PENGARUH DEBT TO EQUITY RATIO, PRICE TO BOOK VALUE DAN PRICE EARNING RATIO TERHADAP EARNING PER SHARE PERUSAHAAN CONSUMER GOODS YANG TERDAFTAR DI BURSA EFEK INDONESIA Munawaroh dan Lismawati

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ABSTRACT
This study aims to measure perception of Islamic Accounting on non moslem student in three University in Bengkulu. The research have two goals there are first, wants to explain how they are understand and gives the argument about how important to learn about islamic accounting, and second is this research can help development of accounting curriculum in Bengkulu. The research is qualitative research where the data was gathered from questionnaires and deep interviews. All respondents were non moslem accounting students who have been studied islamic accounting in all university in Bengkulu. Result that can be concluded from the interviews and questionnaires are few student can explain about principles, characteristic, type of islamic transaction and contract clearly. Furthermore, they gives the feed back about how importance this major to put in curriculum.

Keywords: Qualitative research, Perception, Non Moslem Student and Islamic Accounting

INTRODUCTION

Conventional economic system or also known as the capitalist economic system are now starting to be swayed by economic crises that occur. As happened in the United States, In mid-2007, the United States subprime mortgage crisis and peaked in September 2008, which was marked by the announcement of the bankruptcy of several financial institutions. Beginning of the problems occurred in the period 2000-2001, while that ever happened Dotcom stocks in the United States collapsed, so that the companies that issued these shares are not able to repay the...
loan to the bank. To overcome this, the Fed (US central bank) make decision to give low interest rate for developer and the finance company. Houses that built by developers and funded by housing finance companies have a lower rate and cheaper than before, the impact of this condition, almost houses were sale to people who has low-income and don’t have adequate financial guarantees. With the collapse of the value of shares of these companies, banks face a default of the debtor (developers and housing finance companies).

In non-moslem countries such as the UK, Switzerland, USA, and other countries, Islamic financial institutions are well developed (Ardiansyah, 2011), good development of Islamic financial system is due to Islamic countries that have implemented one of sharia economy that is not directly affected by the global economic crisis. Asnita (2004) states that there are four values of Islam that distinguishes it from another viewpoint or ideology, that is tauhid, khalifah, accountability, and fairness. These values will affect the goal of economic activity in Islam, those are the circulation of prosperity, security, authentic, equity, labor welfare, and morality.

According Ahaq in Harsha (2014) in Indonesia, sharia accounting well known in 1990s, right after the first Islamic Muamalat bank was established. Standing in 1991 the bank was initiated by the Indonesian Ulama Council (MUI) and the government as well as the support of the Indonesian Muslim scholars bond (ICMI) and some Muslim businessmen. Meanwhile, Muhammad say (2002) development of accounting sharia in Indonesia was motivated by discomfort Moslem people foreconomic dualism impact that was happened. Dualism emerged as a result of the inability of Moslems to combine two disciplines, economics and business syariah. Development of business sharia in Indonesia at this time is quite fast, is characterized by the frequent encountered seminars, workshops, discussions and various trainings that discuss about islamic accounting, began from banking, insurance, mortgage, until the education of all labeled sharia.

The cornerstone of the early development of sharia accounting began in 1990-1991 with the establishment of Bank Muamalat Indonesia (BMI) which is the implementation of Islamic teachings into muamalah guidelines. This establishment began with a series of processes of society and the struggle of a group of Islamic thinkers in an effort to invite people of Indonesian muamalah accordance with religious teachings. This group initiated by some Islamic leaders, the Association of Indonesian Muslim Intellectuals (ICMI), as well as the Indonesian Ulama Council (MUI), which at that time. With this rapid growth, the economic system of Islam need to be considered as well as the system capitalism. economy with the development of Islamic banks, accounting will also be affected. It is very likely due to accounting forms itself on the one hand strongly influenced by the environment,
on the other hand after accounting molded by the environment, the accounting will affect the environment (Triyuwono 2006). Ludigdo (2009) also said in anticipation of the development of sharia-based business and which certainly will require the development of sharia accounting.

