



The Causes of Low Learning Achievement of Sharia Accounting Subject Among Sharia Economics Students

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Abstract

The purpose of this research is to find empirical evidence that causes low learning achievements in sharia accounting subject on sharia economics students. This study uses a qualitative interpretive case study method to explore and reveal information that cannot be explained by other research methods, as well as conducting causal investigations related to an event being studied. The research findings are there is an internal and external factor that caused the low learning achievement on sharia accounting subjects. The internal factors within the students include: First, the lack of basic knowledge of introductory accounting. Second, The low interest and motivation in subjects that use mathematical calculations. Third, No motivation to study the supporter subjects (introductory accounting & fiqh muamalah) independently. The external factors that caused the low learning achievement among sharia economics students are: First, the learning duration in the class room, Second, the existing curriculum does not accommodate the success of learning achievement. Third, the learning environment is not conducive.

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INTRODUCTION

The development of sharia accounting in Indonesia cannot be separated from the establishment of Sharia Bank at 1991. The establishment of Sharia Bank in Indonesia started by the establishment of Bank Muamalat Indonesia (BMI) in 1991. Due to the establishment of an Islamic bank, the development of Islamic economics science and availability of accounting practitioner certainly required, goes along with this, science related to sharia economics, finance and accounting also growing (Nurhayati & Wasilah, 2014).

Basically because sharia transaction is different from classical accounting transactions, and its related to values, principles and the existence of muamalah rules in Islamic financial transactions, sharia accounting subject become an important major to be learned by anyone who concern in sharia economics. As generally known, there are several types of sharia contracts/transactions in Islamic transactions as mudharabah, murabahah, ijarah, salam, istishna, wadiah, qardh and any other types of transactions, each transactions have their own principle and rule of executions so the sharia accounting and sharia economics practitioner should understand it very well. In line with this, Putri (2019) was argue that the importance of the Islamic Accounting in particular is to prevent the unexpected activity such as fraud, dishonesty to appear in Islamic transaction.

Until now the methods and strategies for learning Islamic accounting are not yet

well established, the research studying Islamic accounting learning is also still very limited so that the problems in learning Islamic accounting not yet clearly identified. This research attempted to conduct an exploratory study related to sharia accounting learning using the case study method which was characterized by low learning achievements of sharia accounting subject.

This research pick XYZ Institute students with a consideration that there is a reality of low learning achievements in sharia accounting subjects among sharia economic students in XYZ Institute. Refer to the facts that the universities teaching sharia accounting in Cirebon dominated by private Islamic institute, we conduct this research in private Islamic institute with the assumption and consideration that the private Islamic institute in Cirebon which have sharia economics major have similarities in facilities and resources. So, this case study research expected to draw a conclusion that can provide a contribution and recommendation to the similar tertiary institutions to organize the sharia accounting learning better in order to gain better students achievements in sharia accounting subject.

From the field observation we gain the information that the sharia economics and sharia banking major in Cirebon is owned by 5 Islamic institutes, this field are dominated by private Islamic institute, and IAIN Syekh Nurjati Cirebon is the only state Islamic institute that teaching sharia accounting subject in Cirebon. Table 1 show the Islamic Institut in Cirebon who has sharia accounting subjects.

Table 1. Islamic Institute and Islamic College in Cirebon

No	Name of Institution	Statue	Concentration
1	IAIN Syekh Nurjati	State	Sharia Economy & Sharia Banking
2	STEI Al Ishlah	Private	Sharia Economy & Sharia Banking
3	IAI Bunga Bangsa	Private	Sharia Economy & Sharia Banking
4	IAI Islamic Centre	Private	Sharia Economy
5	Fahmina Institute	Private	Sharia Economy

Source: Processed Data (2022)

The development of Islamic banking creates a need for university graduates majoring sharia economics, management and sharia banking, they also should have the quality and competence to meet the needs of the labor market, especially expertise and skills in accounting for sharia transactions. The low learning achievement of sharia accounting in XYZ Institute was an indication of the low quality and understanding of students towards the learning subjects that have been taken, this condition is a warning to the institution because low learning achievement is a reflection of the low understanding, capability and skill of the students on this subject.

Learning sharia accounting has some differences from learning conventional/classical accounting. Sharia transaction accounting is not only related to the understanding of the basics accounting include accounting equations, general accounting principles and postulates but is also related to the understanding of fiqh muamalah. Mastering fiqh muamalah subjects is very important before taken sharia accounting subject because students need to know and understand in advance the terminology of islamic contracts/transaction and the rules in implementing each contract based on Islamic muamalah law.

