

UDC 338

THE AMANAH VALUE INTEGRATION CONCEPT IN ACCOUNTING EDUCATION: A REALITY OF BINARY OPPOSITION

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ABSTRACT

This research aims to describe the *amanah* value integration concept in Accounting Higher Education. This research uses a spiritual paradigm with a qualitative approach. The researchers use the *ulul albab* perspective in constructing ontological, epistemological, and research methodology. Data was obtained from one of the reputable Islamic-based universities in Indonesia which has an accounting program. Data were collected using observation, interviews, and literature review. By using the methods of dua, dhikr, tafakkur, ikhtiyar, and tawakkul, this research has succeeded in describing the *amanah* value integration concept in Accounting Higher Education in the Islamic-based University, i.e. faith. Through the concept of faith, it is expected that the accounting program is able to produce students with religious and *amanah* character.

KEY WORDS

Amanah, value integration concept, accounting higher education, faith.

Essentially, education is a medium in the transfer of knowledge and behavior in reality in accordance with social values existing in society (Mulawarman, 2008). It shows that actually education is not value-free, but value-laden or strongly influenced by the values existing in the social environment. Due to accounting education is not value-free, conventional accounting which is still dominated by capitalism has a capitalistic character of accounting education. Accounting education is now a reflection of the practical and empirical activities of capitalism, making the education is solely aimed at serving the corporate interests (Mayper et al. 2005) and economic interests (Amernic and Craig, 2004). This condition has long occurred and makes a positivistic accounting. This paradigm is in line with the positivistic science development so as to provide quantitative methodological input on accounting science which is then transformed through education and ultimately affect accounting praxis. Thus, accounting reality is actually a reflection of accounting education and accounting education is the model of accounting reality (Mulawarman, 2006).

In positivistic accounting praxis and education, the transcendent and metaphysical nature is neglected because they cannot be empirically proven through sensory observation and cannot be mathematically measured (Jailani, 2012). This causes the perspective on accounting to be limited and secular-materialistic and ignore the spiritual and humanitarian dimensions. The neglect or loss of the spiritual and humanitarian dimensions in accounting education seems to have a real negative impact on the accounting education and praxis image in Indonesia in which many financial scandals, manipulation, or fraud involve accounting practitioners. Johari et al. (2016) reveal that most accounting scandals occur due to a lack of ethical, moral, and spiritual values given to accounting students in performing their duties and responsibilities. This triggered the urgency to make ethical and more religious accounting education reforms. In line with this, Yunanda & Majid (2011) state that accounting education seeks to find moral values to produce ethical accountants as the part of society. According to Johari et al. (2016), the harmonization of accounting education

through the integration of Islamic values into the accounting education system can enlighten the student ethical behavior in their future professional activities to make them serve the society better. The important role played by professional accountants as moral agents require them to implement accounting practice according to the ethical and moral rules and values, making the integration of Islamic values in the accounting curriculum are needed (Yunanda & Majid, 2011; Rahim, 2003; Mahdavihou & Khotanlou, 2012).

Accounting education at this time should not only be interpreted merely as a transfer of knowledge focusing on meeting market and economy needs, but also the fostering of ethical, moral, and spiritual values as well as Islamic values. Education is not only the provision of knowledge and general skills but also efforts to integrate Islamic knowledge or values. Thus, education will bring educated humans with expected intact personalities. The context of accounting education also expects the same thing that is able to produce educated accountants who not only have qualified scientific skills but also have good spiritual ethics. Moreover, accounting higher education in Islamic-based universities certainly has more hope, which not only expects a localized understanding of accounting solely to meet economic or market needs only (in the form of hard skills) but also soft skills in realizing *hablumminallah hablumminannas*. To realize these expectations, the researchers try to explore one of the most prominent Islamic values in accounting higher education in a well-known and reputable Islamic university in Indonesia. Furthermore, in the discussion of the found values, the value integration concept in accounting higher education will be discussed so as to produce students and educators with intact characters. To obtain a holistic understanding, the researchers used a binary opposition synthesis method and elaborated with spiritual efforts such as dua, dhikr, and tafakkur as in Triyuwono (2013; 2014: 92).

LITERATURE REVIEW

Islamic Value, Islamic Ethics, and Accounting. Value is one's measure or standard to judge whether a particular item, action or word is good, useful, dangerous, or despicable. Understanding values in Islam is not based on reason or appreciation of cultural variations, but rather a reflection of human needs to be guided by reasonable arguments derived from the Qur'an and Hadith (Johari et al., 2016). In Islamic ethics, it is called *akhlaq* which means morals. The word *akhlaq* has a very close relationship with the word *khaliq* (the Creator) and *makhluk* (the creature). Therefore, *akhlaq* assumes a good relationship between *khaliq* and *makhluk* and between *makhluk* and *makhluk* themselves. According to Al-Ghazali, *akhlaq* from Islam's point of view is rooted in the soul and manifested through man's actions. The good soul will produce right action and vice versa (Johari et al., 2016). Al-Ghazali defines *akhlaq* teachings (Islamic ethics) as the way to acquire the wellbeing of the soul and to guard it against the vices (Abdullah, 2014). The scope of Islamic ethics is numerous, far-reaching and comprehensive because of Islamic ethics deals with the relationship between human and God, human and the fellow human, human and other creatures of the universe, and human with his/her innermost self.

The relevance of accounting with Islamic values appears in the accountability aspect which is considered very important in Islam because human accountability as the creature is not only to the employer but also to Allah (SWT) as the true owner of the world and the universe (Johari et al., 2016). Thus, the development of accounting disciplines should be based on the provisions of Islamic law and other principles in accordance with Sharia. The Islamic principles include interest-free, zakat, and special business methods (Gambling & Karim, 1986). If the accounting development concept is realized, it will have a direct impact on the applied accounting policies and principles thus produce ethical and better practices. Therefore, the occurrence of unethical accounting scandals in the early 2000s which had a tremendous impact on the reputation of the accounting profession could be reduced. People assume that the scandal is due to a lack of ethics in the profession (Johari et al., 2016). The main focus of the destruction refers to accounting education as the important contributor to the problem emergence (Russell & Smith, 2003). Because of the scandal, there are many professional bodies that take action by including ethics education in professional accounting

certification. For example, the American Institute of Certified Public Accountants (AICPA), the American Accounting Association (AAA), and others who have called for increased ethics coverage in the classroom. Yet, even after the accounting scandal in early 2000, meaningful changes have not been made to incorporate ethics into the accounting curriculum (Blanthorne, Fisher & Kovar, 2007). However, there are many accounting research programs that continue to strive to incorporate ethics into their curriculum. The effectiveness and efficiency still vary because it is influenced by several factors such as the quantity of time for teaching ethics in accounting research programs (Madison & Smith, 2006; William & Elson, 2010), the internalization methods for ethics, whether the integration in the accounting education syllabus, individual ethics courses, or the combination of both (Madison, 2001; Blanthorne et al., 2007; Klimek & Wenell, 2011), and people teaching ethics to accounting students (William & Elson, 2010). Apart from the above differences, teaching ethics in accounting education in universities seems to have a beneficial effect on deliberative consideration, i.e. describing the one's level of ethical consideration in solving problems (Thomas, 2012 in Johari, 2016).

