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ISLAMIC ACCOUNTING AND THE PSYCHOLOGICAL IMPACTS OF RIBA

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Abstrak - Akuntansi Islam dan Dampak Psikologis Riba

Tujuan Utama - Penelitian ini bertujuan untuk menjelaskan bagaimana pengalaman dan perasaan manajemen yang mengalami fenomena *riba* dan bagaimana Islam menjelaskannya.

Metode - Penelitian ini menggunakan metode wawancara dan analisis tematik. Sejumlah pihak yang aktif atau pernah bekerja di bank konvensional menjadi informan dalam penelitian ini.

Temuan Utama - Para bankir Muslim mengalami fenomena psikologi yang terkait dengan psikologi fisiologis, kognitif, dan spiritual. Mereka mengalami gangguan pandangan dunia dan keterbelahan kepribadian. Setelah itu mereka merasa hanya mendapatkan *istidraj*.

Implikasi Teori dan Kebijakan - Riba memiliki implikasi negatif pada sisi psikologi pelaku dan menjadi dalil aqli dari kebenaran Islam tentang *riba*. Pemahaman dan pengamalan sudut pandang Islam dan *maqasid syariah* yang utuh dapat menghindarkan dari "psikologi *riba*".

Kebaruan Penelitian - Penelitian ini menggali hikmah pengharaman *riba* dari sisi psikologi yang belum tereksplorasi sebagai jalam masuk kepada studi akuntansi keprilaku Islam.

Abstract - Islamic Accounting and the Psychological Impact of Riba

Main Purpose - This study aims to explain the experiences and feelings of management who experience the phenomenon of *riba* and how Islam explains it.

Method - This study uses interviews and thematic analysis. Several parties who are active or have worked in conventional banks become informants in this study.

Main Findings - Muslim bankers experience psychological phenomena related to physiological, cognitive, and spiritual psychology. They experience worldview disorders and split personalities. After that, they feel they only get "*istidraj*".

Theory and Practical Implications - Riba has negative implications on the psychological side of the offender and becomes the empirical argument ("dalil aqli") of the truth of Islam. A complete understanding and point of view of Islamic practice and *maqasid sharia* can prevent us from "*riba psychology*."

Novelty - This research explores the wisdom of prohibiting *riba* from a psychological perspective that has not been explored as an entry point into the study of Islamic behavioral accounting.

In terms of governance, Islamic banking in Indonesia still needs to resolve many problems plaguing this sector, both from outside and within the organization. Among these problems are the internal problems about the inadequacy of HR concerning the understanding of the sharia Islamic banking products as well as service, professionalism, and innovation (Nawaz & Haniffa, 2017; Usman et al., 2022; Yamin et al., 2021). Externally, challenges arise from the lack of awareness of the Muslim community about Islamic banking and economics; the lack of knowledge and understanding of Islamic banking products, concepts, and principles; and the insufficient incentive to prompt the development of Islamic banking provided by policymakers. The government has stepped in efforts to resolve these problems. These efforts include regulation and supervision to increase competitiveness in realizing good corporate governance. Moreover, the merger of Islamic banks is estimated to increase customer confidence, though a few more years are needed to substantiate this outcome.

The behavioral dimension has been widely discussed in accounting studies for several decades. The psychological element is closely related to how humans behave toward other humans through accounting technology; how humans behave towards accounting technology; how human behavior affects accounting; how humans try to influence other humans by using accounting; and how humans are affected by accounting. In all the interactions above, there are behavioral concepts in forecasting, processing information, analyzing information, selecting information, making decisions, evaluating and examining, and improving and changing accounting systems (Mitchell et al., 2022). Moreover, several behavioral accounting studies have found that behavior is instrumental in decision-making and accounting information (Appelbaum et al., 2017); income smoothing phenomenon, which is indicative of future performance (Bourmistrov, 2017); corporate investment management (Kourtidis et al., 2015); auditing, accounting methods, and planned behavior theory (Cyr et al., 2020); and the quality of financial information reporting (Izi et al., 2020).

Behavior and psychology are not matters just recently charted in Islam. Muslim scholars have long and expansively discussed this field as one strongly related to worship rituals and morals in Islam. Imam Hasan Al Basri, Imam Ghazali, Ibn Qoyyim, Ibn Jauzi, and Ahmad Ibn-Muhammad Miskawayh were some of the Muslim scholars that pioneered the Islamic rumination and conception of behavior and psychology. After several hundred years of domination of Western psychology, the Islamic concepts of psychology and behavior eventually emerged in the 1970s. Tekke & Watson (2017) and Yucel (2022) adopted the views of Said Nursi, a Turkish Sufi, who found a relationship between invocation prayer and self-confidence. Additionally, Sani & Ekowa-

ti (2019) suggested a relationship exists between spirituality, performance, and organizational citizenship behavior promised on the Islamic perspective (OCBIP). With spiritual behavior, higher OCBIP will result in better work performance, and conversely, lower OCBIP will result in poor work performance. Other studies have also provided an overview of the relationship between organizational citizenship behavior and procedural and distributive justice (Balushi et al., 2018; Buallay, 2019; Mohammad et al., 2016). Although the psychology of religion does not exist in the Western sense, psychological research based on religious perspective presents excellent opportunities for study. The study of behavioral accounting should align with the theories and concepts of behavior and psychology. In addition, the presence of an Islamic worldview as a basis for thinking in Islamic accounting studies is not negotiable.

Based on several works of literature, studies on *riba* can be grouped into several topics of concern: first, the study of *riba* from the perspective of revelation and interpretation of the Qur'an and hadith (Suharto, 2018); second, the study of *riba* from the perspective of social justice and humanity (Eyerci, 2022; Fasa et al., 2019); third, the study of *riba* from the perspective of business and economic practice (Choudhury, 2018a); and fourth, the study of usury from an inter-religious perspective (Bayindir & Ustaoglu (2018). The psychological outlook has long been a matter of significant consideration in the study of accounting management. In behavioral accounting, the discussion on *riba* is incumbent, and its insufficient exploration needs to be remedied, as *riba* is a central issue in Islamic economics and finance. *Riba* is the central and essential concept that distinguishes Islamic economics and finance from its conventional counterpart. Regarding sharia accounting, *riba* should be explored and understood beyond the personification of Islamic banking such that *riba*-free practices are measurable by standards and can benefit management accounting operations in Islamic financial institutions. Even non-Muslim economic and business thinkers have researched the prohibition of *riba* (usury). Suter (2017) describes the prohibition of usury in the Habsburg Empire and Germany in the 1870s. However, there has yet to be in-depth discourse *riba* from a psychological and behavioral accounting point of view. Relative to these, there are still many gaps to be explored in the study of *riba* from a behavioral and psychological perspective, especially in Islamic behavioral accounting. Pursuing this study framework would be essential as *riba* takes up a significant and central issue concerning Islamic accounting.

This research is not to debate or correct any of the behavioral accounting concepts but rather to contribute by proving that sharia law in business and economics (*fiqh muamalah*) has an impact on all social and personal aspects of human beings, especially those related to psychological

Table 1. Interviewed Respondent Profiles

Name of Respondents (Pseudony)	Years Working in the Banking	Sex
Amir	11 Years	Male
Iwan	17 Years	Male
Rani	14 Years	Female
Murni	13 Years	Female
Meta	18 Years	Female
Anto	17 Years	Male
Febi	17 Years	Female
Riki	18 Years	Male
Patma	18 Years	Female
Anisa	18 Years	Female

and behavioral aspects in Muslim managers and accountants. This research will likely fill this gap and galvanize a broader study of *riba* in this context. The findings of this study can be an entry point to further studies of Islamic behavioral accounting.

METHOD

This research uses thematic analysis to analyze and manage data. The reason for using the method is because the hallmark of thematic analysis is its flexibility, not only theoretically but also flexibility in terms of research questions, sample and respondent sizes, data collection methods, and approaches to generating meaning (Dumay & Guthrie, 2019). This method can be used to identify patterns within and across data concerning participants' life experiences, views and perspectives, and behaviors and practices. Thematic analysis is defined as identifying, analyzing, and reporting themes or patterns contained in the data collected by researchers. Thematic analysis is not prioritized to provide a detailed interpretation of data; the purpose of thematic analysis is only to describe what is happening in the data (Clarke & Braun, 2017).

In interpreting the research data, the method adopts the Islamic worldview and *maqasid sharia*. This methodology interprets the phenomena mapped by the thematic analysis based on several steps, namely understanding the concept of the prohibition of usury, the objectives of the prohibition of usury, the benefits of prohibiting usury and the harms that can be obtained when violating it, the *sunatullah* (universal law) that applies about the prohibition, who is involved in the prohibition of usury, and the evidence obtained from research on phenomena that can shape the truth in the minds and hearts of believers.

