



# Perception of *Ribā* Among the Muslims in Malaysia: An Exploratory Study

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## Abstract

This study explores the perception of Muslims in Malaysia's about *ribā*, eating pork, drinking alcohol and dating. A pilot questionnaire was developed. To avoid social desirability, the questionnaire treated respondents as informants. 267 informants responded to the pilot. The Cronbach alpha was 0.743. The questionnaire was improved with the addition of four additional questions. A new questionnaire was answered by 351 informants. The Cronbach alpha increased to 0.78. The findings were compared to similar data collected on the perceptions' towards eating pork, drinking alcohol and dating. About 31% of Muslims have no problems taking *ribā*. About 40% of Muslims seem unsure about the legal status of *ribā*. 55% said that Muslims take *ribā* from time to time, 48% said that Muslims were forced to take *ribā* while only 36% found that *ribā* was the logical thing to do. Only 25% of Muslims believed that *ribā* would a good thing. Further analysis suggests that there are structural reasons why Muslims take *ribā*. This author suggests that these findings establish a base-line from which future researchers might understand how sins become culturally acceptable or become culturally unacceptable.

*Keywords:* Qur'ān, *ribā*, Islamic banking and finance, culturally acceptable sins

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## 1. Introduction

The use of interest-based loans (*ribā*) is a common phenomenon in Malaysia although it is clearly forbidden in Islam. Over the last thirty-five years, the spread of Islamic banking and finance institutions have given Muslims in Malaysia a choice. There have been many studies about the perception of Muslims towards Islamic banking and finance (e.g. Shams, 1996; Gait and Worthington, 2008), however, very few studies seem to have explored the perception of Muslims towards *ribā* (although Shams 1996 did explore this topic).

In today's world, syncretism can be a consequence of exposure to mass media where theology and mass culture get entangled (Bartocci and Littlewood, 2004). Research shows that media shape individuals' opinion (Sotirovic, 2003) and that media exposure can lead to desensitizing people (Bushman and Anderson, 2009). In this study, the term "media" refers to newspapers, television, social media, books and textbooks. In the context of this study, syncretism can work as follows. Most management textbooks – from corporate finance to strategic management – encourage the use of *ribā*. As textbooks are probably seen by students as containing factual knowledge, it is possible that Muslim business students get desensitised and forget that *ribā* is one of the worst sins in Islam. Many business students might accept that using *ribā* to finance companies is "normal". Exporting Western economic values is key to the Eurocentric secular worldview (Malik, 2017).

This study aims to understand the perception of Muslims in Malaysia towards *ribā*. To better appreciate the data, these perceptions will be compared to the perceptions of Muslims in Malaysia towards eating pork, drinking alcohol and dating. This study will enable other researchers to track how the perception of culturally acceptable sins and culturally unacceptable sins evolve over time.

## 2. Ribā in the Qur'ān

Saeed (1995) notes that before the *āyāt* concerning *ribā* were revealed, there were many *āyāt* that encourage the rich to help the poor and the needy. This moral obligation is found throughout the Qur'ān. Allah reminds people that their wealth was given to them by Him and they can get closer to Him by spending it on the poor and the needy. Saeed (1995, p. 498) quotes one *āyah* that summarises this attitude towards wealth, “*Those who follow God’s Revelation and are constant in their prayer and spend on others, secretly and openly, out of what We provided for them as sustenance, it is they who may look forward to a bargain that many never fail*” (35:29).

Saeed (1995, p. 499) says that the first *āyah* concerning the prohibition of *ribā* was revealed in the fifth year of the Prophet’s (peace be upon him) mission. Allah says, “*And whatever you may give out in riba so that it may increase through other people’s wealth, does not increase with God; but whatever you may give by way of charity seeking God’s pleasure, they will receive manifold increase*” (30:39)

The second *āyah* revealed was 3:130, following the battle of Uhud. The numbers of Muslim soldiers that died in Uhud led to an increase in the number of widows and orphans. This required the granting of assistance based on charity, not *ribā* (Saeed, 1995, p. 500). The last *āyāt* concerning *ribā* (2:275-278) were revealed towards the end of the Prophet’s life (peace be upon him) (Saeed 1995, p. 501). The Qur'ān starts by highlighting the plight of the needy (2:273) before stressing that *ribā* is forbidden. Saeed (1995, p. 503) says that scholars have concluded that the opposite of *ribā* is charity. Saeed (1995) then engages in an analysis of the various schools of Islamic jurisprudence on the issue of *ribā*. He notes that scholars of jurisprudence tend to discuss the technicalities associated with *ribā* without considering the moral framework proposed by the Qur'ān. He notes, “*Unless the moral importance attached to the prohibition of ribā is emphasised, which is hardly the case in the current debate, there is a danger that the whole discussion may become a meaningless exercise and a quibble of semantics*” (Saeed, 1995, p. 515).