In this consideration, the introductory accounting course and fiqh muamalah subject needed to be set on the semester before sharia accounting subject. Introductory accounting subjects important to be taken first by the students to prepare them to be able to journalizing without being confused by the accounting equation, principle and postulates because even though classic economic transaction and Islamic transaction slightly have different values, the general accounting rules, principles and postulates is quietly the same.

In the other hands fiqh muamalah subjects is important to be taken before the sharia accounting subjects in the consideration of preparing them of the terminology in sharia transactions with each unique principles, values and rules. Regarding the close relationship between sharia accounting subjects and

fiqh muamalah, Septiyan & Julianto (2017) argues that fiqh muamalah subjects are included as part of sharia accounting lessons, if this method cannot be implemented then lecturers are encouraged to be able to provide mumalah fiqh literature which can be accessed and studied by students independently.

Islam et al (2018) stated that learning achievement is an educational assessment of the progress of students with regard to mastery of the lesson material presented to them. In line with this Syafi'i et al (2018) states that learning achievement is the result of a series of activities involving the cognitive, affective and psychomotor domains which have been stated in the final results/reports. The learning achievement and outcomes of sharia accounting which is manifested in good grades is an important achievement not only for students or lecturers, but also for institutions related to accreditation and the bargaining value of college graduates at their future work.

As stated by Gagne et al (1979) there are three components that support the learning process, these factors include external conditions, internal conditions, and learning outcomes. Learning is basically an interaction between the "internal state and cognitive processes of students" with "stimulus from the environment". This cognitive process produces a learning outcome consisting of verbal information, intellectual skills, motor skills, attitudes, and cognitive strategies. Supporting this opinion Syafi'i et al (2018) reports that related to learning outcomes and learning achievement, there are three aspects of achievement in student learning namely cognitive aspects, affective aspects and psychomotor aspects. Learning achievement include internal factors including physiological factors, psychological factors and both physical and psychological maturity factors, then external factors include social factors, cultural factors and environmental factors.

Our research object XYZ Islamic Institute is a private Islamic religious institute in Cirebon which has become one of favorite Islamic religious institute in Cirebon because

its modern and flexible learning system, this institute has economics and Islamic banking study programs as the most favorite majors after the Islamic education and early childhood education. Based on the reality that there is a phenomenon of poor grades in sharia accounting subject for sharia economics students at XYZ Institute. This research objective is to find empirical evidence of the factors that cause low student learning achievement in Sharia accounting subjects.

The research question from this study can be written as: What are the factors that cause low student learning achievement in sharia accounting subjects for the second semester students at Islamic Institute XYZ in Cirebon? The results of this study expected to be a valuable recommendations for the related institution, and another similar institutions to provide the best support for sharia accounting learning so that students learning achievement will be much better and the competence of graduates in the their future work also improved.

METHODS

This research uses qualitative case study methods to gain a comprehensive understanding of an event by using detailed and in-depth intensive observations about a case both at individual in a group of people in an institution. This is in line with the statement of Stake (1995) that case study research aims to reveal the peculiarities or unique characteristics contained in the cases studied. The informants choosing method refer to Creswell (2016) statement that in qualitative research, the objects/participants to be studied should be determined by the researcher using purposeful sampling, to select the best people or places that can help understand a phenomenon and answer the research questions.

This research procedure was carried out into 7 steps that executed chronologically. First of all, doing library research to obtain a basis sufficient theory and material to conduct field research, Second, Understanding the social situation to obtain the right data sources

done by selecting participants based on the main aspects of place, actor and activity then expanded into other aspects, namely object, act, event, time, goals and feeling. Third, creating list of research questions/instruments as a guideline for conducting deep interviews. Fourth, conducting field research by conduct direct observation and interviews.

Fifth, doing data recapitulation and data validation. At this stage the researcher will make careful, detailed and continuous observations to the data that has been obtained to then find the characteristics and elements in a unique and salient situation that is relevant to the problem being observed (coding technique). Sixth, Doing data triangulation. As stated by (Patton, 2002) triangulation needed to obtain the degree of trust in the information obtained through the different sources, this step also a procedure of validity and credibility test from various data sources. Seventh, performing the presentation of research conclusions.

The interview questions in this study were designed based on the guidance obtained from the literature study, these questions included interest and motivation to learn, understanding of the material, from terminology to accounting practice, learning environment, teaching competence and other reasons that caused them to get an unfavorable value. satisfactory in sharia accounting subject. The data analysis in this research carried out with Miles & Huberman (2018), the analysis procedures including the analysis consists of three streams of activities that occur simultaneously, namely: data reduction, data presentation, drawing conclusions/verification.

