SINCERITY: A VALUE REALITY IN BUILDING RELIGIOSITY FOR ACCOUNTING STUDENTS

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ABSTRACT
This research aims to describe the value reality in building religiosity for accounting students. This research uses spiritual paradigm with qualitative approach and ulul albab perspective in constructing ontological, epistemological, and research method. The data was obtained through observation, interviews, and library research in one of the reputable Islamic-based universities in Indonesia which has an accounting program. Using the methods of prayer, dhikr, tafakkur, and tawakkal, this research has succeeded in describing the value as a reflection of faith. Therefore, it is expected that accounting education is able to produce students with religious, amanah, and noble character.

KEYWORDS
Sincerity, accounting in higher education, faith

INTRODUCTION
Accounting has a major influence in shaping the social reality that exists in the society (Hines, 1988; Lukka, 2010; Morgan, 1988; Tinker, 2004: 341). Accounting is a product of social culture that is built by social forces (culture) that dominate the public (Ahmed, 1994; Ibrahim, 2000; Abdurrahman et al., 2016). At present, modern accounting applied in society is "built" by the environment of Western civilization which has secular-capitalistic characteristics that emphasize rationality and empiricism. Capitalism and secularism are Western values that shape the behavior of economic and accounting practices, and those values form the basis for the development of science and accounting modernization. Therefore, it is not surprising that the reality of modern accounting reflects the values and norms of Western society, namely America, yet Western culture is not necessarily suitable for cultures in other countries (Baydoun & Willet, 1999).

In their secular view, Western societies believe that social welfare can be achieved when materialistic goals are realized (Chapra, 1999). These values have an impact on the application of modern accounting mismatch in developing countries (Baydoun & Willet, 1995) including Indonesia. Thus, in Indonesia, a country whose population is mostly Muslims and loaded with eastern values, the accounting should describe the reality of the value of the existing society. These efforts can be carried out through educational media by including aspects of eastern and Islamic values so as to create a face of accounting that is loaded with Indonesian values. Such accounting is expected to be able to make accounting practices in Indonesia encourage more religious and ethical human behavior in its social life and environment.

Modern accounting that is more materialistic tends to marginalize spirituality values even though humans as accounting agents have two things, namely material and spiritual values (Triyuwono,
2006). If humans are directed to carry out material (profit) oriented accounting practices, the behaviors that arise related to the efforts of achieving the goals have the potential to violate the rules and lose ethical, religious, and morality values (Triyuwono, 2014).

In this regard, it is not surprising that in Indonesia there are more and more phenomena of various accounting and financial scandals identified due to lack of ethical values carried out by accountants in carrying out their professional duties and responsibilities. This shows the failure of accounting education as the initial stage of practice (Johari et al., 2016). Therefore, accounting education must begin internalize appropriate spiritual or moral values to produce ethical accountants as part of the community (Yunanda & Majid, 2011), or, in other words, the role of accounting education as a means to instill good behavior in accountants must be increased (Salleh & Ahmad, 2012). Based on the description above, this study seeks to examine the concept of internalization of values in building religious characteristics in accounting students in higher education.

LITERATURE REVIEW

Overview of Accounting Higher Education
Education is a process as well as a system that leads to the achievement of goals that are assessed and believed to be the most ideal to be realized. For the Indonesian nation, the ideal goal is to aspire through the national education process and system as stated in the National Education System Law No. 20 of 2003 article 3 which states that: "National education functions to develop capabilities and shape dignified national character and civilization in order to educate the nation's life, aiming at developing potential students to become human beings who believe and fear God Almighty, noble, healthy, knowledgeable, capable, creative, independent, and a democratic and responsible citizen". The education mandate clearly emphasizes the social environment of the Indonesian people so that it must be interpreted to prioritize the dimensions of locality and the interests of the people of Indonesia. Based on these expressions, it means that education is not merely a medium of transfer of knowledge, but also behavior in reality in accordance with social values that exist in society (Mulawarman, 2008). No exception with accounting higher education.

