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LEGAL ANALYSIS OF PAWNBROKING IN FIQH MUAMALAH AND ITS IMPLICATIONS IN ISLAMIC FINANCE PRACTICE

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Abstract
Rahn (Sharia pawning) is a crucial instrument for mitigating collateral-based financing risk in Fiqh Muamalah, founded on the principles of ta'awun (mutual help) and justice. This study aims to analyze the normative basis of rahn, compare it with conventional pawning, and critically evaluate the implementation of Rahn Bi Ujrah in Islamic Financial Institutions (LKS) using a normative-comparative literature review approach. The findings indicate that while Rahn Bi Ujrah is jurisprudentially permissible, provided the ujrah (fee) is based on real costs and separated from the loan contract, structural contradictions exist in the practice of Sharia Banks. The determination of ujrah percentages correlating with the loan amount suggests that the fee functions as the price of capital usage, potentially violating the DSN-MUI Fatwa. Conversely, OJK regulations enforce Maqashid Syariah principles during the execution phase, mandating the return of surplus funds from collateral auctions to the customer. The study concludes that stricter regulatory standardization of ujrah is essential to ensure comprehensive compliance and maintain the credibility of the Islamic financial system.
Keywords: Rahn, Sharia Pawn, Fiqh Muamalah, Rahn Bi Ujrah, Sharia Compliance

Abstrak
Rahn (gadai syariah) merupakan instrumen krusial dalam mitigasi risiko pembiayaan berbasis jaminan dalam Fiqih Muamalah, berlandaskan prinsip ta'awun (tolong-menolong) dan keadilan. Studi ini bertujuan menganalisis landasan normatif rahn, membandingkannya dengan gadai konvensional, dan mengkritisi implementasi Rahn Bi Ujrah di Lembaga Keuangan Syariah (LKS) melalui pendekatan studi pustaka normatif-komparatif. Hasil penelitian menunjukkan bahwa meskipun secara fikih, Rahn Bi Ujrah dibolehkan dengan syarat ujrah didasarkan pada biaya riil dan terpisah dari akad pinjaman, terdapat kontradiksi struktural dalam praktik di Bank Syariah. Penetapan persentase ujrah yang berkorelasi dengan nominal pinjaman mengindikasikan bahwa biaya tersebut berfungsi sebagai harga atas modal, berpotensi melanggar Fatwa DSN-MUI. Di sisi lain, regulasi OJK (POJK) menegakkan prinsip Maqashid Syari'ah dalam fase eksekusi, dengan mewajibkan pengembalian uang kelebihan hasil lelang jaminan kepada nasabah. Studi ini menyimpulkan bahwa standarisasi regulasi ujrah yang lebih ketat mutlak diperlukan untuk memastikan kepatuhan menyeluruh dan menjaga kredibilitas sistem keuangan syariah.

***Kata kunci**: Rahn, Gadai Syariah, Fiqih Muamalah, Rahn Bi Ujrah, Kepatuhan Syariah*

INTRODUCTION

Fiqh Muamalah constitutes a normative-ethical framework that governs economic relations in Islam, positioning justice (al-‘adl), transparency, and the prohibition of riba as its fundamental pillars. Within Islamic legal epistemology, economic transactions are not merely contractual exchanges but moral acts embedded in divine accountability. The prohibition of riba, gharar, and maysir reflects Islam's commitment to distributive justice and the prevention of exploitation in financial dealings (Rohmah, 2025). In this normative architecture, the concept of rahn (pledge or pawn) occupies a strategic position as a risk mitigation instrument that enables debt security without violating sharia principles. Rahn represents an institutionalized mechanism to preserve trust (amanah), protect creditor rights, and uphold transactional certainty while maintaining the ethical spirit of mutual cooperation (ta‘awun).

Etymologically, rahn denotes something fixed, binding, or guaranteed. Terminologically, classical jurists define rahn as the detention of a valuable property as security for a debt, such that the debt may be satisfied from it in case of default (Safitri, 2023). The pledged asset (marhun) remains the property of the debtor (rahin), while its possession or control is transferred to the creditor (murtahin) as collateral. Importantly, the essence of rahn lies not in profit generation but in safeguarding repayment, thereby distinguishing it from interest-based collateralization mechanisms prevalent in conventional finance.