The Islamic Values Integration Concept in Accounting Education. Review on the Islamic values integration concept in education can be categorized into 2 (two) items, i.e. the integration concept in the thinking level and in the practical level in higher education. In the researchers' quest, the integration concept of Islam and science has been pursued by many Muslim scientists in the past and present. However, the researchers found no Islamic values integration concept in *Muhammadiyah* Universities (*Perguruan Tinggi Muhammadiyah*, PTM), especially in the accounting program. Review on the Islamic values integration concept in PTM was carried out by Arifin (2015), Wahyono (2016), and Nuryana (2018) which specifically discussed the integration concept in the *Al-Islam* and *Kemuhammadiyah* (Islamic and *Muhammadiyah* Teachings, AIK) course. In addition, a review of the Islamic values integration concept in accounting education in public universities was carried out by Johari et al. (2016).

Research examining Islamic thought in relation to Islam and science integration was conducted by Maimun (2013) and Muqowin (2011). Maimun's (2013) dissertation research discussed the Islamic science thinking of Syed Muhammad Naquib Al-Attas and Mehdi Golshani. The results showed that Islamic science according to Al-Attas and Golshani is an Islamic value-based science in form of worldviews with the form of Islamic metaphysics or philosophical assumptions, epistemological principles, and Islamic ethics in various scientific dimensions (Maimun, 2013). In addition, according to Al-Attas and Golshani, the integration concept of religion and science is by incorporating religion elements into science as well as having the internal significance for Muslims and external significance for the world community. For Muslims, the integration concept theoretically provides a middle way to accept or reject modern science. For the world community, the integration concept provides extensiveness and develops unity between religion and science.

The results of Muqowin's (2011) dissertation research entitled *Muslim Scientist Intellectual Genealogy: A Research of the Science Development Pattern in Islam during the Abbasid period* showed that the science development and progress in Islam occurs because of the normative consciousness and historical consciousness of Muslim scientists. Normative consciousness happens because the Qur'an and Hadith as Muslims main references explicitly or implicitly emphasize the importance of science. Normative consciousness is supported by the historical consciousness of Muslim scientists who make the Quran's command as inspiration in reading the reality. This consciousness encourages Muslim scientists to dialogue on text and context.

In the practical level, the Islamic values integration concept in higher education was conducted by Wahyono (2016), Arifin (2015), Nuryana (2018). Wahyono revealed that the integration concept of Islam and science in the perspective of the *Muhammadiyah* Higher Education, Research and Development Council (*Majelis Pendidikan Tinggi Penelitian dan Pengembangan Muhammadiyah*, Majelis DIKTI PP Muhammadiyah) has three pillars, i.e. the secularization view of Islam and Science, theo-anthropocentric way of thinking, and realization of *Islam Berkemajuan's* (Islam with Progress) society as the learning goal. In the

implementation area, PTM in Central Java has implemented the different integration concept of Islam and science in which Universitas Muhammadiyah Surakarta (UMS) (UMS) uses the complementation integration model, Universitas Muhammadiyah Purwokerto (UMP) uses the parallelization integration model, and Universitas Muhammadiyah Semarang (UNIMUS) uses the inductification integration model.

According to Arifin (2015), the integration concept at the practical level of Islamic-based higher education is carried out through several stages. The first stage, the integration substance is more emphasized on the value aspect. In this context, the values construction must be done and will be used as a normative (good-bad) benchmark that directs the actions of the academic community in doing good and avoiding crime. Furthermore, it is necessary to think about basic knowledge that can strengthen students in understanding, living, and realizing these values in everyday life. Third, considering learning strategies in the living values education framework that emphasizes the creation of a value-based environment. It should not only be *an sich* (the thing-in-itself) or verbalistic education praxis where lecturers only explain certain values verbally.

Another relevant research regarding the integration of Islamic values in Islamic universities is from Nuryana (2018). The research discussed the revitalization of Al Islam and *Kemuhammadiyah* (AIK) course. The findings showed that the role of *Muhammadiyah* education (including PTM) in bringing change in Indonesia and the world appears to be demonstrated through the quantity achievement. This creates challenges in improving the quality of *Muhammadiyah* education as well as opportunities as a basis for cadres recruitment. Its characteristic, as well as its mission, is to overcome the problem of the religious spirit lack in all the educational strata it manages. Therefore, in all *Muhammadiyah* educational institutions, even the business charity, Al Islam and *Kemuhammadiyah* (AIK) course must be given. AIK as the characteristic of *Muhammadiyah* education containing Islamic and *Kemuhammadiyah* values must be revitalized because so far it is still considered less important.

METHODS OF RESEARCH

This research seeks to initiate the Islamic values integration concept in one of the Islamic-based and reputable accounting higher education in Indonesia. To achieve this objective, the most appropriate research method is a qualitative method. Moleong (2013) states that qualitative research is research that produces descriptive data and meaningful information in accordance with the actual conditions of the subject under research. Research with qualitative methods usually uses qualitative data and social science theory as an analytical tool (Triyuwono, 2013; Creswell, 2013). This research uses qualitative data taken from one site, i.e. a reputable Islamic university having the accounting program in Indonesia. This research focuses on the managerial aspect only because managerial aspect gives a high contribution in supporting the realization of the Islamic values integration in accounting higher education.

