

Do Catholics Support Non-usury Banks

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Abstract. In 1992, Bank Muamalat Indonesia suited a pioneer of Islamic banks in the world's most populous Muslim country. The prohibition of usury is not only in the Islamic Law because there are also in other religions. The number of non-Muslim customers in Islamic banks is still around one percent until 2019. This study aims to examine the attitudes and behavior of bank customers in accordance with Catholic Law related to the prohibition of usury. The quantitative method through a questionnaire was applied to 60 Catholic respondents in Surabaya. The study found that there are pros and cons about usury among Catholics. Interest-based banks are recognized to be able to increase welfare, but it is also realized that usury can exploit humans. The study also found that only 35 percent of Catholics understood the prohibition of usury. The main deliberation of Catholics in exhausting banking services is data confidentiality.

Keywords: Islamic banks · Catholics · Usury · Religiosity

1 Introduction

Subsequently Ahmad El Najjar established an Islamic bank in Egypt, the world commenced to recognize the operating system of non-usury banks [1]. In 1992, Bank Muamalat Indonesia suited a pioneer of Islamic banks in the world's most populous Muslim country [2]. The prohibition of usury is not only in the Islamic Law because there are also in other religions. The number of non-Muslim customers in Islamic banks is still around one percent until 2019 [3]. Investigation on non-Muslim customers in Islamic banking is very limited. This study aims to examine the attitudes and behavior of bank customers in accordance with Catholic Law related to the prohibition of usury.

Riba or usury is still reaping the pros and cons among the people in Indonesia [4]. Especially for those who are Muslim, Christian and Catholic.

The Bibles are a guide for Catholics in living their lives. In II Timothy 3: 16-17, teach that the Bibles is useful "*to teach, to declare mistakes, to correct behavior, to educate people in the truth*"[5].

Although there is still no legal and complete prohibition regarding the practice of usury, but there are guidelines set out in the Catholic Bibles. These guidelines for Catholics are stated in the Old Testament [5].

"If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest (Exodus 22:25).

You must not take interest or usury from it, but you must fear your God, so that your brother can live among you (Leviticus 25:36).

You must not lend them money at interest or sell them food at a profit. Thou shalt not give unto him money asking for interest, also thou shalt not give food by asking usury (Leviticus 25:37).

Do not charge a fellow Israelite interest, whether on money or food or anything else that may earn interest (Deuteronomy 23:19).

The lack of certainty about the teachings of usury resulted in a lack of Catholic knowledge about the contents of the Bibles related to bank interest [6].

Not only in Catholicism, in Islamic law, usury or interest is an unlawful ally. This is stated in the Al-Qur'an, Surah Al-Baqarah: 275-281. In Christianity there is also still no prohibition that clearly rejects the existence of bank interest [7]. However, in the New Testament there are several verses that say that the practice of usury should not be done.

Bibles, Luke 6: 34-35: *34 And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. 35 But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Highest God, because He is kind to the ungrateful and wicked [5].*

There are not many studies on the behavior of Catholics in choosing a bank. More studies are conducted on Muslims (read: [8], [9], [10]). Experimental methods have also been carried out to explain Moslem's behavior when choosing a bank [11]. This is interesting to do with Catholics as in this study.

2 Methods

This type of study is categorized as field research [12]. The study is conducted on the scene or the field of symptoms. This study uses a correlation method that is connecting between selected variables and explained and aims to examine the extent to which a variable in one factor is related to another variable.

This study uses a quantitative approach that emphasizes numerical data (numbers) that are processed by statistical methods. The data collected is primary data consisting of opinions of Catholics in the selection of banks.

This study uses a questionnaire method [13]. After the questionnaire has been prepared, a validity and reliability test is performed. The questionnaire is divided into five parts. The first part confirms knowledge of Catholic teachings with the theme of usury or the practice of interest in banks.

The second part of the questionnaire explores information about the factors that underlie Catholics in choosing a bank. There are 26 statements about a bank [14], which must state the importance: 1 = Not Important; 2 = Somewhat unimportant; 3 = Neutral; 4 = Somewhat important; 5 = Important.