Since then, many books of Islamic finance have highlighted that *ribā* is forbidden in Islam and these textbooks then seek to explore the concepts of Islamic banking. These textbooks generally ignore the moral dimension that Saeed (1995) was emphasizing.

A more recent analysis was proposed by Khan (2016). Khan (2016) conducted a total of 105 lectures on *sūrah al-Baqarah*. He explores the concept of *ribā* in the 101<sup>st</sup> and 102<sup>nd</sup> lecture. Before exploring the *āyāt* of *ribā* in *sūrah al-Baqarah* (Khan 2016) reviewed the *āyāt* concerning *ribā* in other parts of the Qur'ān. The first *āyah* was in *surah ar-Rum*. Khan (2016) notes that this *āyah* did not prohibit *ribā*. Then the *āyah* in *sūrah Āl-`Imrān* was revealed prohibiting *ribā*. This was probably around the second year after the emigration. Khan (2016) explains that the Quraish were borrowing money with interest to equip their army for the next battle against the Muslims. Some of the Muslims wanted to do the same by borrowing money from neighbouring tribes. Allah forbade this. The next *āyah* is in *sūrah an-Nisa*. Some of the people of the Children of Israel were debating with the Prophet (peace be upon him) and Allah listed some of the crimes of the Children of Israel. One crime was the use of *ribā* even though it had been prohibited in the Jewish scriptures. Lastly, the *āyah* in *sūrah al-Baqarah* were revealed towards the end of the Prophet’s mission.

To appreciate the placement of these *āyāt*, a brief overview of *sūrah al-Baqarah* is necessary. The main theme of *sūrah al-baqarah* is faith (*iman*). *Sūrah al-baqarah* is composed of four stories. The first story concerns the disobedience of Adam (peace be upon him). This is an example of disobedience and repentance. The second story concerns the Children of Israel. It is a story about ignoring revelation, disobeying the prophets and being too proud to repent. The Children of Israel were supposed to be an example for the rest of humanity. They wasted that opportunity. The third story is about prophet Ibrahim (peace be upon him). He is an example of perfect obedience, so no repentance was necessary. The fourth story – which is still unfolding – is that of the Muslim community. Muslims are told that one of three things can happen: they can be like the Children of Israel; they can be like prophet Adam or they can be like prophet Ibrahim. In other words, the first three stories provide an historical perspective. The fourth story is a timeless challenge to Muslims until the Day of Judgment.

To build a community, Muslims were given a new direction of prayer, a new constitution – the Qur'ān – and a new capital – Mecca. To build this community, fighting would be necessary so that last portion of *sūrah al-Baqarah* prepare the Muslims mentally and gives them the legislation to deal with the indirect consequences of such as war – such as dealing with orphans and widows. The *sūrah* then deals with charity (i.e. the best thing to do with one’s money), *ribā* (i.e. the worst thing to do with one’s money) and business transactions (the acceptable thing to do with one’s money). The entire discussion on Islamic economics (i.e.

charity, *ribā* and business contracts) ends when Allah says, “To Allah belongs whatever is in the heavens and whatever is in the earth. Whether you show what is within yourselves or conceal it, Allah will bring you to account for it. Then He will forgive whom He wills and punish whom He wills, and Allah is over all things Able” (2:284)

Khan (2016) says that this mindset – that human beings possess nothing as everything is actually owned by Allah and people are simply borrowing resources for a while – cures human beings from excessive greed. Everyone has greed – which is why fair and transparent business transactions are permissible – but the nature of *ribā* is based on excessive greed. In this light, *ribā* is introduced as the anti-thesis of charity. Table 1 highlights the relevant *āyāt* and the underlying themes.