The interpretation (*tafsir*) and exegesis (*ta'wil*) of the data were carried out with theories sourced from the Qur'an, Hadith, and the thoughts of past and contemporary Islamic thinkers. This interpretation was carried out to obtain

results that, in its entirety or close to it, comply with the values of Islam. This interpretation must be so because, within the Islamic worldview, all Muslims must adhere to abstract and concrete Islamic perspectives to see the world to the best of their abilities (Islamiyah & Efferin, 2021; Mulawarman & Kamayanti, 2018). Moreover, the nature of this research is based on the concepts of Islam and is set up within Islamic financial institutions, whose respondents are also Muslims. Consequently, the Islamic paradigm was used as the basis of the interpretations. So, data and phenomena will be interpreted based on an Islamic worldview with the Qur'an and Sunnah, as well as the thoughts of Islamic thinkers.

Table 1 shows the details of the respondents involved in this study. Based on Table 1, former employees and workers in conventional banks were involved in obtaining the appropriate information. The information extracted from the respondents related to their experience of carrying out their duties as employees of a conventional bank and their experience of living their personal and family lives while they worked there. The respondents were also asked how they felt about their work and how they felt about other people and their families during their duties as bankers. All of the above reveal stories of elation, sadness, joy, and sorrow they experienced as former and present conventional bankers.

The above information was extracted through in-depth face-to-face interviews with each respondent. The interview results were then analyzed in a framework based on the Islamic worldview (Amrullah et al., 2022; Machlis, 2022; Salah & Alhabeeb, 2020) and *maqasid sharia* (Anggrayni et al., 2022). A code name was used in the discussion within this study in place of the respondents' real identity to maintain the confidentiality and security of each respondent.

This research was conducted on 10 respondents who are active or former workers in conventional banking. These respondents entered into the banking world after the Indonesian Ulama Council (MUI) issued a *fatwa* (decree) that fore-

grounds the haram nature of bank interests in the Decision of Ijtima' Ulama of the Indonesian MUI Fatwa Commission of 2003 concerning Interest on December 16, 2003. This *fatwa* reiterated the *fatwas* of the National sharia Board MUI No. 01/DSN-MUI/IV/2000, 02/DSN-MUI/IV/2000, and 03/DSN-MUI/IV/2000, which generally state that the Islamic sharia does not justify bank interests.

In a broader context, this research is also in line with the *fatwas* of scholars from many countries which forbid bank interest; and the results of several conferences of world scholars about this. Thus, the results can also describe the same thing in many other countries. The context in this study is a conventional bank that conducts its business by borrowing funds from the community as savings and deposits by promising interest. Furthermore, the bank lends the collected funds to other people and asks for usury on the loan. In short, the bank's income comes from the loan interest margin. At first glance, all businesses and workplaces look the same, but Islam guides that *riba* (interest or usury) is different from buying and selling. It means that work based on *riba* is different from buying and selling.

According to Surah Al Baqarah verse 275 Allah, those who eat usury are people whose minds are damaged. The damage is because they equate usury with buying and selling (business or commerce). They think so because there is an element of exchange and effort. At the same time, Allah states that buying, selling, or trading is not the same as usury. Allah forbids usury and justifies buying and selling. Moreover, all respondents have a work background in conventional banking. Therefore, the word bank or banking in this study refers to conventional banking.

RESULTS AND DISCUSSION

The findings of psychological aspect.

Working activities in conventional banking, which overflow with goals to undertake and pressures, naturally will call out distinct experiences that bank employees encounter. The experiences encountered are not only at the level of physical but also mental, the latter of which workers are mainly tested. One of the aspects that some of the respondents felt most prominent was the frequent loss of pleasure from worship that they experienced while working. As stated by a respondent, who is also a mother who has worked in conventional banking for a long time:

"So...since our world revolves around service, *uhm*...there is no telling when customers would come...they come, and then another comes. A prayer room is provided should we want to pray. However, if a customer suddenly appears in front of us, we cannot say, 'Wait a minute, I need to pray,' the customer will get angry later. Then *uhm*, we are also required to provide

the most professional services. Why? Because there is a possibility that the customer could be a (disguised) inspector from our institution" (Murni)

All the other interviewed respondents also felt this condition. That is the condition where in their mental capacity to distinguish experience, they felt the pleasure of worship started to disappear. The worships they do, such as the *salah*, are reduced to a mere ritual ventured only the left-over times, in between the hustle and bustle of their conventional banking world. Those who devour usury will not stand except as stand one whom the Evil one by his touch hath driven to madness (Al-Baqarah verse 275). In this verse, Allah depicts the condition of those who practice *riba*. They cannot stand up except as a person possessed by a devil into insanity. They stagger/convulse, their souls and hearts are not at peace, and their minds are uncertain. In his tafsir, Quraish Shihab interprets that those who practice usury feel anxiety in their hearts like people who have lost their memory. It is because they think buying and selling are the same as usury. Even though Allah has warned that usury is not the same as buying and selling, he also warned that those who are involved in usury would experience depression or mental confusion because they are too focused on what they are lending or what they are borrowing.

The lender is restless because his soul is free from work. Meanwhile, those who owe are haunted by anxiety and worry about being unable to pay them off. From the interpretation, the respondents experienced feelings of unfocused and uneasy worship. They have to work to achieve the promised interest for the customer. They do the prayer, but there is no trace of it in the form of solitude and serenity in him. It is due to mixing up between doing God's commandments and doing his prohibitions.

Although many *mufassir* like Al Thabari and Hamka indicated that this is the state of the practitioners of *riba* when they are resurrected in the afterlife, Quraish Shihab in Tafsir Al Misbah said that the reality in this world presents that people who practice *riba* are really uneasy and always restless, just as how a person would be when possessed. They have no peace in their soul, and are always confused and uncertain, despite working hard under pressure, chased down by targets until they lose their sense of the world. This is because their minds and hearts are fixated on materials and auxiliaries. On these accounts, those *mufassir* above interpret that this verse also depicts the conditions of those who practice *riba* in the immediate world. This opinion can be made concessions with the first opinion, in that the conditions depicted in the hereafter are also reflected in their situation in this world, specifically, the absence of peace in their souls. This group of people assumes that *riba* is tantamount

to buying and selling. This is a means of making profits and increasing wealth. Nevertheless, it is clear that *riba* and buying and selling are very different; buying and selling is a mutually beneficial business, while *riba* only benefits one party and not the other.

From the subsequent verses discussed above, it is pointed out that those who practice can no longer distinguish between what is lawful and what is unlawful, between what is beneficial and what is harmful, and between what Allah has permitted and what He has forbidden, just as how they perceive that *riba* is resemblant to buying and selling. Justifying what Allah has forbidden is a major sin, and the people who do so would invite the *wrath* of Allah such that their life in the world is full of anxiety, discomfort, and far from the grace and guidance of Allah. Even if the company tries to implement management that helps strengthen spiritual elements (Adawiyah & Pramuka, 2017), the existence of usury will still make it meaningless. The respondents' feelings about this phenomenon align with the research form Ul-Haq et al. (2020), which show that Muslim managers with high religiosity perceive no separation between worship and muamalat. Then, if one aspect is injured, other aspects are also injured. It happens to conventional banking management, who are starting to understand this. For Muslim accountants, an integrated understanding of worship will also guide them to act more ethically under muamalah teachings in Islam and not rely solely on aspects of worship.

Amir and Rani stated that workers in banking institutions, especially conventional ones, have been trained to eliminate their (moral) sensitivity. They are taught that past-due customers pretend they have no assets or are in a bind to avoid paying their loans. Furthermore, they said:

"From there (the tragedies that transpire during a debt collection), (I feel) the more dangerous outcome is that the (my) heart dies, Sir. What I mean by the heart becoming dead is we are already...especially me...I used to come to the house of a debtor who was in trouble, and (we know that) that person really does not...really has no capacity or way to pay off their debt [said while crying]. (The customer would be) crying in front of us, and we are used to it. There is no (we no longer feel) empathy (continued to cry)" (Amir).

"Other people really make an effort to think over and comply with Islam, (and) we are nowhere close. We are just spectators who live comfortably (emotionally) regardless of (what is happening on) the left or right (the surrounding). (We have) no care to-

ward advice or what is waiting at the end (of this work)" (Rani).

Amir and Rani had said that she was touched by the earnestness of the (Islamic) preachers in cautioning people of the dangers of *riba*. They expressed that their heart (appeared to) have lost sensitivity and a sense of guilt.