The third part is the main part of the questionnaire. In this section, respondents are asked to respond to: high interest offers from other banks, determination of savings interest, reasonable savings interest, determination of loan interest, and reasonable credit interest. For example, respondents are given freedom in filling the amount of interest rates.

The third part contains confirmation about the level of religiosity of respondents. The method used is self-assessment, from level 0-10. The fourth part contains

information about the Catholic teachings of usury contained in the Bible. In the fifth part, all questions in the third part are asked again.

The questionnaire was distributed to Catholic respondents, directly at the church. Some conditions that must be met to become a respondent are that they must have an account at a bank, with the bank name not specified. Respondents can also have more than one bank account. Respondents must be Catholic because this study aims to determine the attitudes of Catholics towards the practice of bank interest and determine the effect of religiosity on the practice of interest.

This study takes the population of Catholics in the Santo Marinus Yohanes Parish, Surabaya. Samples were taken as many as 60 Catholics who have a relatively homogeneous nature (Sugiyono, 2010).

3 Results and Discussion

The study was conducted in the Santo Marinus Yohanes Parish located at Jalan Memet Sastra Wirya No. 1, in the Kenjeran Navy-Housing Complex Complex, Surabaya. At present the number of parishioners of Saint Marinus St. John is 5000 people and has 11 territories and 36 neighborhoods.

The validity and reliability test of the questionnaire was conducted on 15 voluntary respondents, having confirmed that 26 questions in the questionnaire were valid and reliable. Distributing questionnaires and analyzing the results of the questionnaire was conducted in October - November 2018.

An analysis of 60 completed questionnaires completed by respondents showed that the Scriptural rules regarding usury or bank interest for Catholics were known by 37% of respondents. The rest, 63% of respondents said they did not know.

Analysis of the reasons for saving among Catholics is dominated by data confidentiality in banks (confidentiality of banks), ease of accessing information (ease of access to account information), and speed and efficient services (fast and efficient services). Meanwhile, what was stated did not determine the decision to choose a bank for Catholics was recommendations from friends and relatives (recommendations by friends), bank size (size of bank), and advertising in mass media (mass media advertising).

Based on the self-assessment of the level of religiosity of the respondents, no one claimed to be very non-religious (0%). Meanwhile, respondents who stated they were less religious were 10%, quite religious were 37%, religious were 50%, and very religious were 3%. It is interesting to find that, after being given information about usury in the Gospels, there is no correlation between the level of Catholic religiosity towards avoiding the prohibition of usury. As many as 86% of respondents who declared religious and even very religious, did not budge to ask for high interest in conventional banks. Respondents who stated less religious, as much as 80% responded to the provision of information about usury in the gospel by lowering the expected interest rate.

Correlations of Catholic customers' attitudes related to usury before and after being given Bible information were compiled in Table 1. Items in the form of high interest offers from other banks, before and after providing information about usury according

to the Catholic faith, appeared to have a strong correlation. Likewise, with other items also strongly correlated.

Table 1. Correlation Test Results Before and After Information on the Prohibition of Usury in the Bible.

Paired Sample Correlation		
Pair 1 (N=60)	Correlation	Sig.
High Interest Offers from other banks	.792	.0000
Determination of interest on savings	.996	.0000
Fair bank savings interest	.994	.0000
Determination of credit interest	.989	.0000
Fair bank loan interest	.988	.0000

Meanwhile, the results of paired sample tests to see the significance of the influence of Catholic faith information about usury related to bank savings and loans are shown in Table 2.

The item of high interest offers from other banks in Table 2 shows that the value of t is 0.444 so t arithmetic $< t$ table (2.0010). This means that the results are not significant and show that in the Bibles has no influence on the selection of a bank. Then the results of Sig. (2-tailed) or p value of 0.659 where p value > 0.05 . That is, between before and after knowing the Bible verses, it turns out that no major differences were found. The mean value of 0.017 means that there is a tendency to decrease the average after the notification of the Gospel is equal to 0.017.

