Green marketing is a significant outcome of the marketing theory efforts. It aims to achieve a set of goals based on the principle of sustainability and achieving overall well-being at present and future while ensuring minimum or no harm to the environment.

**Keywords.** Green marketing, Islamic thought, sustainability

#### المخلص :

يعد التسويق الأخضر ثمرة طيبة لمجهود تنظيري كبير في مجال التسويق، حيث أنه يرمي إلى تحقيق جملة من الأهداف المبنية على مبدأ الاستمرارية المستمدة من تحقيق مصلحة جميع أفراد المعمورة والوصول إلى أعلى درجات الرفاهية وتحقيق الأمان حاضرا ومستقبلا لكل مكونات البيئة .

الكلمات الدالة. التسويق الاخضر، الفكر الاسلامي، الاستدامة

#### مقدمة:

تعرف البشرية اليوم توجهها جديدا نحو البيئة بمفهومها الواسع، فقد دفعت البشرية كثيرا لقاء الرقي الناشئ في أغلب المجالات. توجهها ساهمت الكثير من الأطراف في إثارته وتفعيله في العديد من المحافل الدولية الرسمية منها وغير الرسمية وهو وجوب الحفاظ على الإنسان وعدم المساس بشروط استمرار الحياة على هذه المعمورة. فقد أدرك الباحثون والأكاديميون ضرورة الالتفات للبيئة التي ما فتئ الإنسان يصبو إلى تحقيق أهدافه غير المنتهية على حساب مستقبل الإنسانية جمعاء، فهو من خلال إنشائه لمؤسسات ضخمة هدفها الربح - وهذا أمر مشروع - ولو على حساب الأجيال القادمة التي لم يتم التفكير في مستقبلها؛ وصل هذا المستثمر إلى استنزاف ثروات المعمورة بشكل سريع في الآونة الأخيرة، كما تم تلويث البيئة الطبيعية للإنسان من ( هواء وتراب وماء ... ) وكل ذلك نتج عن نشاط هذه المؤسسات انطلاقا من بدء الإنتاج بجلب المواد الأولية إلى العملية الإنتاجية في حد ذاتها ووصولاً إلى مخلفات منتجاتها بعد الاستهلاك وذلك في الأجلين المتوسط أو القريب والبعيد، ولذا يسعى المنادون بضرورة الإسراع للانتباه لما تحدثه التكنولوجيا الحالية من أضرار بالغة الخطر على الطبيعة والإنسانية جمعاء ، وأن نتائجها أصبحت ملموسة حتى عند الفرد البسيط الذي فهم أن أغلب الكوارث الطبيعية الحالية من زلازل وفيضانات وحرائق وجفاف واحتباس حراري وكل ما هو ضمن هذا السياق. كلها أمور تسبب في حدوثها الإنسان سواء بطريقة مباشرة أو غير مباشرة وهذا أمر أشار إليه عز وجل في قوله: " ظَهَرَ الْفَسَادُ فِي الْبَرِّ وَالْبَحْرِ بِمَا كَسَبَتْ أَيْدِي النَّاسِ لِيُذِيقَهُمْ بَعْضَ الَّذِي عَمِلُوا لَعَلَّهُمْ يَرْجِعُونَ " سورة الروم آية 41. ومنه نلمس مدى

فاعلية الحملة الإعلامية على مستوى العالم الموجهة لهذا الغرض وذلك بتعدد أماكن الأصوات المنادية وتعدد مستوياتها ومسؤولياتها فكل جهة لها تأثير حسب ما لها من مصادر قوة تمكنها من إبلاغ رسالتها .

نجد في الوقت الراهن أن المؤسسات بشكل عام وخاصة الإنتاجية منها تواجه تحدي الحفاظ على البيئة وإنتاج منتجات لا تلحق الضرر بالمستهلك وتحقق الرفاهية للمجتمع وبطبيعة الحال تحقيق الأرباح للمؤسسة، وهذا في ظل العولمة واحتدام المنافسة بين مؤسسات الأعمال مما فرض على المؤسسة و بشكل كبير ضرورة فهم العلاقات الموجودة بين كل مكونات البيئة التسويقية بما فيها المستهلك الحالي والمحتمل، وكذا تأثير هذه العلاقات على المؤسسة مع كل هذه المكونات .

تتمثل فعالية التسويق في كونه يؤثر في توجيه أنشطة الوظائف المختلفة في المؤسسة والقدرة الكبيرة على خلق الطلب وتنشيطه وتصريف فائض الإنتاج إلى المستهلك الذي هو حجر الزاوية في بناء وتوجيه أهداف المنظمة، فاكتشاف احتياجات المستهلك والقدرة على إشباعها وبأحسن أداء من المنافسين في إطار القدرات المتاحة والتحولت الراهنة أين أصبح المستهلك له الحرية التامة في اختياره لما يريد ووجود تشريع محلي ودولي يحميه ومنظمات تدافع عنه وعن بيئته، كل هذا أدى إلى اعتلاء الفلسفة التسويقية قمة الهرم في التوجهات الراهنة والتي تحمل أسس نمو واستمرار المؤسسة .

ومنه كان لزاما على مختصي التسويق تمكين المؤسسة من مجارة طموح وأهداف كل الأطراف الفاعلة في بيئة المؤسسة، فتوصلوا إلى تقديم توجه جديد وهو التسويق الأخضر الذي يقوم على فكرة الحفاظ على البيئة وتحقيق الرفاهية للمجتمع ورضا المستهلك وتحقيق الربحية للمؤسسة، والوصول إلى التوافق بين البيئة الداخلية والبيئة الخارجية للمؤسسة.

حقيقة يعد التسويق الأخضر ثمرة طيبة لمجهود تنظيري كبير في مجال التسويق حيث أنه يهدف إلى تحقيق جملة من الأهداف المبنية على مبدأ الاستمرارية المستمدة من تحقيق مصلحة جميع أفراد المعمورة سواء كانوا من دول الشمال المتقدمة أو من دول الجنوب المتميزة بتأخرها الواضح إذا ما قورنت بنظيراتها من دول الشمال وذلك في العديد من النواحي، وبما أنه يوجد عالم الشمال المتقدم على عالم الجنوب فإنه قد يكون من بين الأسباب والنواتج لهذا الاختلاف هو الاتجاه نحو تبني وتطبيق مبادئ التسويق الأخضر الذي ظهر في خطابات الرؤساء وفي مواقف الجمعيات وسلوكات الأفراد والمؤسسات . . . . . وكونه سبب ونتيجة فهذه هي النقطة المركزية والمحورية التي يتم من خلالها الولوج الفعلي في أغوار مفهوم التسويق الأخضر، ومن هذه الزاوية يكون كذلك النظر إلى دول الجنوب وكون الجزائر بلدا يعد من الجنوب ويأخذ مميزات دول الجنوب بما فيها من مؤسسات، فإنه من باب البحث في التسويق الأخضر يكون السؤال الذي يطرح نفسه بشدة وإلحاح ضمن هذا السياق هو كما يلي :

