

The Sufficient Sense: The Value on the Concept of Income Based on Neuro-Psychological-Spiritual Methodology

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ABSTRACT

The objective of the study is to formulate the concept of income based on the sufficient sense. The data collected are actually commercial bank employees' experience before they resigned from the bank. Based on a spiritualist paradigm, the data are analysed in the framework of neuro-psycho-spiritual methodology by using *taubat*, *zikir*, *doa*, and *tafakur* (TZDT). The result exhibits that at the level of physical sphere, income is a material object outside of human body that perceived by neuro-system in the brain. The neuro-system stimulates the work of a certain hormone to emerge a certain sense. At a psychological level, the sense is felt as a happiness. But at a spiritual level, the sense is sufficient. It is a spiritual sense of gratefulness to God without complaining how big or small the income earned is.

Keywords: income, neuroscience, psychology, spiritualist paradigm, sufficient, God

1. INTRODUCTION

This research was triggered by a phenomenon that occurred among commercial bank employees in Indonesia. It was indicated by an increase of a bank employee's turnover in the past three years in Indonesian commercial banks. Bank employees prefer to resign or move to another company than they stay working (Anonymous 1, 2017). It is interesting to note that the increase of bank employee's turnover as if showing something happened in Indonesian banking. This leads to interesting questions, what's wrong with the bank? Or is something wrong with bank employees?. As you know becoming a bank employee is one of the most wanted job by fresh graduates. There are eight reasons why many fresh graduates interested in becoming bank employees (Anonymous 2, 2015). The main reasons is the higher income compared with other companies. But looking at the phenomenon happened, it is the contrary. The high income cannot prevent them from deciding to resign. Even though, isn't the high income as their reason for being a bank employee?. Whatever the answer, the bank employee's turnover will affect the performance of a bank and even a nation's economy. This research tried to dig deeply the phenomenon from the concept of income. Accepting and

practising an improper concept of income, i.e., economic income, may cause an anxiety in a society. Research on income has been done by many scholars before (Sukoharsono, 2009, 2018). In the past few decades the concept of income has even been criticized (Moonitz, 1962; Shwayder, 1965; Cash and Methods, 1993). The critics and debate on the income concept are around on how the income is measured (Board, Bricker, Henriques, Krimmel, & John, 2015) and interpreted, such as in the sense income as profit, income as capital interest and others that are basically economic interpretations.

The definition of income is still in the area of materiality, i.e., money and economy. On *Pernyataan Standar Akuntansi Keuangan* (PSAK), income is interpreted as an economic gain in any form for a person or an organization. From the definition, it is clear that income is not only for an organization but also for a personal. This research is conducted not on accounting intended for organizations but it focuses on personal accounting especially in the concept of personal income.

The research on personal income is based on some considerations. First, the same as a company, every human being records and categorizes expenditures into accounts that are in her/his mind (brain). In the human mind, there is an accounting process such as what is done in a company which includes bookkeeping and evaluation of decision making in

consumption. This is confirmed in the mental accounting theory which says that mental accounting is a cognitive process in which individuals record, summarize, analyse, and report transactions or financial events to trace the flow of money and control expenditure.

Second, there is still a little research in the field of personal income. The previous research still revolves around on the calculation of material personal income, such as, personal income tax and distribution (Hamilton, 2017; Albarea, 2015; Carvalho, 2015). Only few scholars tried to include mental aspect on the concept of personal income (Rospitadewi and Efferin, 2017). Dominantly, most researchers and practitioners put highly their concerns of economic aspect of income, nothing to do with mental and spiritual.

Indeed, nothing wrong to define income as material one, because accounting at the practical level basically portrays financial transactions and serving information for economic decision making. In addition to the conceptual framework from which the notions of accounting and accounting standards get their references, it does emphasize on the need for accounting to be put in a practical domain. The decision usefulness is the most important criteria in selecting principles or concepts that will be used as references in developing accounting standards (Djamhuri, 2011).