Table 1. Structure of the Section on *Ribā* in *Sūrah al-Baqarah*

<i>Ayah</i>	<i>Translation in English</i>	<i>Theme</i>
275	Those who consume <i>ribā</i> cannot stand [on the Day of Resurrection] except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is like interest." But Allah has permitted trade and has forbidden <i>ribā</i> . So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns to [dealing in <i>ribā</i> ] - those are the companions of the Fire; they will abide eternally therein.	Threat of the Day of Judgment
276	Allah destroys <i>ribā</i> and gives increase for charities. And Allah does not like every sinning disbeliever.	Allah destroys <i>ribā</i> and increases charity
277	Indeed, those who believe and do righteous deeds and establish prayer and give <i>zakah</i> will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.	Abandon <i>ribā</i> to protect your faith
278	O you who have believed, fear Allah and give up what remains [due to you] of <i>ribā</i> , if you are believers.	
279	And if you do not, then be informed of a war from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged.	Allah destroys <i>ribā</i> and increases charity
280	And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew.	
281	And fear a Day when you will be returned to Allah. Then every soul will be compensated for what it earned, and they will not be treated unjustly.	Threat of the Day of Judgment

Source: Adapted from Khan (2016)

As can be seen, the central theme is that abandoning *ribā* is essential to protect one’s faith. Scholars of Islamic law sometimes reduce Islamic law to a dry statement, such as “*ribā* is *haram*”. In contrast, Allah presents an uplifting appeal to human decency. Having heard about the stories of prophet Adam, the Children of Israel (who were known for *ribā*) and the loyalty of prophet Ibrahim, having heard of the beautiful *āyāt* concerning giving in charity and the declaration of war from Allah and His Messenger to anyone dealing in *ribā*, a believer will naturally want nothing to do with such an act. Khan (2016) notes that justice doesn’t happen because a just law is enacted. The process of changing a society takes time. Individuals need to fix their relationship with Allah first, then their relationship with their family members. Other issues – such as the prohibition of *ribā*– appear at the end of the process (Khan, 2016). To explore the perception of Muslim in Malaysia of *ribā*, a questionnaire was developed.

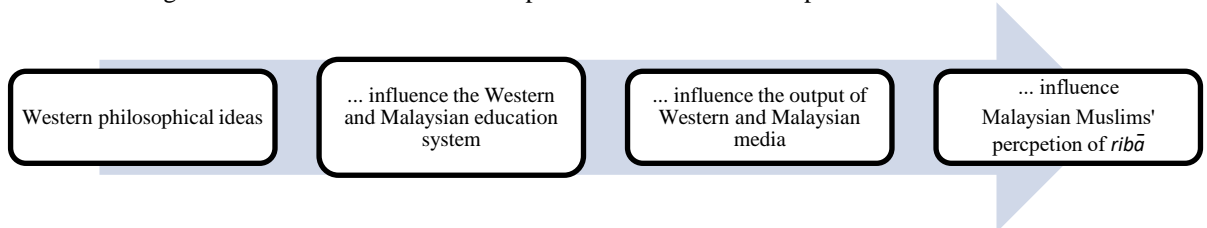
### 3. Developing the Instrument

As this author could not find a relevant questionnaire in the literature, he developed one. As this is an exploratory study, it is assumed that the properties of the questionnaire can be tested by other scholars and that a better questionnaire can then be developed in the future. This is an unfortunate limitation to the study.

After the death of the Prophet (peace be upon him), the Muslim influence expanded to many parts of the world. Muslims influenced other civilisations and were generally not influenced by other civilisations. When the Muslim world started decaying, it ceased to influence other civilisations but it was still relatively isolated from others. By the 19<sup>th</sup> century, Muslim countries were colonised. For example, Malaya was under European influence since the 16<sup>th</sup> century. The British gradually established their influence in Malaya from the 18<sup>th</sup> century onwards. Thus, it is not unreasonable to assume that Malaysian culture reflect this mixing of local and foreign influences.

This is particularly true as many Malaysian graduates' study overseas before returning to Malaysia to start their careers. Even after independence, many Muslim countries are still heavily influenced by Western films, TV shows, music and the reliance on textbooks. For example, most business courses in Malaysia rely on textbooks in which *ribā* is represented as something normal. Assuming that the outputs of Western media reflect Western philosophy, this author hypothesised the relationship described in Figure 1.

Figure 1: The Link between Philosophical Ideas and the Perception of Muslims



This relationship – however indirect – might be relevant to the way Muslims in Malaysia perceive *ribā*. Fortunately, the main philosophical trends in Europe and the United States are well documented and are briefly presented below.