The legal foundation of rahn is firmly rooted in primary Islamic sources. The Qur'an explicitly legitimizes collateral arrangements in Surah Al-Baqarah verse 283, which permits the holding of collateral when a written contract cannot be secured, particularly during travel. This verse underscores both the permissibility and ethical orientation of rahn, emphasizing protection of rights without endorsing unjust enrichment (Rosaad & Nashirudin, 2025). Classical exegetes interpret the verse as evidence that rahn is a facilitative instrument designed to ensure fairness in credit transactions, especially in contexts lacking formal documentation. The ethical thrust of the provision aligns with broader maqashid-oriented objectives: safeguarding wealth (hifz al-mal), preventing disputes, and fostering trust in commercial exchanges (Gunawan, Bahari, & Sainul, 2022).

Historically, rahn developed within agrarian and trade-based societies, often involving movable and immovable assets such as agricultural land, livestock, or precious metals. In rural contexts, practices such as pawning rice fields reflected localized adaptations of Islamic legal principles (Nuruddin & Wahyuni, 2025). However, the contemporary Islamic financial ecosystem has transformed rahn into a structured product administered by Sharia Financial Institutions (Lembaga Keuangan Syariah/LKS), including Islamic pawnshops and Islamic banks. Institutionalization has introduced regulatory oversight, standardized contracts, and formalized cost structures, thereby integrating rahn into the broader architecture of Islamic banking and microfinance.

In modern practice, rahn frequently operates through the Rahn Bi Ujrah scheme. Under this arrangement, the creditor charges a service fee (ujrah) for safekeeping and maintaining the pledged asset. Crucially, the ujrah must correspond to actual service costs and must not function as disguised interest. The distinction between legitimate service compensation and prohibited financial gain is central to sharia compliance. Rahn Bi Ujrah has become particularly relevant for Micro, Small, and Medium Enterprises (MSMEs), which require rapid liquidity access without engaging in interest-based borrowing (Nugroho et al., 2025). By leveraging gold and other high-liquidity assets, Islamic financial institutions provide short-term financing solutions that theoretically adhere to Islamic legal norms.

Contemporary scholarship on rahn demonstrates thematic diversification. One prominent cluster focuses on operational and marketing dimensions. Empirical studies frequently analyze customer satisfaction, service quality, and digital innovation in Islamic pawnshops, particularly regarding gold pawn products (Widad & Saro, 2025). These studies contribute to Islamic service marketing literature by identifying determinants of customer trust and repeat usage. However, they often prioritize behavioral and managerial variables while neglecting deeper normative analysis of contractual compliance. As noted by Ningrum and Widyaningsih (2023), quantitative assessments of satisfaction provide valuable managerial insight but do not necessarily evaluate structural adherence to fiqh standards.

A second cluster addresses economic impact and product innovation. Research explores the role of rahn in increasing household income, supporting microenterprise resilience, and enhancing financial inclusion (Nurfadilah, Rafiuddin, & Hidayatullah, 2025). Additionally, scholars examine hybrid contract models and contractual combinations intended to expand product flexibility (Mahdania et al., 2025). Observational studies also note behavioral responses to fluctuating gold prices, revealing that customers may prefer selling gold rather than pawning it during price surges (Mahdania et al., 2025). These analyses illuminate the dynamic interaction between market conditions and sharia-compliant financial behavior.

A third cluster emphasizes partial legal comparisons. Certain studies contrast rahn provisions in Islamic jurisprudence with the Compilation of Sharia Economic Law (KHES) and national civil law frameworks (Junitama, Rahmawati, & Karina, 2022). Others highlight default disputes arising from informal pawning of immovable assets in rural communities, exposing tensions between customary practices and formal sharia doctrine (Nuruddin & Wahyuni, 2025). These works underscore the complexity of harmonizing normative Islamic law with state regulatory systems.

Despite these contributions, a significant analytical lacuna persists. Existing literature tends to isolate institutional contexts, examining either Islamic pawnshops or Islamic banks without conducting rigorous simultaneous comparison. Particularly underexplored is the structural determination of ujrah in Rahn Bi Ujrah schemes. According to the fatwa issued by Dewan Syariah Nasional Majelis Ulama Indonesia, ujrah must reflect actual administrative and maintenance costs and must not be proportionally linked to the loan amount (marhun bihi). The prohibition of cost structures tied to financing value aims to prevent transformation of service fees into implicit interest.