#### التساؤل الأساسي:

هل تبنت المؤسسة الاقتصادية في الجزائر مفهوم التسويق الأخضر ؟ وإن كان كذلك فما هي العوامل الدافعة لذلك ؟  
نهدف من خلال هذه المداخل الى اثبات حقيقة مفادها ان تطبيق مبادئ التسويق الاخضر يتطلب ان يرقى مستوى الفكر عند الانسان الى اعلى مستوياته أي نفس سوية ومنتزعة وهذا لن يضمنه سوى غذاء الروح وهذا ما يكفله الدين

#### مفهوم التسويق الأخضر

يقوم المفهوم التقليدي للتسويق على فكرة اقتناص الفرص التسويقية السريعة، والسعي الدائم لجذب العملاء الجدد ويتم التعامل معهم في أغلب الأحيان بشكل مؤقت، لا يتمتع بصفة الدوام والاستمرارية ولذا تعتبر عملية التبادل مع العملاء فرصة بحد ذاتها دون الاهتمام بعملية التواصل المستقبلي<sup>1</sup> أو تتبع الزبون وردة فعله تجاه المنتج أو ما يسببه منتج المؤسسة من أضرار بيئية هي في

8-6 قطر ، دولة – والتحديات الدوحة العربي الفرص الوطن في الثاني التسويق العربي بالعلاقات، الملتقى حسن: التسويق أحمد فخري - إلهام<sup>1</sup> ، ص: 393.2003 أكتوبر 6

الحقيقة تعود بالضرر على كل عناصر الحياة . غير أنه لن يستمر هذا الوضع في بيئة تميزت بارتفاع الوعي البيئي والسعي الحثيث لكل المنظمات مهما كان نوعها لمحاربة المتسببين في تدهور الوضع العام للبيئة، وفي ظل هذه الظروف تجود الفلسفة التسويقية بالتسويق الأخضر كحل يرضي كل الأطراف.

تهتم تلك الأصوات المنادية بحماية المستهلك بالكيفية التي تتم بها خدمة المستهلك من خلال الممارسات التسويقية، ويأخذ أنصار البيئة على عاتقهم مسؤولية التأثير على الأنشطة التسويقية بغية توجيهها نحو تحقيق أحسن استجابة تسويقية لتلك المتغيرات البيئية، وكذا حاجات ورغبات المستهلك. وتؤثر هذه الجمعيات والحركات المطالبة بحياة أفضل في بيئة سليمة، تأثيرا بليغا في صناعة الرأي العام أولا وأصحاب القرار في المؤسسات والحكومات ثانيا. وتمثلت ردة فعل المؤسسة تجاه هذه التغيرات في تبني وممارسة مبادئ التسويق الأخضر .

### تعريف التسويق الأخضر:

توحي كلمة أخضر بما له علاقة بالبيئة من مشاكل في الهواء والماء والتراب ويعد أول ظهور لمصطلح التسويق الأخضر كان على يد كل من:

( Peattie, 1992 ;Ottman, 1993 ) ، أما التسويق الإحيائي فكان على يد كل من: ( Fuller et butter,1994) أما التسويق البيئي فكان على يد ( Coddington,1990 )<sup>1</sup> قد تختلف التسميات باختلاف المراحل والظروف، غير أن هذا التطور يعود على العموم لتلك الحركة الخضراء التي شهدها العالم والتي أنتجت العديد من المصطلحات . يعرف التسويق الأخضر على أنه: " تحسين معدلات الأمان في المنتجات، وإعادة استخدام المخلفات وتحسين أنظمة الرقابة على التلوث، وتطوير استغلال الطاقة واستخدام هذه المداخل لتدعيم قدراتها ومزاياها التنافسية ومن ثم مبيعاتها و أرباحها " <sup>2</sup>. نستخلص من هذا التعريف أن التسويق الأخضر يعتمد على رفع معدل الأمان في منتجات المؤسسة بهدف الحفاظ على المستهلك وكذا البيئة من خلال إعادة استخدام المخلفات وبالتالي الإنقاص من كمية النفايات الموجهة إلى الرمي وموازة مع ذلك تتمكن المؤسسة من توفير كميات من المواد الأولية، كما أن هذا المدخل يضمن للمؤسسة تحقيق مزايا تنافسية . كما يعرف التسويق الأخضر على أنه: " هو الرد التسويقي على التأثيرات البيئية ضمن التصميم، والإنتاج والتغليف، والعلامات، والاستعمال، والتخلص من نفايات السلع والخدمات " <sup>3</sup> . نستخلص من هذا التعريف الدور البارز الذي قامت به الأحداث البيئية كمبرر وسبب لظهور التسويق الأخضر، ولعلها من أهم وأقوى الأسباب الداعمة لتبنيه والمطالبة بتبنيه من قبل كل من له علاقة سواء مباشرة أو غير مباشرة بهذه الأحداث . كما أنه من أهم المبررات وأسس الإقناع التي يعتمد عليها رجل التسويق بالتأثير على التوجه الفكري السائد داخل المؤسسة بتوجيهه إلى هذا المنحى.

إن التسويق الأخضر ما هو إلا نظرة تسويقية شمولية متميزة في تلبية حاجات ورغبات المستهلكين والمجتمع على حد سواء ، بطريقة مريحة ومستمرة<sup>4</sup> بغيت تحسين جودة الحياة مع عدم منح السيادة التامة للمستهلك بل يجب التوفيق مع مبادئ الحفاظ على البيئة،<sup>5</sup>

<sup>1</sup>- Dominique Marguerat, Ghislaine Cestres : Le consommateur " VERT" : attitude et comportement , Working Paper 0211, Université Lausanne , 2002 , P : 05. voire le site : [http://www.hec.unil.ch/cms\\_irm/WP0211.pdf](http://www.hec.unil.ch/cms_irm/WP0211.pdf) (09/04/2008).

ثابت عبد الرحمن إدريس ، جمال الدين محمد المرسي ، مرجع سابق ، ص : 488.

<sup>3</sup>- Marc Lampe, Gregory M. Gazdat: Green Marketing in Europe and the United States, International Business Review Vol, 4, No, 3, Elsevier, Great Britain, 1995, P : 303.

<sup>4</sup>- Green marketing, P : 03. Voire le site : <http://jasc.comtqmkt19.PDF> (11/02/2008).

<sup>5</sup>- Jean-jacque Iambin , Ruben Chumpitez, Op-Cit, P: 30.