Moreover, implementation of the sharia accounting require professional accountants who understand the Islamic economic system. Ludigdo (2009) state that in the last decade sharia institution has grown fast. The need of professionals and experts in this field is very important, so sharia accounting is currently a compulsory subject for all accounting students across the university. Febriantoro (2013) provide a conclusion in his research that some non moslem accounting student who has taken sharia accounting subject feel the importantness this subject for their knowledge and ability in the future, but the others say that their feel sharia accounting subject is not important and they give the argument about it, the sharia accounting should not place in the compulsory subject in the accounting field in all university in Bengkulu. Some research state that there are differences about perception how non moslem accounting student learn about sharia accounting.

Febriantoro previous research (2013) there are two opinions among the students of sharia accounting non muslimmenilai that the existence of sharia accounting subjects considered good and can provide benefits to students of science or Muslims and non-Muslims. But there are also non-Muslim students were found sharia accounting was not effective, some non-Muslim students to experience the compulsion to follow sharia accounting courses because they have to take elective courses that have been provided by the college. Results of this study, there are differences in perception between the non-Muslim students who have never taken a course in Islamic accounting non-Muslim students who have not studied sharia accounting thereby affecting the perception of the existence of sharia accounting courses in the future.

Sharia accounting subject has developed into Islamic Accounting Theory courses and subjects Accounting and Islamic Finance. Although the sharia accounting subjects is still part of optional subject in accounting curriculum, and still make conventional accounting as a compulsory subject, but the subject is never quiet enthusiasts. There are a lot of students who taking sharia accounting not only moslem student but also non moslem student in Accounting Faculty of Economics and Business, University of Bengkulu. Likewise fenomena in Bengkulu, Islamic financial agencies also never discriminate in the performance of its customers who are Moslems or non-Moslems. As economic actors, students should be able to understand the significance of the existence of sharia accounting.

Based on the above, this study want to know about accounting student perceptions of non-Moslems about sharia accounting courses. This study
recommended could explain how a non-Muslim students explain their understanding of sharia law and sharia accounting, that in the future non-Moslem students can help the development of accounting sharia in Indonesia and particularly in Bengkulu.

**LITERATURE REVIEW**

**Definition Perception**

Many researchers give definition the perception among Kotler (2010) suggests that the perception as a process of how one selects, organize and interpret information inputs to create an overall picture that is meaningful. In addition Walgito (2004) explains that the perception is the process of organizing, penginterpretasiananto stimuli by an organism or individual that is something that is meaningful and is intergrated within the individual activities.

Furthermore Walgito (2004) suggests that the perception of a person is an active process that plays a role, not only stimulus that hits but also the individual as a single entity with experiences, motivations and attitudes that are relevant in response to the stimulus. Individual in relation to the outside world always making observations to be able to interpret the stimuli received and sensing devices used as connection between the individual and the outside world. In order for the process of observation that happens, it is necessary that the observed object sensing devices are quite good and perhatianmerupakan first step as a preparation for the holding pengamatan.Persepsi in the general sense is one's perspective on something that will make a response of how and with what 8 acts.

The nature of the process and PerceptionWalgito (2004) stated that the perception is one that occurs in the following stages:

1. A stage known as the faulty process or physical process, the process of arrest of a stimulus by means of the human senses.
2. The stage known as physiological processes is a process of continued stimulus received by receptors (sensory organs) through sensory nerves.
3. A stage known as the psychological process, the process of the emergence of individual consciousness about the stimulus received by receptors.
4. Phase four, the results obtained from the process of perception in the form of comments and behavior.