However, empirical indications suggest deviations in practice. Field findings indicate that some Islamic banks calculate ujrah based on loan tiers or percentage brackets (Aini, 2024). When service fees vary according to financing magnitude rather than storage cost, the arrangement risks resembling interest-based compensation. From a fiqh analytical standpoint, such linkage may violate the principle that collateral cannot generate benefit for the creditor beyond legitimate cost recovery. Classical jurists unanimously prohibit extracting additional financial gain from rahn beyond documented expenses, as this would constitute riba al-qard.

This structural tension raises profound jurisprudential questions. If ujrah becomes a function of financing value, it may undermine the substantive objective of rahn as a non-profit security instrument. The maqashid dimension becomes particularly salient here. Islamic financial contracts must not only satisfy formal legality but also realize substantive justice (al-‘adl) and prevent exploitative asymmetry. A fee structure disconnected from actual service provision may distort distributive equity and burden financially vulnerable clients.

Regulatory oversight further complicates the landscape. The Financial Services Authority (Otoritas Jasa Keuangan/OJK) supervises Islamic financial institutions through regulatory instruments (POJK) governing collateral execution and auction procedures. These regulations mandate transparency in asset liquidation and require the return of surplus auction proceeds to the debtor. Such provisions operationalize justice within positive law, aligning regulatory enforcement with maqashid objectives. By ensuring that excess proceeds are not appropriated by institutions, regulatory mechanisms reinforce the ethical dimension of rahn.

Nevertheless, regulatory alignment does not automatically guarantee full sharia compliance. A comprehensive evaluation must integrate fiqh analysis, fatwa standards, and statutory regulation. The interplay between DSN-MUI fatwas and OJK regulations illustrates Indonesia’s hybrid model of Islamic financial governance, where religious normative authority and state supervision coexist. This dual structure offers potential for harmonization but also generates areas of interpretive ambiguity.

The present study addresses this gap through a normative-comparative approach. First, it systematically distinguishes the legal ontology of rahn from conventional pawn. While conventional pawning often integrates interest-based charges and profit-oriented collateral management, Islamic rahn is conceptually non-commercial in its security function. The only permissible compensation pertains to actual custodial services. This distinction is essential for preserving the epistemic integrity of Islamic finance.

Second, this study conducts a contemporary fiqh critique of ujrah structures in Islamic pawnshops and Islamic banks. By comparing institutional practices against DSN-MUI standards, the research identifies potential deviations and assesses their jurisprudential implications. The analysis extends beyond surface compliance to examine whether cost structures embody the spirit of maqashid syariah. Such critique contributes to strengthening the theoretical coherence of Rahn Bi Ujrah within modern financial institutions.

Third, the study evaluates the implications of OJK regulations concerning default management and collateral execution. The enforcement of fair auction procedures and restitution of surplus proceeds exemplifies how positive law can operationalize Islamic justice principles. However, regulatory compliance must be complemented by internal sharia auditing and active supervision by the Sharia Supervisory Board (Dewan Pengawas Syariah/DPS). Institutional accountability mechanisms are indispensable to prevent formalistic adherence that neglects substantive justice.

Academically, this research contributes to bridging normative fiqh discourse with empirical institutional practice. It advances the literature by shifting focus from marketing performance indicators toward structural compliance analysis. By situating Rahn Bi Ujrah within a maqashid-oriented evaluative framework, the study offers a more holistic understanding of Islamic collateral finance. For policymakers and regulators, the findings provide strategic guidance for standardizing ujrah calculation methodologies, thereby minimizing interpretive discrepancies across institutions.

Ultimately, the integrity of Islamic finance depends not merely on contractual nomenclature but on substantive adherence to justice-oriented principles. Rahn, as a historically rooted and normatively grounded institution, must resist transformation into a profit-extractive mechanism. Aligning institutional practice with DSN-MUI fatwas and OJK regulations ensures that Rahn Bi Ujrah remains faithful to its ethical origin. Through rigorous normative-comparative analysis, this study seeks to reaffirm the foundational objective of Islamic finance: realizing equitable, transparent, and morally accountable economic transactions consistent with maqashid syariah

METHOD

This study uses a qualitative method with a type of Library Research. The approach adopted is normative-comparative. The normative approach is used to analyze primary legal sources (the Qur'an and Hadith) and secondary sources (classical fiqh literature, DSN-MUI Fatwa No. 26/DSN-MUI/III/2002, and Indonesian positive regulations such as the Compilation of Sharia Economic Law/KHES). Ushul Fiqh serves as a normative framework for the reinterpretation of *fiqh muamalah* in contemporary dynamics. A comparative approach is used to compare the concept of Sharia *rahn* with conventional pawnbroking (Civil Code) and to critically compare the implementation of *Rahn Bi Ujrah* between various Sharia Financial Institutions (LKS), namely Sharia Banks and Sharia Pawnshops.

