

## Perception of Non-Muslim Accounting Students towards Sharia Accounting Courses at the University of Mataram

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### ABSTRACT

This study aims to determine the perception of non-Muslim accounting students towards the Sharia Accounting course. This study uses a qualitative method with a transcendental phenomenological approach to determine the deepest awareness of non-Muslim accounting students regarding their perceptions of Sharia Accounting. Data collection was conducted by conducting direct interviews with five non-Muslim students majoring in Accounting at the University of Mataram. The results of the study indicate that the initial understanding of non-Muslim students considers Sharia Accounting as an exclusive course for Muslims, but through learning experiences, they begin to understand universal values such as justice, transparency, and business ethics. The development of sharia financial institutions in Indonesia makes this material relevant to the world of work. Although the learning method is quite effective, additional approaches such as case studies and systematic modules are still needed.

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## **INTRODUCTION**

Accounting as one of the sciences that is currently often applied in managing financial assets. Accounting is basically a medium for recording and calculating economic activities including various reported transactions to help make financial decisions. Accounting can be called the art of recording, because it contains all the records contained in the Transaction (Maulina, 2022). As in the word of Allah which means: "O you who believe, if you do your congregation not in cash for a specified time, you should write it down. And let a writer among you write it correctly" (QS. Al-Baqarah [2]: 282). This then encourages Muslims to care about record keeping among Muslims.

The discourse of Islamic accounting was not born in a vacuum condition, but was stimulated by many factors that interacted in a complex, non-linear, dynamic and developing manner. Factors such as the changing conditions of the political, economic, social and cultural systems, increasing religious awareness, the development of science, all interacted in a complex manner and finally gave birth to the Islamic paradigm in the world of accounting.(MA & Padli, 2020).

Sharia accounting is a process that is basically the same as regular accounting, which records and provides information about financial reports. What differentiates it is that the system and processes carried out in sharia accounting use the principles of Islamic law.(Dahri, 2022). The concept of Islamic Accounting is based on the principles of Islamic Sharia which involves ethical and legal guidelines set out in the Quran and Hadith (Andika & Olii, 2023). Conceptually, sharia accounting practices are present as a solution to the problem of conventional transactions that are not in accordance with Islamic values. Aspects of conventional accounting cannot be applied to institutions that apply Islamic principles, both from the accounting implications and economic consequences (Ilyas, 2020).

The rise of Islamic accounting science in universities began in 1976 at Al-Azhar University. Since 1978, Islamic accounting departments have been opened in Middle Eastern universities and spread throughout the world. In Indonesia, Islamic accounting courses have been taught since the 2000s at several universities.(Yulianti et al., 2022). In Indonesian universities, some make Sharia Accounting a compulsory subject, elective, and some make it a major. At the University of Mataram, Accounting Undergraduate Program, sharia accounting is a compulsory subject where all students of the Accounting Study Program are required to program sharia accounting courses regardless of their religion.

Non-Muslim students generally only see Islamic accounting from a religious perspective, so they are not interested in Islamic accounting because it is not in accordance with their religion. Research(Siti Nur Anisa et al., 2022) found differences in understanding between informants, partly due to a lack of familiarity with sharia terms and differences in religious background. Then(Pratiwi, 2015)And(Chrisna & Hernawaty, 2018)revealed positive and negative responses from non-Muslim students, with some interested in the concept of profit sharing but having difficulty understanding Arabic terms. Furthermore(Anwar et al., 2020)shows that students' perceptions and interests simultaneously have a significant influence on the Sharia Accounting course,

although perceptions do not have a significant influence when analyzed separately. (Rayyani et al., 2022) found no significant differences in accounting students' perceptions between public and Islamic universities regarding the fundamental aspects of Islamic Accounting, indicating a basic understanding that tends to be uniform regardless of educational institution background.

Therefore, the researcher wants to conduct a broader research, namely by providing an overview and understanding the perceptions of non-Muslim accounting students at the Faculty of Economics and Business, University of Mataram. Whereas a research focus, namely to understand the views and understanding of non-Muslim accounting students towards the sharia accounting course. This study will explore their views on aspects such as relevance, benefits, understanding of sharia accounting principles, what difficulties they faced during the Sharia Accounting course, responses to the learning methods provided, and whether or not sharia accounting is worthy of being made a compulsory course.