RESULT AND DISCUSSION

As stated before, this research was motivated by the low learning achievement of Islamic accounting subject in second semester at Private Islamic Institute XYZ in the even semester of 2021-2022. This low learning achievement is quite worrying considering that Sharia aounting skill competencies are

very important when students start working in relevant field (sharia bank or sharia based institution), the low learning achievement in sharia accounting subject represent the low understanding and incompetency of sharia accounting skill among the students. Table 2 is a recapitulation of the learning achievement in regular class and evening class in XYZ Institute which underlies this research.

Table 2. Value of Learning Achievement

Learning Achievement	Total	%
A	7	7%
B	15	15%
C	56	57%
D	20	20%
Total	98	100%

Source: Primary Data Processed (2022)

From these data it can be obtained information that from 98 students there are 7% of students who get A, 15% of students get B, 57% get C and 20% get D. The number of students who get quite a lot of C and D grades. The existence of 77% students that get C & D grade/value in sharia accounting subject indicate the low learning achievement of sharia accounting subject. This also indicate that students' understanding of sharia accounting materials also low.

A grade is a primary parameter showing when an individual learning a subject/course, If, a learner earns high grades/scores/high marks, it is an indication that he/she may have taken time to study well, while low grades is interpreted as using lesser time for learning. However, many studies have revealed that several factors for the students grades, and the grades effected by so many factors as gender, IQ, study habits and study time (Ukpong & George, 2013). To find out the causes of the low learning achievement from student internal factors, we take an observation to gain secondary data from the institutions about the educational background of students at the

high school level, and the following table is recapitulated data gained from the campus documents.

Table 3. Educational Background

Educational Background	Total	%
SMK Accounting	8	8%
SMK Non-Accounting	27	28%
IPA	38	39%
IPS	25	26%
Total	98	100%

Source: Primary Data Processed (2022)

This data is quiet surprising considering that from 98 students there are pretty much students who have a natural science background is 39%, the students who have a social science background is 26% and vocational school majoring accounting is 8%. This reality is unique considering the general assumptions that attached to the science major are already familiar with calculations, while the social science major and vocational accounting major should be familiar with accounting lessons, but how could the student achievement on sharia accounting major is very unsatisfactory? This research was continued by interviewing 6 students who got C and D grades directly through in-depth interviews to get information on what factors caused them to get unsatisfactory learning achievements in sharia accounting subject. From the interviews conducted, the following clues were obtained.

Lack of Interest and Motivation

Regarding interests and preferences of sharia accounting subject, students respond with the words "dislike", "not interested" in subject that contain calculations. Refer to (Ilmupedia, 2015; Park, 2022; Quora, 2021; Sriyanto, 2017) mathematics and accounting are disciplines that are disliked and considered difficult by students, there is a presumption that students do not like mathematics and algebra also do not like accounting subjects.

Furthermore, the lack of interest and dislike of science that uses mathematical calculations causes the learning outcomes of this course to not be optimal. Some of the information obtained from direct interviews and leads to support for this presumption is: "I don't like counting", "counting makes me dizzy", "why do I meet again with accounting? here ..."

The lack of interest in sharia accounting subject has a potential risk to cause low learning achievement, this is in line with the statement of (Justina, 2016) That the environmental factors and facilities have a contribution to learning achievement, in line with this Atma et al (2021) reported that interest and motivational factor also determinants that play a role to learning achievement. Another factor that play a role in earning achievement are teaching style (Sangster et al, 2020). Here we can conclude that our findings confirmed the previous researcher statements that the learning interest and motivation have a significant and positive relationship with learning achievement, this reality strengthen the statement that stated "the low interest and low motivation certainly causes low student achievement".

Limited or Lack Basic Knowledge of Introductory Accounting and Fiqh Muamalah

Regarding an interview about student basic knowledge towards learning Sharia accounting, information can be obtained from most of the students is they does not have basic knowledge regarding sharia accounting subjects both in terms of muamalah contracts and basics of accounting. This conclusion corroborated by information from the following interviews: "confused", "I did not understand debit credit", "why must balance?", "how to make it balance?" Those statements indicate students does not understand the basic concepts of accounting. Furthermore, from the informant statements: "what's the difference between murabahah musyarakah and mudharabah anyway?" "I don't understand the term" we can conclude that the students do not un-

derstood the terminology and concepts of sharia transactions.

To confirm these statements, observations were made to the academic section of the institution regarding the arrangement of subject given to Islamic economics students. From the observation we found the fact that fiqh muamalah and introductory accounting subject were placed in third semester, while sharia accounting subject are placed in the second semester. From the interviews and observations, it can be identified the reason why student learning achievement is low. The low achievement is clearly caused by no sufficient foundation to take sharia accounting subject among the students.