**Definition of Islamic Accounting**

Syariah accounting can be explained through its root word that accounting and sharia. Accounting has many definitions of them in 1953, the Committee on Accounting Terminology of the American Institute of Certified Public Accountants
(AICPA) states that accounting is the art of record, classify and summarize in a meaningful form and in units of money of transactions and events, most do not have the financial nature and interpret the results (Triyuwono, 2006).

**Characteristic of Islamic Accounting**

According to the Indonesian Accountants Association (2007), the implementation of the transaction in accordance with the paradigms and principles of Islamic transactions must meet the characteristics and requirements as follows:

1. Transactions syariah based on the principle of mutual understanding and mutual good pleasure;
2. The principle of freedom of trade is recognized throughout the object is lawful and good (Thayib);
3. Money only serves as a medium of exchange and unit of measure of value, not as a commodity;
4. Does not contain elements of usury;
5. There is an element of injustice;
6. There is an element of maysir;
7. Does not contain gharar;
8. Do not contain elements of unlawful;
9. There is the principle of the time value of money (time value of money) because the profits in business activities related to the risks inherent in the business activities in accordance with the principle of al-ghunmu bil ghurmi (no gain without Accompanying risk).

**Contract Type (Akad) accounting Sharia**

1. **Purchase contract (Tranding) Murabahah Accounting**

Murabaha is the sale of goods to declare the acquisition cost and profit (margin) as agreed upon by the seller and buyeri. Buyer can buy the product with purchase contract that can be made in cash or credit. The differences that distinguishes murabaha with other purchase is the seller must notify the buyer the cost of goods sold and seller profit. Sales can be made in cash or credit, if the transaction happen in credit the buyer should separated between profit and cost occur. Profit should not be changed throughout the contract, if buyer fail to fulfill the contract, the debt should be restructured and buyer should pay fined. The penalty shall be considered as a charity fund. Cash advance can also be accepted, but must be considered as a reduction of accounts receivable (Nurhayati, 2009).

2. **Salam**

Negotiation and purchase contract can be done, and purchase contract later will be done later in Hanafiya, whose characteristic is to be handed over the contract before the purchase.

3. **Partnership**

a. **Accounting partnership**

The parties will share profit and loss (Keuntungan dan kerugian) of the agreement, in which there are no specific times for the negotiation to be held, or borne entire.

b. **Accounting partnership**

Undertaken for an undetermined period, and will on the principle of the profit or more.

4. **Akad Sales**

a. **Accounting akad sales**

Iwadha is the sale of goods, through an agreement the buyer or owner, and the seller as one of the people who have goods. 

b. **Ijara**

Ijara is the lease contract. This agreement, whereby without ownership, rental or regularly.

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2. Salam Accounting

Nurhayati (2009) salam accounting can be defined as a transaction or sale and purchase agreement in which goods are traded yet when the transaction is done, and the buyer make a payment upfront, while the delivery of goods can be done later. Definition of salam accounting given by the jurists are different. Hanafiyyah jurists define it: "Selling a delayed delivery of goods or sells an item whose characteristics are evident with early capital payments, while the goods are handed over in the future".

3. Partnership Contract

a. Accounting Mudharabah

Mudharabah is an agreement of business cooperation between the two parties where first party (Shahibul Mal) provides the entire capital, while the other party (Mudharib) as manager. Business profits are divided according with the agreement in the contract, if the loss will be borne by the owners of capital is not the negligence of the manager. If the loss is due to fraud manager then it will be borne entirely by manager(Nurhayati, 2009).

b. Accounting Musharaka

Musharaka is a partnership between two or more parties to a particular an undertaking which each party contributes funds to the benefit and the risk will be shared in accordance with the agreement. Musharaka ownership created by legacy will or other conditions that result in the ownership of an asset by a person or two or more (Nurhayati, 2009).