Based on the background that has been described previously, the researcher is interested in conducting a study on the perception of non-Muslim students of the S1 Accounting study program, Faculty of Economics and Business, University of Mataram, towards the Sharia Accounting course. It is important to know the perception of non-Muslim accounting students to show whether the knowledge is considered important to broaden their horizons and potentially support future career prospects. The purpose of this study is to determine the perception of non-Muslim accounting students towards the Sharia Accounting course.

## **LITERATURE REVIEW**

### ***Perception***

Perception comes from the Latin perception, *perceptio* which means receiving, collecting, taking action, paying attention to something that is based on a thought process and preceded by the presence of a stimulus. According to (Auwalidhani & Handayani, 2023) Perception is the process of stimulus obtained through a person's senses to be selected, arranged and provide existing information, which is then poured and created into a meaningful image. Perception involves the interpretation of a sensation that can and has meaning, which involves the process of organizing and evaluating sensations that come from within and outside the environment. (Dania & Novziransyah, 2021). In reality, everyone has their own perception of an event as stated by (Hosnan et al., 2023) Perception is the experience of objects or relationships obtained by inferring information and interpreting messages.

### ***Perception in Islam***

Perception is an important spiritual function, becoming a window to understand the events and realities of life faced by humans. Humans as creatures entrusted to the Caliphate have various privileges, one of which is that their cognitive processes and functions are more sophisticated than other creatures of God. (Chrisna & Hernawaty, 2018). In the language of the Qur'an, several

processes and functions of cognition begin with creation, namely in the QS. Al-Mukminun verses 12 to verse 14.

The perception process also goes through receiving stimuli at the receptors, namely the five senses, which do not function immediately after birth, but will function in line with physical development (Najati in(Chrisna & Wakhyuni, 2019)). In the Quran there are several verses that represent the five senses that play a role in the perception process such as the eyes to see as stated in (QS. An-Nuur. 43), the ears to hear as stated in (QS. Az-Zumar. 18), the nose to smell as explained in (QS. ArRahman. 12), the heart to feel, and understanding with the sense of sight as well as understanding with the heart and mind.

### ***Non-Muslim Accounting Students***

Non-Muslim students are individuals who are pursuing higher education but do not adhere to Islam. They come from various religious backgrounds, such as Christianity, Catholicism, Hinduism, Buddhism, or other religions and beliefs. From all of these explanations, it can be concluded that non-Muslim accounting students are students at universities who major in accounting but do not adhere to Islam. In this study, non-Muslim accounting students who will be used as informants are Hindu, Catholic and Protestant Christian students totaling five people.

### ***Sharia Accounting Course***

The Sharia Accounting course is part of the accounting curriculum that focuses on accounting principles and practices based on Islamic law (sharia). This course introduces students to the fundamental concepts of sharia finance, including the prohibition of usury, the application of profit sharing, and various contracts in Islamic transactions. Students learn the differences between conventional and sharia accounting, as well as how to prepare financial statements in accordance with sharia financial accounting standards. When accounting students have studied sharia accounting, students have directly gained knowledge of what and how sharia accounting is.(Annisa et al., 2022). The knowledge will make students understand the knowledge that has been obtained. The Sharia Accounting course in the Accounting S1 department of the Faculty of Economics and Business, University of Mataram, began to be programmed in semester 3.

### ***Previous Research***

There are several previous studies that are relevant to this research, including research (Pratiwi, 2015)revealed that some non-Muslim students gave positive responses regarding sharia accounting because they felt that it could provide the benefits of accounting knowledge according to Islamic law, however, there were also those who thought that the course was difficult to understand because there were sharia terms that were unfamiliar to non-Muslim students. They hoped that there would be internal improvements in the form of creating a dictionary of sharia accounting terms to make it easier for them to understand the context of the course. Similar to the research conducted by(Chrisna & Hernawaty, 2018)which states that there are diverse perceptions among non-

Muslim accounting students. Some students have negative perceptions due to differences in religious background, which causes difficulties in understanding Arabic concepts and terms in Islamic accounting. However, others have positive perceptions, especially those interested in the profit-sharing system which is considered a good concept and has the potential to be applied in daily economic transactions.