The hadiths narrated by 'Abdallah ibn Han-zalah and Abu Hirairah approximate those who commit *riba* to the likes of those who have intercourse with their mothers. This very clearly stresses just how big the sin of *riba* is. From a moral point of view, it is atrocious, and its atrocity is akin to the atrocity of those who commit adultery with their mother. This depiction conveys that those who commit *riba* will gradually lose their sense of sensitivity as moral beings and will no longer be ashamed of committing sins. Whereas being ashamed or feeling shame are signs of a person's faith, the more ashamed they feel when committing sins, the stronger their faith in Allah. Hadith, narrated by Abu Hurairah and Imran bin Husain explained that modesty/shyness (*al-Hayyat*) is a branch of faith and does not bring anything except good.

Karlsson et al. (2019) & Lindsay (2020) show that ethical decisions by management, accountants, or auditors depend on the level of personal religiosity. An ethical decision is also a manifestation of a good moral decision. So that it can be concluded that usury causes a decrease in religiosity because the level of discipline to carry out Islamic orders decreases. As mentioned in several interpretations above, religiosity in Islam is not just rituals but also the heart; those who eat usury will feel emptiness. They will not feel the pleasure of worship. No matter how many rituals they perform, they will not get the peace. In the end, they will leave worship. They think it does not help to calm themselves. Even worse, they end up with other sins, such as drinking alcohol, consuming narcotics, and committing adultery. The decreasing religiosity will reduce moral sensitivity. Then concerning decision-making, management will make decisions that are inconsistent with moral values or unethical.

A hadith narrated by Nu'man bin Basyir very clearly demonstrates the state of the heart of a believer concerning other believers. That is, they feel great empathy toward one another and are likened to a body, whereby if one is in pain, the rest would be too, which is tied and proportional to their faith in Allah. The greater a person's faith, the greater the sense of empathy. However, those tied to *riba*, who pursues only worldly treasures, seeking wealth by condoning what is forbidden, are stripped of their sense of concern for others, and their soul becomes empty due to greed for wealth. This weakening of faith and the subsequent loss of sympathy are corollary when one flippantly violates the unlawful prohibitions laid out by the sharia without fearing Allah's punishment. Hunt-

ing & Conroy (2018) and Nagari et al. (2022) show that if management pursues the material side, the spiritual side will experience emptiness, and vice versa. Therefore, spiritual emptiness can be caused by work targets that are material pursuits to the point where they forget the spiritual aspect. However, in the context of work in a conventional bank, the work itself leaves a spiritual aspect so that it is only natural that no matter what effort is made, the spiritual aspect will still experience emptiness.

For Amir, Rani, and Murni, the large amount of money he earned did not bring any meaning. Likewise, while working in their office, their prayer rituals and charity felt devoid of value and essence. Furthermore, they said:

“Yeah... the common sense would be that you'd most likely be happy if you had much money. However, I felt emptiness; my soul felt empty. Now, this emptiness makes you finally ask yourself, what is happening? There is this feeling... hollowness. It feels like there is no meaning in life anymore, ... and you talk to yourself and feel you live like a robot” (Amir).

“At the time I attended an event, and there as I listened, I thought, these people are working toward their Islam, and here I am not sure where I am at... there was too much I had to devote to the office, especially before I left. I don't know about other banks, but the bank itself likes to have Saturday and Sunday selling days. Yes, maybe in the past, the work pressure was not as intense as it is now. In the past, it was initially enjoyable. I had Saturday and Sunday genuinely off. Now the trainings that were once held during working days are happening on (supposedly) non-working days” (Rani).

“There are very, very many (pressures) because in the banking world, once we enter the level... let's say of a permanent employee, we are involved with all banking activities. The activities are not only within the scope of our branch where we work but also the regional office as well. If the region holds a program, all subordinating branches must be involved. So, it is safe to say that there are no holidays. Even on Sundays, we have to look for customers (eyes start to well up)” (Murni).

In Taha verse 124, what is meant by “turning away from My reminder” is turning away from the Qur'an. In this context, the Amir, Rani, and Murni not only turned away from Allah's prohibition (the

prohibition of usury) but were also shackled by usury-based jobs. Finally, they turned away from God's commands in worship. As for a constricted life, it is a life in the world that, in the literal sense, is difficult in terms of income and sustenance; in the non-literal sense, it makes the chest constrict and brings restlessness and worry. This life of the misguided is constantly plagued by perpetual problems that exhaust any mental strength. Ibn Kathir depicted their lives as narrow in the world, not calm, and made the chest tight as the heart is enclosed by misguidance.

The above phenomenon generally leads to emotional problems for management personnel. This phenomenon endangers emotional health or disturbances in the emotional aspects of intelligence, ultimately affecting management and accountants' ethical judgment (Ismail & Rasheed, 2019). Furthermore, this phenomenon will proceed to what is referred to as “burnout.” Burnout harms work performance and the quality of the results of an audit of accountants (Smith et al., 2018). The respondents who experienced this would also, in turn, feel Physical Illness and Fatigue.

Most respondents had physical complaints while working in the banking sector. The respondents reported at least a few sets of complaints. For instance, Anto, Patma, and Febi had a complaint about the chest. They said:

“I often felt pain in the chest as well as seemingly abnormal heart rates” (Anto).

“Currently I have health problem... suffered from hyperuricemia and gall-bladder problems” (Patma).

“It is very exhausting, (and) yes, I am now at the peak (of exhaustion). I really want to stop” (Febi).

The problems suffered by Anto, Patma, and Febi are allegedly due to poor eating patterns as they were affected by the perpetual and pressing work demands and targets. All respondents complained of physical exhaustion due to the workload, which often takes no heed of days off. Many respondents also complained about frequent shoulder, neck, and head pain. Some respondents also depend on painkillers and antacids. The physical complaints, as experienced by the respondents, factor into the desire to quit the banking world. However, economic considerations necessitated that the respondents stay. As expressed by Febi, such fatigue and complaints are not primarily stemmed from problems related to the (physical) body. Instead, they are frequently related to mental and psychological stress.

These pain symptoms are described in the Qur'an Surah Al Ahzab: 10 for people with suspicions or prejudice. A hadith narrated by Nu'man

ibn Bashir illustrates the relationship between the condition of the heart (feeling) and physical health. It is said that in the body, there is a piece of flesh; if it is sound, the whole body is sound, and if it is corrupt, the whole body is corrupt, and hearken, it is the heart.

The work they do also brings about feelings of guilt that are compounded day by day. This feeling is felt by Amir and Murni, especially in the following statements:

"I felt that way ever since I saw the injustice earlier (mentioned)" (Amir).

"You realized more and more that, 'Oh, it turns out that this is very contrary to what is being taught by religion'... particularly with the obligation to offer credit products. Now that...it feels like as if (I am) offering (the door to a) hell, Astaghfirullahaladzim" (Murni).

The injustice, which meant by Amir and Murni, is that the banking system already has an extraordinarily sophisticated system such that the bank will not suffer losses, whatever the risk is. The customers are the ones who bear the greater risk. Amir and Murni frequently witnessed firsthand the property confiscation process being conducted on a customer in front of their family, where the children of that family would end up crying and screaming.

The two hadith (narrated by Said ibn Zayd in Sunan Abu Dawud and Musnad Ahmad) point out that those who commit *riba* effectively destroy the honor of their brothers when they do not have the right and are not justified by the sharia. Feelings of guilt towards others will continuously haunt them as they have wronged them.

Guilt is closely related to the conscience or faith of a person. That is, its presence indicates that the person still has faith. Feelings of guilt will also emerge in someone with good conscience, in that they care for others. Someone whose faith, weak as it may, still exists within them and invokes their feelings of guilt. A person of this nature is fortunate if he immediately repents, asks forgiveness from Allah, and leaves the act of *riba*. As scholars have conceptualized, the state of faith can increase and decrease. Faith strengthens with obedience and good deeds and weakens with immoral actions or sin. Those who commit *riba* have committed disobedience to Allah. To commit *riba* is to deceive others with their words and actions and take as much gain as possible from them, with little to no regard for their circumstances. In a hadith, Rasulullah admonished those who cheat or manipulate their transactions. They are not of his (the Prophet's) people (believers). Prophet said that whoever cheats, he is not one of us. Any income earned with deceit is haram and filthy; it will not increase, and instead denigrate, the pres-

tige of the person that commits it, let alone *riba*, which its very essence is prohibited from the very beginning.

Eyerci (2022) and Liu & Xiang (2018) state that guilt feelings can positively impact management to learn and understand the gap between expectations and realization. In the above phenomenon, guilt can also provide awareness to Muslim workers in conventional banking about the impact of usury. At least they understand the gap between what Islam expects and what they try to achieve.

