

UDC 332

**THE SOUL JOURNEY OF ACCOUNTANTS IN DEVELOPING ETHICAL AWARENESS:
EVOKING CREATIVITY POTENTIAL WITHIN SELF TO REACH THE *INSAN KAMIL*
LEVEL**

Rahayuningsih Deasy Ariyanti*

Doctoral Student at University of Brawijaya Malang & Lecturer of Accounting at Trisakti
School of Management (STIE Trisakti), Indonesia

Sudarma Made, Djamhuri Ali, Nurkholis
University of Brawijaya, Malang, Indonesia

*E-mail: deasy@stietrisakti.ac.id

ABSTRACT

This paper aimed to examine the soul journey of accountants in developing ethical awareness. The soul journey represents stages of experience an accountant goes through to build ethical awareness to gain self-perfection of *Insan Kamil*. Informants in this study included accounting educators, internal auditors, government auditors, and public (external) auditors. We expected that the findings could become a reference for academics, accounting practitioners, and accounting students in understanding the position and reality experienced by the soul, and this understanding would be manifested in their character, power, and wisdom. The journey would help the soul to grow consciousness toward higher consciousness as a representation of *Insan Kamil*.

KEY WORDS

Journey, ethics, accountant, creative potential, *Insan Kamil*.

Society understands ethics as an inherent value system generally accepted in human life. Nonetheless, ethics should be based on human nature and rely on the mind to seek truth, find the meaning of life, and pursue spiritual power. Therefore, human nature becomes an important aspect in interpreting truth and reality so that the process of seeking truth cannot be separated from the process of interpreting human nature (Al-Attas, 1989). However, in reality, and practice, ethics cannot fully move the human soul towards absolute goodness and truth. It happens because the value system contains regulations or norms with sanctions for violations that require every soul to be compliant with ethics. Compliance arises because sanctions are given to anyone who violates the regulations or norms. Essentially, these sanctions can rip apart the free will of intellectuals in choosing and being creative, giving rise to moral confusion that leads to ethical dilemmas (Mc Phail & Walters Diane, 2009). Within such conditions, the moral and authoritative functions have the power and role in identifying something based on truth or falsity alone.

Intellectual powerlessness while facing ethical dilemmas is a major problem that plagues most of the accounting profession. They have no ability to choose and will. This condition seems to imply that the soul is not within itself. The soul is imprisoned and has no power. The environment restricts the freedom of the soul, so it cannot be creative and willed. The accountant's soul is not able to recognize itself because it is overwhelmed by the external world.

Intellectual powerlessness cannot be separated from education, a discipline that gives birth to intellectuals. Most of the methods applied in educating the people are not based on the reality of the soul. Education, to some extent, has broken the chain of collective consciousness that already exists. The collective consciousness has become particular or partial by applying positivistic principles and artificial intelligence in humans. The analogy is that the more data inputted, the more sophisticated and intelligent the robot's behaviour will be. However, by nature, human existence and function are not like that of a machine.

Humans have unlimited potential as long as the soul is able to recognise, identify, and actualise it as an all-powerful force capable of moving creativity. Therefore, science is actually the light of consciousness in humans attached to the essence, not the concept. Essence, or the core nature or most important qualities of a person, is the result of human abstraction carried away in mind. It gives the nuances of change in the soul in the form of freedom to think and act, and it has a significant role in the journey of human life.

The journey of a spirit within a human's body is like a flood of the light of life on human's feelings, sights, hearings, and smells moving around their home. It creates a self-belief that humans are the best creation (perfection). Humans are endowed with the reason and mind to absorb knowledge about the nature of existence (worldly) through the process of reasoning and realising the extraordinary power of the universe and its existence. Humans are able to control their thoughts, feelings, and attitudes so that they have power over themselves in acting. Humans are also rulers who are able to regulate and utilise everything on earth for the common good (*Khalifah* or caliph). However, not all souls reach the highest stage of consciousness in human nature—transcendental awareness (Agoes & Ardana, 2014). Human consciousness keeps evolving throughout their life as human beings are growing continuously.

Regulations, norms, intellectual power, free will, creativity, and knowledge are the supporting factors accompanying the soul journey of accountants in practising ethics. The soul may take a step back, stay on the existing trail, or even steadily, firmly, and confidently go on the journey with all experiences as a self-learning process guiding the self. Those steps support the soul towards wholeness, balance, and perfection as a manifestation of *Insan Kamil*. Iqbal sees the level of perfection as a human journey (*suluk*) in achieving the noble qualities of morality or the best qualities in ethics (*akhlakul karimah*). The noble qualities in morals and the best qualities in ethics will later be manifested in strength, insight, knowledge, actions, and wisdom. From a religious point of view, the definition of "Akhlakul Karimah" has the same understanding as ethics from a philosophical point of view. However, researchers use ethics and morals interchangeably to explain the problems experienced by the soul of an accountant.