Accounting is a scientific discipline and practice that is dynamic and follows changes in the environment. This is in line with the understanding that accounting is strongly influenced by its environment (Morgan, 1988; Hines, 1989; Francis, 1990; Hines, 1992; Mulawarman, 2006), but on the other hand accounting can also affect its environment (Mathews and Parera, 1993). There is a capitalist doctrine in modern accounting practices where large capitalism forces that are both real and disguised have systematically co-opted and exploited human life and the universe so that accounting is no more than a tool or instrument used to strengthen the power of capitalism (Triyuwono, 2006). On the other hand the consequences of applying modern accounting show a less satisfying impact. The fact that there are many accounting scandals and financial report manipulations that hit the company and their low concern for social and environmental responsibility implies that there is a huge change in accounting actors (Sulistyo, 2011). This shows that accounting conditions fail to describe social reality as a whole, as revealed by Triyuwono (2006) which states that modern accounting is only able to recognize the economic reality created by the company and is unable to reflect its non-economic reality. Triyuwono (2006) also explains the weaknesses that arise related to conventional (modern)
accounting, namely failing to describe an increasingly complex reality, selfish, materialistic, and marginalizing spiritual values. Though accounting actors as humans have two things, namely material and spiritual. If humans are directed to carry out material-oriented accounting practices and are only based on rationality, the behavior that arises in relation to efforts to achieve these objectives has the potential to violate the rules and lose the values of ethics, religion and morality. This has an impact on accounting practices that occur have no theological dimensions of monotheism and are free from community moral values (value free) so that the social reality becomes partial (not intact). Thus, accounting that was born and built from the realm of civilization as such will only be a constructive device of civilization that is far from spirituality and has strong potential to suppress local values that apply in society (Muhammad, 2008; Sulistiyo, 2011). In addition, Triyuwono (2006) states that modern accounting is only concerned with the material world and ignores and eliminates the non-material (spiritual) world. This can lead to behavioral changes in accounting practitioners, so it is not surprising that there are many accounting scandals, manipulation of corporate financial statements and low awareness of social environmental responsibility. These conditions indicate the loss of moral and spiritual values in the accountant that reflect the failure of accounting in describing economic and business realities as a whole. Such accounting practices are actually born from the effects of secularization that spread to all areas of life, including in the field of education. In secularization of religion directed at fulfilling human will and religion in essence it is only used as private affairs (Sulistiyo, 2011). In this context means secularism is an idea without religion and aqeedah. Mulawarman (2008) revealed that accounting and accounting education systems carry secular values that have the main characteristics of self-interest, emphasize bottom line profits, and only recognize material reality. In its development, the secular values that were brought forth gave rise to positivistic knowledge, namely the perspective that emphasized accounting practices as they were (answering what is). In Watt and Zimmerman (1986) mention that positivistic science is to explain and to predict. Instead normative questions such as what should or what should be done are left entirely to the individual according to his will. According to Sulistiyo (2011), this is a human awakening (renaissance) and enlightenment movement (aufklarung) in Western Europe to free humanity from the shackles of religion and God. The consequences of carrying secular values make higher education accounting in Indonesia in the design of "trapping corporate hegemony" (Mayper et.al., 2005). As a result, students are directed only to understand economic and business interests (Amernic & Craig, 2004; Boyce, 2004). If this continues, then in the long run it will become a universal accounting dogma and appear to be a form of evolution of positivistic economic approaches (Truan & Hughes, 2003).

Until now, all accountants' philosophies, concepts, theories, practices and professional outcomes are still imbued with Western values and directed at meeting labor market needs so that higher education in accounting is not value-free, because accounting transformed through higher education is still dominated by capitalist values (Young, 2003), materialistic (Hameed & Yaya, 2005; Mulawarman, 2008; Triyuwono, 2012: 341) and secular (Hameed & Yaya, 2005; Irvine, 2002; Jacob, 2005; Mulawarman, 2008; Triyuwono, 2012: 341). This makes the character of the accounting education that was formed still capitalist-materialistic-secular. So, in fact accounting education today is a reflection of the practical and empirical activities of the reality of capitalism and materialism which is a reflection of economic events as well as containing secularist doctrines (Sulistiyo, 2011). Therefore, it is necessary to develop accounting through education by including moral and spiritual values as a whole so as to create a new accounting face that is more value-laden which ultimately can actualize accounting
practices that encourage more religious and moral ethical human behavior and make the face of better accounting education. Accounting education must begin to be directed not only towards achieving intellectual integrity and skills (Chabrak & Craig, 2013; Carmona, 2013), but also efforts to shape character and appreciate the existing noble or spiritual values so that gaps occur between the mandate of education and the results insurmountable (Yusuf, 2013). As in Al-Qur'an, character-oriented education must start from the “inner side” (anfus) of humans (Yusuf, 2013). So accounting higher education must internalize values so that these values are embedded in students and become habits and are able to actualize in the form of good character.