The respondents often have negative thoughts or suspicions toward their co-workers and customers. This state of distrust or prejudice is habituated through the demands of work. The banking management may well desire this mental state or tendency to produce every decision free from any potential harm to the organization. This is as expressed by Anisa and Patma:

"You have to have your suspicions because, as a credit operation staff, you have to analyze customer loans. Can they pay off their loan on time or not? Do they have good credit performance and records? Also, (you must be suspicious of) colleagues involved in credit operational works. It is because they could likely manipulate data to better the performance (records)" (Anisa).

"Negative thoughts/suspicions...because work require much accuracy in analyzing credit, in any branch" (Patma).

Anisa and Patma showed that this bad habit of having negative suspicions was not built just from their job demands but also from their bad experiences when they had initially trusted their customers and co-workers to be good parties and trustworthy, but some would fall short. In the similar perspective, Anto described this problem as follows:

"Because of my current work pattern, I choose to have a bad attitude now. Because at the beginning of my work experience (in dealing with customers and co-workers), I, initially, had optimistic perceptions (of customers and colleagues), but somewhere along the experience (I found that) tricks were being played" (Anto)

The statements from Anisa, Patma, and Anto remind us that Islam forbids its followers to make their suspicions the basis for their truth, let alone have the act of being suspicious of others strongly tied to their habit and mindset. It is mentioned a lot in the Qur'an in the following surahs: Surah Al

An'am:116; Surah Yunus: 26; and An-Najm: 28. Negative thoughts, suspicions, or prejudice, are scorned in Islam. Narrated Abu Huraira that The Prophet requested his followers to beware of suspicion, for suspicion is the worst of false tales; and do not look for the other's faults and do not spy, and do not be jealous of one another, and do not desert (cut your relation with) one another, and do not hate one another. In another hadith by Abu Huraira, the Prophet said Allah is to His slave as he thinks of Him.

This developed habit of having suspicions against customers or colleagues from different divisions also brings about other problems for the respondents. Suspicions among divisions in one office often occur. The marketing division in charge of finding customers to help finance typically wants their customers immediately provided with financing by the institution. On the other hand, the analyst division in charge of ensuring the feasibility of financing will take time to analyze and minimize risk through various efforts.

Meta and Patma argued that negative assumptions and cold wars always occur between personnel in these divisions. Furthermore, they said:

"At the bank, we assume that every customer is always trying to avoid paying installments when billed...by falsifying their conditions" (Meta).

"...the marketing department always gives good points to customers, well, we as part of credit analysts have to do in-depth research, it could be that marketing provides incorrect data, conflicts often arise, because this is related to the targets of each department, so it is kind of a cold war" (Patma).

The statements from Meta and Patma show that wrong assumptions and suspicions do not only occur inter-divisionally, but it also occurs between banking personnel in the billing department and customers who need better credit. The bankers always wonder if any of the reasons offered by the customers any time they cannot make their installments on time. Furthermore, the overwhelming workload, assumptions, and suspicion of others often lead to emotional instability and undue and misplaced anger over trivial things. This anger often occurs beyond the respondent's office and is carried over into their interactions with their families.

It is difficult to think clearly when they experienced, often sudden, emotional instability. Such episodes bring about counterproductive problems to their work, making them forgetful and less attentive. This occurred in the case from Anisa who said:

"Now it is always easy for me to forget something; I have to make reminders, starting from sticking stickers on the walls and desks at work, making reminders on my laptop and cellphone, at home too" (Anisa).

To some extent, Anisa could not function without making reminders on sticker notes or the phone for the many tasks she needed to complete so that he would not forget or miss any important things. Such sight was not just seen within the space of her job but also transplanted to the tasks and things at her home. Distrust between personnel will result in unhealthy cooperation and competition in organizational management (Kostis & Näsholm, 2020). It can cause problems for management accountants who work very dependent on trust. They always try to increase contractual trust, competency trust, and good faith so that all policies and innovations in management accounting can be accepted by mandators (Robalo & Gago, 2017).

All respondents admitted that they, as part of the management of conventional banking, were provided with and used *riba*-based loan (for employees) services with low-interest rates. The banking institutions provide this to their employees for various motives, but ultimately it compels bank workers to work longer and harder to repay the loan. This was conveyed by all respondents and is represented by the claim of Respondent Febi, who expressed her desire to quit her banking job, which has become very strenuous for her, immediately. Febi said:

"I feel so tired, physically and mentally tired, especially after learning what usury is, but I cannot get out because I still have a loan at the bank where I work; our bank gives loans at low-interest rates to employees, yes, I borrow them for housing and other needs" (Febi)

Many factors can instigate this strain or exhaustion, most impactfully that of a psychological nature. Unfortunately, she still has many loans at the bank where she works. The initial loan was used to construct a house for her and her family. Later, however, she would take another loan to purchase a personal vehicle and other things that she deemed were needed. Eventually, the loans accumulated, and she would need a long time to pay them off. This accumulated debt the bankers owed to the bank, thus, became the single fortified challenge that prevented them from quitting their job in banking. This circumstance generally occurred among the respondents, though with varying amounts of loans that must be paid. Due to insufficient salaries to meet household needs and the absence of assistance from the government

regarding education, health, and housing, many banking management personnel jump into the trap of usury-based loans. Berisha & Meszaros (2018) explain that household debt is directly proportional to income and consumption inequality. Based on the information from respondents, the amount of debt is also directly proportional to the length of their service. It is in line with research results that show household debt for adult workers is higher than for young workers. Education and household size affect debt demand (Haq et al., 2018). However, based on empirical evidence, household debt significantly reduces family happiness (Liu et al., 2020). The management personnel may need to realize the fact, but it will affect work performance within the organization. What happens in the household will carry over into the work environment.

After the many "torments" described above, several respondents still working in the banking sector shared some positive things they discovered after working at their respective banks for a long time. Anisa and Riki said:

"At the bank, we get a lot of training, business and personality training, also get a lot of friends and relations. I feel that I had developed personally when I worked in banking, my personality has also developed" (Anisa).

"it feels as long as I work in banking, I can meet the needs of my family, my family is happy, yes, of course, it is better than before I worked in a bank" (Riki).

Anisa and Riki perceived the banking world as a world of both the business and education sectors, from which the respondent could benefit greatly. The former is in the sense that the activities carried out are business practices and that bankers are, therefore, business actors under the command of their respective banking institutions. The aspects or activities that typically characterize and are undertaken by business people are primarily inherent in bankers. The business activities undertaken by bankers include making up business surveys, seeking capital, and others.

Naturally, many bankers feel that they endeavor a business, though they are working as banking employees. Whereas the latter domain of education is that bankers can experience self-development training, business skills development, management, and others. By working in the banking world, there are gains to be received, from initially not understanding anything about management and business to being a person with much knowledge and understanding about the business and social sectors. This is attributable to the convenience and pleasure of the many facilities the respondent received from the bank where they worked.

These facilities, however, are not provided without recompense; they are provided to support the work that bankers must carry out. The facilities they may consider as a source of pleasure are tantamount to means that must ultimately be accounted for with hard work and performance progress.

Unfortunately, the bounties conveyed by Riki and Anisa are not as beautiful as imagined. Iwan, who was the oldest among the respondents in this study and chose to leave the banking world after working for 17 years, said:

"Yes, people say it is good to be an employee at a bank. I have several cell phones, a credit card with a large limit, and an official car, but all of that was given to me to support my task of making profits for the bank...the cellphone was given so that I could be contacted by my superiors at any time, no leisure time" (Iwan).

The facilities provided by banks to bankers eventually become burdensome. All the facilities initially felt very pleasant and provided many conveniences. More so, at the same time, prosperity brought the bankers to a much higher level of social strata than before. However, as time passes, the tasks and responsibilities that must be born and completed surmount and become heavier to a great extent. All facilities provided by the bank are only meant to benefit the bank to produce and maintain profit primarily and would, instead, oppress bankers further. Furthermore, it can be interpreted that Iwan likened the facilities provided by banks to bankers to carrots that donkeys would chase after. Iwan said:

"...get THR (holiday allowance), get a bonus, bonus at the beginning of the year, three months later, you get an appreciation allowance because of the end of month performance, you get THR again, you get it four times a year" (Iwan).

Should the donkeys slow down, a hit would be given on the rear as a punishment. As for the knowledge and business experience gained from working in banks, Iwan accounted that they are merely prosaic. Then, Iwan said:

"We at the bank have banking system support, training, and other things, so it seems like we are successful businessmen, even though when we are given our own business, it fails, so it is not certain that managers at a bank can succeed in doing their own business" (Iwan) .