The Greek philosophy phase (from about 500 before the Christian era to about 430 CE). The main philosophers were Socrates, Plato and Aristotle. The Greek ideal was of the self-sufficient individual man (Marias, 2014, p.18). Most of the themes that were developed by Western philosophers were already present in Greek philosophy. For example, Epicureanism raised the questions of living well and happiness. Kelly (2004, p. 40) calls it a perennial philosophy because it has appeared in many forms over the centuries.

The Scholasticism phase started when Christians used philosophy as a tool to refute pagan and heretical ideas (Marias, 2014, p.107). Philosophers that stand out include St Augustine, Occam and St Thomas. This period lasted from about 430 CE to around 1400 CE. The ideas of various philosophers at the time can be summarised by the notion of theism. Theism is the belief that God can only be known through revelation (Marias, 2014, p. 252).

From the beginning of the Renaissance onwards, European philosophers became fascinated with nature and science. Europeans relied less and less on God. There is a shift towards deism. Deism is when “*God is known through reason, without any supernatural aid. Natural religion (i.e. deism) is merely what our reason tells us about God and our relationship with Him. It is a religion without revelation.*” (Marias, 2014, p.252). There are multiple schools in this period. In particular, in 1641, Descartes founded rationalism. Rationalism assumes that senses cannot be trusted and that one has to use reason to work out problems. Descartes’s philosophy is a method of enquiry and a method of doubt (Wolff, 1981, p. 274). In essence, Descartes wanted people to doubt everything. This precipitated a move towards a “*radical individualism in religion, in politics, in art, in literature and in philosophy*” (Wolff, 1981, p. 271). By and large, the rationalist movement was well established in continental Europe except for Great Britain.

The British were more interested in empiricism, with philosophers like John Locke, George Berkeley and David Hume (Wolff, 1981, p.290). They argued that experience, not reason was the key to knowledge. By the early 19<sup>th</sup> century, the idea of utilitarianism was being promoted by Bentham and Mill (Kelly, 2004, p.153). By the late 19<sup>th</sup> century, the Americans adopted the ideas of pragmatism. They started by stating that knowledge is justified true belief (Harrison-Barbet, 1990, p. 79). They argued that “*ideas can be made to work for us in the sense that they meet our expectations and can lead to the success of our chosen actions*” (Harrison-Barbet, 1990, p.80). This shifted the debate from what is true to what is useful.

By the 19<sup>th</sup> century, philosophers were focusing on the Germans, including Leibniz and Hegel. Hegel in particular influenced Karl Marx and many right-wing nationalistic political parties (Marias, 2014). By the 20<sup>th</sup> century, the Vienna Circle promoted logical positivism, the idea that things are true only if they can be

verified. Technically, moral claims cannot be verified, and they are therefore meaningless (Kelly, 2004, p.127). Around the same time, postmodernism appeared. They rejected conventional approaches to a wide-range of disciplines and stressed moral relativism, freedom and equality (Kelly, 2004, p.172).

When it comes to developing a questionnaire, Sinha and Hassan (2014) shows that when eliciting information, one can word questions in a manner that treats individuals as respondents (e.g. “do you believe that *ribā* is haram”) or as informants (e.g. “do you think people in your country believe that *ribā* is haram”). Typically, when one treats individuals as respondents, social desirability distorts the responses. When one treats individuals as informants, one can develop a “social typical view of reality” (Sinha and Hassan, 2014). Another significant difference is when treating individuals as respondents, finding a representative sample is a must. However, when treating individuals as informants, that sample need not be representative (Sinha and Hassan, 2014). This point is absolutely crucial to appreciate the validity of the data collected. Based on this analysis, this author derived the questions shown in Table 2.

Table 2: Proposed Questions

<i>Influence</i>	<i>Proposed Question</i>
Islamic (similar to theism)	Muslims generally know the correct Islamic ruling concerning interest-based loans.
Epicureanism	Muslims generally believe that borrowing money on interest allows them to have a good life.
Rationalism	Muslims generally believe that paying interest to borrow money is logical.
Empiricism	Research shows that when you borrow money, you can buy productive assets. The returns on investments is greater than the cost of interest so you can accumulate wealth more quickly
Utilitarianism	Borrowing money using interest is beneficial for the majority of people in the country
Pragmatism	Borrowing money with interest is the practical thing to do
Logical positivism	The problems with interest-based loans cannot be verified
Postmodernism	Everybody is free to do what they want. If Muslims want to borrow money using interest, that is their decision.