4. Akad Rent (Rent / Lease)

a. Accounting Ijarah

(Zia, 2013) Al Ijarah derived from the word al Ajru which means al iwadhu (replace) Ijarahadalah transfer of rights to contract for goods and services, through a lease payment of wages, without being followed by the transfer of ownership (ownership / milkiyah) on the goods themselves. Ijarah means lease contract by which a bank or financial institution renting equipment (equipment) to one of its customers by charging fees that have been determined exactly in advance (fixed charge).

b. Ijarah Muntahia Bitamlık

Bitamlık Muntahia Ijarah is a blend of the contract of sale and lease rather lease contract that ends with ownership of the goods in the hands of the tenant. This ownership transfer properties that distinguish between accounting Ijara Ijara with Muntahia bitamlık. While according to Law 21 of 2008 and Bank Indonesia regulation Muntahia bitamlık Ijara contract is a contract provision of funds in order
to transfer the rights to the benefits of a product or service based transaction ataraa lease with the option of transfer of ownership bararang (Zia, 2013).

5. Basic contract Commission (Fee-Based)

a. Wakalah

Wakalah is a contract of delegation of power by one party to another in matters that may be delegated, but not all things can be represented for example prayer, fasting, purification, Qisas, divorce, and so forth. Wakalah in delegating purchasing goods, occurs in situations where a person (the recommenders) propose a candidate or assign it to someone else to represent him buy something. People who mbita represented (muwakkil) must hand over the money in full for the price of goods to be purchased to agents / party representing the (vice) in a contract wadiah. Agent (representative) to pay a third party using a surrogate muwakkil to purchase goods (Nurhayati, 2009).

b. Akad Kafalah

Kafalah contract is the agreement of a guarantee given by pengaggung (kafi'il) to third parties (makful lahu) to meet the obligations of both parties or borne parties (makful anahu / ashil). Technically kafalah contract is an agreement between guarantor to someone who gives a creditor who provide loans to the debtor, the debtor where debt will be repaid by the guarantor if the debtor does not pay his debt (Nurhayati, 2009)

RESEARCH METHODS

Types Of Research

The research is a qualitative research. According Sugiyono (2014) that say the method of qualitative research is a research method that is based on the philosophy of post-positivism, is used to examine the condition of natural objects, where the researcher is a key instrument, data collection techniques performed triangulation (combined), data analysis is inductive / Qualitative and research results further emphasize the significance of generalization.

Location Research

The research location is a place where researchers conducted a study that examined the object. The location of this research is a university in the city of Bengkulu. This study focuses on non-Muslims accounting students who have taken courses sharia accounting.
Research Instruments

The research instrument used in this study include: researchers themselves, Guidelines for the interview (interview Guide), field notes (FieldNote), tape recorders, questionnaires, and the case is taken from the article UB lecturer M. Jusuf Wibisana 2012.

Types and Sources of Data

The type of data used is qualitative data. Data which is used in this research is primary data types. Primary data is data obtained directly from the object of study without having to go through the informant. Object of the present study is the non-Muslims accounting student Accounting Department, Faculty of Economics and Business University in the city of Bengkulu.

Sample Research

Samples in qualitative research commonly referred to as cases or informants. Informants in this study were non-Muslims accounting student. Character qualitative research investigative sampling resulted in a qualitative study of more emphasis on the quality of the sample and not on the amount / quantity. In this study, researchers chose informants using saturated or census sampling techniques. Saturated or census sampling technique is a sampling technique when all members of the population used as a sample (Sugiono, 2014).

Data Collection Methods

Data collection method in this research using primary data, obtained from Interview (interview) with a list of pertany interviews, and questionnaires. The interview is a conversation with a specific purpose and performed by the parties, namely the interviewer (interviewer) who asked the question, and interviewed (interviewee) that informants will provide answers to these questions. Primary data were obtained from:

1. Distribution kuesinoner be questions about the student's knowledge of accounting non-Muslims against sharia accounting.
2. Interview the form of the question to what extent they know about sharia accounting and interviews expected to take approximately 10 minutes to one informant. In interviewing researchers divided in several stages as follows:
   a. Stage Introduction
      1) Determine the topic of the interview to be conducted
      2) Call speakers that match the topics interview
      3) Determine the time and place
      4) Prepare further questions
      5) Prepare the tools needed in the interview process (tape recorder)
b. The opening stage
   1) Introduce yourself
   2) Describe the purpose of the interviews conducted
   3) Talk and be polite when meeting with guest speaker
   4) Create a cozy atmosphere

c. The core stage
   1) Start asking questions in a systematic, concise, and clear
   2) Record important data presented by the speakers and recorded with a tape recorder.

d. Stage Cover
   1) Provide a good impression at the time of ending the interview.
   2) Say gratitude to speakers or can provide a memento of that resource is pleased to meet again on other occasions.

Data Analysis Techniques

Data analysis techniques used in this research is the analysis of qualitative data with the following steps:

1. Data Collection (Data Collection)
The collection of data is an integral part of the data analysis activities. Data collection activities in this research is to use the interview and documentation study.

2. Reduction of Data (Data Reduction)
Data reduction, defined as the electoral process, focusing on simplification and transformation of raw data that emerged from a record-catatan tertulis in the field. Reduction since data collection began by summarizing, encoding, searching themes, create groups, write memos and so with the intention of setting aside the data / information that is not relevant.

3. Display Data
Data display is the description of a set of information tersusunyang provide the possibility of drawing conclusions danpenganbilmilan action. Presentation of qualitative data is presented in the form teksnaratif. The presentation will be in diagrams, tables and charts.

4. Verification and Conclusion Assertions (conclusion Drawing and Verification)
   Is the final activity of the data analysis. Drawing conclusions in the form of interpretation activities, and presentation of data.
RESULT

Discussion Regarding the Accounting Sharia Principles

Wibisima (2012) nPrinsip sharia accounting itself, among others: the principle of fraternity (Ukhwah), the principle of fairness (Adala), principle betternes (problem), the principle of balance (tawazun) and the principle of universalism (syumuliyah). Sixth respondents the question of sharia accounting principles with different answers to what they remember and what they know about accounting sharia. Few of them really understand accounting principles of sharia. Slightly right answer from respondents Angel and Feronica, which explains the principle of balance, the principle of fraternity, and the principle of justice which is the principle of mutual in sharia.

Discussion Regarding the characteristics of Islamic Accounting

According to the Indonesian Accountants Association (2007), the implementation of the transaction in accordance with the paradigms and principles of Islamic transactions must meet the characteristics and requirements as follows:

1. Transactions carried out based on the principles of sharia mutual understanding and mutual pleasure of

2. The principle of freedom of trade is recognized throughout the object is lawful and good (Thayib)

3. Cash only serves as a medium of exchange and unit of measure of value, not as a commodity

4. Does not contain elements of usury

5. Does not contain elements of injustice

6. Does not contain elements of maysir

7. Does not contain gharar

8. Does not contain elements of unlawful

9. There is the principle of the time value of money (time value of money)

All of the respondents have answered questions about the characteristics of sharia accounting with the right answer, which is characteristic of sharia accounting according Sahera, monika, angel, and Erica, are transactions conducted on the principle of mutual pleasure of and understand, the principle of free trade is recognized throughout its object is lawful and good, in sharia money only serves as a medium of exchange and unit of measure of value, do not contain the element of riba in the islamic not take away the rights of others excessively eg Islamic banks do not take bank interest prohibited by religion, the absence of tyranny had to put something in place, does not contain elements which should not be maysir get
something very easily without work, and all which contains elements of other illicit.

