

# Riba in Cognitive Behavioral Theory

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**Abstract**—Islam strictly prohibits riba practice. However, the message of Scripture seems to be neglected. Instead of adjusting economic behaviors with Scripture, in reality, it goes against the revelation. This descriptive-qualitative research aims to analyze riba behaviors with various personality theories, using the literary study as the source of its data. Various internal and external factors determine an individual's behavior. Various cognitive personality theories explain various behavior-shaping factors. Riba behaviors can be eliminated through cognition-affection by revamping perception, social control, and conditioning through social regulation formulation.

**Keywords**—*Experiential skill, Self-learning approach, outdoor learning, fieldwork*

## I. INTRODUCTION

Riba (usury) in economic activities is forbidden in Islamic teaching. Riba transaction is prohibited due to reasons from normative and philosophical aspects. Riba as the form of the additional levy for assets lent due to time and value factors is deemed a form of economic exploitation to a weak party. The exploitation by taking profit without the role of loss-risk sharing is condemned from economic, social, and theological aspects.

Theologically, riba players have breached norms, so they deserve threats and sanctions. Threats and strict sanctions for riba players are like sins for adultery players categorized as great sins and cursed, their alms and infaq will not be accepted (al-Hadist), their economic conditions will not get better (al-Imran: 130), and they become similar with devil who will receive horrible ordeal in afterlife (al-Baqarah: 275). Meanwhile, philosophically, Riba practice is deemed far from the values of humanity, wisdom, and justice principle [1].

Theologically, riba practice is clearly forbidden. However, the message of Scripture (revelation) which is supposed to be made as the source of consideration and reference in behavioural activities seems to be neglected. Instead of adjusting economic activities with the Scripture, the reality contradicts with the revelation. The fact is that riba economic behaviours almost dominate all economic sectors. In the banking sector, for example, the growth of sharia banks in Indonesia hardly increases from 5% [2]. It seems riba prohibition cannot be understood through the thought process, so Riba behaviours occur.

Behaviours and attitudes are also often called personality, affected by belief, value, purpose, cognition, and feeling of

an individual. Cognitive process interaction with particular situations like environment and affection will bear behaviours. Cognitive theory is based on the assumption that human's thought which interacts with particular situations will determine behaviours [3].

The perspectives of various cognitive personality theories to revamp riba economic behaviours will be the focus of this research..

## II. LITERATURE REVIEW

### A. Riba

Riba (usury) was derived from the word "Raba" which means "growing," "additional," or "excess" [4]. Meanwhile, as a term, riba is the addition of one of two similar exchanges without reward for this addition [5], addition in particular cases [6], exchange transaction whose equation is unknown in syara' unit during the transaction by postponing both exchanges or either one of them [7]. Riba also means the acquisition of an asset with another similar asset by overstating between one another [8].

Various religions see interest implementation as an unethical policy. In Old Testament and New Testament, many verses prohibit interest in the loan to the poor or Jewish people and condemn the efforts of obtaining assets by harming the poor through riba (Leviticus 25:37, Exodus 22:25, Lukas 6:35). Philosophers such as Cicero (106-43 BC), Seneca (4 BC-65 AD), Plato (427-347 BC), and Aristoteles (384-322 BC) opposed interest implementation as it was not suitable with social welfare teaching, was unjust, and sought non-natural and worthless profit [9]. However, others also allowed riba for the reasons of avoiding extortion and loss possibility [1].

Koran uses the word 'al-riba' to state interest, which means "growing" (al-Haj: 55). In Islamic fiqh, the word 'interest' is defined as the additional money or item without any rewards in a transaction. Shah Waliyullah Dihlawi (1703-1762 AD) said riba covered two definitions with connotative and denotative meanings. The denotative meaning was used in lending and borrowing activities commonly applicable in the Pre-Islamic (Jahiliyah) age of Arab. Meanwhile, the connotative meaning was used in the prohibited an al-fadi riba case as stated in al-Hadist, sale, and purchase of money with money or food with food followed by some additions [9].

Various verses of Koran state the prohibition of riba practice. For example, Allah allows sale and purchase

activities and prohibits riba and makes the people consuming riba unable to stand up except they stand up like those under possession of devil due to insanity (al-Baqarah 2:275), commands to leave riba remains (al-Baqarah 2:278), prohibits consuming assets obtained from riba (al-Imran 3: 130), states that assets obtained from riba will not add virtue (ar-Rum 30:39), and imposes horrible ordeal to riba consumers (an-Nisa 4:161). Meanwhile, al-Hadist states some orders to stay away from disruptive actions, one of which is riba (al-Bukhari). Rasulullah condemns those consuming riba, representing them, witnessing it, and writing about it (at-Tirmidzi), prohibits the exchange of items with similar qualities and quantities followed by addition or additional request [10].

Riba connotation includes all types of interest as the consequences of repayment delay (riba nasi'ah), imbalance item exchange (riba al-fadli), and every loan which earns the profit. Therefore, the term al-riba covers the definition of riba and imposed interest in the perspective of the modern economy. It includes barter transactions involving imbalance value exchange, either in quantity or delivery time.