#### 4. The Pilot Study

In September 2016, undergraduate and postgraduate students distributed the questionnaire to close friends and relatives. A total of 267 informants answered the questionnaire. The Cronbach alpha was 0.743. Table 3 shows the demographic information of the informants. Table 4 shows the overall results for the pilot.

Table 3: Demographic Information on the Informants

<i>Status</i>	<i>n</i>	<i>Percentage</i>
Currently at school	13	5
Currently at university	124	46.4
Currently working	116	43.4
Currently retired	14	5.2

Table 4: Results from the Pilot

Questions	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
Muslims generally know the correct Islamic ruling concerning interest-based loans.	11%	47%	17%	23%	2%
Muslims generally believe that borrowing money on interest allows them to have a good life	3%	22.2%	19.3%	45.9%	9.6%
Muslims generally believe that paying interest to borrow money is logical	3%	31.9%	20.7%	34.1%	10.4%
Research shows that when you borrow money, you can buy productive assets. The returns on investments is greater than the cost of interest so you can accumulate wealth more quickly	3.7%	30.4%	34.8%	24.4%	6.7%
Borrowing money using interest is beneficial for the majority of people in the country	3.7%	25.2%	17%	41.5%	12.6%
Borrowing money with interest is the practical thing to do	4.4%	23%	16.3%	43.7%	12.6%
The problems with interest-based loans cannot be verified empirically so it is not really an issue	3.7%	17.8%	39.3%	30.4%	8.9%
Everybody is free to do what they want. If Muslims want to borrow money using interest, that is their decision.	7.4%	34.8%	6.7%	36.3%	14.8%
Most Muslims have no problems using interest-based loans	5.9%	26.7%	21.5%	37.8%	8.1%

A surprising fact was that 42% believed that Muslims did not know the legal ruling concerning *ribā* or was unsure. This point will be explored later in this study. Wanting to make sense of the data found in table 4, a similar questionnaire was used but replaced the “interest-based loans” with “pork”. The demographic information is the same as the information in table 2. Table 5 summarises the results.

Table 5: Perception about Eating Pork

	Strongly Agree	Agree	Not Sure	Disagree	Strongly Disagree
Muslims generally know the correct Islamic ruling concerning eating pork	56.3%	35.9%	2.9%	4.9%	0
Muslims generally believe that eating pork allows them to have a good life	1%	0	5.8%	28.2%	65%
Muslims generally believe that eating pork makes sense due to its nutritional value and delicious taste	1.9%	5.9%	8.7%	24.3%	59.2%
Research shows that pork is high in protein and vitamin. Would this research persuade Muslims to eat pork?	1%	0	17.4%	24.3%	57.3%
Pork is the most common red meat worldwide. Shouldn't Muslims follow the majority?	1%	0	4.8%	27.2%	67%
Often, eating pork is the practical thing to do	1%	0	12.6%	25.2%	61.2%
The problems of eating pork have been addressed by modern science so it is not really an issue	6.8%	6.8%	20.4%	28.1%	37.9%
Everybody is free to do what they want. If Muslims want to eat pork, that is their decision.	1%	0	3.9%	22.3%	27.2%

Most Muslims have no problems eating pork	2.9%	0	1.9%	19.4%	75.8%
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The differences between the two are obvious. Less than 3% thought that eating pork is acceptable in the community compared to more than 32% regarding *ribā*.

## 5. Improving the Questionnaire

The data collected was presented to a group of postgraduate students. Their main comment was that Muslims in Malaysia feel that they have no alternative. They need to use interest-based loans to buy a house and a car. They proposed that another question should be, “*Muslims use interest-based loans because they are forced to do so.*”

This seems similar to the findings of Gladwell (2000). Gladwell (2000) argues that social epidemics are spread through the law of diffusion of innovation. The law of diffusion states that an idea are spreads as certain ideas are promoted by social innovators. Early adopters adapt the ideas of the innovators. This is typically about 10 to 12% of a population. These ideas are then adopted by the early majority (30 to 40% of the population), the late majority (30%) and laggards. For an idea to really spread, it must “jump the chasm” from the innovators and early adopters and spread to the early majority. If an idea is unable to jump the chasm, it dies. Typically, the diffusion depends on influential individuals and specific contextual conditions. If the influential people are not there, an idea will not spread. If the influential people are there but the context is wrong, the idea will not spread. But when the influential people are there and the context is right, a new idea will spread like a virus, hence the term social epidemic (Gladwell, 2000). For example, research on suicide suggest that rates of suicide increase after a famous person commits suicide (Gladwell, 2000, p. 222).