The Need for Value Integration in Accounting Education

The many financial scandals and accounting fraud revealed in public realities involving the accounting profession show and even reinforce the perceived failure of existing accounting education. This is because accounting education plays an important role in giving birth to practitioners in accounting. Amernic & Craig (2004) reveal that these failures are due to: (1) failure to behave professionally and act in accordance with norm values, (2) perpetuating the myth that accounting underlies natural truth rather than criticizing the assessment of accounting practices and principles, (3) producing scientific research and investigations which generally have no benefit. In addition, Boyce (2004: 565) explains that accounting has been limited to a narrow definition. Accounting disciplines only focus on accounting practices and techniques so that accounting education does not pay attention to other factors outside of accounting. The development of accounting education that has begun to penetrate into the conceptual realm according to Hines (1988) can cause students to be less sensitive in responding to social issues and their consequences in the real world. Such accounting education means only emphasizes intellectual skills and capabilities. This is corroborated by Triyuwono (2007) who revealed that accounting education is more concerned with intellectual intelligence alone and ignores spiritual intelligence. In this regard, it is important to add or include social, moral (ethical), and spiritual dimensions or values in the accounting education process. The addition of these dimensions or values in accounting education will generate social, moral and spiritual awareness so that it will produce a complete person (Triyuwono, 2007). Therefore, accounting education will be able to produce prospective accountants who not only have intellectual integrity but also moral and spiritual integrity.

RESEARCH METHOD

This study uses qualitative methods with spiritual approach to Islam. The approach of Islamic spirituality means recognizing GOD as a source of knowledge. this study is ulul albab perspective in seeing reality. Ulul albab is built by three self-potentials: sensory, mind (ratio), and heart.

The data was collected through interviews and observations (structured and or unstructured) to gain an understanding of the perspective of informants regarding the practice of value integration in the PTM "EIM" in their efforts to produce students with characteristics and religion. This study also uses document analysis to complete its understanding on the issue. In assuring the reliability and validity of the data, this study uses method and source triangulation.
The data obtained from the facts are accompanied by efforts of *dhikr*, prayer, tafakkur, and tawakkal (Mustofa, 2011:233). *Dhikr* is a human activity that uses the subconscious layer of human mind to remember and feel the presence of Allah Almighty, to feel closer to Allah Almighty [17][8]. To get what they want, people must get closer to Allah Almighty through *dhikr* and prayer. Prayer is a series of awareness in getting closer to Allah Almighty and in believing that everything happens only because of the will of Allah Almighty. With that awareness and belief, praying to Allah Almighty is expected to realize what is desired with the permission and will of Allah Almighty. *Tafakkur* is a reflection carried out under the mind and heart of human with full submission to Allah Almighty. *Tawakkal* is carried out through dialogues (dialectics) between information received from feelings and thoughts with information obtained from the reality of Islamic values established by the organization that oversees universities.

*Tawakkal* is a form of uniting spiritual and physical efforts (remembrance, prayer, and *tafakkur*) that produce submission, confidence, and hope to Allah Almighty to get what is best for human according to Allah Almighty (Mustofa, 2008). *Tawakkal* is the culmination of the spiritual and physical form of the highest belief in Allah Almighty as the Supreme Ruler of destiny (Mustofa, 2008; Mustofa, 2011). In the context of research methodology, the arrival of inspiration in the form of revelation of knowledge (Mustofa, 2018) is a form of assistance from Allah for all spiritual and physical efforts.