From the perspective of Iwan, though many bankers may feel like business people, they are employees of banks that, without the support of the system, management, assistance, and facilities, their business skills will not benefit effectively. This is reflected by the many banking retirees and those who chose to leave the banking world, who could not establish a proper and robust business and would often go bankrupt.

This is despite "the claim" that these people have the business knowledge and skill sets they need, which they have gained explicitly while working in banks. Furthermore, Iwan said:

"Frankly, I am also disappointed that our close friends, so maybe they are confused...the business fails and then returns to the world of banking, especially if he has been lured by friends in banking, this is back again (back to banking), this has to do with faith and belief" (Iwan).

Many of his colleagues who left the banking world experienced failure in their independent businesses. Some chose to survive by continuing to seek a livelihood that they consider lawful or by perceiving and accepting their conditions as a trial to make up for and get rid of the remnants of transgressions from the time they worked in the banking world. Some others chose to return to work in banking because their unsuccessful independent business disheartened them, and they only recognized the banking world as the fitting work and lifestyle for them.

Lunardo & Saintives (2018) state that pride is a panacea for the problems experienced by management. Pride is obtained when someone has reached a particular position and has obtained certain materials and awards from the internal company and society. It becomes anesthetics for guilt towards other people and also towards the religion of the employee himself. With pride above, ignoring the prohibition of usury will occur. In addition, a sense of pride that ultimately leads to hedonistic traits will harm management or accountants in maturity and decision-making (Road & Hill, 2016); instead, those with ideological power are better at ethical decision-making (Ismail, 2014).

The psychological perspective. Based on the information obtained from the interview, the respondents who were current bank employees, which made up most of the respondents, entered the banking world unintentionally or by chance. That is, they initially had yet to plan on going into banking or even thought of it, and they stumbled upon it by chance. If seen from the Islamic worldview, seeking and accepting a job in banking is forbidden as bank interest or *riba* is forbidden in Islam. Furthermore, in all aspects of their life, Muslims must comply with the Islamic rules, i.e., the sharia.

Islam requires a Muslim to comply with the Islamic rules not only to the extent of actions done by the body but also to the dimensions of perspective and mindset. Based on the latter's dimensions, Muslims who accept and endeavor into conventional banking jobs can be considered to be those who claim themselves as Muslims but do not hold or adequately attend to Islam. This comes about because they are weak in understanding Islam and its rules. This low understanding is often caused by a low willingness to learn aspects of Islam, encompassing *aqidah* (faith), morals, and worship. Subsequently, this low willingness to understand Islam has resulted in many Muslims not having an Islamic worldview.

Misunderstandings related to the prohibition of *riba* also factor into why the respondents did not object to accepting a job as a bank employee. Moreover, the decision to accept the job is markedly motivated by the need to make an income to support a family. All respondents stated that they were compelled to take the opportunity to earn a living. This urge to earn a living hindered the respondents from ruminating over the implications of the offer when they first encountered by the work. That is to say that their Islamic worldview was not exercised or factored into their decisions.

In due time, the workload and responsibilities that must be carried became immensely heavy. Many respondents reported losing time with their families to complete the work given. The workloads and conditions also bring about physical problems. The continuous and intensive pressures and work demands bring mental and physical fatigue, often termed burnout in psychology. Burnout will lead to decreased work performance, loss of motivation and enthusiasm, and other mental problems. In addition, physical and mental fatigue can most potentially result in physical illnesses such as neuro, digestive, and immune illnesses. Beyond the physical, the workloads also induced mental stress or other psychological problems in most respondents. The respondents who, on average, have worked for approximately 15 years would contemplate, now and then, these physical and psychological health problems concerning whether their work brings more significant benefits in proportion to the sacrifices they have made.

Many respondents have considered quitting and searching for other work or ways to support their family. Some eventually settled to stay and come to terms with the conditions of the work. Some respondents who considered leaving the bank complained of extreme physical exhaustion due to their workload and targets. Not infrequently, this physical fatigue would be followed by other physical complaints. These complaints are typically high blood pressure, palpitations, persistent headaches, lethargy, and others. Considering the nature of these symptoms or complaints, this may be taken to the conclusion that these respondents

were experiencing problems within the dimension of physiological or biological psychology. In this study, the problems they experience psychologically at work impact their physical conditions as expressed through fatigue and complaints of pains or illnesses, which are often difficult to explain medically and thus termed psychosomatic illnesses (Bakarich et al., 2022; Brata et al., 2022; Harris et al., 2020).

Most of the other respondents stated that they had felt a change in their thinking, which made them more inclined to think negatively. The psychological impact they experience starts from having difficulty thinking clearly, hard to control anger, being suspicious quickly, forgetting too often, and being negligent. These symptoms are discussed in the study of cognitive psychology. In this context, these psychological tendencies were shaped by the habit of the respondents of having suspicions against others to ensure that individual and team tasks were performed effectively and accurately; and that risks were managed to prevent harm toward the management and institutions in which the respondents worked (or still work). Negative assumptions or suspicions can be birthed from perceptions and illusions mixed with fear and worry over the emergence of unwelcome incidents in the future.

Having and getting used to negative thoughts or assumptions are purposely insisting harm towards one's self-perception. In the long term, this cognitive manipulation process will damage cognitive abilities by being accustomed to illusory things and eliminating objectivity. Although respondents maintained that their suspicions were to ensure that intra and inter-division undertakings were performed following the planned targets, this tendency could eventually evoke a mental problem of paranoid personality disorder (PPD). PPD is a personality disorder marked by widespread and unwarranted suspicion and distrust and limited affective hypersensitivity (characterized by coldness and no sense of humor) (Reinstein & Taylor, 2017). Hypersensitivity means that people with PPD are easily irritated and angry for no apparent reason, such was experienced by many of the respondents. Paranoia can also be linked to many health problems, especially dementia (Iroka et al., 2015; Pearce et al., 2022). Dementia is a permanent impairment of cognitive or intellectual functions due to memory impairment and brain dysfunction and is generally associated with progressive loss of function. This condition was displayed in several respondents who, as described, were forgetful on many occasions and had to depend on reminder tools to help carry out their duties, especially when working in the bank.

Among the many problems expressed by the respondents, negative assumptions or suspicions pose the most significant harm and collaterals. As mentioned previously, the Qur'an and hadith warn of the danger of suspicions. The Prophet also said that, indeed, positive thinking includes

good worship. Thus, Islam guides its people to avoid negative assumptions, always be optimistic, and surrender to Allah's will alone. Mental experiences are actual (felt) and imagined experiences that humans encounter by themselves or through others. In this regard, some respondents felt that their work had taken away things that they consider or feel very important in their lives, namely worship, and compliance with the rules of the religion. Unfortunately, the things they value had to be given up in place of the work and activities they chose to bear to earn a living.

This conflict of importance poses a perpetual dilemma as they work in the banks, an inner battle that could end in an unsettled heart or a heart desensitized as it becomes accustomed to their work. The inner battle experienced also led to a feeling of emptiness in the heart. The acts of worship that they believed could calm and soothe the heart could no longer be performed diligently in a way that would give relief to the turmoil they felt. This was a battle between one belief or value against the reality that had to be faced. Worship eventually became no more than a physical ritual, bearing no impact on the state of the heart. This condition can also be associated with signs of depression.

The respondents also spoke about feelings of spiritual emptiness despite having tried to adhere to Islamic rituals. This could indicate the loss of spiritual awareness that bereaved the worship rituals they perform from impacting their peace of mind. Despite the facilities and comforts provided by the banking sector that should provide a sense of happiness, the feeling of emptiness overwhelmed them and became bothersome in due time. This feeling burgeoned into the tight-squeeze feeling or constriction of the heart and the life lived upon the pressures and demands of work, which insisted a significant amount of time, energy, and thought. Most respondents felt that the work demands were beyond what they imagined or what should be asked of them and that the income return they received was disproportional to the demands.

Moreover, some felt guilty in the interactions with customers, particularly those who were past due in their loans and were going through hardships and grief in dealing with their rough lives. However, some others had become accustomed and desensitized. Internal conflicts, emptiness, guilt, and desensitization of the heart are problems related to spiritual psychology. Spiritual or soul psychology studies psychology concerning the spiritual dimension of the human spirit. The distress of the spiritual dimension is one of the most substantial causes that have driven former banking employees to leave the banking world, which was also felt by the respondents who were planning, rather passionately, to leave the banking world. This also impacts the majority of respondents that are planning to leave the banking world with very high enthusiasm.