The approach used in this research is Islamic spiritual, an approach that recognizes God as the source of all knowledge. The perspective used in this research is the perspective of *ulul albab* as the viewpoint to see reality and is part of the Islamic spiritual approach. *Ulul albab* is constructed from its true identity and three potentials (senses, mind, and heart). *Ulul albab* identity reflected in the *ulul albab* meaning is one of the creatures created by Allah (SWT) which consists of the unity of elements (material and spiritual) and is endowed with three interrelated potentials (senses, mind, and heart) to always be connected to Allah (SWT) so that the formed way of thinking becomes steady and straightforward but not rigid. It means that the foundation of thinking emphasizes the substantial and essential meaning behind the verses of Allah (kawniyyah and qawliyyah) so that whole piety is born (normative and social) (Mahfudz, 2016). Thus, the benefit of the people can be realized.

Surah Ali Imran: 191 states: "(*ulul albab*) are those who remember Allah while standing or sitting or lying on their sides and give thought to the creation of the heavens and the earth..." The qawliyyah verse means that *ulul albab* has a number of potentials, i.e. the heart

to remember Allah and the senses and mind to think of all the creation of the universe and its contents. In addition, the verse also implies the meaning that the heart's potential is used by *ulul albab* to remember Allah (SWT) by means of dhikr, dua, and Salah, while the senses are used for doing tafakkur, recognizing and thinking about all the creation of the universe and its contents and mind to justify it.

In order to obtain data and information relevant to the purpose of the research, the researchers conducted both physical and mental efforts in the form of interviews, observations, literature studies on online and offline media, reasoning, dhikr, dua, tafakkur, ikhtiyar, and tawakkul in natural settings, then reflected¹ in an integrative and holistic manner, meaning that researchers use their senses, mind, and spiritual consciousness through dua, dhikr, and tafakkur (Triyuwono, 2014) to obtain the help of Allah (SWT).

In every activity carried out by the researchers, they always try to pray (dua) to Allah (SWT) as the owner and source of knowledge. A prayer is a form of a solicitation to Allah (SWT) in which there is a series of awareness of existence and closeness to Allah and the belief that everything happens only because of His will. With that consciousness and belief, humans pray to Allah SWT to get what they expect within His permission and will.

Dhikr is a human activity that uses the subconscious mind of the human mind to remember and feel the presence of Allah SWT to feel closer to Allah SWT (Mustofa, 2011). In order to get what they want from what they pray for, humans try to get closer to Allah SWT by dhikr. Tafakkur is a reflection done under the mind and heart of a human. Human heart or feeling has the ability to meditate on all the creation of the universe and its contents. Tafakkur is carefully carried out through transcendental integrative thinking methods by the dialogue of information received from feelings and thoughts with Allah SWT as the owner of all knowledge. In the transcendental integrative thinking process, it is also accompanied by the process of dhikr and dua to Allah SWT as it includes the application and effort to get closer to Him.

The dialectic process conducted between the senses, mind, and heart becomes spiritual efforts in this research. This was done to obtain a more holistic and integrative understanding as in the *ulul albab* perspective. In other words, this research uses a binary opposition system with a transcendental integrative mindset in analyzing findings. In this situation, the help of Allah SWT in the form of inspiration will be presented as Allah SWT's help to the Prophet and those who are religious as the previous story, such as the story of Prophet Sulaiman AS (An-Naml: 19), Prophet Musa (Al-'Araf: 128), Prophet Abraham (Al-Anbiya: 69), Prophet Muhammad SAW (An-Najm: 3-4), Dzulkarnain (Al-Kahf: 94-98), Lukman Al-Hakim (Lukman: 12), the mother of Prophet Musa (Al-Qasas : 7), and Siti Maryam (Ali Imran: 42-43). In the context of the research methodology, the arrival of inspiration in the form of knowledge revelation is a form of assistance from Allah SWT for all the spiritual and physical efforts undertaken by the researcher (Abdurahim, 2016).

RESULTS OF STUDY

The discussion of the results aims to review the Islamic (spiritual) values practiced in the reality of Islamic-based accounting higher education. To achieve this objective, all activities that have relevance and coherence in shaping certain Islamic (spiritual) values are used as the data source for further review and analysis. These values are presented based on the interview results with the informants and the observation results on the research site. Then, the obtained data are analyzed using the perspective of *Ulul Albab*. In *Ulul Albab* perspective, a transcendental holistic integrative thinking is used to produce harmony, balance, and a complete understanding of the existing reality to find certain Islamic (spiritual) values, i.e. the '*amanah*'² value. The '*amanah*' value applied, in reality, will have implications for the value integration concept in accounting program in higher education in the site.

¹ *Re-flek-si/refleksi/cerminan; gambaran (KBBI, 2016)*

² *The 'Amanah' value was found from the analysis results of the data obtained by researchers, both from interviews with the informants and observations on all educational activities on the site which form certain Islamic*

A binary opposition system is used to build the integration concept of the 'amanah' value in accounting program in higher education in the site. The binary opposition system can be interpreted simply as the system that seeks to divide the world into two structurally related classifications. In other words, in the reality of life, there are two opposites, whether positive or negative or contradictions (opposition) between positive and negative. In this research context in which the value of 'amanah' is found, within the binary opposition, it must be met or integrated with other contradictory values, such as a hybrid between egoistic-altruistic, materialistic-spiritualistic, rational-intuition, impersonal-personal, feminine-masculine, and so on. Thus, in the perspective of *Ulul Albab*, the value reality applied in higher education is synergized with binary opposition³ inspired by Islamic values (Triuwono, 2003).

Basically, the synergy of binary opposition is a concept that combines two different (and even opposite) items into an inseparable unity. In this context, two signs or terms only have meaning if each of them is in opposition to another. The existence of something becomes clearer when the existence of something else disappears. As exemplified above, in the synergy of binary opposition between materialistic and spiritualistic, one will be said to be materialistic because one is not spiritualistic. Furthermore, to obtain a holistic understanding, the thoughts (the work of the mind) and the heart (through dhikr and dua) are empowered in an integrated transcendental manner to analyze findings. Therefore, the researchers refer to the method as the transcendental holistic integrative thinking method.

Findings from the interview and observation results identify the 'amanah'⁴ value applied in accounting higher education on the site as well as the value that became the binary opposition. From the interview with the informants, the noble motivation and purpose behind all accounting education management activities appear. The motivation is different from the views of capitalism, materialism, individualism, and secularism (Ekasari, 2012).

