

# Patterns of Arabic Romanization in Islamic Finance Corpus in Websites

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**Abstract**— The objective of this paper is to look at the style of writing in romanization Arabic jargon from Islamic Finance related corpuses from the 4 top Google search. This paper use text analysis method by comparing the jargons with the ALA-LC system. The result shows twenty eight (28) jargons have been found from all of the corpuses. Some of the words are spelt with lack of 'h' or 't' that represent the alphabet of 'ح' The spelling does not using the alphabet which represent the longer sound of 'ā', 'ī', and 'ū', but the corpuses tend to use the alphabet that represent the short sound of 'a', 'i', and 'u'. Lack, additional and wrong alphabet writing in romanization are also found in this research.

**Index Terms:** Arabic Romanization, spelling, Islamic Finance

## I. INTRODUCTION

Thanks to the technology we have today that allow people to get informations in various fields and interests at the fingertips. Students, practitioners and researchers can find journals, books, articles and other types of information from the internet. It is so much easier to get them compared to the traditional way of looking for them in the library and other places physically.

Islamic finance is also being a part of topics where people can get information related from the websites, in multi-languages. The articles and informations regarding islamic finance usually mentioning the terminologies originated from Arabic. Usually, when a certain corpus is written in non Arabic, the authors tend to use the romanization method which mean that a word that come from Arabic and written with Arabic characters is written in roman alphabet and symbols to suit the sound of the word in Arabic. The reason of romanizing Arabic words is to simplify the pronunciation of the word especially for those who do not have knowledge in Arabic.

Meanwhile, the process of transforming Arabic word into roman alphabet produce a few type of romanization with differences. This difference might be caused by the various systems of romanizing words. The objective of this paper is to look at the style of writing in romanization Arabic jargon from Islamic Finance related corpuses from the 4 top google

search. In the other hand, this paper also want to identify the consistency of the romanizing system for the Arabic words being used in each Islamic Finance article writing.

To make the romanization as true as it could, the rules in romanization standard must be taken into account to make it sounds as close as it is in Arabic pronunciation as an effort to keep the originality of the word. If this mistake remain, it will lead to more mistake in romanization Arabic words (Lantz, 2014). When it comes to pronouncing the romanized word, it will change the original sounds and semantic (Makmur & Muhammad, 2015)

This paper is considered as pioneer in examine the usage of correct Arabic romanization in the Islamic Finance field. The authors have not found any research conducted previously regarding the topic. Nevertheless, it is assumed that the importance of using the correct romanization related to the importance of right spelling in business since the Islamic Finance usually matters in promoting products of financing. Poor spelling and the use of weak grammar can cause confusion and pull the product reputation. It also effects the customer when it comes to the matter of searching in the internet which lead him to none or to the other unrelated finding (Cassar, 2014). The authors believe that the idea behind the correct Arabic romanization in Islamic Finance does not affect the interest of buying the products, since we can see rapid growth of Islamic Finance consumer from day by day, but in the other hand it shows the professionalism and respect from the Islamic Finance industry in dealing with the knowledge of Arabic language.

## II. GENERAL CONCEPT OF

### Romanization

Romanization is the representation of a language written in a non-Roman script using the Roman alphabet. This includes both transliteration and transcription, for example the word of محمد is transliterated as mHmd, while In transcription, it will become such as Mohammed, Muhammad, Muhamad and Mohamad.

### Transliteration

Transliteration is a representation of the script of a source language by using the characters of another script. Basically, it represents the graphemes, rather than the phonemes. Hence, every character in the source language will be represented by a Roman letter and symbol. There are a few styles of transliteration. It is a rule whereby Arabic word may be spelt in English correctly with ease and simplicity (Government of

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Palestine, 1927). It makes no attempt to reproduce exactly the way of in which the word are pronounced (Allen, 2000)

Transcription

Transcription is a representation of the source script of a language in the target script in a manner that reflects the pronunciation of the original, often ignoring graphemic correspondence. This falls into three categories:

1. Phonetic transcription- actual speech sounds for example: محمد is transcribed as muhémmed
2. Phonemic transcription-the phonemes of the source language with one-to-one basis for example: محمد is transcribed as /muhammad/
3. Popular transcription-conventional orthography that roughly represents pronunciation. For example محمد is transcribed in 200 different ways such as Mohammed, Muhammad, Moohammad, Moohamad etc.