Then research (Anwar et al., 2020) shows that simultaneously, students' perceptions and interests have a significant influence on the sharia accounting course. However, when analyzed separately, some students' perceptions do not have a significant influence on the course. On the other hand, students' interests tend to be positive towards the sharia accounting course. Furthermore, the research (Rayyani et al., 2022) proves that there is no significant difference in the perception of accounting students between public universities and Islamic universities regarding the fundamental aspects of Islamic accounting which include the definition, objectives, characteristics, principles, theories, and business activities in Islamic accounting. These results indicate that the basic understanding of Islamic accounting tends to be uniform among accounting students, regardless of their educational institution background.

## **METHODOLOGY**

This study uses the Interpretive paradigm and transcendental approach. This research method uses a qualitative method with a transcendental phenomenological approach. There are five parts in the study of transcendental phenomenology, which highlight subjectivity during the cycle and reveal the manifestation of involvement in the methodical approach, namely noema, noesis, epoche, international analysis, and eidetic reduction. The research is located in the S1 Accounting study program, Faculty of Economics and Business, University of Mataram. The type of data used is Primary data. Where, primary data is information obtained directly from the research object without going through a third party. The object of this research is non-Muslim students of the S1 Accounting study program who are currently or have taken the Sharia Accounting course.

Interviews are used to find out things from informants directly and in depth that are related to the topic being studied, namely the understanding of Islamic accounting from the perspective of non-Muslim accounting students. In this study, the informants were five non-Muslim students who were taking or had taken the Islamic Accounting course.

Data analysis used in this study is the first stage describing the phenomenon from the recorded interview results. The second stage is to identify the topic. The third stage is noema and noesis. Noema is an objective aspect of a subjective experience. It includes various aspects or meanings related to the object, such as color, shape, concept, and so on. While noesis is a subjective aspect of experience, namely the way our mind or consciousness interacts with objects or noema. The last stage is the examination of phenomenological information, namely summarizing the core of the correlation between noema and noesis or commonly called eidetic reduction.

## RESEARCH RESULTS AND DISCUSSION

### *Initial Understanding*

Initial understanding related to the Sharia Accounting course is the knowledge that students have about accounting concepts, principles, and practices that are in accordance with Islamic law before they study this course in depth. This initial understanding may also be based on perceptions or general information that they obtain from other sources before studying Sharia Accounting. Here is the opinion of non-Muslim accounting student Lisa who is Buddhist regarding this matter:

*"Sharia Accounting is accounting that uses Islamic legal principles that prioritize behavior in accordance with Islamic law in carrying out various transaction contracts (answering with full confidence). My expectation of this course is that I thought this course only covered Islamic religious lessons that used various Arabic languages. So, I felt afraid when I first entered this course, afraid of not understanding and not understanding what the lecturer was conveying"*

This is in contrast to what another informant named Thyas, who is Hindu, said, he said that:

*"What I know about Sharia Accounting is that it is accounting that is related to religion, about Islam and I, as a Hindu, am not allowed to study it because sharia is only for Muslims, that's what I think (laughing). My expectation is that it must be very difficult, especially for non-Muslims like me because I thought sharia was specifically made for Muslims."*

The researcher found that informant Lisa had a basic understanding of the principles of Islamic law, harmony with sharia, and management of transaction contracts according to Islamic law before taking the Sharia Accounting course. This can be seen from the informant's understanding. On the other hand, Thyas did not have a proper understanding of Sharia Accounting before taking the course. Informants tend to associate Sharia Accounting in general with aspects of the Islamic religion and assume that it is only relevant to Muslims.

In relation to epoche expectations, Lisa had expectations that the Sharia Accounting course would be very religious, focused on Islamic religious studies, and filled with Arabic terms. These expectations caused fear and worry in the informant, especially regarding her ability to understand the material presented by the lecturer. Meanwhile, informant Thyas considered Sharia Accounting to be exclusive to Muslims, so that the assumption arose that this course was irrelevant or difficult to understand for those who did not have an Islamic background.