The informants' statements show that all efforts are the manifestation of 'amanah' given to them. One of the *amanah* manifestations is stated by Mrs. DA as the pioneer and leader of the accounting program:

...I assume that as amanah, in the sense that the parents as the stakeholders have trusted us so much to educate their children here. That's a great amanah for us. We will do this amanah as good as possible. In the end, it is the responsibility of the life and the afterlife. ...The research program becomes the last fortress, so the pressure and demands from students go here, the demands from above also go here...

The statement of Mrs. DA above indicates the high *amanah* from the parents to educate their children to be professional accountants with good character. For this reason, *amanah* must be performed with full responsibility. Mrs. DA realizes that what she does is her embodiment of responsibility not only to herself, parents, and institutions but also to Allah (SWT). Thus, the managerial officeholders of the accounting program already have an intact consciousness in managing the accounting education, the consciousness as the manifestation to realize the responsibility of the life and the afterlife. Therefore, this sense of responsibility is actually constructed as a form of worship to Allah (SWT), as stated by Mrs. AL below:

(spiritual) values. It was then classified based on their relevance and coherence to research problems and codified as research findings. Along the way, it involved the intensification of spiritual efforts because achievements of this research made the researchers aware that only Allah is the helper. So that "astaghfirullah" and "lahawla walakuwata illa billah" are dua and dhikr dominantly stated by researchers in addition to tafakkur

³ Binary opposition is a system that divides the world into two structurally related categories. In the binary opposition structure, everything is included in category A and category B. For example, men and women who are socially opposed in terms of function, but structurally in the world, both are absolutely exist.

⁴ Literally, the word 'Amanah' means to be trusted. In particular, 'Amanah' means returning something that someone has entrusted to him. The general meaning is to convey or carry out something that is assigned to him. The opponent of 'Amanah' is 'Khianat' (treacherous). Responsibility is the realization of human awareness of their obligations on behavior or actions that have been done, intentionally or unintentionally. Thus 'Amanah' gives individual consequences to be aware of the responsibilities they carry out.

Do not assume that worship is only Salah. Even teaching accounting is a form of worship. Upgrade science ... take part in seminars ... research further ...join the training are also some forms of worship. It motivates me to complete all the mandated tasks with the full responsibility.

The statement of Mrs. AL above shows her high *amanah* value is actualized in the form of the full responsibility implementation. She interprets the responsibility as a form of worship to Allah (SWT), causing her to do it with full sincerity. With a sense of responsibility, one with all of the potential will try the best and be willing to sacrifice for others without expecting any reward, except just hoping for the blessing of Allah (SWT).

Mrs. AL's statement above also shows that she interprets worship as not only ritual worship (such as Salah, fasting, etc.) but also social worship. Both are manifestations of obedience to Allah (SWT). Thus, her responsibility in educating is not merely a manifestation of the *amanah* imposed by society and the environment, but also by the Creator.

The behavior and mental attitude of the managerial personnel in managing the site show very high responsibility. Hence, it is not surprising if the site is fully loaded with the *amanah* value. Each academics shows the *amanah* character for the various tasks assigned to them. From Ibn Umar r.a., the Messenger of Allah said: "Every one of you is a guardian and all of you are responsible for your charges. The leader of people is a guardian and is responsible for his subjects..." (Sahih Bukhari and Muslim). Thus, in this context, *amanah* is closely related to responsibility. People capable of maintaining *amanah* are usually called responsible people. Conversely, people incapable of maintaining *amanah* are called irresponsible people.

Deeper explanations of the *amanah* value applied on the site begin with Mrs. DA's statement as the leader and the pioneer of the accounting program. The statement is:

...We remain in the long-established visions and missions as well as the ideals when we first established the research program that we want to make the graduates with good morals. We give the knowledge as the foundation and if it's strong, they will be easy to follow the development. When we learn the knowledge, we can get a lot within a short time. But morality, ethics, or internalizing religious values, cultural values, and environmental values, that's what we try to strengthen as long as they are on campus for four years. We understand that it looks like the college time is the defining periods in the main character formation... well, as I said, it can't be just unrestricted, and especially many students are far from parents...

The above statement shows the hope of Mrs. DA which becomes the motivations for all efforts that have been and will be done to produce graduates with good morals (noble character). Her statement is also a form of her responsibility manifestation, the responsibility not only interpreted in a horizontal relationship with the creature but also the vertical relationship with the Creator. Such responsibility in Islam is called *amanah*, a trustworthy self-value or character because of the capability of performing the given duties and responsibilities.

The *amanah* value underlies the efforts of the officeholders and academics of accounting program in higher education on the site to produce cadres with "moral and intellectual integrity" as the motto of the institution. In addition, at the same time its efforts to instill a commitment of sincerity to the academics in charity effort by instilling the principle of not relying life on the institution but encouraged to live up to the institution.

To implement it, a variety of education development and efforts are needed. The efforts include development and improvement activities of accounting competence (hard skills) and morals (soft skills). As part of an Islamic-based institution, it is not surprising that the spiritual atmosphere in the accounting program in higher education in the site is very strong. The observation results on the web show that every campus owned by the site has a mosque and up to now, it has more than 3 mosques. Even in 2015, the largest mosque was built and inaugurated. The mosque, as reported in *Republika* online, is used as the Islamic Center, and in the future, it is targeted to be the center of Islamic development.

The mosque is intended as the center for the expected spiritual development. The description shows that moral development and improvement performed on sites, including accounting education, are centered on the mosque. In addition to being centered on the mosque, moral development and improvement are also conducted by internalizing other Islamic values through various centralized soft skills.

The *amanah* value practices in other managerial aspects of the research program in the site are as stated by Mrs. DA below.

In the management... the leaders are very accommodating and nurturing as evidenced from the teaching schedule preparation by considering the situation, conditions, and needs of each lecturer, encouraging and striving for lecturers to develop themselves in various ways such as finding information, funding assistance including foreign language courses.

Leaders' services have no working hours. They are ready at all times to discuss and the discussion media is not the only face to face but also via WA. Various practical problems are discussed in routine meetings of research program every two weeks on Tuesday or in the WA group of accounting lecturers.