All these findings parallel and corroborate Eyerci (2022) and Fasa et al. (2019) views in their study of *riba* from the perspective of social justice and humanity. It means that usury not only causes problems in social justice between humans, but more than that, usury also impacts injustice within the person himself. It can be seen from the impact of the practice of usury on the psychological aspects above. In addition, from a business and economic perspective, usury also creates long-term problems for human resources. It strengthens the opinion of Choudhury (2018a) in his study of *riba* from the perspective of business and economic practice.

The worldview disturbance. The worldview that ideally should orient and be adopted by Muslims is the Islamic worldview. That is to say that how Muslims maneuver and conduct their lives should be based on the guidelines and teachings of Islam. According to Syed Muhammad Naquib Al-Attas, the secular nature of the Western worldview can be detrimental in that science and its development is no longer perceived to be associated with God's revelations, as mentioned in the Qur'an. This adoption of secular views within the Muslim community has taken place for tens, if not hundreds, of years, particularly in the Muslim countries that had experienced colonization by the West. The secular view that has impaired the way many Muslims think elicits their priority and inclination toward worldly things; and sets aside things related to the divine as something to hold on to only during times of anxiousness and old age.

A secular education system strictly separates the values and principles related to divinity from science. Science in higher education institutions in Muslim countries is also devoid of divine conceptions. For illustration, in an approximately 5-years study program in a non-Islamic (or other religious-based) higher education institution in Indonesia, religious education is only given for 2 hours each week within the first semester, i.e., 32 hours of religious education out of 5 years of formal education. In some sense, the religious course is a mere formality and complement. Not satisfied many students, as a result, develop a thirst and longing for the spiritual dimensions, which they end up seeking for themselves informally. Not infrequently and unfortunately, they encounter certain Islamic teachings which instead digress from the holistic concept of Islam. They end up completely immersed in only those aspects and abandon others. At the same time, Islam is a civilization born and enlightened by revelations that align intellectual traditions.

From the beginning, Islamic thinkers have never segregated science from the divine aspects. They understand that all existence in this world, both visible and invisible, is only proof and emphasize God's omniscience and necessitate the recognition of God's revelations, such that these revelations must be observed to apprehend that

existence. In so doing, prominent dissociation of science and aspects of divinity indicate an inclination toward secularism. This manifests in Muslims immersed in only one aspect; they immerse themselves exclusively in science or the divine and fail to unite the two. In that event, whether it is realized or not, the education system in many Muslim countries comes to be a supplier of easy labor for capitalists whose visions of religion, justice, freedom of thought, and welfare are diametrically different from the Islamic worldview (Islamiyah & Efferin, 2021; Mulawarman & Kamayanti, 2018).

The Islamic worldview possessed by Muslims, or lack thereof, as it happened, causes many Muslims to fall victim to the epistemological "oppression" of the Western worldview. They adopt and take pleasure from a worldview unsuitable for them. Despite being and declaring that they are Muslims, they adopt a secular, non-Islamic, worldview. It is like the case of Muslim bankers who believe that bank interest is lawful and not usury. As they worked to earn money at the bank, they would set aside Islamic teachings and values but would sometimes somewhat fraudulently appear to be faithful and pious. In the end, Muslims in this state of affairs are experiencing a worldview Disturbance. This disturbed worldview can ultimately affect the mindset and personality of those who suffer it. To a considerable degree, personality is shaped based on the worldview adopted by a person. That is, the worldview adopted by the person will become the basis of how that person thinks, behaves, and acts. The very first worldview adopted by a person will significantly determine the type of personality rudimentary and, in a way, natural to the person. Worldviews can powerfully shape personality as they change and develop congruently, with the process, over time (Bailey, 2017; Nilsson, 2014).

In the phenomenon presently studied, respondents sought and accepted offers to work in banking as per their foremost worldview and, inherently, their inclination as shaped by this worldview. Their understanding was that work in banking is like any other regarding how it is regulated, i.e., allowed or prohibited, by the religion. At that point, little efforts were made to learn about and confirm this presumption. In coming to such a decision, the respondents were greatly influenced by their (predominantly) non-Islamic worldview, so they feel comfortable and unburdened with the decision. This sense of ease arose from the congruency of the conventional banking system to the qualities of their mind and character. Those whose inclinations and character are shaped or based upon an Islamic worldview will certainly be disquieted by and disapprove of the conventional banking system.

This arises because the Islamic worldview will shape how they think and conduct themselves to observe what Allah has commanded and abandon what Allah has forbidden, as laid out in

the Qur'an and Sunnah. In the Islamic worldview, humans are supposed as the viceroys on Earth, whom Allah sent to establish worship, look after the earth and the creatures within, and comply, with mind, body, and soul, with Allah's commands alone (Al-Dousari & Prior, 2020). Islam is not a religion that focuses or is solely oriented toward beliefs and rituals of worship; Islam also encompasses all systems of beliefs, values, and practices that adhere to the rules that Allah has placed (Zakaria & Akhir, 2019). Accordingly, characters founded on the Islamic worldview will reject and feel discontented when subjected to what is forbidden by Allah, i.e., the sharia.

The Western worldview is, in some measures, scientific and empirical while the Islamic worldview, is empirical and metaphysical. The latter integrates both divinity and humanity, while the former focuses exclusively on the elements of humanity (Machlis, 2022). It follows that those who adopt a Western worldview will be in tune and comfortable with things that are materialistic, heedless of matters concerning the metaphysical or the divine. In so doing, those who adopt a Western worldview overlook religious values in the development of their personality. Many do not believe in or follow a religion. Just as with the respondents who "inherited" Islam from their parents or family, the Western worldview that they adopted relegated Islam to mere ritual or culture, as opposed to it being an encompassing worldview of the two dimensions of life: the world and the hereafter.

In this case, the Western worldview inclines a personality toward the present material life and the secular afterlife. Spirituality and religiosity are withdrawn from one's social, political, and economic life. Personality comprises the patterns of feelings, thoughts, goals, and actions observed throughout a human's life (Wetmiller & Barkhi, 2021). Personality is obtained from a lifelong process. It is not merely the propensity formed in one's youth or childhood but a transformable compound of traits with time and process inherent in life (Liao et al., 2018). Meaning personality is susceptible to change, in which a change in the worldview precedes the change. Though a worldview can shape a person's personality, a preexisting personality founded on a preexisting worldview is usually more challenging to change and accept a new worldview (Triki et al., 2017). To the same extent, the respondents were firm and would look for justifications that would make it acceptable to have a job in conventional banking.

The Western worldview deeply rooted in the respondents was difficult to replace with the Islamic worldview that they, as Muslims, should have. In this way, Muslims, notably the respondents, who adopt a Western worldview, are inadequate. They maintain that work in banking is lawful and reap pleasure from it even though it is against the sharia rules, yet they also want to

appear as pious people observing ritual worship. As such, this category of people has a dissonant personality. Therefore, the role of education and strengthening the understanding of *riba* must start with forming an Islamic worldview at the very beginning of every Muslim life.

It can be a solid basis for changing the term "interest-free of banking and finance" to "a *riba*-wi free of banking and finance," as proposed by Choudhury (2018a) and Suharto (2018). It is because introducing sharia term as crucial as *riba* is one of the efforts to establish an Islamic worldview. Furthermore, the problem of *riba* is not only a problem in a religion called Islam but also a problem for other religions. In other words, usury is also problematic for a religious worldview other than Islam. It follows what Bayindir & Ustaoglu (2018) explained: at least Abrahamic religions prohibit *riba*.

The *istidraj* phenomenon. A marked commonality found among some of the respondents in this study is that they had significantly benefitted from working in conventional banking, materialistically/physically and mentally, not only themselves but also their families. This is following the non-Islamic worldview that they had adopted at the time that they had accepted their job in conventional banking.

Western worldview hindered perspectives and association of the problems that the respondents face while working in banks to the spiritual dimensions of Islam, which is the religious belief the respondents had said to follow. The materialistic Western worldview separates the worldly life from the spiritual life. It manifests in one's belief that the things that occur in the world have no relations or causalities with the spiritual or religious dimension one supposedly adheres. They had held that the many problems or challenges (physical, mental, and spiritual) they experienced while working were merely the logical consequence of the workload and strict management system to earn more significant income and comfort that would not have otherwise been found in other jobs.

Likewise, any form of pleasure and profit that came their way would be marked by them as the generosity given by the bank. If it is conveyed to them that bank interest is haram and can bring about severe problems and predicaments, they would express that they do not at all feel or encounter a problem or predicament too severe but have received more benefits while working in the bank than elsewhere. Some of them had argued that if bank interest is, in fact, a form of *riba*, which would mean that they have gone against the *sharia*, then they should have encountered some form of trials or hardships, i.e., punishments, as a sign from Allah. Islam has addressed such seemingly gratifying and favorable conditions for those who transgress. Such a state of affairs, within the perspectives and concepts of Islam, is termed *istidraj*.