Based on the information above, it can be concluded that Lisa has open knowledge/thinking towards the principles of Islamic law in accounting, while Thyas views this course as something exclusive and difficult to access for non-Muslims. Their perceptions are influenced by the general association of the term "sharia" with Islamic law, religious teachings, and the use of Arabic, which raises negative expectations and concerns about the complexity of the course. The expectations of both informants are formed from the general prejudice that this course will focus more on religious aspects which ultimately raises concerns and the assumption that the material is difficult to understand, especially for non-Muslim students.

### ***Learning Experience***

The learning experience of non-Muslim accounting students in the Sharia Accounting course involves an active process to understand the basic concepts of accounting based on sharia principles. For students who may not have a background in sharia, this experience opens up new insights into the application of accounting in an Islamic context. It also shapes their views on the relevance of the course. To dig deeper into this experience, the researcher interviewed Laksmi, a Hindu student, who had taken the Sharia Accounting course who said:

*"Yes, the learning experience is the same as accounting in general, the difference is that here we learn accounting that is in accordance with sharia standards. Starting from the basic principles of accounting that are certainly in accordance with sharia, including the concept of justice and transparency in transactions, and information at the time of journaling and the account name is different from conventional accounting. If it is a general concept, I can still understand it, however, if it has entered into the Qur'an or Sunnah, the deeper point related to Sharia Accounting is indeed a bit difficult to understand. Given the many contracts, of course it is difficult, especially the language that I have rarely heard before. But there are some contracts that stick in my memory such as Ijarah, Murabahah and Mudarabah "*

On the other hand, an informant named Benedicta, who is Catholic, shared her experience while taking this course:

*"In terms of experience, what I got was exciting because it also increased my insight into how accounting in sharia accounting is, what kind of accounting is in it. In my opinion, the biggest challenge is probably the basics of these contracts, which are more like the Islamic religion, more like how, maybe more based on the Quran, that's the challenge in this course."*

The researcher found that noema Laksmi and Benedicta had different experiences in studying Sharia Accounting, with Laksmi considering this course similar to conventional accounting but different in its basic principles that follow sharia law. Epoche Laksmi had difficulty understanding the material in depth and remembering sharia contracts because the language and principles were foreign to her, while Benedicta considered the religious basis that was the reference in sharia contracts as her biggest challenge in studying this material. Noesis informant Laksmi had difficulty remembering the names of contracts and determining the appropriate contract, while Benedicta had difficulty understanding how Islamic religious principles influence business decisions that are different from conventional business ethics, even so, in the end Benedicta had a positive experience that broadened her insight into Sharia Accounting.

Based on the explanation above, Laksmi's intentional analysis is that she has difficulty in learning sharia contracts because of the unfamiliar and complex terminology, but she understands that Sharia Accounting is based on the principles of sharia law that emphasizes justice and transparency in every transaction, while Benedicta faces a big challenge in understanding sharia contracts that are based on the teachings of the Qur'an, distinguishing between halal and haram transactions, and understanding how Islamic religious values influence business decisions. Laksmi's eidetic reduction, Sharia Accounting is based on the basic principles of sharia law, but Laksmi faces complexity, while

Benedicta's information, Sharia Accounting according to a deep understanding will be fundamentally different from conventional business ethics, especially in the context of the halal and spiritual considerations of transactions.

### *Perception of Material*

For some people, Sharia Accounting material is considered important and relevant, especially in a Muslim-majority country like Indonesia, because it helps understand transaction recording according to sharia law. However, for others, this material can be complex because it combines conventional accounting concepts with Islamic principles. With the development of the sharia financial sector, both in Indonesia and globally, knowledge of Sharia Accounting is now a sought-after skill in the workplace. However, what do non-Muslim accounting students think about the relevance of the Sharia Accounting material to today's workplace? A non-Muslim accounting student named Lisa, who is Buddhist, gave her response:

*"I think it is quite relevant, because in today's monkey world, it requires an accounting concept that is based on goodness, such as the materials in Sharia Accounting which do not allow interest in a transaction that allows the world of work to be positive because in addition to implementing conventional accounting concepts, it also uses good Islamic law concepts. As I explained at the beginning, the differences in Conventional Accounting and Sharia Accounting are quite significant. Seen from how interest (Riba) is applied in transactions. In addition, the writing of accounts in the journal is also quite different because Sharia Accounting has various contracts"*