The dialogue between senses, mind, and heart is the dialectical form used in this study. Likewise, *tawakkal* is a manifestation of self-submission to obtain the guidance of Allah Almighty and a manifestation of transcendental activities carried out by the researchers.

The site of this research is one of the Islamic Universities in Yogyakarta, Indonesia, namely PTM "EIM". It was chosen by considering the following five things, namely: 1) the existence of a good Islamic spiritual culture, 2) recognition as a reputable Islamic tertiary institution, 3) position under the auspices of the largest Islamic organization in Indonesia, 4) existence of good relations, and 5) the presence of the phenomenon in the research object.

**RESEARCH RESULT AND DISCUSSION**

The value of sincerity cannot be separated from the concept of *ulul albab* because in this concept the whole human figure is reflected, full in personality, not partial with various potential self-gifts that require the fulfillment of its development in a balanced manner. Therefore, in *ulul albab*, not only intellectual integrity and skills but also spiritual depth is developed. Thus, *ulul albab* has the quality of remembrance, thought, as well as act of good deeds. The ability of remembrance, both active and passive (Al-Attas, 2010) and thinking gives the meaning that people are always aware of being the creation of Allah Almighty, using their thinking power to know Allah Almighty, doing various good deeds as the manifestation. The actualization of good deeds includes the dimension of professionalism (a reflection of the results of thinking skills) and transcendence (reflection of the results of the ability of remembrance) in the form of service and sincerity (reflection of the form of good deeds).

Sincerity proves that *ulul albab* as a human or common creature does not have any power to do something without belief in the greatness of Allah Almighty. Thus, human follows God’s instructions, believing that they have weaknesses. It means that, without His help, human will
not be able to carry out all of His commands and mandates for the sake of upholding the truth and benefitting the earth.

Sincerity cannot be separated from *ulul albab* because it is used as the basis for thinking, behaving, and doing in life. Therefore, being endowed with the ability to think and be close to Allah Almighty, human should act and behave only on the basis of self-awareness that his life is an obligation as a *khalifah* and *abdullah* through integral (holistic) empowerment of senses, reasoning, and feeling. Reasoning and feeling distinguish human from other creatures of God, making the former able to think and feel the various creation of Allah Almighty in this universe. The ability to think and feel makes human a creature with the mandate to worship, submit, and obey Him. Reasoning and feeling also make selected human (*ulul albab*) become *khalifah* on earth and obliged to manage and prosper earth as well as possible. Thus, reasoning and feeling must be managed and developed in a balanced manner by sharpening them. Thinking power can be developed and sharpened through *kauniyah* verses and education, so human can give birth to innovative ideas in the development of human civilization. Feeling power centered on the chest can be sharpened through worship, such as prayer, *dhikr*, sadaqah, fasting, pilgrimage and others. Humans who have a balance in thinking and *dhikr* are ulul albab (Setyaningsih & Subiyantoro, 2017). Thinking is done with the brain while *dhikr* is done with the heart. The work relations of the brain and heart cannot be separated; both are a unity in thinking and understanding something. Management of thinking power and feeling power can be done through education that must be done with a foundation of sincere values for meaningful worship.

In this regard, the reality of sincere values in the practice of accounting education in PTM "EIM" was analyzed using the method of transcendental holistic integrative thinking [Or can also be called transcendental dialectics.]. Furthermore, to produce a complete (holistic) understanding as the perspective of ulul albab, transcendental dialectical method was used in analyzing sincerity. This was done through a coherence study between sincere values according to *tanfidz* and the on-site reality, followed by a dialectic between senses, reason, and heart accompanied by prayer, *dhikr*, and *tawakkal* to God (as the manifestation of transcendental efforts).

In the perspective of *ulul albab*, sincerity is interpreted as a person's characteristics based on his intention of solely worshipping Allah Almighty for various responsibilities entrusted to him. Finally, it is expected that the value is able to provide benefits for himself, others, and his environment. Therefore, the actualization of sincerity in *ulul albab* perspective must be interpreted as a value that underlies the creation of wholeness and balance in the afterlife in the context of accounting education in the "EIM" PTM.