فهو يعرض فرصة نادرة لتكامل قيم المجتمعات مع واقع الأعمال من خلال خلق منتجات تسمح بمصاحبة الطبيعة والمساهمة في تنظيف بيئتنا الشخصية وضمان مستقبل أكثر أمناً للأجيال القادمة<sup>1</sup> نشأ من تطور مفهوم التسويق المجتمعي<sup>2</sup> الذي يقوم على التحسيس الجيد لتغيير سلوك ومواقف أو عادات شخص لصلح و فائدة الجماعة<sup>3</sup>.

هذا يعني أن التسويق يقوم بدورا مهم في تقدم المجتمعات ضمن مكونات البناء الأساسية ناهيك عن المؤسسات التي تعتبر ذات أولوية لكونها عنصر فاعل ومساهم من البداية ومؤثر ومتأثر في النهاية، والمجتمع الذي يبتغي الإسلام يسعى دائما إلى تحقيق التقدم والتطور في مختلف مجالات الحياة، وبالتالي فإنه من الضرورة بما كان التوجه نحو البحث في هذا الموضوع ووضع الأسس والطرق والمنهج السليم له والذي يتضمن التعامل الشرعي، البعيد عن النشاطات والممارسات التي تسبب الظلم للإنسان، وفي هذا يقول الله عز وجل : ﴿يا بني آدم إنني حرمت الظلم على نفسي وجعلته بينكم محرما فلا تظالموا﴾<sup>4</sup> ، ويقول كذلك : ﴿ولقد أهلكنا القرون من قبلكم لَمَّا ظلموا﴾<sup>5</sup>.

يتوافق المنهج الإسلامي مع أسس التسويق الناجح الذي يكون مبني على احترام كل مكونات البيئة التسويقية .

#### أسباب ظهور التسويق الأخضر :

قد تعددت العوامل المسببة لنشوء التسويق الأخضر لكن من المؤكد أنها اجتمعت لتساهم في دعم السببين التاليين :

**ارتفاع الوعي لدى المستهلكين :** لقد أصبحت القضايا البيئية من اهتمامات مديري التسويق ، وينبع توجه نشاط الأعمال إلى الاهتمام بالبعد البيئي لما أصبح يميز المستهلكون من اهتمام بالتأثيرات البيئية للمنتجات المعروضة وذلك مقارنة بما هو متواجد في السوق من منتجات خضراء ، وهؤلاء هم المستهلكين الأخضر وهم يمثلون حوالي الخمس من كل المستهلكين<sup>6</sup> الذين يحسون بالمسؤولية البيئية ويتبنون أنماطا سلوكية صديقة للبيئة<sup>7</sup> وهذا ما دفع المسوقين إلى الاهتمام بهم .

**الدور الذي تقوم به الحكومات والمنظمات :** ضمن حركة حماية المستهلك والحفاظ على البيئة واجهة المؤسسة مبدأ تفعيل القيم الاجتماعية والثقافية في النشاط الاقتصادي وتطبيقها في التسويق كنتيجة لتكامل كل من الالتزام النابع من داخل المؤسسة كتوجه بحد ذاته مع الجانب القانوني المفروض<sup>8</sup>، وذلك لأن الاهتمام بقضايا فساد وإتلاف الموارد الطبيعية دفع بالحكومات إلى أن تقوم بدور نشط في تنظيم استغلال هذه الموارد ومواجهة التلوث الحاصل. ويتم ذلك بالأساس من خلال وزارة البيئة كمسؤول مباشر وكذا ممثل للشعب في الحكومة من خلال سلطة القانون، فقد نمى دور الحكومة في الدفاع عن البيئة وعلى مسؤولي التسويق تتبوع نمو سلطة الجمهور في هذا الاتجاه واستغلال هذا التحول كفرصة، حيث أن عرض منتج ينقص 90% من المواد الأولية أو يوفر نفس

<sup>1</sup>- Jacquelyn A. Ottman: Green Marketing, 2<sup>nd</sup> edition, NTC Business Books, Lincolnwood, 1998, P: 17.

<sup>2</sup>- Vuttichat Soonthonsmai : Predicting intention and behavior to Purchase environmentally Sound or green Products among thai consumers , Doctor of Business Administration, Nova Southeastern University , 2001, P : 02 .

<sup>3</sup>- الطاهر بن خرف الله ، مرجع سابق ، ص : 69.

<sup>4</sup>- حديث قدسي رواه مسلم . تحت رقم : 4674 .

<sup>5</sup>- سورة يونس . الآية 13.

<sup>6</sup>- Vuttichat Soonthonsmai , Op-Cit, P : 16.

<sup>7</sup>- سامي الصمادي : التسويق الأخضر ، ص : 02. أنظر الموقع التالي :

<http://unpan1.un.org/intradoc/groups/public/documents/ARADOUNPAN026425.pdf> (02/03/2008).

<sup>8</sup>- Jean-jacque Iambin, Ruben Chumpitez, Op-Cit, P: 33.

النسبة من الطاقة المستعملة أو غير ذلك من الايجابيات لما لذلك من أهمية فهذا يعني أن المؤسسة تقدم منتجات تحترم البيئة وهذا ما على المسوقين ممارسته من خلال التسويق الأخضر.<sup>1</sup>

**الفرق بين التسويق الأخضر والتسويق المجتمعي:** ينبغي أن نفرق بين التسويق الأخضر والتسويق المجتمعي وذلك من عدة زوايا هي<sup>2</sup>:

- إن مفهوم التسويق الأخضر يركز وبشكل واضح على الإبقاء على عناصر الحياة لكل الكائنات والمخلوقات كما يركز كذلك على عملية الحفاظ على الموارد الطبيعية .
- إن مفهوم التسويق الأخضر يمثل فلسفة شاملة ومتكاملة لتلك العلاقات المتداخلة بين الاقتصاد والمجتمع والبيئة المادية للأرض .
- إن التسويق الأخضر يجعل من المنظمة نظاما مفتوحا على البيئة المادية ولا يتركها منغلقة على أهدافها في عالم الأعمال.
- إن هذا المفهوم يعالج البيئة المادية على أنها عنصر ذو قيمة داخلية يمكن أن يؤدي إلى نجاح المنظمة واستمرارها وبقائها في عالم الأعمال هذا بالإضافة إلى منفعة هذه البيئة المادية للمجتمع ككل .
- كما نجد أن كلا من Peattie و Martin يقدمان الاعتبارات التي يتميز بها التسويق الأخضر عن التسويق المجتمعي وبييرزانيا من خلال العناصر التالية:<sup>3</sup>

- يهتم بالقضايا العالمية فلا ينحصر في خصوصيات بعض المجتمعات ؛
- أنه ليس منظور طويل المدى بل هو منظور غير محدود؛
- التأكيد على الاستمرارية الطبيعية للعملية التسويقية بالإضافة إلى المقبولية الاجتماعية ؛
- يعتبر وجهة نظر أكثر شمولية وأكثر اعتماد في العلاقة بين الجانب الاقتصادي والاجتماعي والبيئي ؛
- معالجة البيئة كقيمة جوهرية بالإضافة إلى فائدة المجتمع .