According to Lisa, the Sharia Accounting material is quite relevant to today's work world. But the researcher wants to see the opinions of other informants regarding this relevance, so the informant Indri, who is a Protestant Christian, will give her comments:

*"In my opinion, it is very relevant, because in Indonesia, Islamic financial institutions have developed greatly over time, so this Islamic Accounting material is very relevant. Regarding the differences, there are certainly not too many differences in terms of recording, but the difference is only in the terms that have been changed, so in my opinion that is what makes the difference."*

Noema Lisa shows that the concept of Sharia Accounting that prioritizes goodness and rejects interest is very relevant because it can have a positive impact on the world of work, while Indri sees its relevance from the rapid development of Islamic financial institutions in Indonesia. In epoche, Lisa identifies significant differences between conventional and Islamic accounting, especially in the application of usury and the use of various contracts in journal recording, while Indri considers the difference more in the terms used. At the noesis stage, Lisa emphasizes that regulations and standards ensure the implementation of both accounting systems runs effectively according to principle, while Indri, although non-Muslim, sees regulations as a crucial element in understanding the differences and facing today's business challenges.

*Intentional analysis*, Lisa emphasized the importance of the concept Islamic accounting based on the principle of goodness, with a focus on the prohibition of interest and its positive impact on the world of work, as well as significant



differences in contracts and transaction recording between conventional and Islamic accounting. Meanwhile, eidetic reduction shows that Lisa emphasizes more on moral values in Islamic accounting, while Indri focuses on the relevance and development of Islamic financial institutions in Indonesia, as well as the importance of understanding the differences between the two accounting systems in order to face business challenges. Both concluded that clear regulations and standards are crucial to support the effective implementation of Islamic Accounting.

### ***Sharia Values and Principles***

In Islamic Accounting, sharia values and principles are applied to ensure that accounting practices are in accordance with Islamic law. The main principles held are fairness, transparency, and honesty in recording and reporting financial transactions. Then what are the views of non-Muslim accounting students about the sharia values and principles applied in accounting? Then informant Thyas, a Hindu, will answer it:

*"Hmm... as a non-Muslim student studying Islamic accounting, I feel that the values and principles of Islamic accounting actually have a very reasonable and universal basis. Although I am not a Muslim, I can see how these principles aim to create a more ethical and transparent financial system. In my opinion, there is no conflict between my beliefs and the principles of Islamic accounting that I study. In fact, I see many similarities in values that are in line with what I believe in."*

Another view will be conveyed by an informant named Benedicta who is a Catholic:

*"My view is that the Sharia Accounting principle does need to be applied in accounting. Because accounting science also needs religious values that make accounting science useful both in general and religiously. Actually there are none, because I happen to be Catholic, well in my religion it is also almost the same, it is also taught not to take too much advantage of other people. So if there is a problem of religious conflict, there is none because in my opinion all religions teach goodness so there is definitely no conflict"*

In this study, Noema Thyas views the principles of sharia as rational and universal, aims to create an ethical and transparent financial system, while Benedicta supports the implementation of sharia accounting principles with the belief that religious values in accounting provide benefits both in general and religiously. At the epoche stage, although Thyas is a non-Muslim and Benedicta is a Catholic, both feel that the values in sharia accounting are in line with their beliefs and do not conflict with the teachings of their respective religions, with an emphasis on the principle of goodness and avoiding excessive profit. In noesis, Thyas shows a willingness to accept positive and widely accepted sharia values, while Benedicta emphasizes that sharia principles are acceptable as long as they remain focused on ethics and fairness in business.

Regarding Intentional analysis, Thyas does not see a conflict between his beliefs and the principles of Islamic Accounting, which aim to create an ethical and transparent financial system while Benedicta sees the principles as not contradictory to her religion and widely acceptable as long as they emphasize ethics and goodness in business. In eidetic reduction, Thyas views Islamic

accounting principles as something logical, universal, and aimed at creating justice in finance that is acceptable to non-Muslim students, while Benedicta emphasizes the principles of justice, avoidance of exploitation, and wide acceptance as long as they maintain ethical values and justice in business practices.