Accountants may not always make good and smooth steps throughout their soul journey. There are ups and downs. There may be times when life turns so hard that they become demotivated professionally—these hard times may also affect their creativity. Dilemma or prolonged inner conflict has been an issue affecting most professionals in various parts of the world. The critical role of ethical awareness has attracted accountants and experts in other fields (Cherrington & Cherrington, 1995). In this life, ethical awareness involves the norms in the social environment (Dillard & Yuthas, n.d.) and require a thorough understanding of the essence of *fitrah*¹. Since childhood, humans have responsibilities and missions to be recognised and understood by the soul of an accountant today. Therefore, the accountant's code of ethics and moral principles that regulate their integrity to maintain public trust is not enough to raise consciousness to the soul of accountants. There needs to be an alignment between the internal aspects of oneself (heart or *qolbu*) with the external world (social reality). Indeed, the external world is the reflection of the internal aspect. Rumi has long expressed this in a quote:

*"The world is a mirror, an imaging of Love's perfection.
Oh, my friend! What could be bigger than the whole of it."
"The soul is like a clear mirror; the body is dust on it.
Beauty in us is not perceived, for we are under the dust."
(Rumi)*

The quotes show that inner beauty will positively affect the surrounding. It happens because the internal aspect of human beings contains the essence or *fitrah* having a spark of divine light. The divine lights have love, compassion, and usefulness that gives positive

¹ It represents the state of purity and innocence Muslims believe all humans to be born with. It is an Arabic word that is usually translated as "original disposition", "natural constitution", or "innate nature" (<https://en.wikipedia.org/wiki/Fitrah>).

vibrations to the outside world within the scope of a family, community, social environment, society, country, and civilisation. The words of the Prophet Muhammad reaffirm this internal condition:

“Whoever knows himself knows his God.”

The words have such a deep meaning because “knows himself” has become a neglected concept within modern society. Not many modern people depart from this concept to live their life. However, the pandemic has brought human beings to keep finding their essence, to grow their consciousness through tranquillity like meditation, mindfulness, and *tafakur* or contemplation. Modern people seem to have limited free time that contemplation or reflection has not gained much attention amid their tight schedules. The rapid development of the world and the high demand the outer world has brought into our lives today have urged humans to be productive and empowered. Within such conditions, the soul uses the personification of the outer world by analogising robots as human ways of working. “True self” must be found freely in one’s experience, not in something that is forced (Rogers Carl R, 2012). The persona or mask used and shown by humans to the outside world as a personality is basically the impact of the soul’s demands on the various social roles it has carried. Therefore, Jung considered that the soul needs such an “accommodation” to harmonise the situation (Jung, 2020). However, a healthy personality is the one that does not require a persona in itself (Jung, 2018; Stein, 2019).

The internal aspect of humans play a role and is involved in life. Therefore, it is not surprising that the internal aspect becomes the basis for ethical awareness of accountants. Ethical awareness involving the deepest side of accountants can always direct the soul to behave and act ethically (Triyuwono, 2015). Accountants need ethical awareness in their work mechanism because if they do not, there will be financial scandals, violations of regulations, and abuse of professional codes of ethics. This phenomenon is increasingly prevalent in various parts of the world. In Indonesia, violations come in various forms. Misappropriation of hajj funds and social assistance, corruption in government projects, and bribery committed by and against government officials and stakeholders have harmed state finances. Those cases involved intellectual actors with a creative role in them. These intellectual actors are human souls with the free will to move their intellectual abilities as one of the soul’s potentials. If these intellectual abilities are used for the common good, then the soul will be able to empower the creativity within itself towards divine consciousness.

Accountants have played many roles in the violations that are happening and have happened. In addition to their role as intellectual and social beings, accountants also hold the position as God’s creature (*Khalifah*). However, not all accountants understand the latest role. Within the field of accounting work, there are what is known as the “white” and the “black” accountants. Whatever side accountants may choose, they are individuals who have been through a journey in life. They may have gone through hard times, with many ups and downs, that has brought them into one point of balance, harmony, and perfection.