The data sources in this study are categorized into primary and secondary data. Primary data is taken from verses of the Qur'an (QS Al-Baqarah: 283), Hadiths about *rahn*, DSN-MUI fatwas (especially No. 26), and authoritative regulations such as Financial Services Authority Regulation (POJK) No. 39 of 2024 concerning Pawnbroking and POJK related to the obligation to return excess auction proceeds. Meanwhile, secondary data was obtained from scientific sources published in the last 10 years.

The data analysis techniques used include content analysis and comparative analysis. Content analysis was conducted on legal texts (*naqli* arguments and regulations) to interpret the meaning, pillars, and conditions of the *rahn* contract. This is important to ensure a complete and authentic understanding of the basic concepts. Critical comparative analysis was used to test the alignment of LKS practices (especially the *ujrah* scheme) with the sharia principles established by the DSN-MUI Fatwa. This analysis focused on identifying structural deviations between normative idealism and implementation in the field.

RESULTS AND DISCUSSION

The Concept of Classical Rahn and Its Transformation into a Contemporary Contract

The Pillars of Rahn Law: Arguments, Pillars, and Absolute Requirements

The rahn contract in Fiqh Muamalah is based on clear sharia justification. In addition to the basis of the Qur'an (QS Al-Baqarah: 283) (Rosaad & Nashirudin, 2025), rahn is also supported by sunnah and ijma' ulama. Normatively, rahn functions as a means to bind debt (marhun bihi) so that its status becomes obligatory or ultimately obligatory.

Regarding the pillars of rahn, there are differences of opinion between schools of thought. The majority of scholars (Jumhur) establish four pillars: Rahin (the pledgor/debtor), Murtahin (the pledgee/creditor), Marhun (the collateral), and Marhun bihi (the debt/loan), as well as sighat (ijab and kabul) (Junitama et al., 2022). Meanwhile, the Hanafi school of thought has a simpler view, namely that the pillars of pawn consist of only two elements: ijab (statement of transfer of collateral) and kabul (statement of willingness to accept debt and collateral). In the context of positive law in Indonesia, KHES and Fatwa DSN-MUI tend to refer to the majority view to ensure clarity and legal certainty in contracts.

One of the legal implications of *rahn* that differs from civil law is related to the object of collateral. In Fiqh Muamalah, the object of collateral is not limited to movable objects. Rahn is permitted to apply to all property, both movable (such as gold or vehicles) and immovable (such as land and buildings) (Gunawan et al., 2022). This contrasts with the limitations of conventional pawnbroking as regulated in Article 1150 of the Civil Code, which specifically limits pawnbroking rights to movable objects only (Safitri, 2023).

Sharia Rahn vs. Conventional Pawnbroking: Ethical and Legal Dimensions

A comparison between Sharia *rahn* and conventional pawnbroking (Civil Law) reveals fundamental differences, particularly in terms of the philosophical dimension and purpose of the transaction. These differences are crucial to understanding why the implementation of *rahn* in Islamic financial institutions must maintain Sharia compliance (Gunawan et al., 2022).

This fundamental difference confirms that the *rahn* model in Islam, while allowing for risk mitigation, still prioritizes ethical principles and fairness in transactions, namely by separating capital costs (which are prohibited) from real service costs (which are permitted).

Critical Fiqh Analysis of the Rahn Bi Ujrah Structure

The Concept of Rahn Bi Ujrah and the Three Conditions of Sharia Compliance

In contemporary Islamic finance practice, the *Rahn Bi Ujrah* (pawn with service rent) model has become the standard operating procedure at Sharia Pawnshops and Sharia Banks. This model is legitimized by DSN-MUI Fatwa No. 26/DSN-MUI/III/2002. The fatwa states that *murtahin* (LKS) may charge *ujrah* for the maintenance of collateral (*marhun*), but the cost must be based on the actual expenses required (Muntaqo, 2021).