### ***Benefits and Implications***

The benefits and implications of Islamic Accounting are very important for both individual development and the economic sector as a whole. The main benefit of Islamic accounting is to provide an understanding of financial principles that are in accordance with Islamic law. The implication is that Islamic accounting encourages more transparent, fair, and sustainable business practices, and supports social responsibility. Informant Indri, a Protestant Christian, will give her opinion:

*"What certainly increases my insight that this is how Sharia Accounting transaction recording is done, so it must be in accordance with Islamic law, it increases my insight. The potential is certainly broad because in Indonesia there are many sharia financial institutions that are starting to develop so it's like we study this, it won't be a loss for the world of work later."*

Another informant named Laksmi, who is Hindu, will also provide comments regarding the benefits and implications of sharia accounting:

*"Expanding my insight into the global financial system and diverse business practices, useful for providing job opportunities in Islamic financial institutions. Learning to better understand different cultural and religious perspectives. And providing insight into how business can contribute to social and environmental welfare. For myself, I realize that there are certainly career opportunities to work in Islamic finance, especially in Islamic Accounting. If the company itself does not have a problem with the religious status. But in my opinion, if a company is professional, it will not look at religious status in looking for employees."*

In this study, Noema Indrigaining insight into Islamic accounting, while Laksmi experienced a broadening of perspective on the global financial system, business practices, job opportunities, and the contribution of Islamic business to social welfare. At the epoche stage, Indri assessed the development of Islamic financial institutions in Indonesia as a broad career opportunity, while Laksmi emphasized professionalism that does not differentiate between religious status in recruitment, but rather focuses on individual abilities. In noesis, Indri believes that good education provides strong provisions to compete in Islamic financial companies that require an understanding of Islamic law, while Laksmi recognizes the importance of special education and training in Islamic accounting as an added value that companies value from the ever-growing Islamic financial sector.

*Intentional analysis* Informant Indri Informant Indri considers understanding transaction recording according to Islamic law and career development in the Islamic financial sector as added value in the world of work. Meanwhile, informant Laksmi sees career opportunities in the Islamic financial sector, cross-cultural and religious understanding, and business contributions to social and environmental welfare as important factors. Eidetic reduction

Informant Indri considers that understanding Islamic accounting is very useful as a provision for developing a career in the Islamic financial sector. On the other hand, informant Laksmi highlighted that expertise in Islamic accounting is an important added value with greater career opportunities, although religious status is not a major factor in the world of work.

### ***Learning Methods***

Learning methods are strategies used by educators to deliver materials and facilitate students' learning processes. Some common methods include cooperative, project-based, problem-based, and technology-based learning, each of which encourages collaboration, creativity, and application of concepts in real contexts. In addition, methods such as active and reflective learning emphasize student participation and self-evaluation. Then what are the learning methods in the Sharia Accounting course, the informant Benedicta, who is Catholic, will provide the answer:

*"The method we use is presentation. presentation so each group will be given a different contract, and in my opinion it is very effective so if there is material that we are confused about we can directly ask the person who is presenting and the lecturer also if there are Islamic terms that appear he will immediately explain them. In my opinion, the time should be added a little because in my opinion, this is quite short especially since we are new to the name of Sharia Accounting so in my opinion, if it is effective, it really needs a long time for us to understand it too"*

Another experience will be conveyed by an informant named Lisa, who is Buddhist:

*"In my opinion, the method is good. In learning, there are also discussions to provide views to each other regarding issues that occur in the real world, so it's not just about discussing theory but also practice. I feel that to improve the effectiveness of learning, maybe we can teach by explaining the cultural and religious context behind sharia principles, it will help us understand the differences and similarities with conventional accounting. In addition, the use of varied learning methods such as case studies, this will help us also see how the concepts taught function in practice and provide a real picture of the challenges faced in Sharia Accounting."*

In this study, noema Benedicta assessed that the presentation method helped in understanding the material with the opportunity to ask questions directly and get an explanation of Islamic terms, while Lisa considered the method good because it was not only theoretical but also encouraged discussion of real issues. At the epoche stage, Benedicta proposed extending the learning duration considering the complexity of the material, while Lisa suggested a contextual approach by explaining the cultural and religious background and using a variety of methods to illustrate the application of Islamic accounting concepts. In noesis, Benedicta focused on the technical aspects of Islamic accounting that all students could understand, with the suggestion of using real case studies that linked Islamic principles to global business practices, while Lisa preferred to simplify the explanation of Islamic principles and emphasize practical aspects by linking Islamic Accounting concepts to familiar conventional accounting principles.