In effect, influential people who commit suicide “*give permission to other people to engage in this deviant act*” (Gladwell, 2000, p. 223). Surprisingly, the decision of these imitators to commit suicide is not a conscious one but rather an unconscious one (Gladwell, 2000). Assuming that one accepts this hypothesis, this author included the following question, “*Muslims borrow money using interest because other individuals – people they respect - do the same*”.

At the same time, the history of Western philosophy was reviewed. In particular, he wanted to find a way of expressing the ideas of Hegel and Leibniz. After re-reading Marias (2014, p. 325), he developed the question “*Muslims borrow money using interest because non-Muslims can do so and they want to have the same rights as non-Muslim.*” This question captures the struggle for self-identity that characterises Hegel. This author added a question that reflects the dynamic view of the world proposed by Leibniz (Marias, 2014, p. 238) by including the following question, “*Muslims borrow money on interest from time to time. It depends on a variety of factors that are not always predictable. It’s not an ideological thing, it is a situational thing.*” Additionally, this author added two sections in this questionnaire. One section would mirror the new questions on *ribā* but test the informants’ perception about drinking alcohol and dating. Thus the question, “*Muslims borrow money using interest because other people do the same*” lead to the questions “*Some Muslims would like to drink alcohol because other people do the same*” and “*Muslims date because other people do the same*”

## 6. Data Collection

A total of 351 informants were sampled between February 2017 and May 2017. Each informant shared their perception towards interest-based loans, drinking alcohol and dating. However, the research assistants were told to focus more on collecting information from working adults as the students were over-represented in the pilot study. The Cronbach alpha for the new instrument increased to 0.78. The demographic information is shown in Table 6. The results are presented in Table 7.

Table 6: Demographic Information of the Sample

<i>Status</i>	<i>n</i>	<i>Percentage</i>
Currently at school	2	0.5
Currently at university	101	28.8
Currently working	235	67
Currently retired	13	3.7

Table 7: Summary of the Findings

<i>Questions</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Not sure</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Muslims generally know the correct Islamic ruling concerning interest-based loans.	13.1	47.3	17.4	20.2	2
Muslims generally believe that borrowing money on interest allows them to have a good life	2	21.4	18.5	45.3	12.8
Muslims generally believe that paying interest to borrow money is logical	2.3	33.6	23.4	31.9	8.8
Research shows that when you borrow money, you can buy productive assets. The returns on investments is greater than the cost of interest so you can accumulate wealth more quickly	5.4	37.3	30.5	20.2	6.6
Borrowing money using interest is beneficial for the majority of people in the country	3.1	22.8	17.7	41	15.4
Muslims borrow money using interest because other individuals - people they respect - do the same	3.1	24.2	26.5	32.2	14
Muslim borrow money using interest because non-Muslims can do so and they want to have the same rights as non-Muslims	2.6	15.1	20.2	43	19.1
Muslims borrow money on interest from time to time. It depends on a variety of factors that are not always predictable. It's not an ideological problem, it is a situational problem	10.5	44.2	26.2	14.5	4.6
Muslim use interest-based loans because they are forced to do so	9.7	37.9	17.7	25.3	9.4
Borrowing money with interest is the practical thing to do	3.1	22.5	21.9	36.8	15.7
The problems with interest-based loans cannot be verified empirically so it is not really an issue	1.7	11.4	41.9	33	12
Everybody is free to do what they want. If Muslims want to borrow money using interest, that is their decision.	6.3	28.2	12	33	20.5
Most Muslims have no problems using interest-based loans	3.7	27.1	20.8	35	13.4

There are some differences between the two samples. Sample 1 is composed by a majority of students and sample 2 is composed by mostly working individuals. To better appreciate the findings, the findings was compared to the findings on dating and drinking alcohol.

The Cronbach alpha for the 13 questions regarding drinking alcohol is 0.817 while the Cronbach alpha for the 13 questions on dating is 0.851. The findings are shown in Table 8 and 9.