**Discussion About Agreement of Sharia Contract**

Wibisima (2012) say that the agreement of sharia contract are:

1. Akad buying and selling (trading)
   a. Murabahah
   b. Akad greetings
   c. Akad istishna
2. Akad partnership (partnership)
   a. Mudharabah
   b. Akad musyarakah
3. Akad lease (rent / lease)
   a. Akad ijarah
   b. Akad Ijarah Muntahia bitamlik
4. Akad commission basis (fee-based)
   a. Wakalah
   b. Akad kafalah

From the description of the contractual agreement sharia, respondents have to answer questions with different answers, the correct answer is the answer of the respondents. Kristina Sehera said Kristina Sehera sharia contract are sale and purchase contract, salam contract, and contract alliances. In the purchase contract are murabahah contract, a transaction between the seller and buyer agree on a price with predetermined sellers and approved buyer. Another respondents, Angelica explain about sharia contract, the sale and purchase murabahah, mudarabah partnership contract, Ijarah lease contract, and the contract wakalah commission basis. As well as the answers of the respondents, Erica explains sharia contract are murabahah, that is sale and purchase contract, contract alliances mudrabahah, and Ijarah lease contract.

Regarding the discussion of Islamic Accounting and Accounting ConventionalIslamic and conventional accounting difference itself conventional concept of applying the principle that there is only profit when their buying and selling, while wearing the Islamic concept of the rule that profits will exist when the development and increase the value of goods, both of which have been sold or not. However, selling is a must to declare income, and profits should not be shared before it diperoleh. Responden real earnings have answered the questions the difference between Islamic and conventional accounting with what they know, one of the respondents Sehera Kristina says sharia accounting principle are mutual

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principle and understand each other's approval, and not profit-oriented, whereas conventional accounting profit oriented, prefer the conventional means profit.

Discussion Regarding the Accounting Ijarah

Nurhayati (2009) Ijarah is a contract of transfer of rights to the goods and services, through a lease payment of wages, without being followed by the transfer of ownership (ownership / milkiyah) on the goods themselves. Ijarah means lease contract whereby bank or financial institution renting equipment (equipment) to one of its customers by charging fees that have been determined exactly in advance (fixed charge). All respondents understand the accounting Ijarah and give examples in everyday life, for example rent a boarding room or rent a car, without being followed transfer ownership of the place or the goods themselves as status only rented with a predetermined timeframe.

Discussion Regarding the Salam Accounting

Nurhayati (2009) Salam Accounting can be defined as a transaction or sale and purchase agreement in which goods are traded yet when the transaction is done, and the buyer make a payment upfront, while the delivery of goods can be done later. All respondents understand the salam accounting and has provided explanations regarding definitions and examples with regards accounting right, each of them gave similar examples are buying goods online with payment prepaid and stuff until later.

Discussion Regarding the Istishnah Accounting

Nurhayati (2009) Istishnah is a contract of sale and purchase in the form of ordering the manufacture of certain items with certain criteria and conditions agreed between the buyer (buyer, mustashni ') and the seller (the manufacturer, shanî'). Istishnah based contract, the seller to the buyer commissioned provide goods orders (mashnu') to the specifications required for submission to the buyer, by way of advance payment or respite. All respondents had to answer questions about accounting istishnah appropriately and they understand the accounting istishnah, and they give an example as simple as daily life, for example the manufacture of cabinets or chairs models and sizes according to what we wanted, it was agreed also by the manufacturer or the seller as well as between the seller and the buyer each match the price.

Discussion Regarding The Mushakara Accounting

Nurhayati (2009) Musharaka is a partnership between two or more parties to a particular business in which each party contributes funds to the benefit and the
risk will be shared in accordance with the agreement. Musharakah ownership created by legacy will or other conditions that result in the ownership of an asset by or of two or more people. All respondents had to answer questions about accounting musyarakah well and precise and they give a simple example that is daily life that is opening a restaurant or café joint venture that includes not contain elements of usury and forbidden and capital and profits equally divided by two.

