



Determinants of Accounting Students Understanding of *Riba*

Sigit Arie Wibowo* and Dea Rizaldi Mulantono



Department of Accounting,
Universitas Muhammadiyah
Yogyakarta, JL. Brawijaya,
Tamantirto, Kasihan, Bantul,
Yogyakarta Special Region,
Indonesia

*Correspondence: 

sigit_arwi@yahoo.co.id

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ABSTRACT: Currently, *riba* is one of the hot issues that often discussed in the field of sharia accounting and accounting student education in Islamic universities, which is sharia accounting as the major concentration. This study aims empirically to examine and prove the influence of intrinsic education, extrinsic education, educational learning, family religiosity, friendship religiosity, and organizational religiosity on students Understanding of *Riba*. This study used the sample of Accounting students of the Muhammadiyah University of Yogyakarta. This research also used convenience sampling technique. From the 109 questionnaires, there were 100 questionnaires available for the further process. The data obtained was then processed by using multiple linear regression analysis. The results of this study indicate that all independent variables proposed in this study have a significant positive effect on the understanding of accounting students in *riba*.

KEYWORDS: Intrinsic education; Extrinsic education; Educational Learning; Religiosity [Family, Friendship, Organizational]; Student Understanding of *Riba*

Introduction

Riba has become one of the aspects that received the attention of many academics in the study of sharia accounting, especially in Indonesia (Rahmanti, 2012). It is affected by the increasing number of sharia accounting studies as an integral part of the development of Islamic economics nowadays. Practically, the economic system in Indonesia tends to use the capitalist financial system, which uses *riba* as one of the economic instruments.

The unavoidable reality today is the majority of the life of Islamic society in Indonesia is very close to the system that is identical with *riba*, for example, bank interest and leasing. From its history, *riba* developed from time to time and transformed in a vague form. The development has been happening since from the days of ignorance (jahiliyyah) until now. The apprehensive fact about *riba* is that this practice often considered normal and cannot be separated from various transactions. The assumption that *riba* is reasonable may not be far from the awareness of *riba* which initially is closely related to the understanding of *riba* itself.

The fact that almost all schools in Indonesia from a basic level to senior high school have not done adequate socialization related to *riba*. There is not even a subject that accommodates it. It makes the Muslim community's very weak in understanding *riba*. In reality, referring to Al-Qur'an Surah Ali Imron (30) verse 130¹ and the hadith narrated by Imam Ahmad² and

¹ "O you who believe! Eat not *Riba* (usury) doubled and multiplied, but fear Allah that you may be successful." (Qs. Ali Imron [3]: 130)

strengthened by the agreement of ulema through Decree of Indonesian Ulema Council Fatwa Number 1 of 2004 on Bank Interest (conventional) concluded that *riba* is a disobedience because it contains elements of injustice and harm others.

Based on the phenomenon above, the study related to the understanding of *riba* in the society is necessary to do, especially for accounting students as the determinant of understanding *riba*. Moreover, this *riba*-related study is still pretty rarely found in sharia accounting literature. Accounting students of Muhammadiyah University of Yogyakarta which one of the concentration is sharia accounting to be an intriguing object studied about the phenomenon of understanding about *riba*. Since accounting students are prospective individuals who will immediately fight in the field of business in the future, they will somewhat intersect with the practice of *riba*.

So far research related to student understanding about *riba* was done Rahmanti (2017). The study used a qualitative post-phenomenological approach in exploring the perceptions of accounting students related to *riba*. In contrast to Rahmanti (2017), this study used a questionnaire survey approach by examining several determinant variables derived from earlier studies: intrinsic education (Ma'rifah, 2013; Widyarini, 2017), extrinsic education (Rusmayani, 2017), learning education (Pawitasari, Mujahidin & Fattah, 2015), family religiosity (Puspitawati, 2010), friendship religiosity (Fathurrohman, 2017), and organizational religiosity (Sulistyo, 2011).