Intentional analysis, Benedicta emphasizes the importance of group presentation methods, additional learning time, focus on technical aspects of practical Islamic accounting, and the use of real case studies to demonstrate the relevance of Islamic principles in global business. While Lisa suggests an in-depth explanation of the cultural and religious context in Islamic principles and the use of a variety of case study methods to help students understand the challenges of implementing Islamic accounting and its relationship to conventional accounting. In Eidetic reduction, Benedicta sees effective learning of Islamic accounting through group presentations with discussions, additional time, focus on practical technical aspects, and real case studies to demonstrate the relevance of global business. While Lisa focuses on teaching that includes an explanation of the cultural and religious context, as well as a variety of case studies to understand the challenges of Islamic Accounting practices in relation to conventional accounting.

### ***Impact on Islamic Accounting Views***

The implementation of Islamic Accounting among non-Muslim accounting students shows various significant impacts, both in terms of perception and understanding of sharia-based accounting principles. Although different from their religious background, students can gain new perspectives on business ethics, alternative accounting systems, and unique social responsibility approaches. To find out directly whether studying Islamic accounting changes the informant's perception of the Islamic financial system, an informant named Indri, a Protestant Christian who has been selected by the researcher, will provide her response:

*"No, it doesn't change my perception at all because basically it's actually the same as conventional finance, it's just the difference in the nicknames. I don't feel like there's been a big change in my perspective on financial ethics because ethics in finance have been applied in many existing conventional systems, even with different terms."*

However, Indri's opinion is the opposite of another informant named Thyas, who is Hindu. In an interview, Thyas said:

*"Yes, studying Islamic Accounting really changed my perception about the Islamic financial system. I found that the Islamic financial system has a strong foundation in terms of justice and business ethics. It seems like this system has a complex but reasonable mechanism to avoid exploitation and injustice in financial transactions. It really changed my perspective, because sometimes in the conventional system, aspects of justice are ignored and more exploitative, this is done for profit. While in Islamic finance, it focuses on the common welfare and avoiding injustice in financial transactions."*

In this study, *noema* Indri considered that there was no change in perception, seeing Islamic accounting as almost the same as conventional finance with only a difference in terms, while Thyas found that the Islamic financial system has a strong foundation in justice and business ethics. At the *epoche* stage, Indri felt that the ethical principles of Islamic accounting had been applied in the conventional financial system with different terms, while Thyas experienced a significant change in perspective, seeing that the conventional system often

ignores justice for the sake of profit. In noesis, Indri saw the meeting point of ethical principles between the conventional and Islamic financial systems, recognizing the application of ethical principles to avoid fraud and exploitation, while Thyas argued that there was a need for the adoption of Islamic principles by the conventional system to reduce injustice in financial transactions.

*Intentional analysis* Informant Indri emphasized the similarity of ethical principles between Islamic and conventional finance, such as fairness, transparency, and accountability, although using different terminology. Meanwhile, informant Thyas viewed Islamic finance with an emphasis on fairness, shared welfare, and avoidance of exploitation, which are not always prioritized in the conventional financial system. Informant Indri's eidetic reduction filtered the basic principles of ethics as consistent between the two systems, although with different terms. Meanwhile, informant Thyas filtered Islamic finance as a model that focuses more on welfare and justice than just profit.

### ***Suggestions on Course Obligations***

The Sharia Accounting course can be an important part of the curriculum that enriches the knowledge and skills of accounting students, both Muslim and non-Muslim. This understanding helps students understand transactions that are free from usury, gharar, and maysir, and prepares them for careers in the financial sector or companies operating in the sharia system. By integrating this course into the curriculum as a compulsory or elective course, students can improve their professional competence and readiness to face increasingly multicultural global challenges. Then what does a non-Muslim student named Lisa who is Buddhist think about the status of this sharia accounting course as a compulsory course:

*"In my opinion, this course may be mandatory to study because there are many job fields that are based on Islam. For example, BSI and others. I just got sharia accounting in semester 3, especially with my status as a non-Muslim, so I don't really know how the system in sharia accounting itself works. Maybe for the next policy, there will be an introductory course first, then the advanced sharia accounting, that's all I think."*