Mrs. DA statements above show that, at the research program level, the managerial is very accommodating, encourages personal development, and strives to provide maximum service through direct communication or discussion with online media to obtain solutions or reduce unexpected events. However, the university level shows the opposite, as stated by Mrs. DA in the following statement:

...yesterday we discussed strategic planning and operational planning from the university, but not all planning. We have no real guide per point or what it should be, so we interpret them based on the research's perception. I can say that we are on an autopilot, nothing is told, there is no guide, with our own creations. I assume that as amanah, in the sense that the parents as the stakeholders have trusted us so much to educate their children here. That's a great amanah for us. We will do this amanah as good as possible. In the end, it is the responsibility of the life and the afterlife.

The above explanation shows that the accounting research program is on autopilot in running various strategic matters related to managerial management because there are no real instructions and guidelines related to the implementation of strategic policies from the university. Consequently, accounting education providers are required to be creative and innovative. Thus, they only based on the *amanah* value in its implementation. So, the *amanah* value becomes an important part in managerial activities and becomes an inseparable part in the effort to achieve the main vision and mission of the research program in producing graduates with good character.

For this reason, efforts have been made through various managerial activities that attempt to actualize the *amanah* value. Among the activities that researchers find in the accounting education practice is the implementation of routine meetings every Tuesday for mutual coordination, communication, and good relationship with a warm atmosphere. Various issues discussed in the forum include the delivery of constructive ideas as well as the implementation of routine and incidental research program's activities.

Other activities carried out by accounting education managerial on the site are various soft skills development activities. These activities are realized through formal and informal means. The formal means is carried out in coordination with LPSI (Islamic Studies Development Institute, *Lembaga Pengembangan Studi Islam*) and Bimawa (Bureau of Student and Alumni Affairs, *Biro Kemahasiswaan dan Alumni*) with a different development focus. The provision of soft skills by Bimawa is intended for character building by providing leadership and the ability in communication, organization, and cooperation. In LPSI, the moral development is not limited to reading Quran (*tahsin*) only, but also establishing good

moral values and analyzing everyday problems by referring to the Quran and Hadith⁵ and then confirming the validity in the community.

Formal moral development through the Quran *tahsin* activity is carried out by requiring students to be able to complete Iqro 6 and pass the Quran Reading Test (Tes Baca Qur'an, TBQ). In addition, it also requires students to participate in various Islamic courses both with credits (Islamic studies) and non-credits (certification) as the requirement for thesis examinations, comprehensive examinations, and KKN (Community Service, *Kuliah Kerja Nyata*). Students are required to pass Iqro 6 with a minimum score of B. For those who do not pass, LPSI provides Qur'an reading private course for free every day starting at 7 am until evening at the university mosques.

LPSI also performs moral development through *Darul Arqam* activity to all academics without exception including the lecturers, as stated by Mrs. DA below:

In Darul Arqam conducted directly by the University, the lecturers are asked to stay for two or three days, even almost a week in the past. The presenters are from the Central Board of Muhammadiyah. They talk about Kemuhammadiyah materials, joint Salah procedures, and night prayer habituation. I am happy to see that...

The *Darul Arqam* activity lasts for 3 days and 2 nights and is obligatory for all new academics. The purpose of this activity is to equip the academics with the knowledge and understanding about Islam and other spiritual values believed by the institution with the hope that the spiritual values are manifested in the daily behavior and actions.

Soft skills development is also conducted informally by giving the Research Program Student Association (HMPS, *Himpunan Mahasiswa Program Studi*) and Student Activity Unit (UKM, *Unit Kegiatan Mahasiswa*) the freedom to explore themselves in various positive activities outside the learning hours, including Islamic spiritual activities. Spiritual and religious nuance are strong because every meeting of HPMS or UKM always begins with greetings, dua, and Islamic and *Kemuhammadiyah* research. The speakers are from the spiritual division. It is intended to be a media for students in preaching and communicating in public about Islam and *Kemuhammadiyah*. In addition, the Student Executive Board (BEM, *Badan Eksekutif Mahasiswa*) also conducts a routine Islamic research once a week on Thursday. The speakers are from LPSI lecturers with various studies related to morals and Islam and *Kemuhammadiyah*.

Thus, moral development conducted by accounting higher education on the site is not limited to the textual normative level, but to the contextual domain. In other words, moral development is not only in various Islamic knowledge instruction expected to increase the faith of the academics, but also provide examples as well as take firm action against behaviors leading to moral decline. This is intentionally conditioned for the academics as the efforts to actualize the *amanah* value and make them have good morals useful for themselves and their professional environment. As told by Mrs. DA who quoted the alumni statement:

...well yesterday, ISK told me... "If I follow my idealism, my work in this governmental agency faces a lot of challenges ... Especially I'm in the budget section. Oh God... but I just say bismillah and I'm sure that my work here is useful. There are so many benefits of the research program. I used to not understand the theories, but I really do now once I experience them by myself.

The experience felt by ISK (one of the alumni) is also felt by RJY. Positive wisdom has been felt as revealed by the following statement:

Because the PTM "EIM" accounting applies Islamic values... I feel that the environment, the learning atmosphere, and the material direct me to improve myself towards a more Islamic person. Arrangement of how to dress in accordance with the

⁵ Through verseization, relations (common ground), faith, and so on

Sharia, certification courses, Islamic studies, lecturers good in academic and religion aspect (in my opinion), then my fellow friends who remind each other ... in the teaching and learning process also put forward honesty and courtesy, I feel all of them give me a benefit with a positive impact on my personal moral improvement.

RJY further explained:

...I personally feel my Qur'an reading is getting better and always try to routinize reading the Qur'an. Alhamdulillah, it continues until now.

Another alumnus, NZK, also feels the pride to be a part of the accounting education family:

I was grateful for being able to go to college. At first, I was disappointed that I could not pass the SMPTN, but by entering this university, Alhamdulillah it could be remedied because the accounting education program here is great. Through accounting education here, I get useful science and knowledge as a provision in life. In terms of religion, this university is full of Islam values, making me continue to try better in upholding the teachings of Islam. I realize that science does not need to be bragged but is practiced as a provision for the life and the afterlife.

Good moral development has stimulated religious consciousness for the accounting higher education's graduates on the site and at the same time encouraged their closeness to Allah (SWT) as a provision for the life and the afterlife. The morals development is supposed to produce religious professional accountants with qualified intelligence and spiritual moral.

Thus, in order to achieve these goals and objectives, both formal-informal and physical-mental (spiritual) moral development efforts are executed by the managerial on the site. Spiritual consciousness is the basis for various activities as stated by Mrs. DA:

...so there are stuff we try to teach that ikhtiyar must be accompanied by dua. Dua is not only through the obligatory Salah, but also through another kind of dua, something like that...