Through a systematic literature review, the acceptance of *Rahn Bi Ujrah* by the majority of contemporary scholars is based on the fulfillment of three main conditions of sharia compliance (Fitri et al., 2025):

1. Real Cost Basis: The *ujrah* charged must be based on real services, such as storage costs, security, and insurance premiums for collateral (Gunawan et al., 2022).
2. Separation of Contracts: There must be a clear separation of the substance of the contract between the interest-free loan contract (*qardh*) and the service lease contract (*ijarah*).
3. Independence of Ujrah: *Ujrah* should not be linked to or calculated based on the loan amount (*marhun bihi*).

Contemporary scholars' approval of *Rahn Bi Ujrah* can be seen as an application of the principles of *Maslahah Mursalah* or *Istihsan*, which are to facilitate the financing needs of modern society without falling into *riba*, as long as justice is maintained. However, compliance with the third condition (independence of *ujrah* from loans) is a critical area in its implementation.

Structural Contradictions in Ujrah Determination (Case of Islamic Banks)

Although conceptually *ujrah* should be based on the real cost of maintaining goods, an analysis of cost determination practices in several Islamic financial institutions reveals structural contradictions, especially in Islamic banks' gold pawn products. Several Islamic Banks set the ujrah rate as a percentage adjusted based on the amount of financing taken by the customer. For example, in the practice of certain Islamic Banks, smaller financing (e.g., IDR 500,000 to < IDR 20,000,000) is subject to a higher ujrah (e.g., 1.80% of the financing), while large financing (above IDR 100,000,000) is subject to a lower percentage (e.g., 1.10% of the financing).

This pricing scheme raises critical questions from a fiqh perspective. If the *ujrah* is purely a real cost (maintenance, storage), logically this cost should be related to the physical estimated value of the collateral or the duration of its storage, and should not be inversely correlated with the nominal amount of debt granted (Nurpaiz, 2018). Linking *ujrah* to the nominal loan amount is a strong indicator that this cost functions as a price for the use of capital (*qardh*). In other words, this percentage has a very similar economic function to interest or capital rent on debt, which is feared to be a practice of *hila* (legal strategy) to disguise *riba* (Chandraningtyas et al., 2025). The use of a percentage based on the nominal loan amount substantively violates the principle of independence of *ujrah* and has the potential to undermine the essence of *ta'awun*, which is the pillar of *rahn*. If service fees are calculated as a percentage of the debt, the *qardh* (loan) and *ijarah* (service) contracts become integrated and interdependent, which can threaten the validity of the contract and contradict the objectives of *Maqashid Al-Syari'ah* in protecting property (*hifz al-mal*) and upholding justice (*al-'adl*) (Irawan & Anisah, 2020).

Validity and Compliance of Ujrah in Sharia Pawnshops

Unlike the scheme in Islamic banks, which tends to be based on a percentage of the loan, the *ujrah* calculation model applied by Sharia Pawnshops is often based on an Estimated Term (per 10 days) multiplied by the ijarah rate. This ijarah rate covers the costs of maintaining the premises, maintaining the *marhun*, and insurance (Nurpaiz, 2018).

Comparatively, this time- and estimate-based scheme has a higher level of compliance with the DSN-MUI Fatwa, because the cost calculation better reflects the actual operational costs incurred by LKS to maintain collateral. This is in accordance with the Fatwa's definition that *ujrah* is based on real expenditures (Amnesti, 2020).

Regulatory Implications and Dispute Resolution (Marhun Execution)

Handling of Default and Contemporary Fiqh Solutions

Default (failure to pay debt) in a *rahn* contract occurs when the *rahin* (debtor) fails to repay the debt at the agreed time (Nuruddin & Wahyuni, 2025). Although formal financial institutions have standard execution procedures, the issue of *default* often arises in traditional transactions (such as rice field pawn), where informal agreements, lack of written contracts, and weak legal awareness lead to deviations from Islamic principles, such as unilateral seizure of collateral assets (Nuruddin & Wahyuni, 2025). Contemporary Fiqh Muamalah, through scholars such as Yusuf al-Qaradawi and Wahbah az-Zuhaili, emphasizes the importance of respecting contracts (*al-'aqd*) and that breach of contract (*wanprestasi*) is a legal and moral failure. The solutions offered include contract renegotiation, ethical mediation (tahkim), and reference to sharia principles (Nuruddin & Wahyuni, 2025). In a formal context, clear contract clauses and the involvement of a notary are necessary to provide legal certainty and minimize disputes (Zain, Abbas, & Idami, 2019).