#### **متطلبات التسويق الأخضر وأهميته**

أصبحنا نستخدم الكثير من المصطلحات العسكرية في التسويق مثل: الإستراتيجية التكتيك، الدفاع الهجوم، الهدف التسويقي سياسة الاختراق. . . وغير ذلك من المصطلحات<sup>4</sup> . وهذا إن دل على شيء فإنما يدل على صعوبة الرهان الذي تواجهه المؤسسة أمام تلك الموجة العاتية من المخاطر المختلفة في مصادرها والمتنوعة في قوتها والمستمرة ما بقية المؤسسة، ولعل من أهم ما تواجهه المؤسسة اليوم هو أن تنتج في ظل هذه الضوابط الجديدة من ضرورة الحفاظ على المستهلك وكل مقومات استمرار تواجده وسلامته معتمدة في ذلك على تطبيق التسويق الأخضر الذي يوفر جملة من أسرار المواجهة؛ كونه لب ومحرك نشاط المؤسسة في هذه الفترة الأخيرة ، فأنشطة التسويق الأخضر تساعد بطريقة مباشرة أو غير مباشرة على تصريف المنتجات في هذه الظروف وهذا يولد الموارد المالية التي تسمح بتطوير المنتجات الحالية وتقديم منتجات جديدة صديقة للبيئة تمكن المؤسسة من إشباع الحاجات المتغيرة لزيائنها وللمجتمع بشكل عام .

#### **متطلبات تطبيق التسويق الأخضر:**

<sup>1</sup>- Kotler P, Dubois B, Monceau W D: Marketing mangement , Op-Cit, P : 192.

ص ص : 117-118 . - أيمن علي عمر ، مرجع سابق ،<sup>2</sup>

<sup>3</sup>- Peattie Ken , Martin Charter : the Marketing Book ,3<sup>rd</sup> edition, Butterworth-Heinemann ,1994, P: 692.

طاهر مرسى عطية : أساسيات التسويق الحديث، مصر، 2004 ، ص :327.<sup>4</sup>

لقد حدث في بداية الأمر وأن قاومت أغلب المؤسسات تلك الحركات الهادفة إلى حماية البيئة والمستهلك، لكن في وقتنا الحالي أصبحت الكثير من المؤسسات تنظر بكثير من التفهم والإدراك إلى حقوق المستهلكين من حيث المبدأ على الأقل<sup>1</sup> ومع الوقت وبعد تطبيق التسويق الأخضر سيجني الجميع النتائج الايجابية، غير أن تطبيق التسويق الأخضر يختلف في اهتماماته عن تلك التي تميز الأنشطة التسويقية العادية ويظهر هذا من خلال المتطلبات التالية<sup>2</sup>:

**الشمولية:** يتطلب التسويق الأخضر من المسوقين أن يكون لديهم تقديرا شاملا لكل التأثيرات وعلى كل مستويات نشاط الأعمال، في المنتجات والنظام الإنتاجي، الكفاءة في كمية الطاقة المستعملة في نظام الإنتاج ، الكفاءة في كمية الطاقة المستعملة في سيرورة العملية الإنتاجية ، تحديد مصادر المواد الأولية ، وأين يجب استثمار الاحتياطي من رأس المال ، إن مثل هذه الأسئلة والاهتمامات لم تكن من اهتمامات رجال التسويق في السابق ، لكنهم أصبحوا معنيين بالإجابة على هذه الأسئلة لما لها من تأثير على سلوك المستهلك.

**المعلومات :** يتطلب التسويق الأخضر أن يكون لدى المسوقين تشكيلة جديدة من المعلومات حول التأثيرات البيئية للمنتجات، والموردين، وسيرورة العملية الإنتاجية والتنافسية .

**الفترة الزمنية:** إن الاتجاه نحو تطبيق مفهوم التسويق الأخضر ليس حلا سريعا فهو يتطلب وقتا. ونجد أن من وجهة نظر المنتجين يجب أن يكون الأداء في لحظات بدلا من أن يكون في سنوات.

#### **أهمية التسويق الأخضر:**

يستند النشاط التسويقي حقيقة إلى إرضاء المستهلك وهو الهدف الأساسي بالاعتماد على المزيج التسويقي المناسب الذي تعرضه المؤسسة، غير أن هذه النظرة تغيرت مؤخرا بظهور المسؤولية الاجتماعية والاتجاهات البيئية. حيث أصبح التسويق الأخضر وسيلة لتحقيق التنمية المستدامة<sup>3</sup>، وتطوير العلاقة مع الزبون وتفحص الحاجات والرغبات عنده وتطوير المنتجات والخدمات التي ترضي هذه الحاجات بأسعار معقولة وفي المكان المناسب ويترويح يسهم في خلق الاهتمام والوعي المطلوب<sup>4</sup>، وطبقا لهذا المفهوم الحديث للتسويق فإنه من الصعب قبول فكرة تحقيق الربح المستمر من خلال تحقيق رضا المستهلك و فقط- على الرغم من أن الربح هذا يمكن أن يكون برهان على النتائج الفعالة للإدارة الجيدة لعلاقة المؤسسة مع الزبون وعناصر السوق الأخرى - وذلك كون أحد مهام التسويق الحلية هي خلق الهوية والصورة الجيدة للمؤسسة ، وأن جوهر الهوية هو ببساطة مجموعة القيم التي تسمح بتمييز المؤسسة عن باقي المؤسسات الأخرى<sup>5</sup>. فالتسويق الأخضر يرجى من تطبيقه إنجاز هدفين رئيسيين:

**الهدف الأول:** أن يطور المنتجات التي قد تشبع الحاجات وضرورات المستهلك للنوعية، والصحة والأداء وتوفير أسعار مناسبة والراحة في الشراء بالتنسيق في نفس الوقت مع البيئة . ونجد في هذا الصدد أن الإسلام قد أعطى الحرية المطلقة للزبون في تحديد احتياجاته من السلع والخدمات، وأن يقوم بترتيبها من الأهم إلى الأقل أهمية، وذلك حسب المنفعة التي تتحقق له في إطار الشريعة الإسلامية<sup>6</sup>.

1- فليب كوتلر ، ترجمة مازن نفاع ، مرجع سابق ، ص : 128.