- cataloguing purposes, although it is now used in other academic and journalistic contexts also.
3. ArabTeX is a software package for typesetting texts which contain both the Roman and the Arabic scripts. These texts often include transliterations of Arabic portions, so a standard was created to address this.
4. The United Nations Group of Experts on Geographical Names (UNGEGN) uses a romanization system sometimes referred to as the Amended Beirut System, Variant A.
5. The Institut Géographique National (IGN) has created a standard more conformant with French orthography, which is commonly used in French-speaking areas such as Maghreb and Lebanon. It is also referred to as the Amended Beirut System, Variant B.
6. The Deutsches Institut für Normung adopted the DIN 31635 standard in 1982. Its popularity owes in part to its elegance, assigning one Latin character to one Arabic letter.

Table 1 (Scriptsource, 2012) compares six transliteration standards as follows:

1. The ISO 233 standard was established in 1984.
2. The American Library Association - Library of Congress (ALA-LC) created an Arabic romanization standard in 1997 for indexing and

**Table 1 Transliteration Standards**

Arabic	ISO 233	ALA-LC	ArabTeX	UNGEGN	IGN 1973	DIN 31635
ء	'	'	'	'	'	'
ا	'	ā	a	ā	a, e, é, è	ā
ب	b	b	b	b	b	b
ت	t	t	t	t	t	t
ث	ṭ	th	_t	th	th	ṭ
ج	ǧ	j	g	j	dj, j	ǧ
ح	ḥ	ḥ	.h	ḥ	ḥ	ḥ
خ	ḫ	kh	_h	kh	kh	ḫ
د	d	d	d	d	d	d
ذ	ḏ	dh	_d	dh	dh	ḏ
ر	r	r	r	r	r	r
ز	z	z	z	z	z	z
س	s	s	s	s	s, ss	s
ش	š	sh	s	sh	ch	š
ص	ṣ	ṣ	.s	ṣ	s, ç	ṣ
ض	ḍ	ḍ	.d	ḍ	ḍ	ḍ
ط	ṭ	ṭ	.t	ṭ	ṭ	ṭ
ظ	ẓ	ẓ	.z	ẓ	ẓ	ẓ
ع	'	'	'	'	' , aa	'

غ	g	gh	.g	gh	gh	ġ
ف	f	f	f	f	f	f
ق	q	q	q	q	q, g, gu	q
ك	k	k	k	k	k	k
ل	l	l	l	l	l	l
م	m	m	m	m	m	m
ن	n	n	n	n	n, ne	n
ه	h	h	h	h	h	h
و	w; ū	w; ū	w	w	ou	w
ي	y; ī	y; ī	y	y	i, ī, y	y
آ	'â	ā, 'ā	'A	ā	â, ê	'ā
ة	ġ	h; t	T	h; t	h; t	h, t
ى	à	á	_A	y	y	ā
ال	'al	al-	al-	al-	al-	al-

### I. METHODOLOGY

Search engine optimization is one of the most effective strategies of inbound marketing. Usually, Google shows 10 results on the first page when someone searches for any specific terms. The results are based on a number of issues like the Page Ranks, relevant information, back links and so on. So, if you can be on top of the first page of Google results, it can be an excellent opportunity for you and your business (Ruffolo, 2012). Therefore, this paper examines four top corpuses when searching the word of 'Islamic Finance' in Google excluding Islamic banking and finance (Wikipedia, 2017) to avoid the problem of unreliable source of referencing. Hence, the articles to be analyzed in this paper are; Working With Islamic Finance (Ross, 2017); What is Islamic finance? (McKenna, 2017); Islamic finance for beginners (The Guardian, 2016); and Islamic Finance (World Bank Group, 2017). All of the corpuses then being analysed and all of Islamic Finance jargons from each of the article are written and listed in a table side by side. A list of origin word written in Arabic is included in Table 2 with ALA-LC system which has been chosen by the authors as the best and simplest system to be used and since it is known used in academic and journalistic contexts. Any differences found in romanizing the jargons is explained by the authors except definite article 'al' since this paper concentrates on the word, and not on the definite article.