Another view will be conveyed by a Hindu informant named Laksmi:

*"There is no problem with Sharia Accounting being made a compulsory subject, in fact it is a good opportunity for non-Muslim students who really want to learn more about Sharia finance, especially Sharia Accounting itself. My suggestion from the learning material side, there should be a policy that regulates the preparation of a more systematic special module. Then in the teaching, there should be a balance between the technical and religious aspects, for example using case examples that are relevant to various cultural and religious backgrounds, so that students from various religions can feel represented and connected to the material"*

In this study, Lisa and Laksmi's noemas show support for Islamic accounting as a compulsory course. Lisa considers this course very relevant because of the many job opportunities based on Islamic principles, while Laksmi sees it as an opportunity for non-Muslim students to understand Islamic finance. At the epoche stage, Lisa suggests an introductory course to provide basic

understanding, especially for non-Muslim students who are not familiar with the Islamic accounting system, while Laksmi proposes the preparation of modules and case studies that are relevant to various cultural and religious backgrounds. In noesis, Lisa emphasizes the development of the Islamic finance industry which increases the demand for professionals with an understanding of Islamic accounting, while Laksmi believes that students with Islamic accounting expertise, both Muslims and non-Muslims, will have the same job opportunities because many companies need experts who understand transactions according to Islamic principles.

In Intentional analysis, Lisa emphasized the importance of understanding Islamic accounting for Muslim and non-Muslim students to prepare them for opportunities in the growing job market along with the rapid growth of the Islamic finance industry in Indonesia. Meanwhile, Laksmi sees Islamic accounting teaching as a mandatory course that provides equal employment opportunities and the opportunity to contribute to Islamic finance regardless of religious background. In Eidetic reduction, Lisa views studying Islamic accounting as a necessity for students to increase competitiveness, with the need for introductory courses for non-Muslim students to understand the basic principles. Meanwhile, Laksmi emphasized the importance of structured education, the use of relevant case examples so that students from various backgrounds can connect Islamic concepts with business practices, and see equal career opportunities for all students.

## **CONCLUSION AND RECOMMENDATIONS**

Non-Muslim students' initial understanding of the Sharia Accounting course is often influenced by the assumption that this course is exclusive to Muslims. However, learning experiences show that many students begin to understand the universal values in the principles of justice, transparency, and business ethics that form the basis of Sharia Accounting. The Sharia Accounting material is also considered relevant to the needs of the world of work, considering the rapid development of sharia financial institutions in Indonesia. Although learning methods such as group presentations and discussions have been effective, several students suggested the need for additional approaches such as case studies and more systematic learning modules. In general, although there were students who did not experience significant changes in their perceptions, most began to appreciate the sharia financial system as an alternative that prioritizes the common welfare

This study provides important implications for education, especially in designing more inclusive learning methods and considering the religious background of non-Muslim students to support cross-cultural understanding. In the world of work, competency in Islamic Accounting provides great opportunities for accounting graduates to contribute to the growing Islamic finance sector. In terms of curriculum policy, it is necessary to develop a curriculum that is balanced between technical and religious aspects, so that students from various backgrounds feel represented in learning.

Based on the research results, it is recommended to the Accounting Department of the Faculty of Economics and Business, University of Mataram,

especially for Lecturers in charge of Sharia Accounting courses to use systematic and contextual learning modules, including adding case studies that reflect real challenges in Sharia Accounting practices. In addition, it is important to provide a dictionary of terms specifically for Sharia Accounting to facilitate non-Muslim students' understanding of new terms. A more varied approach to learning methods, such as cultural and religious discussions, also needs to be integrated to improve learning effectiveness.

### **ADVANCED RESEARCH**

For future research, it is recommended to further explore how students' perceptions of Islamic Accounting are influenced by their social and cultural contexts. Evaluation of the effectiveness of the learning methods used in enhancing students' understanding and interest in this course is also an important area to be researched. In addition, an in-depth study of the impact of Islamic Accounting understanding on non-Muslim students' career prospects in the Islamic finance sector can provide new insights. Finally, a comparative study of curriculum approaches across universities can help to find an effective teaching format for this course.

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