Mrs. DA's statement shows that students are always reminded to make physical ikhtiyar accompanied by dua and Salah (as a form of spiritual ikhtiyar). Students are directed not only to perform obligatory Salah but also Sunnah Salah (duha and tahajjud). Thus, spiritual and religious consciousness is indeed built and created as the main basis for the activities implementation so that the objective of higher education accounting is expected to be achieved.

The embodiment of physical ikhtiyar has been explained above. Next, the effort to develop spiritual ikhtiyar will be elaborated. One of them is an effort to encourage and prioritize obligatory Salah activities on time and in congregation. This can be seen in the worship activities at the mosque during the obligatory Salah time. The academics rush to the mosque and leaves behind various routine employment activities. In addition, the researchers also found Sunnah Salah Duha activity on the site at certain hours at 08.00-10.00. Many academics at this time go to the mosque to do the Duha Salah.

Private Qur'an *tahsin* activity is also conducted regularly every week for lecturers and employees. Other activities expected to improve the worship quality are performed as well, such as regular communal Qur'an reading for the entire academics. Among various moral development activities through the worship quality improvement as explained above, only the private Qur'an *tahsin*⁶ is monitored by LPSI using a control card. Although in reality, the implementation is still not completely consistent. It is due to the different levels of activity and limited human resources to be the *tahsin* monitors, especially for lecturers and employees.

⁶ The moral and spiritual development for lecturers is also executed through regular communal Qur'an reading held every Friday morning at 07.30 and private Qur'an tahsin coordinated by LPSI. Qur'an tahsin is held every Monday morning at 07.00 in the lecturers' rooms or a room mutually agreed upon.

Only the Qur'an *tahsin* for students which have been so systemized that it has run well and routinely.

Various efforts for physical and spiritual ikhtiyar have been carried out. So, it is not surprising that the spiritual atmosphere in the site is clearly perceptible. It is evidence that accounting education has been managed very well and based on *amanah* value. A joyful and proud result is seen from the assessment of the reliably good accounting alumni performance. Reliably good here is not only interpreted as intellectually capable but also morally (mental-spiritual) capable. Mrs. DA said that accounting students and alumni as SE (Research Employment) are more desirable than other research programs' students. She explained that:

...accounting SE (Research Employment) becomes the most requested, many ask for accounting students because they know that their performance is well trained.

Mrs. DA then gave an example:

Yesterday NA, the HMPS chairman, was placed in LPP, while FZ is always in SE, becomes an operator at BAA. SRY and DNS were in BIMAWA, then SRY was recruited to become an employee yesterday. She said to me last night: bun ... goodbye, tomorrow I'm not on campus one. Where will you be? I am assigned to campus three. Oh, Alhamdulillah. DD is also, bun. Didi too? Yeah, bun. DD is also on campus three in FTI. Yeah, like that...

The illustration above shows that accounting students or graduates have proven good performance and morals quality. The following Mrs. DA's statements are the results of the development and improvement she does to students in the organization.

Two years ago, when the new student admission, all of the UKM's students became a committee, oh my! They became on rivals, one became more powerful than others. When they met me, both were equally vilifying. I talked to them slowly. I said: "Child ... you are one family, both are in the same economy department. Now, let's set the rules. If one UKM has an activity, others should be invited. It must be mutually agreed upon. We start from the accounting UKM first, if it ends good, later they will respect and imitate you all.

The results are amazing. Yesterday when hmmm... the visitation, not only accounting students getting busy ... until the assessor at that time said, "how come I see orange in every street", what did he say ... like being welcomed extraordinarily. I left it all with them... they regulated the event...

...MasyaAllah amazing, I thought yesterday, with the actual situation, I was ashamed of myself... but their attention seemed to be MasyaAllah remarkable when they were given the opportunity and trust.

Mrs. DA's statements above illustrate that organizational training for students gives satisfying results. It is demonstrated by the establishment of mutual respect, cooperation, and *amanah*.

Users feedback and the establishment of cooperation and mutual respect culture are indicators of successful development carried out on accounting education on the site, both hard skills and soft skills development. The hard skills and soft skills development not only influences the students but also the accounting lecturers. It is evident in the lecturers' character which is full of the *amanah* value, as stated by the following Mrs. AL statement:

All rules are obeyed as much as possible, for example, three times absenteeism has been agreed upon in the class for various reasons. It should be obeyed in order for them not to underestimate. In teaching, I try to meet the specified 14-time face-to-

face meetings, teach on time, inform students directly through the WA group once I can't come, and collect assignments according to the agreement.

Then Mrs. AL further stated:

I try to fulfill my promise, for example, an appointment with students for consultation and tasks completion compliant with the dateline.

Mrs. AL' statements above show her *amanah* personality by performing her duties and work with full responsibility. Similar self-worth also appears in Mrs. SA, as she stated that:

The initial motivation to become a lecturer actually just tried to register here because they had vacancies after my comprehensive examination ended. But indeed from the beginning, I want to be a lecturer.

Upon admission, I started to know that the market segment is the lower middle class. Starting from there, I promised myself to remain loyal here and tried to be a good lecturer so that I could give the best for future leaders. I also have a view that students from the lower middle class (which was also my background when I went to school and university) are also entitled to qualified education and lecturers. That is the main reason to remain loyal in this Accounting Research Program.

Mrs. SA's statements started with her initial motivation in joining the accounting research program. Mrs. SA really hopes to be an accounting lecturer in accordance with her scientific field. In the journey of understanding internal institutions, there is a commitment to be loyal and continue to take part in educating as a form of willingness to sacrifice and care for others. Such character will be the forerunner in acting and behaving in education and managerial activities on the university. One of the manifestations is committed to fostering, supporting, and assisting students in organizations tirelessly and maximally. Mrs. SA's statement below shows her high commitment:

...they had activities, for example, for three days until 10 pm. I didn't necessarily watch over them, maybe I just asked, "does it run smoothly, child", "smoothly, Ma'am". Then I checked the condition whether I could stay or not. It's okay for me if there was none. Sometimes in the car, I had prepared my change clothes, all kinds of food, and all my needs. But when I checked the conditions in the field, it was not possible, the room was not enough, even for the committee to take a break then it's OK as long as there's no problem there. I went back and waited for them until late. Yes, students were like that ... because if you left them, it seemed that they were lost.

