

Analysis of the Impact of Debt on Student Friendships from an Islamic Perspective

Fannya Regina Putri¹, Febrina Amelia Utami², Latifah Azzahra Nasir³,
Karina Lolo Limbong⁴, Hapni Laila Siregar⁵

^{1,2,3,4,5} Universitas Negeri Medan, Sumatera Utara

Received: 5 Juni 2024
Revised: 10 Juni 2024
Accepted: 13 Juni 2024

Abstract

In Islam, debt is not just a material transaction, but also a moral bond that requires honesty, trustworthiness and responsibility. Lenders who behave well and wisely will be greatly rewarded. However, for those who refuse or fail to repay the debt properly, there is a great threat. Therefore, it is important for all of us to observe the Shari'a correctly in matters of debt. The problem in this study is the effect of debt on friendship relationships seen from the point of view of Islamic teachings, with a sample of 100 students of Medan State University. This research method uses a quantitative method, with data collection techniques in the form of a questionnaire or questionnaire analyzed using SPSS. From the results of the research conducted, it shows that the Sig value for influencing debt on friendship relationships is $0.000 < 0.05$ and the Thitung value is $16,729 > T_{table} 1,985$. So it can be stated that debt has a positive and significant effect on friendship relationships, so it can be stated that debt greatly affects friendship relationships.

Keywords: Debt, Friendship, Islam

(*) Corresponding Author: ¹fannyareginaputri@gmail.com, ²febrinaamelia45@gmail.com,
³azzahrarifa1105@gmail.com, ⁴lololimbong@gmail.com,
⁵hapnilai@gmail.com

How to Cite: Putri, F., Utami, F., Nasir, L., Limbong, K., & Siregar, H. (2024). Analysis of the Impact of Debt on Student Friendships from an Islamic Perspective. *International Journal of Education, Information Technology, and Others*, 7(3), 28-34. <https://doi.org/10.5281/zenodo.13370408>

INTRODUCTION

Debt is a common activity in everyday life. However, sometimes this debt causes problems that are very difficult to overcome, leading to significant stress and pressure (Muslim Nurdin, 2018). In the Indonesian Dictionary, debt is defined as money borrowed from others with an obligation to repay. Islamic teachings allow for debt because it is part of helping one another (hablun minan naas). Prophet Muhammad SAW indeed permitted debt as per his teachings, but he also taught his followers to avoid debt because it can bring other harms. According to the Prophet, debt tends to make a person talk a lot (making excuses to delay payment), which can lead to deceit, and they often make promises about repayment dates that they may fail to keep. It was also narrated that the Prophet once refused to perform the funeral prayer for someone who had died with unpaid debts and left no assets to repay them (Adi Cahyadi, 2018).

The income or wages received by students comes from part-time jobs, scholarships, or allowances from parents. Seokartawi (2018) explains that income affects the quantity of goods consumed. Often, with an increase in income, not only does the quantity of consumed goods increase, but the quality of these goods also

becomes a focus (Pimi Satriani, 2019). Low income indeed reduces the freedom to spend, but if managed correctly based on priorities, it is very possible to achieve family financial goals (Andartika Rosa, 2018). Many individuals with modest incomes feel sufficient and happy because they have excellent skills in planning, budgeting, managing, controlling, and saving for investment, consumption, and other purposes.

Friendship is an important aspect of life; often, a friend is the first person approached in times of joy or sorrow because they can be a strong source of support alongside family. However, because it is voluntary, friendship is considered the weakest form of personal relationship and more susceptible to deterioration due to changing circumstances. Individuals in a friendship hope for a long-lasting and closer relationship. Therefore, friendship requires an investment of time, effort, and emotions, which are the pillars supporting the commitment to friendship, ultimately building emotional closeness between friends. However, maintaining a friendship can be challenging, especially in cases where friends frequently borrow money.

When someone needs funds, one common way is to borrow from relatives or friends. In the extended family system in Indonesia, relatives are often relied upon to help solve problems, including financial ones. The same goes for friends. Due to cultural reasons, people usually feel uneasy when a friend comes asking for help. When someone asks to borrow money, there are several things to consider. First, as the lender, we must ensure that we have the financial capacity to lend without harming ourselves. If we agree to lend money, we must be prepared to accept the risk that it may not be returned on time.