It is worthy to remember that accounting should also pay attention on non-material aspects, such as mental and spiritual ones embedded on human life. It is important, because after all accounting knowledge is basically social knowledge that gives benefits to humans (Sukoharsono, 2010). If accounting is not able to produce beneficial information to humans, then it will be left by the user, unless forced (Warsono, 2010).

Likewise, modern companies only fulfil human needs from the material side, and so does accounting information. All information only informs material welfare (Hines, 1992). This is true if humans are assumed to be rational economic beings, or homo economicus, or economic man who has a strong character to be an economic self-interest. A lot of criticism is directed towards the assumption of homo economicus. This is a basic assumption on which the entire theoretical building of accounting is built.

Instead, human nature as God's creatures consist of material and non-material side. Humans were created not only a piece of flesh and blood that flows (body), but humans also have sense (psycho) and soul (*ruh*) (Chodjim, 2013; 2007). Could income material meet non material side? Could income material meet sense and soul of human? Could material income make human happy?. This research is beyond the modern way of thinking which is positivistic. It attempts to integrate more than one discipline, i.e., neuroscience, psychology, and spiritual science. I use them as a methodology that I call it as Neuro- Psycho-Spiritual

methodology. This research integrates all those three disciplines to understand the perceptions of bank employees regarding income through their consciousness, be it at the level of intellectual consciousness, mental consciousness, or spiritual (or divine) consciousness.

The concern of this paper is to extend the value of the concept of income. The extension is based on a spiritualist paradigm. The data are analysed in the framework of Neuro-Psycho-Spiritual (NPS) methodology. By using *Taubat*, *Zikir*, *Doa*, and *Tafakur* (TZDT), the researcher make spiritual communications with God to get some inspirations in the process of doing and writing this research. Shortly, spiritualist paradigm views that human spirit is a powerful instrument utilized by a researcher to formulate the concept of income based on neuroscience, psychological and spirituality sciences.

2. METHODS

The spiritualist paradigm was used, because it was a suitable paradigm for exploring the phenomenon holistically in term of meaning of income. It emphasizes on the integrity of all aspects of humanity, spirituality, and divinity (Triyuwono, 2015). Therefore, the human, nature, and spirituality in this study become a unity which cannot be separated. By this paradigm, the researcher tries to communicate with God by doing TZDT method.

2.1 What is Neuro-Psycho-Spiritual (NPS) methodology?

Neuroscience is a study on human neural system especially on how it is structured, develops, and works. Even though, the science is a slice of biology, nowadays it is developed under multidiscipline approach which combines it with philosophy, medicine, chemistry, mathematics, engineering, computer science, and linguistics. Its main objectives are to analyze, describe, and understand human brain, the structure of the brain, and the functions of the brain and how the brain matures itself and works.

According to the neuroscience, the information felt by the five senses and transmitted to the brain will shape our perception of things. All thoughts and feelings that we feel are the result of interpretation of brain over various dynamic processes of our sensory perception. The data will show how powerful perceptions are formed by our brains. This perception will shape behavior. When perception is formed in their brain, they will behave according to perception.

Besides, neuroscience related with spirituality too. Human brain is unique. The more we think about God, the more brain change neural circuit systems in

our brain that finally awaken and empower our divine consciousness. Because of that, what we perceived will change our behavior and spirituality. Another uniqueness is that nerve cells have the ability to adapt and make structural changes based on experiences received from their environment. Environment, corporate culture, experience can change the structure of the human brain. Good environment, culture and experience will stimulate brain to emerge the certain hormone or enzyme. Because of that, the neuro system related with psycho i.e. the feeling of the human such as happiness, sad, disappointed and so on, This is known as *neuroplasticity* and *neurogenesis* of nerve cells (Begley, 2007).

Clearly, the methodology is the one that sees material income holistically. This means that the methodology reflects the existing reality in an oneness, cannot be separated and cut in some pieces, as done by a modern perception that is basically partial. This new methodology tries to integrate physical, psychic (mental), and spiritual aspects of income as perceived by the bank employees in the sense of, from salary, bonus, and other material rewards (physical), pleasure and happiness (psychic), to gratefulness to God (spiritual). It recognizes physical income that usually measured in monetary term, and psychic and spiritual income which cannot be measured.