Mrs. DA's statement above shows the responsibility, sincerity, and concern in providing assistance and development to students in the organization. Students should be guided and given adequate assistance so they have directed organizational activities. Mrs. DA does guidance and assistance eagerly and tirelessly. It is a self-character (behavior) reflection of lecturer with the *amanah* value. All the *amanah* behavior is only based on a sense of responsibility and sincerity, as stated by Mrs. SA below:

For sincerity, I'm sure Mrs. Rahma can describe it by yourself. In essence, working here requires a high level of sincerity. How to be patient and sincere in handling student input to be a qualified graduate as well as to be patient and sincere to help the students' parents who do not know how to educate their sons and daughters. If I don't hold on to the word sincerity, it feels hard to do it all. Not to mention when compared to what the institution provides for lecturers from the financial side. If we don't have high sincerity, comparing take-home pay with the same lecturers from other institutions can make us not grateful.

Mrs. SA statement above shows her *amanah* personality. Mrs. SA reveals the need for educators to work hard with patience, sincerity, and responsibility in educating raw materials

with limited ability to be a qualified generation, both in terms of knowledge and morals. Though the hard work is not appropriate with the expected welfare, due to her character of patience, responsibility, and sincerity, she only has an expression of gratitude to Him. Thus, only with sincerity, patience, and responsibility, everything will feel easy to do. Mrs. AL also has a similar character, as stated by the following:

...before that, the Accounting Research Program was still small so I was called to be able to give a contribution. And up to now, I feel the available time flexibility, making it easier for me to manage my personal life and working life in a balanced manner. I don't do all my work in the office and I sometimes teach at night from 7:00 a.m. to 9:00 p.m. After hours, I do corrections, research, teaching materials preparation, and so on.

Mrs. AL stated that her motivation to be an educator was inspired by self-calling to help developing accounting education on the site. Her interaction within the institution finally produced the suitability between self-needs and institutional interests which then created a willingness to sacrifice (sincerity) to do more by being willing to teach at night or activities after hours. For Mrs. AL, her educational activity in accounting is a manifestation of worship to Allah (SWT) and transmits it to her students.

Accounting education management with the *amanah* value based on patience and sincerity has the remarkable results. The spiritual atmosphere appears on various occasions including the interaction between academics in the student and campus activities. The interactions seem to have mutual respect, cooperation, and trust and partnering awareness based on sincerity, willing to sacrifice, and care for others.

However, like the binary opposition, the reality of life has two different things, either both positive (negative) or contradictions (opposition) between positive and negative. Related to the context in the *amanah* value discussion on accounting education on the site, it means that the value of the other (Hilmy, 2008) also occurs in reality. While the discussion above describes the existing *amanah* reality, the following explanation describes its opposition reality, i.e. *khianat* (treacherous)⁷.

Undeniably, *amanah* and *khianat* cannot be separated from human consciousness as *abdullah* or *khalifah fil ardh*. Allah (SWT) gives human *amanah* to worship, obey, and prosper the earth. Therefore, *amanah* and *khianat* cannot be separated from the human faith to Him because *amanah* is only owned by human with faith and is not owned by those who do *khianat*. This consciousness is manifested in the form of the mental action directed at the physical action. *Amanah* is done within the mental and physical action only intended to expect the blessing of Allah (SWT) while *khianat* is the opposite.

In the context of the binary opposition reality of the *amanah* value applied in education on the site (including the accounting program), it is shown in the student demonstration activities. The following are the information and images the researchers took from the student online web media, i.e. Pandawa on September 1, 2017 and online Tribun Yogya on February 26, 2016 which showed the students demonstration who filed claims related to SPP payment dispensation and increased university facilities.

Explanation on the *amanah* value applied on the site, especially in the accounting program, has been described in the previous discussion. Whereas, the *khianat* (not *amanah*) value as the other value is a manifestation of the binary opposition system applied in accounting education. Information in online media reporting above showed the dissatisfaction of students in terms of slow response service in the site in delivering information related to the SPP payment dispensation initially promised. But after waiting for 2 days, the students did not get the information, causing the idea to do a demonstration. It implies the existence of the *khianat* (not *amanah*) value in the education reality on the site.

⁷ Simply put, *khianat* is synonymous with not *amanah*

In addition, other dissatisfaction can be seen from the student statements who filed some claims to PTM "EIM" to not only limit the new student admissions quota⁸, eliminate night class, relocate students from orphanages, and stop the formation of new research programs, but also the increased university facilities. The demonstration was a manifestation of the other value occurrence from the *amanah* value portrayed in the reality of education service delivery practices on the site which would also impact the continuity of the educational process.

DISCUSSION OF RESULTS

The *amanah* value cannot be separated from *ulul albab* because this value is used as a basis for thinking, acting, and behaving in their lives. It means that as a human endowed with thinking intelligence, all attitudes and behaviors must be solely due to self-consciousness of one's essence of life as a khalifah and *abdullah* and the potential of the senses, mind, and heart (*qalbu*). Senses and heart distinguish human from other God's creatures because they enable human to think and feel the various creatures of Allah in this universe. The thinking and sensing ability are what makes human a creature given the mandate to worship, submit, and obey Him. Mind and heart also make the chosen people (*ulul albab*) become khalifah on this earth and are obliged to manage and prosper well. For that reason, mind and heart must be managed and developed in a balanced manner by sharpening the power of thought and heart. The power of thought can be developed through *kawniyyah* verse and education so that it can produce innovative ideas in the human civilization development, whereas the power of heart (*qalbu*) centered on the heart can be sharpened through worship, such as *dua*, *dhikr*, *Salah*, charity, fasting, *hajj*, and others.