However, it is important to maintain the friendship. There may be situations where the borrower has difficulty repaying the money on time. As friends, we must be wise, patient, and understanding. Not only in Islam but also in human values, helping others in difficult situations is a noble act. In this context, Islam provides deep insights into debt and our responsibilities toward friends and others. The longest verse in the Qur'an, Al-Baqarah 282, discusses debt issues and the arrangements we must follow when involved in such transactions. In Islam, debt is not just a material transaction but also a moral obligation requiring honesty, trustworthiness, and responsibility. Islam offers strong incentives and warnings regarding debt. A lender who behaves well and wisely will receive great rewards. However, for those who refuse or fail to repay debts properly, there is a severe threat. Therefore, it is important for all of us to properly follow Islamic law regarding debt. This study aims to understand the impact of debt on student friendships from an Islamic perspective.

RESEARCH METHOD

In this study, the researcher uses a descriptive quantitative method. Descriptive quantitative research is a method aimed at creating an objective description or depiction of a situation using numbers, starting from data collection, interpretation of the data, and presentation of the results (Arikunto, 2016). This research is conducted to determine whether there is an impact of debt on friendships from the perspective of Islamic teachings. The target population of this study consists of students from State University of Medan, with a sample size of 100 students from Universitas Negeri Medan. Data collection was conducted through

questionnaires distributed from April 12, 2024, to April 19, 2024, and the data were then analyzed using SPSS Statistics 26.

RESEARCH RESULTS AND DISCUSSION

a. Data Analysis Results

1. Multiple Linear Analysis

Table 1. Multiple Linear Regression Analysis

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.622	1.156		4.000	.000
	Debt	.822	.049	.861	16.729	.000

a. Dependent Variable: Friendship Relationship

The above has displayed a table of test results from multiple linear regression analysis, the multiple linear regression equation is obtained as follows:

$$Y = 4.622 + 0.822 X_1$$

a. The table above shows the constant value of the test results of multiple linear regression analysis which shows a value of 4,622, it means that if the friendship relationship is equal to zero (0) then the debt has decreased.

b. The table above shows the variable value of debt on friendship relationships has an effect of 0.822, meaning that it has a positive effect accordingly, where changes in the debt variable affect the friendship relationship variable by 0.822%.

2. Determinant Coefficient

Table 2. Model Summary

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.861 ^a	.741	.738	1.797

a. Predictors: (Constant), Debt
b. Dependent Variable: Friendship Relationship

The table above shows the results of the determinina coefficient test which shows the coefficient of determination (Adjusted R Square) is 0.738. This means that the selection is influenced by the debt variable by 73.8%. While the rest is 26.2%. The rest of the results of this detemination coefficient can be explained by other factors outside of this study.

3. Simultaneous Test (F Test)

Table 3. Simultaneous Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	903.712	1	903.712	279.869	.000 ^b
	Residual	316.448	98	3.229		
	Total	1220.160	99			

a. Dependent Variable: Friendship Relationship
b. Predictors: (Constant), Debt

The table above shows the results of the simultaneous f test, based on the test results, the Fcount value of 279.869 is greater than Ftable 2.7, it can be concluded that there is a simultaneous influence of debt on friendship relationships.

4. Partial Effect Test (t-test)

Table 4. Partial Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.622	1.156		4.000	.000
	Debt	.822	.049	.861	16.729	.000

a. Dependent Variable: Friendship Relationship

$$T\text{-table} = (\alpha/2 ; n-k-1)$$

$$= (0.05/2 ; 100 - 2 - 1)$$

$$= (0.025 ; 97) = 1.985$$

Hypothesis Testing

The significance value (Sig) for the impact of debt on friendships is known to be $0.000 < 0.05$, and the T-value (T-calculated) is $16.729 > T\text{-table } 1.985$. Therefore, it can be stated that debt has a positive and significant impact on friendships.