This research is expected to provide theoretical contribution related to the development of the theory of education in accounting, especially on the issue of sharia accounting. Practically, the results of this study can provide useful information for the policy makers of Islamic education accounting curriculum in many Islamic universities in Indonesia, especially relevant to the determinants in improving students' understanding of *riba*.

Literature Review and Hypothesis Development

Theory of Planned Behavior

In their widely known Theory of Planned Behavior, Fishbein and Ajzen (1974) explain that any behavior can be predicted and occurred because of a plan. According to Fishbein and Ajzen (1975), there are three factors become determinant for a person in behaving, namely: attitude, subjective norm, perceived behavioral control. In the argument described in Ajzen and Fishbein's planned behavior theory (1991, 2005), it explains that intention is the aspect that becomes the antecedent of a person is behaving. It is in line with the stages of the ethical decision-making process (Jones, 1991; Cohen and Bennie, 2006) as presented in Figure 1.

² "One dirham of *riba* money eaten by a person in the state of knowing that it is a *riba* money is greater than adultery as much as 36 times." HR. Ahmad from Abdulloh bin Hanzholah and judged sahih by Al Albani in Shahih al Jami', no. 3375"[Nida-set Rahman li Expert of Faith p 41]

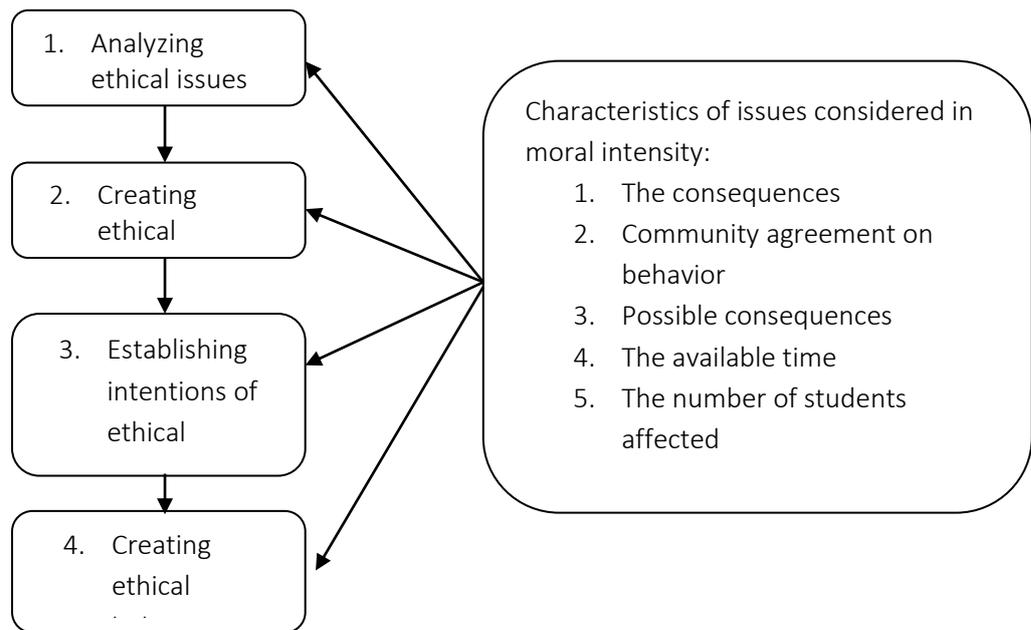


Figure 1. Ethical Decision-Making Process
 Source: Jones (1991) and Cohen and Bennie (2006)

Figure 1 shows that the attitude in behaving controls the intention to behave. The manner in behaving is a function of behavioral beliefs that are influenced by a religious believed by a person. Therefore, an understanding of matters relating to religious values; in the context of this research is *riba*, is a factor that can lead individuals to take attitude and behave (Rahma, Yulianti & Sofyani, 2018).