2- Peattie Ken, Martin Charter, Op-Cit,1994, P: 701.

3- Robert Michal Grant: the greening of business : the role of green consumerism, and generation x , MASTER , University of southern , California , 2000, P : 05.

4- Michael A. Belch,George E .Belch: Advertising and Promotion, McGraw-Hill, 2003,P:08.

5- Hernik, Joanna : mass culture vs. marketing –chosen aspects. voire le site: <http://inproforum.ef.jcu.cz/2007032.pdf>PHPSESSID=e8cf071c249f703610d3ca92d4a2f2fe (12/04/2008).

6- عيسى عبدة .الاقتصاد الإسلامي مدخل ومنهاج . دار الفكر العربي - القاهرة - مصر. بدون سنة نشر. ص 61.

**الهدف الثاني:** هو تصميم صورة عالية النوعية تدمج بين الحساسية البيئية والقيم الخضراء مع تسهيل إيصال مميزات المنتج إلى الزبون في ظل إعادة توجيه طريقة التفكير وتحمل المسؤوليات نحو الحلول الجديدة. وبهذا أصبح التسويق الأخضر يكتسب مميزات خاصة.<sup>1</sup> ومن المتوقع أن يصبح لب ومحرك النشاط الإداري للمؤسسة.

### فرص التسويق الأخضر :

يعد ظهور التسويق الأخضر نتيجة لوجود أسواق خضراء أو بالأحرى مستهلكين خضر ولو بشكل نسبي وهذه الأسواق إن لم تكن موجودة في الوقت الحالي فاحتمال وجودها في المستقبل كبير وبالتالي يجب الإسراع في تهيئة ظروف استغلال تلك الفرص التي تقدمها هذه الأسواق بالاعتماد على تطبيق التسويق الأخضر .

**تحقيق ربح أكثر وتجنب خسائر :** إن التركيز على تقديم منتجات خضراء يجعل المؤسسة تركز أولاً على رفع كفاءة عملياتها الإنتاجية ، بحيث تخفض من مستوى التلوث والتلف الناتج عن تلك العمليات وفي نفس الوقت يجنبها هذا التوجه التعرض للملاحظات القانونية أو طلب التعويضات من قبل المتضررين<sup>2</sup> خصوصاً وأن أغلب المؤسسات وبالأخص التي تحدث التلوث الصناعي مثل الكيماويات، والزيوت تتحمل تكاليف الضرائب عن التلوث وتتحمل مصاريف تسيير ذلك الكم الهائل من النفايات، كما توجه لها أصابع الاتهام من كل الجهات وقد تدخل في منازعات مع جمعيات حماية البيئة أو حماية المستهلك وغير ذلك من الأمور المنشئة لمصاريف إضافية في هذا المجال غير أن الخسارة الأكبر هي خسارة سمعة المؤسسة والتي لا تقدر بثمن . أما أن تكون وضعية المؤسسة تجاه البيئة والمستهلك على العكس من ذلك، فهي تتجنب هذه المصاريف كما تحقق أرباح من زيادة المبيعات وتخفيض تكاليف الإنتاج.

وللمنهج الإسلامي نظرة تنظيمية نحو الاستهلاك إذ يحث على التوسط و الاعتدال فيه، وفي هذا يقول الله عزَّ وجل: ﴿ **وكذلك جعلناكم أمة وسطا لتكونوا شهداء على الناس ويكون الرسول عليكم شهيدا** ﴾<sup>3</sup>. ويقول كذلك: ﴿ **والَّذِينَ إِذَا أَنْفَقُوا لَمْ يسرفوا ولم يقتروا وكان بين ذلك قواما** ﴾<sup>4</sup>.

إن تنظيم الاستهلاك عن طريق المنهج الإسلامي يستهدف ثلاثة أمور هي:<sup>5</sup>

**أولاً:** من الضروري وجود نوع من التكامل والتكافل بين أفراد المجتمع فهو مثل الجسد الواحد كل مسخر ليكمل الآخر ووجب أن يتعاون أفراد المجتمع جميعهم على توفيرها، علاوة على قيام هؤلاء الأفراد بأداء الحقوق و الواجبات لمن يعولون من أقاربهم وفي هذا يقول عليه الصلاة و السلام : " لا يشبع الرجل دون جاره "<sup>6</sup>.

**ثانياً:** الحفاظ على كل الموارد الطبيعية المتواجدة من جماد او حيوان او انسان ففي سيرة نبينا صلى الله عليه وسلم ورد في مواطن كثيرة ضرورة الحفاظ على الموارد وعدم التبذير وقد ورد في القران الكريم زجر كبير لصفة التبذير حيث ان المبذرين قنوا بالشياطين .

<sup>1</sup> - Victor Danciu: The Organic Products in the Green Marketing Laboratory, Asociatia Generala a Economistilor din Romania - AGER, vol. 1(1(518)), 2008 , P:12 .avoir le site : <http://www.ectap.ro/articole/274.pdf> ( 31/03/,2008).

ص : 258 . - ثامر البكري: التسويق أسس ومفاهيم معاصرة، مرجع سابق،<sup>2</sup>

- سورة البقرة – الآية -143.<sup>3</sup>

- سورة الفرقان – الآية – 67<sup>4</sup>

- محمود عساف –مرجع سابق – ص56<sup>5</sup>

- حديث رواه أحمد – تحت رقم – 367.<sup>6</sup>



يروى عن سعد بن أبي وقاص عن النبي ﷺ أنه نهى عن الإسراف ولو كان على نهر جاري والآية تعم ذلك، الله قال: **وَلَا تُسْرِفُوا** [الأعراف:31]، فالآية تعم ذلك، وقال النبي ﷺ: **كل واشرب والبس وتصدق في غير سرف ولا مخيلة، فالمؤمن مأمور بالاقتصاد في كل شيء منهي عن الإسراف في كل شيء**<sup>1</sup>

ووجه النهي عن التبذير هو أن المال جعل عوضاً لاقتناء ما يحتاج إليه المرء في حياته من ضروريات، وحاجيات، وتحسينات، وكان نظام القصد في إنفاقه ضامن كفايته في غالب الأحوال بحيث إذا أنفق في وجهه على ذلك الترتيب بين الضروري والحاجي والتحسيني أمن صاحبه من إحصاصة فيما هو إليه أشد احتياجاً، وتجاوز هذا الحد فيه يسمى تبذيراً بالنسبة إلى أصحاب الأموال ذات الكفاف، وأما أهل الوفر والثروة فلأن ذلك الوفر أت من أبواب اتسعت لأحد فضاقت على آخر لا محالة؛ لأن الأموال محدودة، فذلك الوفر يجب أن يكون محفوظاً لإقامة أود المعوزين، وأهل الحاجة الذين يزداد عددهم بمقدار وفرة الأموال التي بأيدي أهل الوفر والجدة، فهو مرصود لإقامة مصالح العائلة، والقبيلة وبالتالي مصالح الأمة<sup>2</sup>.