Discussion About Case about Sharia Accounting

Islamic Accounting including compulsory subject in Universitas Bengkulu, students who are not Moslems are also obliged to follow this course. After doing research, the researcher get an answer from them why take courses in accounting sharia, their answers are all the same because it becomes a compulsory subject at the University of them are mandatory diikut, majority of respondents feel accounting subjects of sharia is not a necessity, but they are keen to learn the difference between sharia accounting and accounting of conventional, as well as knowing banking company that uses the principles of sharia

Regarding the wording Benefits Islamic Accounting

Respondents gave their opinion after studying the study sharia accounting. Sahara respondents stated after studying accounting sharia they become more know and understand about sharia and sharia concepts that exist. Monika respondents who declared sharia accounting is very helpful and can know what sharia system used in the banking company. Almost all respondents stated that sharia accounting is very useful for those that initially they did not understand until finally understand sharia of concepts, characteristics, and sharia banking environment.

Discussion Regarding Agree Or Does not cite Islamic Accounting Currency Throughout the lecture Compulsory University

Respondents fully answer the question posed by the authors of understanding and knowledge of sharia accounting. There are no agreed if the accounting sharia made compulsory for all universities with more university grounds contain religious elements that should be put into a sharia accounting compulsory subject. There also agree with the reasons to add more insight for non-Muslim students of accounting that exist throughout the university in Indonesia. Regardless of the opinion of the respondents, in fact sharia accounting today is very good to learn to broaden the knowledge of sharia accounting so that there is no presumption that the accounting sharia should be studied by students of the university that contains elements of Islamic or Islamic religion.
CONCLUSION

Conclusion
This study aims to determine students' perceptions of non-Muslims accounting for accounting subjects of sharia, which is already taking courses in accounting sharia. This research was conducted at bachelor degree (S1) Accounting Faculty of Economics and Business at the University of Bengkulu. Based on the results of research conducted, it can be concluded as follows:
1. Students are now many non-Muslims who understand the accounting sharia, they can explain the principles of sharia accounting and accounting characteristics of sharia, and they understand the differences in accounting Islamic and conventional.
2. The non-Muslim students are now no longer the crisis will be the science of Shariah because Shariah accounting has become a compulsory subject in their University. They understand the contractual agreement where there is Islamic greeting contract, contract of Ijarah, Musharaka contract, mudaraba, and contract istishna. As well as providing a simple example in everyday life.
3. Students average non-Muslims agree that sharia accounting be made compulsory in every university in Indonesia, because many of the benefits of learning sharia accounting. Besides, accounting sharia is very important at this time, because any banking system many have adopted sharia, sharia system which not many took advantage / profit that great either the Bank or insurance sector.

Implications Research
1. For the college should be more often hold seminars to make students understand more about sharia accounting, accounting apalagibagi non-Muslim students.
2. For non-Muslims accounting student, should further enhance the insight about sharia accounting, and reading books or journals related to accounting sharia.

Limitations Research
In conducting this study, the authors confront the limitations of the study. With the presence of some of the limitations allows the emergence of weakness in this study. The limitations are as follows:
1. The number of non-Muslim students Fakultas Accounting Department of Economics and Business, University of Bengkulu, UNIHAZ, and DEHASEN fewer than the Muslim students, thus limiting research in selecting informants.
2. Limitations of power, because each university does not directly give permission so research every day and wait for weeks to be able to license researching at the university.
3. Limited time to mewawancar respondents, since every respondent there is not to be interviewed on the day that has researchers determine for each respondent have their respective activities. So wait for the right time to mewawancari respondents and each respondent was interviewed in planned different.

**Suggestion**

Based on the results of research and discussion that has been done, then the advice that can be given is as follows:

1. Implement a more personalized approach to non-Muslim students to introduce sharia accounting through seminars or workshops sharia accounting special motivational non-Muslim students.

2. Should accounting sharia still made compulsory throughout the university, because sharia accounting is critical views of sharia current developments, many banks already implement sharia system in which profit will exist when the development and value-added.

3. For further research, may be increasing the number of informants to get more information that is more detailed than previous studies.

**REFERENCE**


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