Riba

According to the science of Arabic language, *riba* or usury has meaning as additional, grow and become high. *Riba* also has two meanings based on its term, among others is *riba* in the broad sense and *riba* in a narrow sense. Firstly, *riba* in the broad sense has the meaning of all transactions in the sale and purchase prohibited for Sharia or all forbidden transactions for Islam. Secondly, the meaning of *riba* in the narrow sense is a unique addition to one of two people who make transactions without any rewards otherwise (Ulum, 2016). Referring to the definition stipulated in the Decree of Indonesian Ulama Council Fatwa No. 1 of 2004; this definition is relevant to the idea of classical Islamic scholars, *riba* is defined as "additional (*ziyadah*) without any reward incurred due to suspension in payment in the previous agreement. It is known as *Riba Nasi'ah*. In the decree is explained that anything which includes *riba* one of which is the interest of conventional banks.

Education and Riba

Nowadays, Islamic economic education in Indonesia is increasing rapidly. We can see that from the rising number of universities in Indonesia that open courses related to Islamic economics, such as sharia/Islamic economics, sharia accounting, sharia management, Muamalah, Economics and Islamic Banking, and other similar programs. In the curriculum, the program

combines the elements of science and religiosity. It is because the science of sharia cannot be apart from its basic foundation, namely the values of divinity and religious teachings (Rahma, Yulianti & Sofyani, 2018; Yaya, 2005). In line with the arguments described by Fishbein and Ajzen (1974), individual learning of religious values will encourage individual to have stronger religiosity (see also: Sofyani & Pramita, 2013).

In the context of learning associated to *riba*, students who take sharia accounting education which there is a discussion related to *riba* will have a correct understanding of *riba* (Sofyani, Anggraini & Ayunani, 2017). Education itself in this study has two contexts, namely intrinsic and extrinsic (Ryan & Deci, 2000). Mubarak (2016) argues that intrinsic education is a component of education that encourage the willingness to learn. It comes from within the individual concerned. Extrinsic education is anything that affects learning activities. It comes from outside and not absolute. Some previous studies support the concept of argument that education, both intrinsic (Ma'rifah, 2013; Widyarini, 2017) and extrinsic (Widyarini, 2017) will affect one's understanding of something; in this case is about *riba*. From the explanation, the first hypothesis in this study is as follows:

H_{1a}: Intrinsic factors of education have a positive effect on the understanding of riba.

H_{1b}: Extrinsic factors of education have a positive effect on the understanding of riba.

According to Juanda and Sofyani (2016), the concept of education associated with religious aspects, such as Islam, has a positive influence on the accounting students behavior especially anticipating dangerous acts; whether it is self-defeating or harmful to others, such as *riba*. Muhammad (2013) says that educational learning has a positive effect on individual attitudes and behavior. Someone who has an established education tends to also have a good understanding of behavior (Pawitasari, Mujahidin & Fattah, 2017). The findings are compatible with Mayhew and Murphy's (2008) explanation. They state that education is an important point to educate accountants to be ethical especially when they are within the scope of their work. So it does happen in the religious education that is relevant to moral and ethical values. It influences one's ethical attitude, including a correct understanding of something that has an element of the ethical dilemma. From the above description, the third hypothesis of this study is as follows:

H₂: Educational Learning Factors have a positive effect on the understanding of riba

Family, Friendship, Organizational Religiosity and Riba

Maulana Maududi explains in his book about *Riba*, as quoted by Antonio (2011), that *riba* is a source of evil that can destroy the morale that has been formed by family and community relations. *Riba* will have an impact on the moral that has been created by family and society (Prasetya, 2015). Princess (2013) and Puspitawati (2010) present family religiosity influences one's understanding and attitude.

A family is an informal organization that has the power to influence the pattern of views, attitudes, and behavior of its members. This argument is in line with the thought from Mazereeuw der Duijn Schouten, Graafland & Kaptein (2014) which state that the religious values of individuals derived from character education in the family environment have a connection to the understanding and manner of the individual's behavior. Based on the results of the research, the fourth hypothesis in this study is:

H₃: Family Religiosity Factors have a positive effect on the understanding of Riba.