**ثالثاً:** ان الانفاق مهم في دفع عجلة التنمية ضمن تكامل افراد المجتمع حيث ان الانتاج يلزمه انفاق لتستمر العملية غير انه يجب مراعات الحاجات والرغبات حيث يجب تقديم عروض تستجيب للحاجات والرغبات كل حسب قدرته على الانفاق دون ان تكون في اطار السلب سواء بالزيادة او بالنقصان ضمن ضوابط وفي هذا يقول الله تعالى: ﴿لِيُنْفِقْ ذُو سَعَةٍ مِّن سَعَتِهِ وَمَن قَدَّرَ عَلَيْهِ رِزْقَهُ فلينفق مِمَّا آتاه الله لا يكلف الله نفساً إلا ما آتاه الله سيجعل الله بعد عسر يسراً﴾<sup>3</sup>. ويقول عليه الصلاة والسلام: "من سعادة المرء المسكن الواسع و الجار الصالح و المركب الهنيء"<sup>4</sup>.

يتضح مما سبق أنه يتوجب على المسوق المسلم التعرف على الحاجات الفعلية التي يفتقر إليها الزبون من أجل العمل على توفيرها في السوق فيستفيد منها كل مكونات المجتمع ضمن سلسلة الانتاج والتوزيع والتزويد.

تظهر الفكرة السابقة جلياً في مقولة إيفارسون الذي يقول:<sup>5</sup> " إن أكثر الأفكار الإبداعية الخلاقة نجاحا هي أفكار مضللة بالنسبة للبسطاء . فقط، على سبيل المثال لقد وضعنا الصابون على شكل قوالب صغيرة كما وضعنا الشمبو في عبوات تتسع لـ 50 مل فقط . لكن أغلب الزبائن يستخدمون الجزء الأقل فقط من هذه الكمية أثناء تواجدهم أو إقامتهم في الفنادق ولذا قررنا تقديم الصابون

<sup>1</sup> <https://binbaz.org.sa/fatwas/>

<sup>2</sup> <http://library.islamweb.net/newlibrary>

<sup>3</sup> - سورة الطلاق - الآية 7.

<sup>4</sup> - حديث رواه أحمد - تحت رقم - 14830.

<sup>5</sup> - فيليب كوتلر، ترجمة مازن نفاع، مرجع سابق، ص : 130.



والشامبو لهم حسب أسلوب التقسيم إلى حصص وفق حاجتهم لا زيادة ولا نقصان ، مما وفر علينا أكثر من 65 طن من الصابون والشامبو كل عام " .

**تحقيق ميزة تنافسية :** إن تقديم منتجات خضراء قد يستلزم أسعار مرتفعة نسبيا غير أن هذا لا يضر بالموقع التنافسي للمؤسسة كونها لا تتنافس على أساس السعر وإنما على أساس تخضير منتجاتها<sup>1</sup> وهذا المدخل ممكن أن يفتح أسواقا وآفاقا جديدة أمام المؤسسة ويضعها في موقع يمكنها من تجنب المنافسة التقليدية ويجعلها تدخل في ميدان جديد كمؤسسة رائدة في تقديم منتجات صديقة للبيئة مما يسهم في تحقيق نمو في الأرباح واكتساب سمعة ممتازة<sup>2</sup> وكعلاقة متعددة تعتمد على مستوى المعارف التي تمتلكها المؤسسة يمكنها أن تحقق منتجات خضراء وتنافسية سعرية في نفس الوقت وهو الأمر المطلوب ، ولذا يمكن أن يمنح تطبيق مبادئ التسويق الأخضر للمؤسسة فرصة تحقيق ميزة تنافسية داخلية وخارجية .

**الميزة التنافسية الخارجية :** تعتمد على جودة المنتج الذي تعرضه المؤسسة والذي يمنح قيمة للمستهلك مع تخفيض في تكاليف الاستعمال وكذا زيادة في أداء الاستعمال وهذا يمنح المؤسسة إمكانية بيع المنتج بسعر أعلى من أسعار المنافسة السائدة فالميزة التنافسية الخارجية تمنح للمؤسسة فرصة فرض سيطرتها على السوق وعرض منتجاتها بأسعار أعلى ، وهذا يعتمد على تطبيق إستراتيجية تسويقية بحسب هذه الأهداف هي إستراتيجية التمييز والتي تتطلب توفر معرفة تسويقية جيدة عند ممارسي التسويق للتمكن من كشف حاجات غير مشبعة حاليا لدى المستهلك والسبق في إشباعها .<sup>3</sup>

**الميزة التنافسية الداخلية :** تعتمد على القدرة العالية للمؤسسة في التحكم في تكاليف التصنيع وإدارة المنتج و بالتالي الرفع من إمكانية تخفيض السعر عند الحاجة مقارنة بالمنافسين، فالميزة التنافسية الداخلية هي نتاج معطى من الإنتاجية الجيدة وتحقق منه المؤسسة مردودية عالية وترفع من قدرة المقاومة السعرية للمؤسسة في مواجهة المنافسة السعرية السائدة في السوق، وهذا يتحقق من خلال إستراتيجية تنافسية تعتمد على تخفيض التكاليف بواسطة المعارف و التكنولوجيا التي تمتلكها المؤسسة.<sup>4</sup> يدعو الإسلام إلى نظام خاص بالمنافسة إذ يجب أن تقوم على إيجاد المنتجات بأقل تكلفة ممكنة مما يؤدي إلى انخفاض أسعارها، فتكون بذلك منافسة بناءة، والإسلام يدعو إلى التسابق في العمل الصالح وعمل الخير

**ديمومة الأنشطة<sup>5</sup> :** إن المؤسسة الخضراء تتجنب العديد من المشاكل القانونية والبيئية التي من الممكن أن يثيرها التوجه التقليدي، لذا فإن هذا المنحى يسهم في دعم ديمومة أنشطة المؤسسة واستمرارها في البيئة التي تنشط بها. ولقد أدركت العديد من المؤسسات أن التسويق الأخضر يشكل فرصة سوقية تمنحها ميزة تنافسية. في الواقع إن معظم المؤسسات تتنافس في السوق لتحقيق الربح السريع بغض النظر عن الآثار السلبية العائدة على البيئة. والمتضمن في المنافسة في السوق يدرك أن هذا يعتبر منفذا تنافسيا استراتيجيا، يمكن أن يدعم تنافسية المؤسسة خاصة مع تنامي الوعي البيئي بين المستهلكين وتحولهم التدريجي إلى مستهلكين خضر. ومن مزايها هذا التوجه هو أن الهيئات الرسمية وغير الرسمية تروج للتوجهات البيئية بشكل طبيعي ومستمر من خلال أجهزة الإعلام المختلفة. وفي ذلك مساعدة ودعم مجاني من هذه الجهات لجهود الترويج الخاصة بالمؤسسة التي تتبنى منهج التسويق الأخضر وهذا يحقق أرباحا خاصة على المدى الطويل.<sup>6</sup>

**تطبيقات التسويق الأخضر:**

1 - ثامر البكري، أحمد نزار النوري، مرجع سابق، ص : 198.