The ups and downs cannot be separated from the vulnerable characteristic of humans and their tendency to fall for it. Vulnerability is human nature that becomes a life lesson for accountants. It becomes a trace for them always to think and take lessons from their experiences to help them grow divine consciousness or become *Insan Kamil*. The soul journey of accountants represents a never-ending evolution like a circle with *Tawhid*² as its core value. Knowledge must be beneficial for world civilisation and creates consciousness within oneself to always remember God Almighty (Allah SWT) and return to Him with a pure and calm soul. The pure and calm soul helps to build a transcendental civilisation that can cultivate divine awareness within oneself. This article is expected to be able to contribute to accountants, academics, and policymakers regarding the role of teaching methods to foster mental consciousness in ethics. Every soul shall take the effort to empower and actualise the potential and creativity within oneself.

² *The indivisible oneness concept of monotheism in Islam.*

MULTIDISCIPLINARY IN ETHICAL AWARENESS

Philosophically, ethics involve other disciplines (multidisciplinary)—accounting, spiritual science, Sufism, psychology, sociology, and quantum physics and biology. Therefore, ethics shall not only discuss regulations or codes of ethics but also study human assumptions, values, mindsets, behaviors, and habits of accountants as human doing, human being to spiritual being. Figure 1 below is the level of consciousness experienced by the soul of accountants in life.

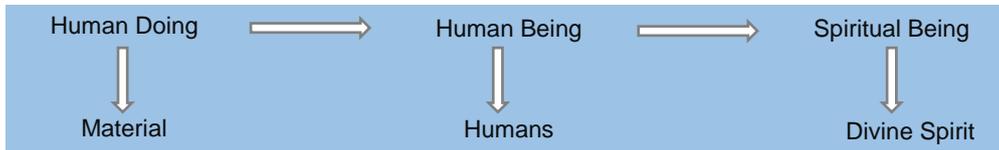


Figure 1 - The Level of Soul Consciousness of Accountants

Ethical behaviour involves both the physical and the non-physical (metaphysics) dimensions, including human feelings, beliefs, and even faith toward the Unlimited Higher Power. Human behaviour in spiritual science and Sufism begins with a journey into the self (inner journey) as the initial stage of responsive consciousness able to provide solutions to the life problems they experience. The journey into the self aims to reach the deepest side of human beings, i.e. spirituality, so that humans experience transcendence, a vital process in Sufism that includes *takhalli*³, *tahalli*⁴, and *tajalli*⁵. This process fosters divine love manifested continuously in morals and good deeds, negates or reduces despicable qualities in life, and transcends self to always connects their existence with God.

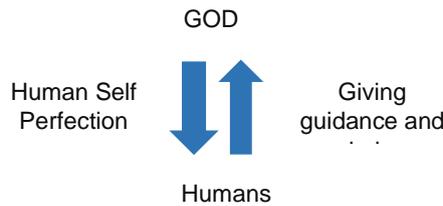


Figure 2 - Relationship between Human and God

Within the study of psychology and sociology, human behaviours contain personality with elements of complex personality building. Likewise, the study of biology is closely related to the movement of body cells. The study of quantum physics of human life also involves the energy in the body that constantly vibrates, signals in response to human attitudes or actions that may be in harmony or not with the universe. Genes and DNA are controlled by signals outside the cell, namely the energy that radiates from thoughts and beliefs (Lipton, 2019). The relativity and quantum theory asserts that mass (matter or human body) and energy are neither inseparable nor different—the two are a unified whole. Iqbal has also emphasized that the theory of mass and energy in quantum physics is in harmony with the physical and spiritual unity in humans whose existence collaborates with each other. Figure 3 describes the involvement of multidisciplinary science in assessing the mental consciousness of accountants in ethics to gain the *Insan Kamil* level.

The soul journey of accountants always leaves a metamorphosis trace toward perfection. Individuals do not move from homeostasis to a new standard or a much more significant continuum—from standards to changes or rigid structures to processes. This process involves reliefs, experiences, changes in attitude, the flexibility of cognitive maps, and growing consciousness leading to an understanding that obstacles are not entirely motivated by external sources. Individuals who reject consciousness as part of their

³ Liberating self from despicable qualities.
⁴ Adding all the good qualities to self.
⁵ Appreciating the divine consciousness.

experience will end in pathological or socially evil creative forms. Conversely, if individuals are open to all aspects of experience and are aware of the various feelings and understandings arising in themselves, the results of the interaction between themselves and the environment will tend to be constructive for them and others. In addition, openness to a thorough consciousness of what is happening is a stepping stone for the soul to construct creativity (Rogers Carl R, 2012).