In addition to one's family cannot be separated from social interaction with peers. Relationships affect the lives of both the words and actions of a person (Rahma, Yulianti & Sofyani, 2018). Hanging out with friends who have bad behaviors will trigger unconscious imitation by other individuals, and ultimately lead to bad behavior also to the individuals involved in the friendship (Rahman, 2009). Conversely, when hanging out with friends who have good morals will have a positive impact on the behavior of the individuals involved. This pattern is similar to what happens to families. Fathurrohman (2017) says that the religiosity of friendship has a positive effect on understanding in attitude. Similar results also found by Pricilia (2013). From the above explanation can be drawn from the fifth hypothesis, that is:

H₄: The factors of friendship and the religiosity have a positive effect on the understanding of Riba.

Apart from family and friends, a person is usually also a part of a community or organization. Schein (2006) says that organizational culture inherent in an institution, both formal and informal will affect the formation of understanding, attitudes, and individual behavior. He further explains that every organization member will behave with the prevailing culture to be accepted by its environment. Saud (2016) found that organizational culture was able to encourage individual behavioral intentions to report fraud. These results are in line with those found by Sulistyono (2011) and Kusnaningsih (2014). From the description can be concluded that the culture in the organization will form the individual attitude, although sometimes occur unconsciously. From this argument can be formulated the last hypothesis that is:

H₅: Organizational Religiosity factors have a positive effect on the behavior in understanding riba.

Research Method

Data and Sample

The type of data used in this study was primary data in the form of respondent perceptions related research variables proposed, obtained by distributing questionnaires directly to them. Respondents in this study were

accounting students at Muhammadiyah University of Yogyakarta (UMY). UMY Accounting students were chosen as the respondents' background of this campus graduates' motto of "*Unggul dan Islami*" (Excellent and Islamic) and focus on the development of sharia accounting as the concentration of accounting education held.

Respondent sampling technique used in this research was convenience sampling, that was a technique of selecting a sample from population element which its data easily collected, and researcher had right in choosing it to be used (Ulum & Juanda, 2016). Data collection technique used in this study was a questionnaire as a means of collecting data in the real environment (Sekaran & Bougie, 2010). The questionnaires were distributed directly with the aim of making the high-level response.

Operational Definition of Variable

The dependent variable is the variable influenced by the independent variable. The dependent variable in this research was student understanding about *riba*; something matters which encouraged a student could give information about the concept of *riba*, transactions that could arise *riba*, and danger when utilizing *riba*. The student's understanding of *riba* was measured based on the question distributed by using the Aprianti questionnaire (2017). The independent variables in this research were Intrinsic, Extrinsic, Learning, Family, Friends, and Organization. These variables were measured using questions adapted from the Mubarak questionnaire (2016):

- 1) Intrinsic education is an element in education commencing with an increase in self-learning of the individuals concerned.
- 2) Extrinsic education is anything that affects the learning activity that comes from outside and is not absolute.
- 3) Learning is a process of interaction between learners with educators and learning resources in a learning environment.
- 4) Family Religion is a common bond that has a function as a religious value.
- 5) Friendship Religiosity is a relationship between fellow human beings to show the activity of worship to God.
- 6) Organizational Religiosity is a system in which there is a sacred act of trust.

Data Analysis

Data analysis in this research included data quality test, the classical assumption test, and hypothesis test. The data quality test used a validity and reliability tests. The validity test applied statistical tools that were KMO and Bartlett's Test; an instrument would be valid if in testing KMO and Bartlett's Test showed the value above 0.05 (Nazaruddin & Basuki, 2017). Reliability testing used Cronbach's Alpha method. A questionnaire was reliable if the results of the test yield a figure of ≥ 0.60 (Sugiyono, 2012; 2014).