### II. FINDINGS

Table 2 List of words

Original Arabic word with ALA-LC and transcription	Working with Islamic FinanceE	What is Islamic Finance	Islamic finance for beginners	Islamic finance the world bank

شريعة shrī'h sharī'ah	sharia	sharia		
صكوك škūk šukūk	sukuk	sukuk	sukuk	
إجارة 'ijārḥ 'ijārah	'Ijarah / 'Ijar	al-Ijara	ijarah	ijara
حرام ḥrām ḥarām	haram	-	-	-
حلال ḥlāl ḥalāl	halal			
غرر ghrār gharār	gharar		gharar	gharar
مضاربة mḍārbḥ muḍārabah	mudarabah		mudarabah	
مشاركة musharakah	musharakah		mush	

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mshārkh mushārahah			araka h	
مرا بحة mrābh murābahah	murabaha			
بيع سلم by' slm bay' salam				bay' salam
اجارة واقتناء 'Ijārah wa'iqtnā' 'Ijārah wa'iqtinā'				ijara wa iqtna
ميسر mysr maysir				maysir
بيع مؤجل by' m'zjl bay' mu'ajjal			bay 'al-mu 'ajjal	bay' muajjal
ربا rbā ribā	riba		riba'	
شركة عقد shrkt 'qd sharikat 'aqd			sharik at al-'aq d	
شركة ملك shrkt mlk sharikat milk			sharik a al-mil k	
قرض حسن qrđ hsn qarđ hasan			qard hasan	
استصناع istšnā' istišnā'			istisna '	

تحوط thwwt tahawwut			tahaw wut	
تكافل tkāfl takāful			takafu l	
وديعة wdī'h wadi'ah			wadia h	
وكالة wkālh wakālah			wakal a	

Twenty two arabic words have been found written in the four selected corpuses. There are eight words that are used in more than one corpus and fourteen words from only one corpus. The words that are used in more than one corpus show that they share the same spelling for the word 'sharia', 'sukuk', 'gharar', 'mudarabah' and 'musharakah' while different styles of spelling in 'Ijarah / 'ijar', 'al-Ijara', 'ijarah' and 'ijara', which spelt with 'h' at the back and without, 'bay'al-mu'ajjal' and 'may' muajjal' with 'al' and without for the word 'muajjal' and with the sign of "" and without; 'riba' and 'riba' with "" and without.

The words that appear in one corpus only are fourteen: haram, halal, murabaha, bay' salam, Ijara wa iqtina, maysir, sharikat al-'aqd, sharika al-milk, qard hasan, istisna', tahawwut, takaful, wadiah, and wakala.

The findings also show that:

1. Some of the words are spelt with lack of 'h' or 't' that represent the alphabet of 'ح' as 'sharia', 'ijara', 'ijar', 'murabaha', 'sharika' and 'wakala'.
2. The spelling does not using the alphabet which represent the longer sound of 'ā', 'ī', and 'ū', but the corpuses tend to use the alphabet that represent the short sound of 'a', 'i', and 'u'.
3. Lack of alphabet is shown in the spelling of "Ijārah wa'iqtnā'" where it is spelt without "" which represent 'ء'; and for the word of wadi'ah where there is no "" which should represent 'ع'.
4. Additional alphabet is written as shown in 'ribā' where it is spelt with "" which represent 'ة' at the end of the word and becomes 'riba'.
5. There are spelling that not use the correct alphabet as for šukūk where 'š' is written with 's', qarđ hasan, where 'đ' is written with 'd'; 'h' is written with 'h',

istiṣnā‘, where ‘ṣ’ is written with ‘s’, taḥawwut, where ‘ḥ’ is written with ‘h’.

### III. CONCLUSION

Most of the corpuses tend to have a similarity in spelling the Arabic jargon in Islamic Finance writing. This shows that the authors may have referred to the same previous writing and sources of knowledge written in non Arabic and the styles of spelling the jargons continues as it is except small cases where writers might find distinctive spelling in other sources. The lack of a few alphabets, adding extra alphabets and wrong spelling shows the lack of knowledge in Arabic in term of the original Arabic word and the method of romanization. When it comes to the situation of replacing a few alphabets that is not appear on the keyboard, such as ‘ṣ’, ‘d’ and ‘ḥ’, this could show the eagerness of simplicity in romanization and it could be a sign to create a new simpler romanization rule that can be used by any field.

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