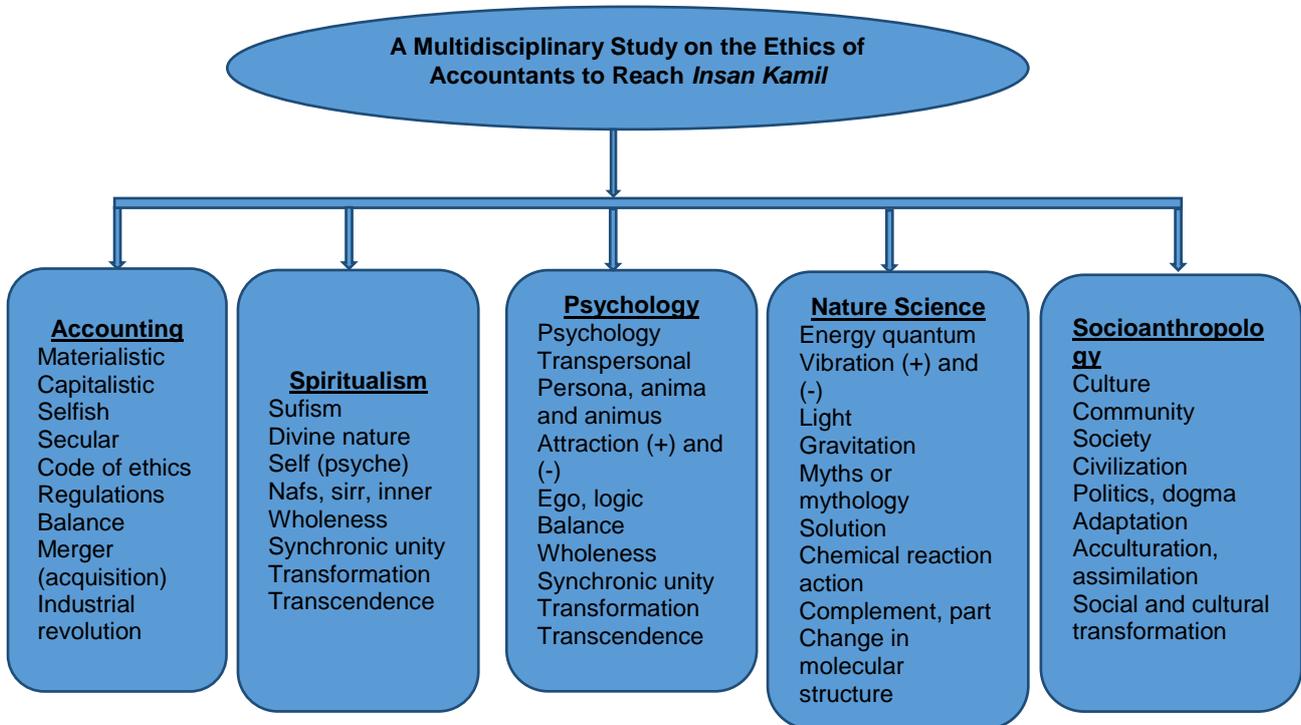


Figure 3 – A Multidisciplinary Study on the Ethics of Accountants to Reach Insan Kamil

The human spiritual journey cannot be separated from life problems. Therefore, problem-solving should be done based on mental consciousness. With such a mechanism, the soul is able to grow self-knowledge, activate its potential (creativity), and manifest self-behaviour that is in harmony with the universe. Science in the human system is able to move the soul for self-identification and recognise the chaos within so that it is able to go beyond and overcome the problems within itself (Lipton, 2019).

The soul longs to be a complete self at all times, without hiding anything from itself and without having anything to fear within itself. Individuals move towards the process of becoming with full awareness and complete self-acceptance. The process first goes into self and then goes out, away from what the person is not, listening to the deepest parts of one's physiological and emotional being and wanting to be who the person really is by increasing intensity and accuracy (Rogers Carl R, 2012).

The soul journey of accountants is unified in the Trilogy of Thoughts of Iqbal, Hawkins, and Jung (IHJ). The trilogy combines the concept proposed by Muhammad Iqbal, David R. Hawkins, and Carl Gustav Jung. Each figure has proposed a concept of thought about a whole and authentic soul—their thoughts are the guide for the soul journey of accountants to achieve wholeness. The trilogy maps out such coherent and synergised soul movements representing a series of processes on the soul journey of accountants to achieve perfection. A perfect human being shall not be interpreted literally as physical perfection, but towards a process of becoming, where the mental and spiritual levels move in harmony towards authenticity. The three thoughts are then outlined in Figure 4 below regarding the Pyramid of Consciousness of Iqbal, Hawkins, and Jung.