To find out a data that did not have a multicollinearity value was by looking at the cut off value that showed the tolerance value > 0.10 or equal to VIF

Table 1 Results of Questionnaire Distribution

No	Information	Total of Questionnaires	Percentage (%)
1	Number of questionnaires distributed	109	100
2	Number of returned questionnaires	109	100
3	Number of questionnaires that cannot be processed	9	8,3
4	Number of questionnaires that can be processed	100	91.7

<10. For heteroskedasticity test was measured using glejser test (Ghozali, 2018). Determination of independent variables presented to heteroscedasticity had a specific criterion that if the value of independent variable significance resulting in the glejser test showed greater value than alpha or 0.05; then it could be concluded that the regression model was free from heteroscedasticity normality using Kolmogorov-Smirnov Test. It was assumed that the residual data usually distributed if the significance value in the K-S table greater than alpha or 0.05. The hypothesis test used multiple regression test technique. The hypothesis would be accepted while the Sig value of the test result was less than alpha 0.05 and the regression coefficient was in the same direction as the formulated hypothesis.

Result and Discussion

Overview and Research Subjects

Respondents in the study were 100 students accounting students from the Muhammadiyah University of Yogyakarta. The distribution of questionnaires began on November 13, 2017, until November 24, 2017. Table 1 presents detailed results of the questionnaire distribution. In Table 2 the respondent profile is presented. Male respondents are dominant. Respondents spread over the ages of 20 to 22 years old. The majority of respondents are the students of the Academic year 2014. Respondents are balanced between the participating students in the organization and not participating in the organization.

Table 2 Characteristics of Respondents

Criteria	Information	Total	Percentage (%)
Sex	Male	66	66
	Female	34	34
	Total	100	100
Age (years old)	18	1	1
	19	14	14
	20	32	32
	21	20	20
	22	32	32
	23	1	1
	Total	100	100
Academic year	2014	61	61
	2015	20	20
	2016	19	19
	Total	100	100
The participation in the Organization	Participating	50	50
	Not participating	50	50
	Total	100	100

Table 3 KMO Validity Test and Bartlett's Test Results

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.784
Bartlett's Test of Sphericity	Approx. Chi-Square	121,424
	Df	190
	Sig.	0.000

Data Quality Test

From the Validity Test results show that the significant value of all questions is below 0.05 and the KMO value is 0.784 (See Table 3). It means that all the questions on the variables of education factor and the factor of religiosity level on the students' understanding about *Riba* and the data mean valid. The results of the reliability test show that all variables have met the criteria as the variable of reliability because it has a Cronbach alpha value over 0.60 (See Table 4).

Hypothesis Test Results

Table 5 describes Hypothesis test results. The results of the first hypothesis test indicate that intrinsic education variable affects the understanding of *riba*. The results of this study are relevant to research conducted by Ulinuha (2015) who found that intrinsic education or more referred to the intention, knowledge, and motivation influence ethical behavior. The reason that makes intrinsic education influence significantly on the behavior in understanding *riba* is that intrinsic education becomes the principal basis in the individual to know what is right and wrong. At this time, the principle of confidence of individuals' identity is from experience and their education. Therefore, the religion of Islam is very focused on every individual to know his/her knowledge before charity. Do charity without the knowledge means doing more damage to the earth.

The results of the second hypothesis test confirm the educational extrinsic variable influence the understanding of *riba*. It is also related to the research conducted by Ulinuha (2015) who found that extrinsic education or dreams caused ethical behavior. The results of this study also aligned with research conducted by Turere (2013) and Ningrum (2013) who found that extrinsic education or more called as the purpose and benefits of learning affect the formation of individual behavioral characters.

Table 4 Reliability Test

Variables	Cronbach alpha Value
Understanding of <i>Riba</i>	0,721
Intrinsic education	0,845
Extrinsic education	0,850
Learning	0,719
Family	0,751
Friendship	0,820
Organizational	0,854

Table 5 Hypothesis Test Results

Code	Variable	Coefficients	Sig.	Conclusion
H _{1a}	Intrinsic education	,346	,013	Accepted
H _{1b}	Extrinsic education	,564	,020	Accepted
H ₂	Learning	,366	,038	Accepted
H ₃	Family Religiosity	,518	,027	Accepted
H ₄	Friendship Religiosity	,443	,044	Accepted
H ₅	Organizational Religiosity	,328	,014	Accepted

Dependent Variable: Understanding of *Riba*

The reason that makes Extrinsic education has a positive effect on the behavior of *Riba* is that the interest of students who after their graduation want a career in sharia financial institutions is high, proved by non-economic graduates that are working in sharia financial institutions. Although for now, the policy has started to be specified only for graduates of economics.