Table 2 also shows that the gospel in the Bibles has an influence on Catholics in setting savings rates. Paired t test results, the value of t indicates the number 2.827 where t arithmetic $> t$ table (2.0010) which means that the results are significant. Then the results of Sig. (2-tailed) or p value of 0.006 where p value < 0.05 , which means that between before and after knowing the Gospel verse about usury there is a difference and the mean value indicates that the tendency of an average decrease of 1.25.

Table 2. Sample test results before and after the prohibition of usury information in the Bible.

Item	Paired Sample Test							
	Mean	SD	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
				Lower	upper			
High Interest Offers from other banks	.017	.291	.038	-.058	.092	.444	59	.659
Determination of interest on savings	1.25	3.44	.444	.367	2.14	2.82	59	.006
Fair bank savings interest	1.36	3.34	.431	.501	2.22	3.16	59	.002
Determination of credit interest	.715	3.13	.404	-.094	1.52	1.76	59	.082
Fair bank loan interest	376	3.36	.433	-.492	1.24	.867	59	.389

Table 2 also shows that the gospel in the Bibles has an influence on Catholics in setting reasonable savings rates. Paired t test results, large t value indicates the number 3,162 where t arithmetic $> t$ table (2.0010) which means that the results are significant. Then the results of Sig. (2-tailed) or p value of 0.002 where p value < 0.05 which means

that between before and after knowing the Gospel verse about usury, there seems to be a difference. The mean indicates that the average downward trend was 1.36.

Furthermore, Table 2 shows that the gospel in the Bibles has no influence for Catholics in setting loan interest rates in banks. Paired t test results, the value of t indicates the number 1.767 where t arithmetic $< t$ table (2.0010) which means that the results are not significant. Results of Sig. (2-tailed) or p value of 0.082 where p value > 0.05 means that between before and after knowing the Gospel verses about usury, apparently no major differences were found. However, the mean value of 0.715 means that there is an average downward trend of 0.715.

Finally, Table 2 also shows that the Bibles in the Bibles have no influence on Catholics in setting reasonable loan rates. Paired t test results, the value of t indicates the number 0.867 where t arithmetic $< t$ table (2.0010) which means that the results are not significant. Results of Sig. (2-tailed) or p value of 0.389 where p value > 0.05 means that between before and after knowing the Gospel verses about the prohibition of usury, apparently no major differences were found. However, the mean value of 0.376 means that there is an average downward trend of 0.376.

An interesting finding from section five of the questionnaire was that the level of religiosity of respondents was dominated in number 7, namely as many as 16 respondents. After learning of the teachings of the Bible that forbids the practice of interest as many as 12 respondents did not change the amount of interest if allowed, while 4 respondents chose to reduce interest rates after learning of the prohibition. For respondents who have a religiosity of 10 choose not to change the interest rate. However, respondents who have a level of religiosity 3, as many as 4 out of 5 respondents choose to reduce interest rates.

Based on this, it can be said that religiosity does not have a large influence on the determination of interest rates. Many respondents believe that interest is not possible because it will negatively affect a country's economy.

4 Conclusion

The prohibition of the practice of usury among Catholics reaps a lot of pros and cons. Some people say that the practice of interest can be carried out if it has the aim to prosper the community by providing the yield of interest to people in need and as long as the interest rates are still within reasonable limits and they argue if without interest the economy in a country will not run. However, some people believe that the practice of bank interest provides an opportunity for someone to exploit others.

There are still many Catholics who do not know about the ban on bank interest. The percentage is more than 60%.

The main reason that Catholics are considering using banking services is by confidentiality of banks, ease of access to account information, and fast & efficient services. Meanwhile, what was stated did not determine the decision to choose a bank for Catholics was recommendations by friends, size of bank, and mass media advertising.

Religiosity has no influence on the decision of Catholics in determining the level of interest rates of bank loans. However, religiosity has an influence on the decision of Catholics in determining the interest rate of bank savings.

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