In the Qur'an, the word *istidrāj* is repeated twice in surah Al-A'raf verse 182 and surah Al-Qalam verse 44. Mufasssir from the previous period, like Al Thabari, interpreted the *istidrāj* as subtle ploys acted on people who are given a grace period; the subject feels (too) at ease and amiable to the (Supreme) Being who has given the subject a grace period, that in time to come they fall prey to (or encounter) unpleasant affairs. Al Suyuthi and Al Mahalli in Tafsir Jalalain explained the *istidrāj* as a condition of human ignorance to warnings signed by trials and suffering. They do not desire to take lessons and wisdom from what has come their way. To them, the doors of pleasure are opened. If they rejoice in what has been given with pride, then Allah shall punish them with a painful punishment.

Modern *mufasssir* like Hamka defined the *istidrāj* as rising gradually, as if climbing stairs, step by step, a top or peak is reached; to gradually rise to the top, or decline gradually to the bottom; this course of elevation or demotion is not at all realized by the person concerned, because they have forgotten Allah. Thus Allah takes away from them their conscience; to discreetly lead them astray from the right path or truth; to be given all that one desires and open doors of pleasure until one forgets one's self; they forget that there is the calm before the storm and that one cannot dodge a bullet; they commit sins as driven by their unfettered lustful desires; ultimately, they go astray, and Allah's punishment awaits. Also, Quraish Shihab, in his tafsir, described *istidrāj* as moving (something) from one stage to the next until an end (pinnacle) is reached with the fall of punishment, seemingly heartening abundance or security from punishment, that, on the contrary, would inspire more considerable violations or sins, such that, ultimately the punishment received is more significant, Allah allowing transgressions to take place and does not hasten punishments.

From the nature of *istidrāj*, as described by the Muslim scholars, it may be said that the pleasure and comfort received and experienced by the respondents from the Islamic worldview is, in fact, a form of *Istidrāj*. *Istidrāj* is an argument in Islam that complements the missing puzzle about injustice in usury-based business and economics. Eyerci (2022) and Fasa et al. (2019) suggest that usury is a form of oppression from one to another. However, in the concept of *Istidrāj*, those who oppress and get pleasure from *riba* await God's punishment (*azab*). In other words, those who practice *riba* are oppressing themselves.

The *maslahah* perspective. The physical, cognitive, and spiritual troubles they experienced combined made the solid basis for their desire to leave the banking world. However, despite the immensity of these problems, they did not serve to sway them off the bank. One other crucial factor would overturn the persistence to work in banks. That is, of all the respondents who had left the banking world, the tipping factor that led them to

the decision to leave was their knowledge and understanding of the rules of Islam regarding *riba*. With this knowledge and understanding, they could put things into perspective or make sense of their experiences as a bank employee related to the physical, cognitive, and spiritual dimensions. This is in the sense that they could infer the troubles they experienced as the eventualities of *riba*. The perception that *riba* is oppressive, as is witnessed through how the customers suffer from their debt to the bank, produces a deep sense of guilt.

Liao et al. (2018) and Schniter et al. (2020) explained that a person's guilt about another arises from their interactions. In this context, this is the interaction that occurred between the respondents and their customers. Guilt emerged because one party witnessed the other they know well in great trouble or misfortune, juxtaposing to their condition. It is the condition whereby the bankers continue to live in peace and often get more prosperous. It happened in the face of their customers suffering the brunt of *riba* (interest) practices. Those who were aware, to any extent, of the haram ruling and the dangers of *riba* were made sure of them as they witnessed the suffering experienced by the customers.

The respondents who, during their work in the bank, executed or still are executing bank operations, directly or indirectly, became conscious and guilty of their involvement in a system that produces suffering for the customers. Unfortunately, this sense of guilt does not pertain to all bankers. Many still consider *riba* in the banking system to be a fair system. Their perception is that the suffering experienced by the customers is due to the ramification of their own unprofessionalism/negligence and incapacity. This perception that is continuously instilled in bankers' minds ultimately eliminates bankers' sensitivity to the suffering and injustice that the customers experience and receive.

Of the respondents who were still working in the bank, some of them stated that they were preparing to leave. Those planning to leave, however, still had to ponder the implications, particularly concerning how their family's needs would be fulfilled. They also admitted that they were still tied by their soft loans from the banks where they work.

All respondents admitted that they had or still relied on the loan for various purposes, mainly related to their housing and personal transportation. Aside from economy-related barriers, the respondents that were planning to leave were still trying to understand and arrive at their conclusion or judgment and eventually believe and commit to matters related to *riba* prohibition. They hoped that the decision to leave the banking world would be based on a well-thought-out, responsible, and wise judgment. It can be said that a premature and emotionally influenced, thus not firmly founded, decision to leave the bank could

be ineffectual in that those who leave would, in the future, likely go back and work in the bank. In several cases, ex-bankers returned to work in the bank as their decision was primarily emotional and lacked a strong understanding (of the matters related to *riba*). This (going back into the bank) would also be exacerbated, should they have tried to establish their own business, by their failed independent business world and inability to find work in halal sectors despite several tries.

The remaining respondents had taken loans from their bank and merely accepted their circumstances, working in the bank until retirement. They were haunted by the fear of losing their job, luxurious and pleasurable lifestyles, and social class that they were proud of. News of their friends who had unsuccessfully established businesses or sought to find economically favorable lives added to their reasons to stay. Thus, they try their best to endure work in the bank despite the physical and mental problems they would often encounter, and somewhat severely.

The persistent respondents also felt that being a banker greatly benefited their lives and families. Those benefits entailed a considerably large income, job support facilities, training, business learning opportunities, a lifestyle more luxurious than average, and pride in their social class. Respondents of this type were misguided in their perception of matters concerning *riba*. They did not think and would always try not to believe that bank interest is a form of *riba*. Some respondents would always practice worship and multiply alms

to cover up and get rid of their sins, should their belief that bank interest is not *riba* be wrong. This is an attitude or mentality that is dissociative or contradictory. It is the result of a worldview disturbance.

Figure 1 provides evidence that *riba*, in general, can harm those who practice it, particularly in the case of the respondents affiliated with the bank. Especially for personal management and accountants, this circumstance poses harm or destruction (*mafsadat*) from the perspective of the *maqasid sharia*. The previous discussion has shown the dimension of *mafsadat* that arises from usury. Finding and demonstrating aspects of *mafsadat* is the first and primary step in *maqasid sharia*. It is because *maqasid sharia* prioritizes rejecting damage (*mafsadat*) rather than taking benefits. In the scope of *hifz al-din* (protection of the religion), work in banking makes vulnerable Muslims to dissonant personalities or circumstances. On the one hand, they take on jobs or positions prohibited by the sharia, yet on the other, they long and try to be devout Muslims through their Islamic rituals and worship. Problems in spiritual psychology, based on the *maqasid sharia* perspective, are damage to religion (*mafsadat al-din*).

The chaotic Islamic worldview causes the problems above. The chaos for management and accountants will result in unethical decisions (Islam & Rasheed, 2019; West, 2017). This type of decision is a decision taken with no moral value in it. Furthermore, the decisions made by those who experience spiritual psychology problems or con-