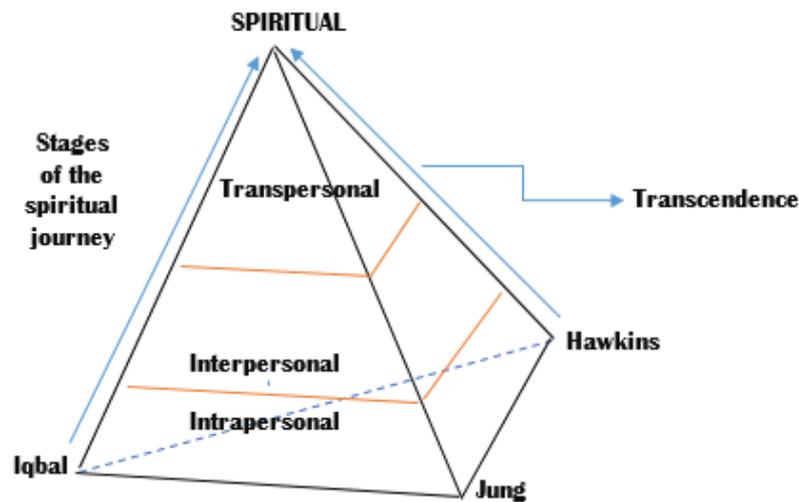


Figure 4 – The Pyramid of Consciousness of Iqbal, Hawkins, and Jung (IHJ)

The Pyramid of Consciousness is constructed based on the trilogy of thoughts proposed by Iqbal, Hawkins dan Jung (IHJ). It represents a collaboration and synergy of thoughts from the three figures to lead humans into the highest life goal—oneness and perfection within the human self. However, the soul must undergo a series of manifestations from the intrapersonal, interpersonal, and transpersonal manifestation using transcendence as the divine guide and power to achieve divine consciousness finally. Transcendence is the power that moves the human soul in its existence, and it is a bridge connecting the soul to the level beyond its prior position.

Aurang & Qasim (2015) maps Iqbal's thoughts in three levels—intrapersonal, interpersonal, and transpersonal. We also included Jung's thought on Transpersonal Psychology as the achievement of the functions of life, soul, and cosmos through religious awareness and experience. This function can be utilised through transcendence, where the soul can think beyond what is seen and what can be found in the universe. So far, thoughts that study the nature of God are considered far, distant, and impossible for humans to understand. Transcendence, however, is an effort to direct the purpose of human life to have meaning. Transcendental values are able to direct the soul to find the noble values of humanity and direct human values towards divine values. The self that moves towards divinity has free will to act in harmony or not with the divine's will. This process trains the consciousness muscles as a subconscious program that is able to increase the level of the human self from the lowest stage (ego), mind, to divinity. The lowest level brings the soul to suffering, while the divine level brings the soul to enlightenment. The soul that moves from ego and mind to divinity dimension has experienced the transcendence process. On the other hand, the transformation process refers to an increase in human consciousness from being the watcher, the experiencer, the observer to the witness.

The transcendence process can move the soul from one level in the Map of Consciousness to the next level (D. Hawkins, 2018). The soul journey is explained as follows:

- a. Human activities are in the form of anticipation of social routines to deal with the meaninglessness of life (suffering and pleasure). These activities place the soul in the dimension of ego duality, where it becomes the watcher and the experiencer. Hawkins shows this condition at the Level of Consciousness (LoC) 20 to 199 on the Consciousness Map.
- b. When humans surpass the watcher level, the human soul is then able to explore objective truths so that the position of humans increases towards the dimension of mind as the observer.

- c. After surpassing the mind dimension, the human soul moves to the divine dimension (divinity). In this position, the soul acts as the witness—it witnesses the nature of divinity (*Asmaul Husna*) that grows inside and outside of itself so that it is able to carry out continuous self-improvement to experience enlightenment (Hawkins, 2020).

The position of the soul cannot be separated from the consciousness level one has. It also applies to the differences in soul consciousness that cannot be separated from how one exists to go from one level to another. In his view, Iqbal believes that humans have the synthesis properties to absorb the divine character within themselves. Therefore, an ideal human is described as a human being able to embody the attributes of God (*Asmaul Husna*) so that there is a closeness between the small ego (*khudi*), which is individual, and the big ego (*khuda*), which is divine. However, *khudi* does not merge with other individuals who are trapped in a pantheistic view. *Insan Kamil* becomes the highest stage of development achieved by *khudi*.