Humans with a balance thinking and *dhikr* are *ulul albab* (QS. Ali-Imran: 190-191). Thinking is done with the brain while *dhikr* is done with the heart. The working relationship of the brain and heart cannot be separated because both are a unity in thinking and understanding something. As in the Islamic tradition which teaches the "pairing" principle in a balanced measure (Triyuwono, 2012) and in the wisdom of Taoist tradition which also holds on the pairing concept, i.e. Yin (feminine) and Yang (masculine) (Triyuwono, 2012; Capra, 2000; Hines, 1992). It shows that the wisdom of Islamic and Taoist traditions put contradiction in a synergistic position to provide extraordinary benefits. According to Triyuwono (2012), it can be said as the binary opposition thinking pattern, a thinking pattern that tries to synergize other values into the main values to achieve balance. It is the reality and nature of life in human. Drawn to the concept of the brain, it is identical to the work function of the left and right brain. The right brain functions in the development of EQ (Emotional Quotient), such as personality, creativity, intuition, shape or space, emotion, music, and color. The right brain has a long-term memory. The left brain functions as an IQ (Intelligence Quotient) controller such as numbers, sequence, writing, language, calculation, and logic. The left brain has a short-term memory. So the right-brained person tends to be more abstract (unrealistic) while the left-brained person tends to be more realistic. Thus, the left brain is more dominated by the mind and the right brain tends to be dominated by heart. However, both have complementary and mutually interdependent functions as well as are a unity to create human life balance.

The *amanah* value applied in accounting education on the site is analyzed using transcendental holistic integrative thinking method. In order to produce a holistic understanding as in the *ulul albab* perspective, the *amanah* value analysis uses binary opposition method accompanied by spiritual efforts such as *dua*, *dhikr*, *tafakkur*, and *tawakkul*.

In the *ulul albab* perspective, the *amanah* value refers to one character with full of patience and sincerity in conducting the mandated or charged responsibilities. It is done

⁸ Mrs. DA stated the similar things in an informal interview that she wants the university to be more selective in accepting prospective students, considering the student number has reached thousands and the rooms are still limited. But her want is still constrained by other policies at the top management level at PTM "EIM".

solely for the blessing, worship, and obedience to Allah (SWT) to provide usefulness and benefit for themselves, others, and their environment in the end.

In binary opposition, the *amanah* value must be paired with other complementary values and both constitute an integrated unity which makes it more meaningful. Theoretically, the opposition of the *amanah* value is *khianat* (treacherous). In the online Kamus Besar Bahasa Indonesia (Great Dictionary of the Indonesian Language, KBBI), the word *khianat* means acts of disloyalty, deception, deeds contrary to promises. *Khianat* can also be interpreted as deceit, cheating, dishonesty, and/or unrighteousness. *Khianat* also means cheating against the promises one make and cheating on the given trust (*amanah*). *Khianat* can happen to oneself, Allah (SWT), His Messenger, and others. In Islam, *khianat* is one of the signs of a hypocrite⁹.

In the *ulul albab* perspective, both complement each other as a unity in creating balance and entirety. Similarly, the integration between the *amanah* value and the *khianat* value also creates a unity. In the *ulul albab* perspective, the *amanah* and *khianat* values must exist because world life expects a balance. The existence of these two values also makes the importance of faith to Allah (SWT) because the *amanah* value has a close correlation with human faith as explained in QS. Al Anfal: 27. A person with faith must have the *amanah* character, while the person who does *khianat* has no faith. Thus, the faith value is not only used as a direction in achieving the human life perfection in this life but also in the afterlife. This makes accounting higher education on the site to be more transcendental holistic integrative so that it can represent complex reality more precisely. Thus, the accounting graduates also do not become rigid, mechanical, and lack of human values (Triuwono, 2012). In other words, dysfunctional behavior often happened to the accounting profession in the last few decades could be reduced.

CONCLUSION

When being contemplated, actually human life is limited to two things. These two things are a reality that consciously or not always embellishes human life. The description of reality above is the motive underlying the informants in performing their work. When being contemplated, human motives in working and doing activities are actually very simple and limited to two things, i.e. *amanah* and *khianat* (not *amanah*). However, a sincere intention and hope only to obtain the blessings of Allah must always be placed at the beginning of every activity or action to not merely provide goodness with a temporal effect but also futuristic, permanent, and encompasses the afterlife.

Some interesting lesson can be drawn that the description of *amanah* and *khianat* (not *amanah*) above shows the natural reality in human life that requires two different and all-paired sides so as not to make them stuck in identity superiority. Differences become a spirit to embrace and complement each other for the creation of mutualistic symbiotic in balance and perfection. It is realized that Allah (SWT) with His generosity and sophistication made a life with pairs to create a mutual respect climate and make people wiser and always remember Allah (SWT) for the majesty and greatness of His power. Would not the rainbow be beautiful because of the different color construction? Would not the music be melodious because it comes from a different component?

In the context of higher education accounting on the Islamic-based site, the education brings not only horizontal (to others) tasks, but also vertical (to Allah (SWT)) tasks. The task must be conducted with full responsibility and cover material and spiritual aspects. In other words, all tasks must be accounted for. Spiritual responsibility to Allah (SWT) is manifested in the form of obeying the laws of Allah (SWT). Responsibility to human can be in spiritual and material forms. Material responsibility to human is realized in the form of good tasks performance. The implementation of these two forms of human responsibility is the

⁹ Rasulullah SAW placed *khianat* as one of the signs of a hypocrite. It is said that "the signs of a hypocrite are three: whenever he speaks, he tells a lie; whenever he promises, he always breaks it; and whenever he is entrusted, he proves to be dishonest." (Sahih Bukhari and Muslim).

manifestation of human faith to Allah (SWT), including in the context of the *amanah* value integration and binary opposition applied in accounting higher education in the site. However, the integration of the two opposing values will achieve a worship balance through faith, knowledge, and righteous deeds.

Islamic values need to be integrated into accounting education in learning programs (courses) separately, integrated, or included in other learning programs (courses). This integration will be able to strengthen students' internal morals and Islamic values. So, accounting higher education can support efforts to produce Islamic and ethical successor cadres to serve the industry.

Similar integration should be applied in the Islamic-based University as the site in this research as well. Islamic values which become accounting education managerial beliefs are strived to be embedded or integrated into the entire academics character. From the analysis results using the *ulul albab* perspective and the transcendental integrative thinking method on the data of interviews, observations, and various literature studies, it can be concluded that '*amanah*' as the Islamic value integration concept in accounting education is 'Faith'. The concept as the result of transcendental integrative thinking through the activities of dua, dhikr, and tafakkur in the analysis process of the *amanah* and its opposition values integration reality in accounting education on the site shows the integrity in viewing reality and the orientation balance between the life and the afterlife. 'Faith' is believed to be one of the concepts that can bring the academics in accounting education in the site to achieve intact moral and intellectual integrity, making them to have good deeds in their professional life by behaving nobly because the material behavior symbolizes the coherence between spiritual (heart) moral and the accounting intellectual capacity.

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