We recommend to place both introductory accounting subject and fiqh muamalah subjects on the semester before students take sharia accounting subjects, or place both of the subjects as prerequisite courses to take sharia accounting course. Our suggestion is based on the consideration that without both of the subject students will find difficulties to follow the sharia accounting subject properly. This reality confirm Septiyan & Julianto (2017) statement that it is better if the introductory accounting and muamalah fiqh subject are placed before the sharia accounting course and if this is not possible then students must study them independently.

Learning Environment

From the interview almost all of students stated that the learning environment was not comfortable, the students stated that: "the class was hot", "the fan was not strong", "the air conditioner was not working", "there it was loud noise from outside". Based on observations, it was found that the reality and conditions are the same as told by students, the learning environment in class and around the class is not conducive, especially if learning begins or takes place when the elementary students next to the campus building were on break, the voices of lecturers and students presenting are not heard properly (for the regular class starts at 10.30).

As is generally known, external factors are related to conditions outside the individual's, such as family, the learning environment and the conditions of the surrounding community. Academic achievement related with the way parents or lecturer educate, the atmosphere of the house, classroom or campus environment, the teaching methods, curriculum, the relationship between teacher and student and student to student, in addition the length of study time and homework also influence learning achievement. Some research strengthen this arguments are: Alawiyah et al (2019) reported that environment has an influence on learning achievement as well as learning motivation, and there is a significant influence of environment and learning motivation on learning achievement.

In addition Christenson et al (1992) also argues that an environment that supports learning is an affective learning environment, namely a learning environment in which there are interests, expectations, attitudes, self-concept, discipline values and attributions and parental involvement. Futhermore Cheryan et al (2014) reported that the physical environment of the classroom affects student achievement, building structure facilities, lighting, noise, low air quality, and inadequate heating are significantly associated with poor learning achievement. In line with this (Asvio & Batu-sangkar, 2017; Justina, 2016) also argue that effective teaching and learning requires clean air, good light, comfortable and safe learning environment because that factors gave significant positive effect on student achievement.

Length of Study

The learning time or study duration for sharia accounting subjects is 2 credits with a duration for 1 credit is 50 minutes/week. From the direct interviews we obtained information that there is lack of time to study this subject by this statement:” it seems like it’s just started”, “we need more time to do the exercise...” all informants stated that the study duration is not enough. The length of study time and homework greatly influence student

achievement, students who take more hours perform better achievement than those who take shorter hours to study.

This arguments agreed by Kunal (2008) that stated there is a significant difference between shorter study time and longer study time to academic achievement. In line with this some researcher also agree that there are relationship between study time (for completing the assignment and preparing for the final examination) to academic achievement, on this case they recommend to extend learning time to increase academic achievement/performance (Jez & Wassmer, 2015; Kaur et al., 2021; Rauf & Shahed, 2015).

CONCLUSION

From the observation, interview and triangulation we concluded that the low achievement of sharia economics students in sharia accounting subjects is caused by several factors, namely: Internal factors within the students include: First, The lack of basic knowledge of introductory accounting. Second, Low interest and motivation in subjects that use mathematical calculations. Third, No motivation to study the supporter subjects (introductory accounting & fiqh muamalah) independently.

Another factors that caused the learning achievement is not optimal are external factors, namely : First, the lack of length of study in the class room, in this case the length of study is inadequate to cover all the topics and doing exercises, this condition made the learning process is not optimal, Second, the existing curriculum does not accommodate the success of learning achievement in sharia accounting subject because this subject is placed in second semester while fiqh muamalah and introductory accounting are in third semester. Third, the learning environment is not conducive.

Recommendations that can be given from the conclusions obtained in this study for related institutions are : First, place introductory accounting and fiqh muamalah as

prerequisite courses for students to take sharia accounting courses, this act is based on the consideration to prepare the students with adequate knowledge to take sharia accounting courses. Second, provide sufficient motivation to students that even though the calculation task in the future possibly will be taken over by a machine or computer, sharia accounting skill and capability of sharia accounting will always be a good consideration for university graduates to enter sharia based bank or business. Third, increasing the length of learning time of sharia accounting subjects, this step can be done by adding more credits or adding extra course meetings in one week. Fourth, arrange more conducive learning environment for students so the learning process will run well without any disturbances.

Based on the fact that until now research on sharia accounting is still very minimal, we recommend future research to explore and examine the elements that possibly influence the skills within sharia economics graduates. The dual research of exploring and examining is recommended regarding the characteristics of qualitative research that unique and can't be generalized, and the characteristic of quantitative research that can give generalization in connecting a phenomenon with several factors that are possibly have a relationship to it, by using mixed method the conclusions of each method will complement/ confirm each other.

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