Nevertheless, the various contradictory elements of the soul are united by an excellent working force, so they find support from the combination of mind, memory, reason, imagination, and temperament. *Khudi* is an intuitive unity or enlightening point of consciousness that contains an eternal divine reality, which comes from God's commands and creations manifested in the evolution towards change and creation and able to illuminate human thoughts, feelings, and desires (Aurang & Qasim, 2015; Rusdin, 2016). Through self-consciousness (*khudi*), humans are able to see their deepest side, understand their potential and are able to manifest the potential in the form of goodness, truth, success, and abundance. One must go through three phases to become *Insan Kamil*: a) obedience to divine law, b) self-control, and c) being the caliph—representing a true believer who can understand God's rules and interpret and manifest those rules in good deeds.

Spiritual experiences are one of Jung's Transpersonal Psychology studies—spiritual experience has an enormous effect and forms an awareness effort in a person's attitude and behaviour, especially in ethics and morals. Spiritual experience provides an extraordinary understanding that bridges the relationship between oneself with God, other living beings in the world, and the surrounding nature (the universe). The united spiritual experience in the self helps build soul consciousness manifested in goodness and benefit. In addition, the experience one has also created harmonious or fundamental unity of connections and interactions with other people and the world (Puji & Hendriwinaya, 2015).

Transpersonal is an experience where self-consciousness or self-identity goes beyond the individual or personal (trance). It includes wider aspects of human beings, life, soul, or cosmic even beyond individual boundaries. Transpersonal psychology studies spirituality and self-development beyond the ego, peak experiences, mystical experiences, spiritual crises, the evolution of consciousness, spiritual practices, and sublimated uncommon life experiences. Transpersonal psychology examines humans as a whole and comprehensively. It is even able to explore the deepest potential of humans or Spiritual Quotient (SQ), thus helping to fix the weak potential of humans. At a certain point, the self is able to grow and strengthen its potential. Weak potential (force) tends to appear in those who have conflict and denial within themselves. In contrast, strong potential (power) can become driving energy as the embodiment of creative divine values (D. R. Hawkins, 2020). This situation is in line with the phenomenon in the transpersonal stage of Iqbal's view and the state of growing consciousness in Hawkins' Consciousness Map. Figure 5 below describes the layers of human consciousness and their functions (Mujidin, 2005).



Figure 5 – Layers of Human Consciousness and the Functions (Mujidin, 2005)

Collaboration between physical, emotional, and mental dimensions is categorised as a personal dimension, while collaboration between intuition, spiritual psychic, and mystical dimensions is categorised as a transpersonal dimension. Achieving spiritual consciousness takes a process, and the process provides lessons for the growth of soul awareness. Every soul has the spiritual potential to drive transcendental subjective experiences and extraordinary experiences within itself. Figure 6 explains the flow of spiritual consciousness.

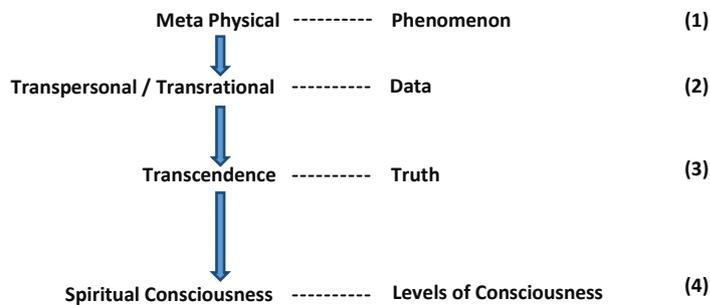


Figure 6 – The Flow of Spiritual Consciousness

Transpersonal psychology implies that a perfect human being is a complete human being and has the ability to master science and technology to unlock physical mysteries and master religion and religious ritual practices to unlock the mystery of self (spiritual world). The human psyche and personal psychology are able to participate meaningfully in the order of the universe through the psychoid area of the unconscious. Through this psychic process, the regular patterns in the universe are absorbed by consciousness, understood and integrated so that everyone can witness the creator and his creations by contemplating images and synchronicities (Stein, 2019).

THE TRILOGY OF IQBAL, HAWKINS AND JUNG THOUGHTS IN DEVELOPING ETHICAL AWARENESS

The study involved public accountants (public auditors), accounting educators (academics), accounting managers, government auditors, and internal auditors of state-owned enterprises as the informants. Data were collected through interviews. Interview results were then mapped into stages of the soul journey of accountants that included events, experiences, or traces of efforts the informants underwent to find enlightenment. The IHJ Trilogy of Thoughts by M. Iqbal, David R. Hawkins, and Carl Gustav Jung was employed to explore the informants' journey to reach the *Insan Kamil* level.