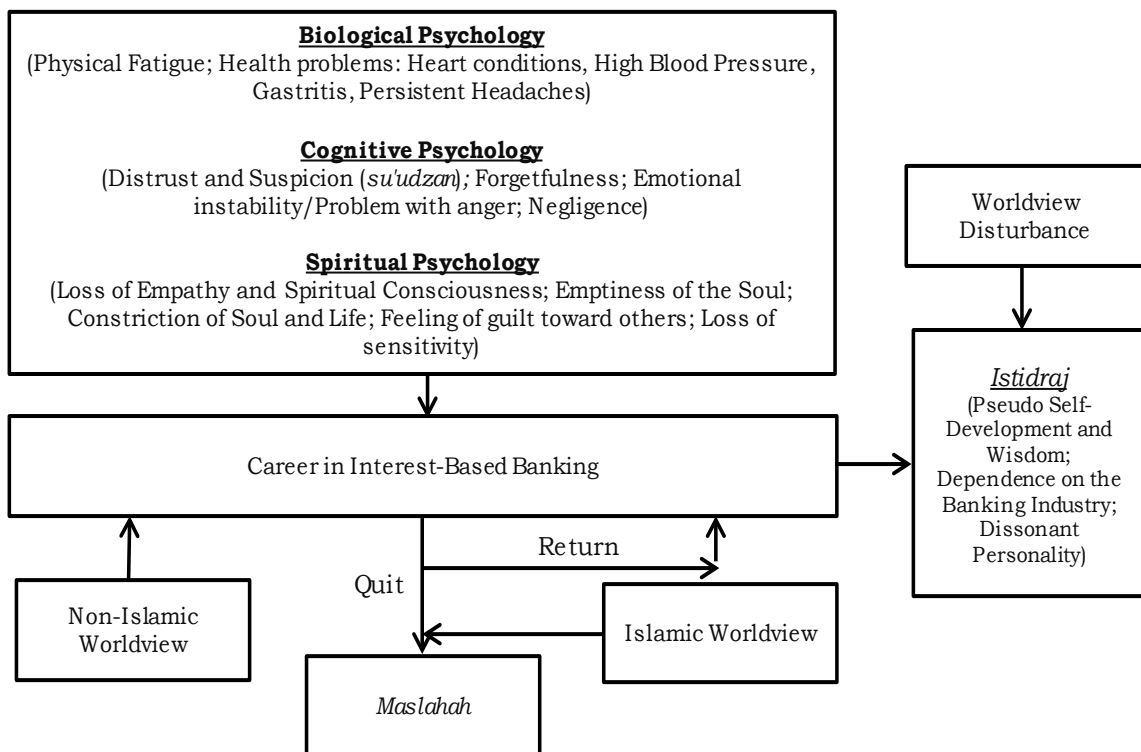


Figure 1. Flowchart of Accounts of the Psychological Experiences of Bankers (The Psychology of Riba)

fusion in the worldview of Islam do not base their decisions on Islamic values of justice, the world, and the hereafter. Without ethical and moral values, the management accountant's decisions will harm the organization and its stakeholders.

This contradiction reflects upon their partialness in carrying out orders and avoiding prohibitions set by Allah, such that they express complaints in the context of their spiritual psychology. In the scope of *hifz al-aql* (protection of mind and reason), the cognitive psychological problems in this study provide sufficient evidence that works in conventional banking negatively impact the sanctity of the mind. In the long term, this negative impact proliferated and impacted the souls or psyches of the respondents.

Negative assumptions and paranoia in the long term will damage the ability to remember and think (dementia) (Pearce et al., 2022). When this negative assumption and paranoia becomes a phenomenon experienced by management and accountants, it will cause problems related to cognitive psychology. Slapničar et al. (2021) emphasize the importance of cognitive psychology health for accountants.

Cognitive analytical skills, skills to understand big data, and other cognitive abilities are mandatory for management accountants (Cardoso et al., 2018). The problems in cognitive psychology can undermine all of the management accountant's abilities and skills. It also results in haphazard and unsystematic work execution. It also makes the decision-making process irrational and not based on accountable research methods. In fact, at the same time, management accountants are required to innovate and be creative to achieve goals and ensure the continuity of the.

Moreover, the physical complaints bankers often encounter in their jobs, as concerning physiological psychology, can develop into severe and potentially deadly health issues in the short to long term. This furthers into the fact that *riba* jeopardizes the aspect of *hifz al-nafs* (protection of life or soul). Physical fatigue that arising simultaneously with spiritual and cognitive problems will end in disease in biological psychology. It has an impact on work productivity and also complaints of physical illness for management and accountants. The combination of physical and spiritual problems leads to psychosomatic illness (Bakarich et al., 2022; Brata et al., 2022; Harris et al., 2020). It requires a large number of treatment costs. It is a burdensome problem for accountants and management in countries where the states do not provide health care. Ideally, the state should be able to provide free health services that can boost performance improvement and a healthy business climate.

Finally, economic problems or crises, as accounted by the majority of the respondents concerning the trap of long-term for-employee loans; disproportionate salaries in the face of the physical, mental, and spiritual burden or loads; and

the incapacitation to establish business independently, provide evidence that work in the *riba* environment jeopardizes the economy or wealth (*hifz al-maal*) of the employees involved. Though people may argue that conventional banks actually promote and protect the wealth (*hifz al-maal*) of the Muslim people on the occasions that they entrust and store or save their money in conventional banks, it is not commensurate with all the damage suffered by those who practice *riba*.

From the perspective of safeguarding wealth (*hifz al-maal*), many management personnel has fallen into *mafsadat*. They are involved in debt to fulfill their life and household needs. Household debt occurs and develops due to usury and consumerism (Berisha & Meszaros, 2018). They fall into the trap of debt and usury due to a misunderstanding of the Islamic worldview and an ingrained materialist mentality. As a result, management personnel carry out their work for one purpose only, to pay debts and interest. In this condition, work becomes irrational and ignores the balance between pursuing targets and work safety. They will be very vulnerable and easily fall into illicit that harm the company. It happens because of the loss of *qonaah*.

Afou (2017) and Az-Zahra et al. (2022) explain that soul satisfaction (*Qana'ah*) is real wealth and avoids wastefulness and consumerism. Muslim accounting and management personnel should possess this characteristic. Household debt, usury, and consumerism naturally extend to (most potentially) harming the livelihood of their family and offspring (*hifz al-nas*). Empirical evidence proves that a family lost happiness due to debt cycles (Liu et al., 2020). Debt traps damage not only family happiness but also damage the company's work environment and operations.

The phenomena found in this study are hoped to not occur in Islamic financial institutions. The realities investigated and discussed in this study approximately sum up into an abstract definition of what is referred to as the "psychology of *riba*." If the essence of *riba* is oppression or injustice, then any dimension of oppression or injustice will undoubtedly bring about the same consequences as what *riba* brings. Many Muslim scholars and researchers have pointed out inherent economic injustice in bank interests (i.e., *riba*).

Moreover, injustice in the operational context of the financial institutions can manifest, among others, as disproportionate or unreasonable workloads beyond the capacity of the employees; working hours that disregard times for worship (e.g., the obligatory five prayer times); neglected rights of workers to be able to spend time with their families; and the instilling of speculation and mistrust by and among the employees and customers, as are liable to occur in Islamic financial institutions. Should any of the injustice mentioned occur in Islamic financial institutions,

the realities alluded to by the concept of the “Psychology of *Riba*” will befall even the workers of Islamic financial institutions. Therefore, Islamic financial institutions should be more introspective and careful.

As discussed and conceptualized above, the psychology of *riba* can make for a parameter or indicator of the presence of oppression and injustice in workers’ environment as well as the relation established vertically, between superiors and subordinates, in an institution. Institutions must continue to pay attention to the framework, limits, and guidelines of *maqasid sharia* so that the five essentials of human well-being (al-dharuriyat al-khams) are maintained and not violated. Finally, living under the sacred umbrella of the Islamic worldview is non-negotiable for Islamic business actors and accountants. Through this, the unity and integrity of the mind, body, and spirit are driven to benefit the world and the hereafter.

These findings prove and support that *riba* does not only harm the economy and society (Eyerci, 2022; Fasa et al., 2019), business and economic practices (Choudhury, 2018b); and is prohibited by various religions but also has a negative impact from a psychological aspect (Bayindir & Ustaoglu, 2018). In the long run, it will undermine the strength of the human resources involved.

CONCLUSION

From *maqasid sharia*’s perspective, the psychology of *riba* brings a lot of bad things to the management of financial institutions and accountants, especially to Islamic financial institutions. This bad thing not only has an impact on the sustainability and existence of the organization but also on the management personnel who are in it. This spiritual, cognitive, and biological problem occurs in aspects of professional activity that are very important for managers and accountants. It includes deciding on policies; establishing a cohesive and conducive work team; building self-confidence and team; strengthening cognitive abilities; fostering creativity and innovation; and evaluating all results and achievements with wisdom and clarity. In addition, this impact will eventually damage the economic aspects and happiness of the person personally and their families.

Those who had a distorted worldview would expectedly demonstrate a dissonant personality. The comforts and pleasures they received from working in the bank merely embodied *Istidraj*. In addition, the psychological phenomenon of usury (*riba*) can also occur in Islamic financial institutions if the Islamic worldview and *maqasid sharia* are not the basis for management to think and work. These results can be an entry point for early studies on Islamic behavioral accounting. For Muslim accountants and business people, understanding the worldview of Islam and *maqasid sharia* from an early age can provide an understanding of sorting and selecting which activities are appropriate and which are not following *sharia*;

an example is the practice of usury. A solid Islamic worldview will prevent Muslim managers from the psychological phenomenon of *riba* and other unethical actions. In addition, the worldview of Islam and *maqasid sharia* can guide Muslim managers to understand actions that bring benefits and actions that bring harm; and *riba* is one thing that brings enormous harm.

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