2 - ثامر البكري : التسويق أسس ومفاهيم معاصرة، مرجع سابق، ص : 258.

3 - Jean-jacque Lambin , Ruben Chumpitez, Op-Cit, PP : 221-222.

4 - Ibidim.

5 - ثامر البكري : التسويق أسس ومفاهيم معاصرة ، مرجع سابق، ص : 258.

6 - سامي الصمادي : التسويق الأخضر، ص : 06-07. أنظر الموقع التالي :

httpunpan1.un.orgintradocgroup...mentsARADOUNPAN026426 (02/03/2008).

قد لا نتمكن من إحصاء تطبيقات التسويق الأخضر وذلك انطلاقاً من استحالة ذلك ضمن المفهوم التسويقي بشكل عام غير أنه يمكن التطرق للعناصر الأساسية خصوصاً إذا كان النظر من زاوية معينة ولعناصر محددة ، بمعنى أن الانطلاقة تكون من مبادئ التسويق الأخضر وبالتالي الوصول إلى نتائج مرغوب الانتهاء إليها .

1. إلتزامات رجل التسويق في ظل مفهوم التسويق الأخضر : في حالة وصول المؤسسة إلى تطبيق مبادئ التسويق الأخضر فإن هذا يعبر عن ثقافة داخل المؤسسة كما أنه يوجي بانسجام كبير يخدم هذا المسار فيما بين أعضاء كل مستويات الهرم الإداري بالمؤسسة و إن تميز البعض عن الآخر ، غير أنه يبقى الحمل الكبير على عاتق رجل التسويق حيث أنه مطالب في ظل مفهوم التسويق الأخضر بما يلي:<sup>1</sup>

- أن يؤدي دور المروج لتطبيق مفهوم التسويق الأخضر داخل المؤسسة والذي يأخذ في اعتباره تلك القضايا الاجتماعية الهامة وكذلك القضايا البيئية الحساسة للمجتمع .
- عليه أن يزود المؤسسة بالمعلومات المتعلقة بالقضايا البيئية المادية فهو الذي يعطي الشرارة الأولى لأي تغييرات بيئية أو قضايا تهم المجتمع، وتقديمها إلى بقية أفراد المؤسسة وكذلك إلى الوسطاء والموردين الذين تعمل معهم المؤسسة.
- من خلال خبرته في التعامل مع السوق يزود واضعي إستراتيجية المؤسسة بالمعلومات المرتبطة بالبيئة ويؤكد على أن تتضمن هذه الإستراتيجية مراعاة القضايا البيئية الهامة .

إن تطبيق مفهوم التسويق الأخضر ليس بالأمر السهل لكن المهم أن هناك من الناس من ينتظر نتائج تطبيق التسويق الأخضر، ويجب أن ينتج من النشاط التسويقي الأخلاقي تعلم المستهلكين وفهم التجارب الناجحة ومسؤولية المنتجات تجاه البيئة المقدمة من طرف المؤسسة كما يجب تغيير عاداتهم الاستهلاكية والاتجاه أكثر فأكثر نحو الأسواق التي بها المنتجات الصديقة للبيئة<sup>2</sup>، وتعتمد المؤسسات التي تبنت التسويق الأخضر من منظور استراتيجي على عامل السبق في استغلال الفرص التي يتيحها تطبيق التسويق الأخضر وتجنب المخاطر الحالية والمستقبلية من خلاله، زد على ذلك تحقيق الاستمرارية والبقاء .

إن تموقع المؤسسة في السوق ضمن مدخل التسويق الأخضر يتطلب منها التحديد المسبق للقيم البيئية المقدمة في سلوكها ومنتجاتها، وفي هذا الصدد يعرض المسوقون إستراتيجية دمج القيم البيئية في كل القرارات التي يتم اتخاذها، فلا ينحصر الأمر في أخذها بعين الاعتبار بل منحها نفس الأهمية التي تعطى للمعايير المالية وإن كانت مثل هذه المؤسسات نادرة ، فإن العديد منها يحاول حقيقة تبني هذا الموقف<sup>3</sup> على الرغم من أن البعض ينظر إلى مفهوم التسويق الأخضر على أنه أفكار مثالية يصعب تحقيقها .

إن الزبون قبل أن يكون محتاجاً إلى الطعام والشراب والملبس والمركب، فهو بحاجة إلى عقيدة يؤمن بها وتحفزه وتدفعه إلى التعامل مع متغيرات السوق الايجابية حيث تتوافق مع القيم السامية النابعة من الإسلام ضمن الحفاظ على صحة الإنسان وبقائه من خلال حفاظه على مكونات هذا الكون من كائنات حية او جماد هي بدورها مدخلات نظم إنتاج أو أنها مخرجات لنظم إنتاج أخرى كما يجب على هذا الفرد الذي قد يكون مستهلك أو منتج أن يعمل ضمن هذا السياق حيث ويمكن أن نجد أن النجاح الذي يحققه المسوق داخل المؤسسة لا تضمنه تلك السياسات والقوانين والقرارات التي تصدرها الإدارة إذا لم تكن مرتكزة على عقيدة تكون أساساً ومنطلقاً

<sup>1</sup> - أيمن علي عمر ، مرجع سابق ، ص ص : 126-127.

<sup>2</sup> - The eplerwood report, eplerwood international: Ethical Marketing. 2003. voir le site: [www.eplerwood.com/images/EplerWoodReport\\_May2003.pdf](http://www.eplerwood.com/images/EplerWoodReport_May2003.pdf) (04/03/2008)..

<sup>3</sup> - Michael Jay Polonsky, Philip J. Roseenberger: Reevaluating Green Marketing: A Strategic Approach, Business Horizons, September-October 2001, P : 24.

للفكر والعمل داخل المؤسسة، هذه العقيدة تحمل في طياتها تلك المبادئ السامية التي تجعل الروح تسيطر على المادة، ونستخدمها لتجسيد عظمة الخالق في تحقيق كرامة الإنسان لأنها نابعة من النصوص القرآنية والأحاديث النبوية.