Sincerity is practiced in accounting education in PTM "EIM" to produce students with high morality and intellectual integrity through the creation of religious culture. The creation of religious culture by LPSI for all study programs, including accounting, was conducted through top-down models. In other words, the implementation of the policy was carried out by asking for legitimacy to the Chancellor of PTM "EIM" to obtain approval regarding the implementation of the policy. In addition, under the coordination of LPSI, cooperation was carried out between AIK lecturers, certifications, Qur'anic superintendents, and student organizations to implement campus Islamization activities. In addition, an environmental policy was made to support the creation of student's religious culture, such as the establishment of comfortable worship places and provision of praying equipment, Al-Qur'an, *infaq* boxes, calligraphy, Islamic motivational
quotes, and photos of Islamic clothing. The policy can be seen starting from the statement of vision, mission, and the objectives of PTM "EIM" and accounting study program, further elaborated in various policies The formulation of the policy is motivated by Muhammadiyah's mission, the reason of establishing LPSI in PTM "EIM" (theological reasons of al-amr bi al-ma'ruf wa an-nahy 'an al-munkar), the reason for the sociological objectivity that promotes Islamic preaching, and the reasons for structural responsibility as Muhammadiyah colleges as one of its four-purpose missions in developing AIK [20]. First, the policy of PTM "EIM" applies top down to all study programs including accounting, which is the provision that requires all students in the "EIM" PTM, those taking either AIK (credit program) and certification (non-credit program), to implement Islamic values, including sincere values (the dimension of faith). The next policy is requiring all students to take Qur'an Recitation Test.

**CONCLUSION**

In the perspective of *ulul albab*, sincerity is interpreted as a person's character based on the intention of solely worshipping Allah Almighty for various responsibilities entrusted to him so that he can benefit himself, others, and his environment. Therefore, the actualization of sincerity in the perspective of *ulul albab* must be interpreted as a value that underlies the creation of wholeness and balance in the afterlife in the context of accounting education. Ideals of PTM "EIM" (including accounting study programs), as stated in the statement of vision, mission, and objectives, are then embodied in various policies, both academic and non-academic, as Islamic teachings. Sincerity is presented initially through various education policies Institutions that condition themselves for sincerity give rise to material sincerity and spiritual sincerity. Although material sincerity is only oriented to student’s score, passing, and obedience to rules, the conditioning eventually leads to spiritual sincerity. In the end sincerity becomes a habit and attitude and behavior awareness that grows by itself. Therefore, this value has been spiritually oriented. In other words, all aspects of Islamic teachings which include *aqidah* (dimension of faith), sharia (the dimension of knowledge), and morality (the dimensions of righteous deeds) must be fulfilled and carried out because the essence of education in Islam is complete (holistic-integral) education that lasts for life.

The reality of accounting education in PTM "EIM" as described earlier has shown the existence of sincerity in the practice of accounting education, making it whole (holistic) and integral. Education is interpreted as carrying out not only horizontal (to others) but also vertical (to Allah Almighty) responsibilities, and it includes both material and non-material (spiritual) aspects. Spiritual responsibility to Allah Almighty is realized by making sincerity as the basis of accounting education’s activities along with religious culture, so the ideals of producing students with high morale and characteristics can be realized. This is a form of obedience to the laws of Allah Almighty.

**Suggestion**

This research was conducted with the design of the spiritualist paradigm, which is a study that explores Islamic spiritual values. Indirectly the researcher will enter the realm of psychology in the academic community at the accounting study program or parties that are relevant to the research context. The researcher felt there were limitations in gathering information from informants, as described in the following points: First, the process of extracting information from informants was done directly or face to face. To obtain in-depth information various interview
techniques need to be used including using massanger and whatshaap tailored to the research context. Second, the interview process should also use a comprehensive interview technique, both structured and not structured or formal. Third, the need for enrichment of references related to the context of the research must be carried out to further strengthen the argumentation since the study of value integration is still rarely found. Fourth, the spiritual approach through remembrance, prayer, recitation and trust carried out in this study is still in its early stages so that to make a better contribution the next researcher must be istiqomah, more intensive and deep in using that spiritual approach or even modifying it.

REFERENCES