### *B. Riba Behavior*

The form of common Riba behaviors in Pre-Islamic (Jahiliyah) age of Arab occurred when an individual lent money to the other individual for a certain period, and they had to repay it or pay its interest. If they did not repay it immediately, the lender would give some time and increase their payment amount. Interest was imposed in relation with the terms of due date. This is the definition of interest which applies along the history and is applicable to all countries across the globe which is prohibited by Scriptures [9].

Included in the category of riba behaviors are the people performing riba practice, consuming riba assets, representing riba players, witnessing riba activities, writing about riba transaction, taking or giving addition as the consequence of repayment delay for debt or item exchange which is similar concerning quantity and quality. Included in riba behavior are the people conducting two economic transactional deals in a transaction [11].

### *C. Cognitive Behavioral Theory*

Attitudes can be defined as a form of reaction or evaluation of feeling [12], response to the social stimulus which has been conditioned, or particular order in feeling, though, and predisposition of action against surrounding environment [13].

By following the triadic scheme, attitude structures consist of cognitive, affective and conative. Cognitive components consist of perception, belief, and a stereotype of an individual about something [13]. The cognitive component can be equated with an opinion, especially if it is related to controversial problems. Affective component is the feeling of an individual against an attitude object and related to emotional issues. Meanwhile, behavior consists of the tendency to act or react in certain ways. The tendency to have consistent behaviors is in line with belief and feeling which shape attitudes. Logically, the attitude of an individual will be reflected in the form of behavioral

tendency against certain objects. However, not automatically, attitudes will always be suitable with behaviors [14].

Seeing the antecedent of a behavioral cause, human will generally reasonably do something, consider all existing information, and explicitly and implicitly calculate the implication of their actions. The factor of belief affecting attitude against certain behaviors, subjective norms, and controls against behaviors, will react and be reinforcing determinant whether the behavior will be conducted or not [15].

According to Skinner, human behavior is mostly determined by external or environmental factors. Even, he added, behavior was the function of environment and part of the environment which lies within an individual [16]. Internal conditions such as hunger, emotion, value, self-confidence, aggressive needs, religious belief, and hatred exist but cannot define behavior [3].

Human behavior and personality are formed by three powers namely natural selection, cultural practice, and the history of an individual about the reinforcement they received. Behaviors are controlled by an environmental factor, not free will. An individual act to form a social group since the behavior tends to strengthen. Group will provide control against its members by formulating law, regulation, and habit either in writing or not. Self-control is performed by altering existing variables in other people's environments, manipulating variables in their environments, and performing several forms of self-control [16].

According to Bandura, human's most outstanding characteristic is plasticity which is to have the flexibility to learn various types of behavior in different situations. Human has abilities to learn through direct experience and representation (vicarious learning), which is learning by observing other people [3].

Behaviors can only be formed through two methods of learning namely observative learning and active learning. The core of observative learning is modeling which is to add or reduce an observed behavior and generalize an observation to another observation. Modeling includes cognitive process and does not merely conduct imitation process. Modeling is more than just matching the behaviors of other people, symbolize information, and store it to be used in the future. It covers attention, representation, behavioral production, and motivation [17].

Meanwhile, active learning provides a way for human or an ability to perform control of events which can form their ways of life. Control lies in the reciprocal interaction between variables of human, behavior, and environment (triadic reciprocal causation).

According to Rotter and Mischel, cognitive factor forms how a human can react to motivation in their environment. They said that the expectation of an individual for a future event was the primary determinant of behavior. Rotter with interactionist style believes that there is no individual or environment which is fully responsible with behaviors. The interaction between human and environment is an essential factor in shaping behaviors. He states that human's cognition, history, and expectation for future are the primary keys in predicting behaviors. It is different from Skinner stating that the environment is the reinforcement of behaviors. Similar with Bandura and Rotter, Mischel

believes that cognitive factors such as expectation, subjective perception, value, purpose, and personal standard have essential roles in shaping personality [3].

According to him, what determines behavioral reinforcement value in an individual are perception, need, consequence expectation of reinforcement in the future, and orientation to achieve purpose in the future. Internal reinforcement and external reinforcement referring to event, condition or action given with value by society or individual's culture are included as parts which determine behaviors.

According to Mischel, behavior comes from relatively stable personal disposition and affective-cognitive process interacting with certain situations (Cognitive Affective Personality Theory). In many situations, it will produce numerous behavioral potentials, but human behaves depending on specific expectation and belief about the consequences of each different and possible behavior [4].

According to al-Nabhani, human personality consists of thought pattern and attitude pattern. An individual's behaviors in their life will depend on the perception they have. Behaviors are activities conducted to meet instinct or physical needs. Behaviors will be conducted based on a human's tendency to meet those needs. Therefore, perception and tendency are the bases of personality [18].

### III. METHOD

This qualitative research uses descriptive approach method. Literary review becomes its source of data. Various cognitive personality theoretical literature are used to analyse the behavioural object. A normative approach taken from the message of Koran is used to analyse existing phenomenon. The purpose of this research is to compare various cognitive behavioural theories to revamp behaviours which bring up suitability with value or norm people believe, especially riba behaviour.