2. تطبيق التسويق الأخضر :

من بين ما تقوم به المؤسسة التي تبنت التسويق الأخضر هو تسيير النفايات مثلما تقوم بتسيير أي منتج تعرضه في السوق الذي تتشوط به وذلك كون هذه النفايات هي في حقيقتها لم تكن لتنتج لولا نشاط هذه المؤسسات<sup>1</sup> وبالتالي يجب تحملها المسؤولية الكاملة في التخلص منها بطريقة تحقق أقل الخسائر سواء التي تتحملها المؤسسة بشكل تكاليف مباشر من عمليات نقلها وتخزينها أو دفعها لضرائب مقابل هذه النفايات وكذا السعي نحو أن تتحمل البيئة أقل أضرار نتاج ما يتم إلغاؤه بها من هذه النفايات .

• أمثلة عن تطبيقات التسويق الأخضر :

### الجدول رقم ( 1 ) : نشاطات التسويق الأخضر في ثلاث مستويات.

المستوى الاستراتيجي	المستوى الشبه استراتيجي	المستوى التكتيكي	الهدف
تطبيق إستراتيجية جديدة نحو الأسواق الخضراء	التطوير في العلامة الخضراء من خلال إضافة علامات أخرى	الإشهارات التي تذكر بمميزات المنتج الأخضر تتم عن طريق مراكز تركيز على الجانب الأخضر في وسائل الإعلام	
Fuji Xerox تقدم منتج مطور وصادق للبيئة	تحليل دورة حياة المنتج ودمج عملية تطوير المنتج وتقليل الأذى على البيئة	التعامل مع موردين أكثر صداقة للبيئة ضمن سيرورة عملية التوريد	تصميم وتطوير المنتج الأخضر
تحسين سلوك المستهلكين وتشجيعهم للاتجاه نحو الأفضل	استعمال الطاقة النظيفة مثل الطاقة الشمسية	مؤسسات التعدين تسعى لإبراز السمات والإجراءات الخضراء	التموقع الأخضر
تأجير المنتجات بدلا من بيعها، فالزبائن اليوم يدفعون للاستعمال فقط	تقوم مؤسسة التزويد بالمياه بتغيير سياسة تسعيرها من نسبة ثابتة خلال كل شهر إلى التسعير على أساس الوحدات المستهلكة	يعتمد التوفير في التكاليف على مميزات كفاءة الطاقة والتي تظهر ضمن المنتج	التسعير الأخضر
نظام تمويل مزدوج يمكن من إعادة التصنيع	إن إنقاص التغليف يعتبر جزءا مهما في مراجعة سيرورة عملية التصنيع بالمؤسسة	التركيز الكبير ينصب على الأنظف، وتخفيض الحجم والكتلة والإنقاص من التكاليف	التمويل الأخضر
إعادة استعمال النفايات مثل نفايات قصب السكر	Telstra مؤسسة الهاتف قدمت عملية جمع و تدوير نفايات القطع إلى مؤسسة أخرى	تقوم المؤسسة بتحسين كفاءة عملية التصنيع من خلال تخفيض المخرجات من النفايات	التسويق النفايات
الترويج المستمر لكل القضايا الاجتماعية والبيئية	وضع سياسة ترويجية تبين واقعية الفائدة من المنتجات البيئية	إذا أخذنا شركات النفط فإنها تسعى جاهدة لإبراز ممارساتها الخضراء من أجل تجنب تغطية صحفية سيئة	الترويج الأخضر
تطلب المؤسسة من بعض المجموعات البيئية الانضمام إلى مجلس إدارة المؤسسة	Southcorp مؤسسة لإنتاج الخمر تجري تحالف مع مؤسسة أسترالية لتساعدها في مواجه	التنافس بالحصول على تأييد الجماعات البيئية ورفع الوعي حول القضايا البيئية	التحالف الأخضر

المصدر : Michael Jay Polonsky, Philip J. Rosenberger, Op-Cit, P: 27.

الخاتمة :

التسويق الأخضر مبادئ وفرص من الفكر الإسلامي

<sup>1</sup> - Ibid, P: 25.

يأخذ مسؤولي التسويق على عاتقهم مسؤولية دعم كل سلوك صحي يؤدي إلى السلامة والأمن الدائمين من خلال ممارسة التسويق المجتمعي لزرع المبادئ والقيم والأخذ بيد كل سلوك يسهم في تحسين الظروف البيئية والسير بها إلى الأفضل . وأحسن مجال لتطبيق التسويق المجتمعي هو التزام المؤسسة بالمبادئ والقيم والأخلاق واحترام المحيط بكل مكوناته، وهذه هي المسؤولية الاجتماعية للتسويق. أما أنها تتبنى وتمارس التسويق الأخضر فهو أن تسلط الضوء على الجوانب الأخلاقية لكل مكونات البيئة التسويقية سواء الداخلية منها أو الخارجية. ومن خلال التطبيق الجاد والجيد للتسويق الأخضر يمكن أن نصل إلى مرحلة يصبح فيها دور جمعيات وحركات حماية المستهلك وما شابه ذلك من قوانين أمر غير فعال كون المؤسسة حقيقة وضعت في المقام الأول اهتمامات المستهلك عموماً والأخضر خصوصاً، مع تسخير كل ما هو متاح للسعي المستمر نحو تحسين الممارسات التسويقية الحالية التي قد تصبح بمرور الزمن أمور غير أخلاقية ؛ لان واضعها إنسان له ما يميزه من سهو ونسيان على الرغم من صعوبة تطبيق مفهوم التسويق الأخضر إلا أنه يعد الطريق الأسلم في احترام كل القوانين والمبادئ سواء كانت اقتصادية أو اجتماعية أو ثقافية أو غير ذلك؛ فمن خلال تبني هذا المفهوم يمكن للمؤسسة أن تواجه الواقع على أفضل حال وتضمن من خلاله تحقيق مفهوم الاستمرارية في معناها الأوسع الذي يشمل كل مكونات البيئة و بالتالي نجد أن المتأمل في كل ما سبق يدرك حقيقة مفادها أن السلوك الأناني للإنسان هو سبب كل ما تعانیه المعمورة من مشاكل وفي حال تجاوز الإنسان أنانيته ودخل في دائرة احترام ذاته؛ عن طريق بناء أحسن علاقة له مع كل ما يحيط به من جامد أو متحرك، حي أو ميت فإنه يصل إلى أعلى درجات النجاعة و الرشاد وتصير نفسه التي بين جنبيه في أرقى مستوياتها وهذه الفرصة لا يضمنها للإنسان سوى شيء واحد ألا وهو الدين وأي دين انه الإسلام من خلال مبادئه المنزلة من قبل الخالق الخبير بهذا المخلوق .

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