Discussion

The Impact of Debt on Friendships from an Islamic Perspective does not prohibit its adherents from incurring debt if it is indeed necessary (Zainol et al., 2017). Debt is essentially permissible, especially for those who need it for beneficial and recommended purposes, as there is a great reward (Aziz & Ramdansyah, 2017). This study shows that the significance value (Sig) for the impact of debt on friendships is $0.000 < 0.05$, and the T-value (T-calculated) is $16.729 > T\text{-table } 1.985$. Therefore, it can be stated that debt has a positive and significant impact on friendships, indicating that debt significantly affects the quality of friendships. This means that the larger the debt a person has, the greater the impact on the quality of their friendships. This impact can be positive or negative, depending on how the debt is managed and understood by both parties in the friendship.

In this context, Islamic religious education plays an important role in providing ethical guidance on debt and how it should be treated. Islam emphasizes the importance of sincere intentions and transparency in debt, as well as the commitment to repay according to the agreement. In Islam, incurring debt or borrowing money is permissible, but with certain conditions and requirements. The primary condition for incurring debt in Islam is that the purpose of the borrowed money must be halal and not contrary to Islamic principles. Additionally, debt repayment must be clear and timely, with the mutual consent of both parties.

In the Qur'an, Allah SWT says: "O you who have believed, respond to Allah and to the Messenger when he calls you to that which gives you life. And

know that Allah intervenes between a man and his heart and that to Him you will be gathered." (QS. Al-Anfal: 24). In hadith, the Prophet Muhammad SAW also mentioned that taking on debt should only be done in very necessary conditions and in amounts appropriate to the need. This is to prevent dependence on debt and to avoid the risks associated with excessive borrowing. In the context of Islam, taking on debt should also consider the ability to repay it.

Factors that lead students to incur debt include a luxurious lifestyle, gender, delayed remittances from parents, personal factors (life cycle, economy, environment, personality), cultural factors, and psychological factors (Wibowo, 2016). The relationship between debt and friendship can become a boomerang for a friendship, as evidenced by a study conducted by Ashley Angulo. The study states that when money is a gift or payment, people do not judge their friend regardless of whether the money is used for necessary textbooks or fun games. However, if the money comes from a loan, people will be more upset with their friend for spending it on games rather than books. In other words, friends may still be "angry" upon discovering that the borrower spent the money on something deemed trivial and unnecessary, even if the borrowed money has been repaid. The feeling of entitlement to oversee remains, even after the loan transaction has been completed.

The research results showing a positive and significant relationship between debt and friendship emphasize the importance of guidance through Islamic religious education courses. In this context, Islamic religious education becomes an essential part of equipping students with a deep understanding of ethics and responsibility in borrowing. Through a curriculum that includes the study of the Qur'an and Hadith, Islamic religious education courses provide a strong foundation for students to understand Islamic values relevant to debt. During the learning process, students are encouraged to understand that borrowing is not just a financial matter but also includes important moral and social aspects, such as honesty, trustworthiness, and justice. By emphasizing Islamic principles in borrowing, as found in Surah Al-Baqarah verse 282, students are directed to manage debt with full transparency and integrity, thereby maintaining trust in social relationships, including friendships.

If a person is unable to repay a debt at the agreed time, they should communicate this to the lender and seek the best solution together. In conclusion, Islam permits borrowing but with clear conditions and in accordance with religious principles. Therefore, individuals should always pay attention to these conditions when taking on debt to ensure they do not conflict with religious teachings.

CONCLUSION

The conclusion of this study is that debt can affect friendships among students. This is derived from research results showing that the significance value (Sig) for the impact of debt on friendships is $0.000 < 0.05$, and the T-value (T-calculated) is $16.729 > T\text{-table } 1.985$. Therefore, it can be stated that debt has a positive and significant impact on friendships, indicating that debt significantly influences the quality of friendships. Prophet Muhammad SAW indeed permitted debt as per his teachings, but he also taught his followers to avoid debt because, according to him, debt can bring other harms to a person.