The IHJ Trilogy of Thoughts resulted in *Consciousness in Nature Transcendence in Action* (CINTA) as the research method. CINTA illustrates the soul journey of accountants in developing ethical awareness to reach *Insan Kamil*. The soul journey of accountants starts with the soul journey and the awareness towards the family, environment, society, nation, and civilisation—all of these involve the divine consciousness as the essence of its stage.

Muhammad Iqbal's thoughts that include self-realisation in Intrapersonal, Interpersonal, and Transpersonal dimensions are then bridged by Carl Gustav Jung's thoughts on Transpersonal Psychology. Transpersonal Psychology contains the experience of the soul in the process of transcendence towards the process of perfection (on-becoming) as *Insan Kamil*. Transcendence represents the effort to grow consciousness. As stated in Hawkins Map of Consciousness, the soul needs to transcend suffering, chaos, anxiety, and illusory pleasures, which are generally found in interpersonal relationships. When the soul interacts with each other, the ego moves the desires and willingness so conflicts may occur. The transcendence process can be done through a series of Self-Healing and *Tazkiyatun Nafs* activities. The soul with divine light is cleaned and placed back in its natural position as a human being who has a divine spirit (spiritual).



Figure 7 – The Soul Journey of Accountants in Building Ethical awareness

THE STAGES OF ACCOUNTANTS’S SOUL IN REACHING THE *INSAN KAMIL* LEVEL

The IHJ Trilogy is used to capture the soul journey of accountants. The accountant soul goes through experiences and events in its journey that become a learning process and a trace for the accountant to go through the next step, i.e. on-becoming, continuously to reach the *Insan Kamil* level finally. Interviews with research informants revealed their experiences and events that helped them reach perfection as *Insan Kamil*. The on-becoming journey is an endless process. Figure 7 shows the process of growing consciousness within an accountant’s self that represents their process of building ethical awareness.

The soul journey of accountants in building ethical awareness starts from the zero point as an analogy of the *fitrah* of these souls. The journey proceeds with the soul moving up the stair to Level 1, 2, and so forth to end in the zero point—this represents the process of going back to its origin or going back home.

The soul journey begins with Intrapersonal self-manifestation—it is an inner journey starting with transcendence. Essentially, a human soul is pure (*fitrah*), and the soul can represent divine nature in itself. (1) The soul must have the *tawhid* consciousness, believing that none deserves worship except God. (2) The soul has the freedom to choose whether to develop its potential (*fitrah*) or not. (3) The will or intention represents the self-belief to harmonise hopes and willingness, which come from the purity value in oneself, with the actions or deeds carried out.

The next level is Interpersonal self-manifestation, where the transcendence process takes the form of self that grows the light of consciousness, i.e. the divine light, that illuminates the steps and interactions of the soul with other souls in the world. Therefore (1) the soul should constantly evolve its consciousness; (2) in its interactions, the soul faces world problems related to social attributes (labels) versus essence: and (3) the soul experiences a dilemma or confusion choices with social or intrinsic attributes.

The accountant soul then goes to the next level, the Transcendence or Transpersonal self-manifestation, in which the soul is trying to go beyond anything personal and related to soul or cosmic by (1) shifting the thinking paradigm to solve complications or dilemma the soul faces; (2) doing self-purification or self-healing to grow subjectivity in itself; (3) finding truth within itself through knowledge synthesis; (4) internalising self as an effort to grow intuitive consciousness; (5) going through the on-becoming process as a continuous process to reach divine consciousness; (6) the on-becoming soul witnesses that everything in the world exists or happens because God lets it so and that everything in the world represents God's nature (none deserves worship except God); (7) within such condition, the soul experiences evolution of consciousness toward a new path of benefit, equanimity, and harmony; and (8) the evolution of consciousness becomes the soul journey to reach divine consciousness as part of the soul's effort to become *Insan Kamil*.

CONCLUSION

This paper combines three views or thoughts of M. Iqbal, David R. Hawkins, and Carl Gustav Jung. This collaboration results in the IHJ Trilogy of Thoughts. The three thoughts synergise and perfect the soul journey in developing ethical awareness. The IHJ Trilogy of Thoughts directs the soul of accountants always to move forward to reach the *Insan Kamil* level. Iqbal's thought sets three levels accountants must go through. Each level leaves a learning footstep for the soul to be able to move on to the next level. This transcending process is described in the thinking of Hawkins and Jung. Hawkins describes the obstacles and challenges experienced by the soul as it travels and transcends these levels.