Enforcement of Sharia Justice through OJK Regulation (POJK)

In Indonesia, pawnshops (including Sharia-based ones) are required to comply with Financial Services Authority (OJK) regulations. POJK provides a strong framework to ensure fairness in the mechanism for executing collateral (*marhun*), in line with the core principles of *Maqashid Sharia*. Key Regulatory Focus: Article 27 of POJK regulates the obligation of Pawnbroking Companies to return Excess Money from the sale of collateral (through auction or power of sale) to customers. Companies are required to record this Excess Money separately.

This regulatory obligation has very important legal implications. In Fiqih Muamalah, *Murtahin* (creditors) are only entitled to repayment of the principal debt (*marhun bihi*) and actual costs incurred (such as unpaid *ujrah*). Any remaining proceeds from the sale of collateral that exceed the amount of the debt must be returned to the Rahin (debtor). Article 27 of the POJK legally ensures that LKS does not engage in ghabn (unfairness) by taking advantage of the difference in auction prices, thereby effectively upholding the principle of asset protection (hifz al-mal), which is one of the main objectives of sharia. Furthermore, OJK has the authority to impose administrative sanctions, ranging from written warnings to suspension of business activities and administrative fines, on companies that violate operational provisions, including transparency in execution. This strengthens the position of regulations as guarantors of LKS compliance with sharia ethics and principles.

CONCLUSION

Legal analysis of *rahn* in Fiqh Muamalah confirms that a pawn contract is a guarantee contract based on the spirit of *ta'awun* and aims to ensure debt repayment without any element of *riba*. This concept is fundamentally different from conventional pawnbroking, which is oriented towards seeking profit through interest or capital rent. The transformation of *rahn* to the *Rahn Bi Ujrah* model in contemporary Islamic finance practice is generally accepted by contemporary fiqh, provided that it meets the main conditions: *ujrah* is based on real costs, and there is a clear separation between the *qardh* and *ijarah* contracts.

The main criticism of this study highlights a structural contradiction in the implementation of Rahn Bi Ujrah in several Islamic banks, where the determination of the ujrah rate based on a percentage of the nominal loan and applied in layers indicates that the cost is directly related to the value of the debt, violating the DSN-MUI Fatwa which requires ujrah to be based on real costs and independent of the loan amount. This practice has the potential to undermine the credibility of the *rahn* contract as an instrument free of *riba*. Conversely, analysis of OJK regulations shows that Indonesia's positive legal framework functions as an enforcer of Sharia justice in the execution phase. The obligation to return excess proceeds from the sale of collateral to customers, as stipulated in POJK Article 27, ensures that the principle of *hifz al-mal* (protection of property) from *Maqashid Syariah* is fulfilled in the mechanism for resolving *default*.

Based on structural findings that threaten sharia compliance, key recommendations are proposed to strengthen the integrity of *Rahn Bi Ujrah*. First, DSN-MUI and OJK must work together to issue uniform technical guidelines (POJK/OJK Circular Letter) that explicitly prohibit the use of a percentage based on the nominal loan amount in calculating *ujrah* across all LKS (Sharia Banks and Sharia Pawnshops). The calculation of ujrah must be based purely on real operational cost parameters (such as storage duration, volume/weight of collateral, and insurance premiums), in accordance with DSN-MUI Fatwa No. 26. Second, Islamic financial institutions are required to improve literacy and transparency for customers (*rahin*) regarding the structure of *ujrah* costs and their rights, especially the mechanism for collateral execution and the obligation to return excess money, in order to mitigate the risk of *default* and social conflict that often occurs, especially in informal transactions. Third, in-depth empirical research (qualitative and quantitative) is needed to conduct a sharia compliance audit by comparing in detail the actual operational costs incurred by LKS with the ujrah charged, to measure compliance deviations systematically, as a follow-up to the research gap identified in this study.

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