BIBLIOGRAPHY

- A,King, Laura. 2017. *The Science Of Psychology*. New York: MCGraw-Hill Education Angelina.(2019). Hubungan Antara Kualitas Persahabatan dengan Privasi pada Remaja Akhir (Skripsi). Universitas Gunadarma.
- Angulo Ashley, Dkk. (2024). *Friendship fallout and bailout backlash: The psychology of borrowing and lending*. *Journal of Consumer Psychology*.
- Arikunto, S. (2016). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta. Aziz, Abdul dan Ramdanyah (2016), Esensi Utang dalam Konsep Ekonomi Islam, *Jurnal Bisnis IAIN* Vol.4, No.1, Juni 2016
- Cahyadi, Ady. *Mengelola Hutang Dalam Perspektif Islam*. *Jurnal Bisnis Dan Manajemen*. 2018.
- Chariri, Anis dan Imam Ghozali. 201. *Teori Akuntansi*. Edisi Keempat. Semarang: Badan Penerbit Universitas Diponegoro
- Donald Samuel Slamet Santosa. (2018). *Peningkatan Antusiasme dan Kedalaman Kajian Belajar Mahasiswa Melalui Pembelajaran Berbasis Sillabus Individual*. Universitas Negeri Jakarta Faktor Produksi. Jakarta: Rajawali Pres.
- Hornrgren, Charles T; Foster, George; and Datar, Srikant M, *Cost Accounting: A Managerial Emphasis*, Upper Saddle River, New Jersey, Prentice Hall, 2018
- Katona, Cornelius, Claudia Cooper, M Robertson. *At a Glance Psikiatri Edisi Keempat*. Jakarta; Erlangga. 2017
- Martel, Damar.(2020). "Hukum Membayar Hutang dalam Islam". Damar Martel (Online).<http://medium.com/@pinmartel/hukum-membayar-hutang-dalam-islam>.
- Muchlas, Zainul., et al. 2017. Pengaruh Agency Cost terhadap Kinerja Keuangan Perusahaan Keluarga menggunakan Tobin's Q & Altman Z-score. *Jurnal JIBEKA* Volume 11 No.1.
- Nashori, Fuad. (2018). *Psikologi Sosial Islami*. Bandung: PT. Refika Aditama. Nurdin, Muslim, Dkk. *Moral Dan Kongnisi Islam*. Bandung: Alfabeta. 2018
- Riyanto, Bambang. (2018). *Dasar-dasar Pembelanjaan Perusahaan*. Edisi 4. Yogyakarta: BPFE
- Rosa, Andartika. Pengaruh "Financial Knowledge", Tingkat Pendapatan Terhadap Perilaku Pengelolaan Utang Dengan "Self Contro"l Sebagai Variable Mediasi. *Jurnal Ilmiah, Sekolah Tinggi Ilmu Ekonomi Perbanas Surabaya*. 2018
- Santrock, JW. (2017). *Psikologi pendidikan*. Salemba Humanika.
- Satriani, Pimi. Pengaruh Penghasilan Dan Gaya Hidup Terhadap Tingkat Konsumsi Mahasiswa Iain Bengkulu. Skripsi. 2018.
- Sears, D.O. dkk. 2017. *Psikologi Sosial*. Alih Bahasa : Michael Adryanto. Jakarta : Erlangga. Soekartawi. 2018. *Teori Ekonomi Produksi dengan Pokok Pembahasan Analisis*
- Siregar, H. L., & Ramli, R. (2020). DEVELOPMENT OF INTEGRATED CHARACTER EDUCATION MODELS IN PAI LEARNING AT

- UNIVERSITY. Ta dib Jurnal Pendidikan Islam, 9(1), 116-129.
<https://doi.org/10.29313/tjpi.v9i1.6339>
- Siregar, H. L., & Ramli. (2020). "Development Of Integrated Character Education Models In PAI Learning At University". Jurnal Pendidikan Islam, 9(1), 116-129
- Syarifuddin, Amir. Hukum Perkawinan Islam di Indonesia: Antara Fiqh Munakahat dan Undang-Undang Perkawinan. Jakarta: Kencana, 2018.
- Wibowo, K. P. (2016). Hubungan compulsive buying dengan perilaku berhutang (dissaving). Skripsi, Fakultas Psikologi, Universitas Muhammadiyah Malang.