Table 8: Perception towards Alcohol

<i>Questions</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Not sure</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Muslims generally know the correct Islamic ruling concerning drinking alcohol.	49.9	41.5	3.7	4	0.9
Muslims generally believe that drinking alcohol allows them to have a good life	0.3	4.8	6	34.4	54.5
Muslims generally believe that drinking is logical in order to relax	1.1	4.6	6.3	33	55



Research shows that when you drink alcohol, it has some health benefits for the heart.	1.1	10.3	14.2	25.1	49.3
Drinking alcohol is beneficial for the majority of people in the country	0.8	3.7	10.3	31.6	53.6
Some Muslims would like to drink alcohol because other individuals - people they respect - do the same	2	20.8	18.2	23.1	35.9
Some Muslim drink alcohol because non-Muslims can do so and they want to have the same rights as non-Muslims	1.7	14.5	20	28.8	35
Some Muslims drink alcohol from time to time. It depends on a variety of factors that are not always predictable.	2.8	27.4	21.9	20.5	27.4
Some Muslims drink alcohol because they are forced to do so	1.4	8	17.6	36.5	36.5
Drinking alcohol is the practical thing to do to socialise with other people	0.9	8	11.1	33.3	46.7
The problems with drinking alcohol (especially drinks with low alcohol content) cannot be verified empirically so it is not really an issue	0.9	4.3	22.5	31.9	40.4
Everybody is free to do what they want. If Muslims want to drink alcohol, that is their decision.	3.7	11.4	6.5	25.1	53.3
Most Muslims have no problems drinking alcohol	0.3	7.7	9.1	30.5	52.4

Table 9: Perception towards Dating

<i>Questions</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Not sure</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Muslims generally know the correct Islamic ruling concerning dating / coupling	22.5	52.4	12.3	11.4	1.4
Muslims generally believe that dating / coupling allows them to have a good life	2.8	19.9	27.4	37.9	12
Muslims generally believe that dating is logical. How else will they find their future spouse?	4	43	19.1	27.9	6
Research shows that dating / coupling is the norm in many countries.	16.2	53	19.1	9.4	2.3
Dating / coupling is beneficial for the majority of people in the country	4.6	19.9	33.3	32.2	10
Muslims date because other individuals - people they respect - do the same	4.3	33.9	19.3	31.1	11.4
Muslims go dating / coupling because non-Muslims can do so and they want to have the same rights as non-Muslims	2.6	20.8	21.1	42.4	13.1
Some Muslims go dating / coupling from time to time. It depends on a variety of factors that are not always predictable.	5.4	33.9	27.4	24.5	8.8
Muslims go dating / coupling because they are forced to do so. Or else they would look weird in front of their friends.	1.1	11.7	16.5	45.9	24.8
Dating / coupling is the practical thing to do in the 21st century	8.5	33.6	21.4	25.1	11.4
The problems with dating / coupling cannot be verified empirically so it is not really an issue	3.1	17.7	32.5	31.9	14.8

Everybody is free to do what they want. If Muslims want to date someone, that is their decision.	7.1	25.4	16	31.3	20.2
Most Muslims have no problems dating	9.1	26.8	20.8	27.9	15.4

## 7. Discussion

The motivation behind this study is to explore the perception of Muslims in Malaysia towards *ribā*. The danger of syncretism – the mixing of Islamic and non-Islamic cultural values – seems possible in the light of the reliance on Western textbooks in management and accounting studies. Furthermore, this study seeks to establish a base-line from which other studies in the future could make comparisons. For example, in five years from now, would the data point towards an improvement or deterioration in Malaysian society with regards to the perception of taking *ribā*, eating pork, drinking alcohol and dating. This author wondered whether certain sins are culturally acceptable while other sins are culturally unacceptable. The summary of the findings is found in Table 10.

Table 10: Summary of Findings

	<i>Ribā</i>	Eating Pork	Drinking Alcohol	Dating
Logical thing to do	36%	8%	5.5%	<b>47%</b>
Forced to do so	<b>48%</b>	-	9%	13%
From time to time	<b>55%</b>	-	30%	40%
Imitate others	27%	-	23%	38%
Practical thing to do	25%	13.50%	9%	42%
Muslims have no problem doing this	31%	3%	8%	36%

On the face of it, the data is quite straightforward. There seems to be a huge difference between the perception and tolerance for certain sins compared to others. On one extreme, eating pork is almost completely taboo for Muslims. Drinking alcohol is a bit more acceptable (8%) but still a relative no-no. Comparatively, using *ribā* is much more acceptable as 31% say that Muslims have no problem taking *ribā*. Dating is even more acceptable with 36% saying that Muslims have no problem dating. Behind the raw figures lies two problems.