The soul journey of accountants in developing ethical awareness comes in three levels: Intrapersonal, Interpersonal, and Transpersonal. Each level produces footsteps as guidance and a learning process for the soul in taking the next level. The Intrapersonal level leaves a trace of monotheism awareness and freedom and will of the soul. Accountants will find the trace when they take the inner journey. When they step out for the Interpersonal level, the interaction of the soul with the world will leave a trace of the soul journey in the form of attachments to social labelling (attributes) confronted with the essence, so the soul faces a dilemma. The experiences represent the trace showing the accountants' evolution of consciousness, so the soul keeps growing and developing. The growth of consciousness cannot be separated from the soul that actively goes through transcendence in itself. The transcendence process can occur continuously at all levels so that the soul can go through the levels. Within the Transpersonal level, the soul must be able to shift its thinking paradigm so it can go through the trace of problems at the Interpersonal level. The shift in thinking paradigm must be followed by self-purification and self-healing to find the truth within itself. In essence, the self-internalisation process will grow intuitive consciousness so the soul can go

through the on-becoming process to reach divine consciousness. In the on-becoming process, the soul witnesses that God's nature is everywhere, that the world represents God's nature. Within such conditions, the soul experiences the evolution of consciousness toward a new path of benefit, equanimity, and harmony. It is part of the soul journey to reach divine consciousness as the representation of *Insan Kamil*.

REFERENCES

1. Agoes, S., & Ardana, I. C. (2014). *Etika Bisnis dan Profesi*. Jakarta: Salemba Empat.
2. Al-Attas, S. M. A. N. A. A. (1989). *Islam dan Filsafat Sains*. Jakarta: Penerbit Mizan IKAPI.
3. Aurang, Z., & Qasim, K. (2015). The Concept of Khudi (The Self) in Iqbal's The Secrets of The Self. *Advances in Language and Literary Studies*, 6(3).
4. Cherrington, J., & Cherrington, D. (1995). *Ethical Decision Making*. UK: MocoMash Englewood.
5. Dillard, J. F., & Yuthas, K. (n.d.). Ethical Audit Decisions: A Structuration Perspective. *Journal of Business Ethics*, 36(1/2), 49–64.
6. Hawkins, D. (2018). *Power vs Force: Sebuah Anatomi dari Kesadaran: Faktor Terselubung Penentu Perilaku Manusia*. Jakarta: RUMI Publishing.
7. Hawkins, D. R. (2020). *Letting Go: Kekuatan Tersembunyi Sikap Pasrah*. Tangerang: PT. Kaurama Buana Antara
8. Jung, C. G. (2018). *Diri yang tak Ditemukan; The Undiscovered Self*. Yogyakarta: IRCiSoD.
9. Jung, C. G. (2020). *Dreams and The Stages of Life: Mimpi dan Tahap tahap Kehidupan*. Tangerang: BACA.
10. Lipton, B. (2019). *The Biology of Belief*. Tangerang: PT. Kaurama Buana Antara.
11. Mc Phail, K., & Walters, D. (2009). *Accounting and Business Ethics: An Introduction* (Routledge (ed.); First Edit). Taylor & Francisc e Library.
12. Mujidin. (2005). Garis Besar Psikologi Transpersonal: Pandangan tentang Manusia dan Metode Penggalian Transpersonal serta Aplikasinya dalam Dunia Pendidikan. *Humanitas Psychological Journal*, 2(1)..
13. Puji, P. P., & Hendriwinaya, V. W. (2015). Terapi Transpersonal. *Buletin Psikologi Fakultas Psikologi Universitas Gadjah Mada*, 23(2).
14. Rogers, C. R. (2012). *On Becoming a Person: Pandangan Seorang Terapis Tentang Psikoterapi*. Jakarta: Pustaka Pelajar.
15. Rusdin. (2016). Insan Kamil dalam Perspektif Muhammad Iqbal. *Rausyan Fikr*, 12(2), 251–271.
16. Stein, M. (2019). *Jung's Map of The Soul: an Introduction*. Yogyakarta: Shira Media.
17. Triyuwono, I. (2015). Awakening the conscience inside: the spirituality of code of ethics for professional accountants. *Procedia-Social and Behavioral Sciences*, 172, 254–261. <https://doi.org/10.1016/j.sbspro.2015.01.362>