The third hypothesis test shows that the educational learning variable influences the implementation of *Riba*. The results of this study correspond to the research conducted by Putri (2013) and Puspitawati (2010) who found that the learning education such as media education, education officers, and subjects affected the understanding of *riba*. The reason that makes educational learning has a positive effect on *Riba* behavior is there are lecturers at the Muhammadiyah University of Yogyakarta who specifically discuss the sharia, namely Sharia bank accounting courses, sharia accounting, sharia financial management and Islamic financial institutions of Indonesia.

The result of the study on the fourth hypothesis test shows that family religiosity variable influences the behavior in understanding *riba*. The results of this study are matching to the research conducted by Ulinuha (2015) who found that family religiosity or known as the role of family influenced on ethical behavior. The results of this study are also relevant to the research conducted by Soemanto (2014) who found that the religiosity of the family or more referred to the family activities and information affected the child's ethical behavior.

The reason that makes family religiosity have a positive effect in the behavior of understanding *riba* is that family becomes the first environment for children to imitate everything done by the parents in front of them; in this stage, children do not yet know the good and bad things. When parents do bad things such as drinking alcohol, gamble, swearing, and stealing, then the children can imitate what their parents have done. On the other hand, in case the family (parents) always teach the value of Islamic education such as praying, reciting and speaking politely then the children will also tend to imitate the acts of both parents. It is like a proverb which says the fruit will not fall far from the tree. That is why the religiosity of the family becomes very important. Furthermore, the results of the fifth hypothesis test show that the variables of friendship religiosity affect the behavior of *riba*.

The results of this study conform to the research conducted by Fathurrohman (2017) who found that the friendship religiosity affected the behavior level. This result is relevant to the axioms. The Prophet Muhammad

Sallallahu 'Alayhi Wa Sallam said that someone depends on the religion of his friend. Therefore, choose a good friend carefully is needed. In friendship, if someone habitual to gathering and hanging out with someone who likes to do *Riba*, then he/she will be affected and perform the same actions.

The result of the study on the sixth hypothesis test shows that the variable of organizational religiosity influence to *Riba* behavior. The results of this study are consistent with the research conducted by Saifullah (2016) who found that the religiosity of the organization or so-called the organizational environment affected the understanding, attitude, and behavior. The organizational religiosity has a significant effect on behavior in understanding *riba* because the organizational culture is the norms and values that direct the behavior of the members of the organization. After that, each member of the organization will behave related to the prevailing culture that accepted by his/her environment.

Conclusion

Based on the results of the analysis, the conclusion is all independent variables (Intrinsic education, extrinsic education, educational learning, family religiosity, friendship religiosity, and organizational religiosity) influence on the dependent variable represented by behavior in understanding *riba*. Designing a curriculum that can produce the determinant is necessary to improve the understanding of accounting students about *Riba*, namely: Intrinsic education, extrinsic education, educational learning, family religiosity, and organizational religiosity.

This study has several limitations. Firstly, this study only utilized the questionnaire which made the results depend on its quality. If there are different perceptions among students who in this study made as a respondent will affect to the bias notion and filling out the questionnaire will not be perfect. This study took 100 respondents from the Muhammadiyah University of Yogyakarta. This study did not conduct any different test on students who participate the organizations with students who did not participate in an organization. In the research instrument section for student understanding variable about *Riba*, it still cannot measure accurately, so the instrument is still weak to be the basis for further research.

From some of these limitations, the suggestion for future research is, firstly, further research is expected to develop a more specific questionnaire and more directed to the example of the behavior in understanding *Riba*. Secondly, further research is expected to increase the sample and expand the number of universities where its students are available as respondents. There are some universities with sharia accounting courses, but it was not included as the research objects. Finally, further researches are expected to do a test on different students who participate in the organization compared to those who do not participate in the organization.

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