### IV. RESULT AND DISCUSSION

#### A. Result

Riba is an economic activity, action, or behaviour in which the player will ask for the additional value of debt or additional exchange having similar quality and quantity due to time.

Koran places Riba behaviour as the opposite of alms behaviour which voluntarily gives assets without expecting rewards. Those giving alms have the natures of giving, generosity, holiness, purification, and materialization of the attitude of helping and working together with other people. In contrast, Riba demands the return of asset and its interest, reflects the nature of greed, is far from justice value, and does not want to bear the loss which harms other people.

Riba behaviour is based on the consideration of every individual to freely and absolutely conduct activities to obtain assets and develop them. However, in normative basis, religions prohibit and condemn it by imposing horrible ordeals to their players. For example, riba players are described as people who cannot stand up except they stand up like those under the possession of devil due to insanity. Those described as under possession of devil and suffering from insanity certainly lose their collective senses, do not want to accept the truth, are dissidents, and other natures resembling the natures of a devil.

Based on scientific behaviourism theory, the behaviour of usury occurs because it has become a tradition (culture), the usury actor successfully exists in the midst of society (natural selection), and positive experience (success) for usury actions. The practice of ribawi often occurs because of environmental influences (as the norm applied by the community, others, and oneself). Ribawi occurs because there is a learning process directly through the environment [16].

Based on cognitive, social theory, riba behaviour occurs through the learning process. Humans have a flexible character to learn. The most effective usury is learning through vicarious learning. Humans can control their lives based on three factors, namely behaviour, environment, personal factors (triadic reciprocal causation model). Ribawi's behaviour is based on the internal control such as observation, the process of assessing, self-reaction to ribawi practices, and external control such as the physical and social environment of the community towards acceptance of usury [17].

Based on learning theory of social cognition, expectations for future events are the primary determinant of riba behaviour. No external and internal environment dominates the most. The most influential are cognition, history, and future expectations. Walter added that subjective perceptions, values, goals, and personal standards play a role in determining ribawi behaviour [3].

Based on the theory of planned behaviour, The behaviour of riba is determined by attitude (attitude toward behaviour), subjective norms, and control of perceived behaviour (perceived behavioural control) on ribawi practices will determine the strength of one's intention to behave in a manner that is spiritual. Besides that, the commonly used social norms will influence the realization of ribawi practices. [15].

Based on Islamic personality theory, riba behaviour is determined by perceptions (thoughts and understanding) and their tendency to fulfil their life needs and instincts. A person's personality will be determined by the mindset that becomes his understanding, and the pattern of attitudes (actions) that are expressed in his actions [18].

#### B. Discussion

Behaviour is formed by natural selection, social culture, and reinforcement history of an individual against behaviour [19]. Riba behaviour deemed useful and capable of providing resilience or existence for the life of an individual will reinforce riba behaviour. Riba culture significantly growing in society or community whenever an individual will allow the transfer of riba culture. Their success in performing riba practice will be the reinforcement history for riba players to repeat it.

The conditioning of new environment by entering community or group which will provide social control to its members in formulating regulation will have substantial influence to the habit of riba practice, including if they intend to leave it.

One of human's strengths is to have plasticity nature enabling them to alter behavioural types as they have abilities to perform observative learning and direct learning.

The core of observative learning is modelling covering attention, representation, behavioural production, and motivation. The result of observative learning will be more effective and efficient. Meanwhile, the result of learning is actively affected by an interaction between environment, behaviour, and human. The most dominant factor will influence the materialized behavioural forms [17].

The acceptance or rejection of riba practice will be related to the observed model. Meanwhile, behavioural change through active learning is highly determined by a human as an agent in controlling behaviours.

The factors highly determining behaviour are human cognition, history, and expectation for the future. Cognition factor such as subjective perception, needs, orientation to purpose value, and effective response will determine the form of an individual personality [3].

Normative perception against riba practice, the fulfilment of basic needs not just obtaining social status, orientation to achieve purpose value for higher life, affection to observation object will affect the acceptance or rejection to riba behaviours.

An individual's behaviour will be affected by their perceptions. The interaction between perception and tendency will affect the formation of an individual's personality [18]. Riba perception can be provided through the thought process to believe. After that, perception, fact, and tendency with similar measurement unit are united to shape signature personality. External control from society and sanction implementation for riba players will influence riba behaviours in an individual.

Muhammad SAW as the Messenger of Allah, succeeded in changing perceptions of life in the people of Mecca and Medina through a process of rational thinking (akliyah and naqliyah), to be able to unite the same thoughts, feelings, attitudes, and social institutions. Riba which became the habit of the people, jahiliyah they finally left behind and were replaced by buying and selling.

## V. CONCLUSION

Riba economic behaviours among societies occur due to several internal and external factors. Internal factors depend

on the value of perception reinforcement, motivation, the expectation to purpose value, as well as observative and active learning. External factors include social culture, environment, observation model and form, social control, and positive law. Riba behaviour in an individual can be eliminated through cognition-affection by revamping perception, social control, and conditioning through social regulation formulation or positive law positive law.

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