First, there are huge differences when it comes to the knowledge of legal rulings. When it comes to knowing the legal rulings, the numbers vary from 92% for the ruling on alcohol, to 75% for the ruling on dating and only 60% for the ruling on *ribā*. This indicates that primarily, Muslims in Malaysia might lack knowledge concerning *ribā* and the rulings concerning it. If one assumes that many people learn about Islamic legal rulings by observing social norms rather than by formal learning, this low level of knowledge would not be surprising. It does suggest that the lack of education is probably the source of the problem and the source of the solution.

Second, both the data on *ribā* and dating indicate structural problems in the society. For example, when respondents were asked whether *ribā* or dating would allow them to have “the good life”, only 23% agreed with that statement. Quite a significant portion (58%) objected to that statement. When asked if *ribā* was beneficial for the majority of the people, only 26% agreed. Taking *ribā* was seen much more as a situational problem (55%) or a situation where individuals feel forced to do so (48%). A further study would need to compare the situation in urban and rural areas and depending on the levels of income. A casual observation suggests that Islamic banking and finance institutions are only available in specific towns in Malaysia. In many towns, Islamic finance and banking institutions are simply not available.

With regards to dating, the data suggest a different structural problem. Only 23% report that dating allows people to have the “good life”. Only 25% reported that dating was beneficial for the majority of people (i.e. this is lower than *ribā*). The data suggests that Muslims in Malaysia are not really dating for fun. By comparison, 47% say that dating is the logical thing to do to find a spouse. About 42% say that it is the “practical thing to do in the 21<sup>st</sup> century.” The data seems to suggest that parents are no longer able to find

partners for their children and that dating has become a “necessary evil”. A further study needs to be conducted to better understand this phenomenon. Comparing the ‘dating practices’ in large town, small towns and rural areas might be interesting for future researchers.

## 8. Recommendations

This data indicates that there is a knowledge problem concerning *ribā* where it is found that there are still a lot of confusion about it. This spiritual knowledge about *ribā* can be enhanced through greater financial literacy. In many families in Malaysia, consumers are encouraged to buy things on credit which they cannot afford. The real cost of the purchase is hidden as the price is presented as a monthly instalment. In the vast majorities of households in Malaysia, most of the disposable income goes to pay off loans. Islamic financing should not be about replacing *ribā* loans with Islamic loans, but it should educate Malaysians about how to budget effectively, live within their means and avoid taking on loans unnecessary.

## 9. Conclusion

In this study, the author explored the perception of Muslims in Malaysia with regards to four sins: *ribā*, eating pork, drinking alcohol and dating. The summary of the findings found in Table 10 illustrates the complexity of the findings. Clearly, there is a large percentage of Muslims who consider that *ribā* is acceptable. At the same time, the percentage saying that they are forced to do so is very (48%). No other sins come close to this number. Contextual factors seem to give Muslims the opportunity to indulge in a sin (55%, 30% and 40%). The most bizarre factor in the literature is the assertion of Gladwell (2000) that indicates that some people do things – like committing suicide – without being really conscious of what they are doing. Imitating others scores high across the board for sins that seem to relate to “entertainment” (23% for alcohol and 38% for dating).

The most striking finding of this study is that 40% of Muslims are not sure about the legal ruling concerning *ribā*. This suggests that a lot of education is needed to eradicate this problem in Malaysia. As the discussion section highlighted, the data hints at structural problems but future research needs to confirm that. This research helps researchers in the future to be able to track how the perception of Muslims evolve over time. In particular, if Muslim researchers can figure out how a sin becomes culturally acceptable and how to turn a culturally acceptable sin into a culturally unacceptable one, then the knowledge regarding *amr bil ma'ruf and nahi 'an al-munkar* (enjoining the good and forbidding evil) will improve significantly.

It should be noted that sceptics often accuse Muslims of being idealist. Their argument is that *ribā* is a good thing as it makes the wheels of the economy turn. First, as Muslims, our epistemology is based on the sources of Islamic knowledge (Malik, 2017). Second, the global financial crisis of 2008 has shown that an economy that is based on *ribā* is very fragile. Getting rid of *ribā* should not be seen as a threat to modern economies in the Muslim world but rather a means of making economies more robust for the long run.

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