2.2 What is *Taubat*, *Zikir*, *Doa*, and *Tafakur* (TZDT) Method?

The method used in this study fully follows the spiritual movement in the deep heart of the researcher (Aman, 2014: 2013; Elisson and Lee, 2009). Communication with God is, thus, a very important part of getting inspiration (Aman 2014; 2013; Newberg and Waldman 2009). TZDT is actually a development of ZDT (*Zikir*, *Doa*, and *Tafakur*) that formerly used by Triyuwono (2015). TZDT method is done routinely by researcher to get the knowledge from God. The knowledge could be a symbol, inspiration or even mood to do this research. It could only felt by the sense.

TZDT method The first element of TZDT method is *Taubat* that basically is the main entrance to get closer to God because it is the way ask forgiveness to God. The second element is *Zikir*. It is in essence a way of remembering God by, *Zikir* must be done with sincerity and hopes for God's blessing. After having a connection with God, *Doa* (prayer) is the third element of the method. Prayer is a way for a person to ask something to God. It can be done if the person has already made a spiritual connection with God. At this position, the person is very closed to God. This is a very good condition for doing prayer and highly possible that the prayer is accepted by God. When I get an idea from God, after doing *doa*, usually I think it, analyse it, synthesize it, and develop it deeply in a condition of

still keeping a connection with God to get a new understanding, a new concept, or a new theory. This is *tafakur*, the fourth element of TZDT method. TZDT methods are a way to connect myself with God.

2.3 Informant and data analysis

In this research, the informant are bank employees who are still active and no active (resign) with various grade levels and working period. They come from various types of conventional local banks and international banks in Indonesia. By using individual informant, it is hoped that they will give a variety of meaning of income. After all data are collected through interview, observation, and participant as a bank employee, researcher conduct data analysis. The data collected are analysed by using a NPS methodology and TZDT method.

3 FINDING

3.1 Material Income from the Perspective of Bank Employees: Needs or Desires?

In this study the income used is personal income. The definition of personal income itself according to Farlex Financial Dictionary 2012 is a regular compensation that an individual receives in the form of salary, wages, tips, rents and other sources. Based on psychology, according to Rogers, basically humans always struggle to become their "ideal self". His desire and ambition to become a bank employee follows and tries to be his ideal self at the bank. Meeting needs is also strengthened by Maslow's theory. It explains that humans basically work to meet their physical needs. This theory places physical needs as the first need in human life (Hidayat, 2012).

Physical needs are something that is natural and must be met for humans to survive. Maslow said in his theory that physiological needs are recurrent needs in every human being such as the need for food, drink, clothing and shelter. Therefore it is natural and cannot be blamed that the main and basic purpose of human work is to meet their physiological (material) needs. So it could be concluded that material income is data relating to income, namely salary, incentive, bonus, profit or anything related to the desire for human beings to meet their daily physical needs. Material income is also associated with costs, losses and something that can reduce income materially.

First primary needs is food. Humans must meet food needs to be able to survive. In modern society that is well established, the need to satisfy hunger is no longer motivated by deficiency motivation. They really earn money not to be able to eat and survive

"real life" but more motivated because of a lifestyle. They usually have enough food but when they say they are hungry then, what they really think is the brand/trend of the food they want to choose, not the hunger they feel. Someone who is really hungry will not be too concerned with the taste, texture or brand/trend of the food. Mr. H, the informant, as Personal Banking officer in bank AA, is also confirmed this by saying:

"Our habit after returning from the office is to release our fatigue from the target pursuit with friends by drinking in a cozy café or restaurant. What we need is not the food but the atmosphere ..."

From this statement it is clear that food is not used to satisfy hunger but they prefer to come to the restaurant because of the atmosphere offered by the restaurant. This atmosphere could not be given by lower class restaurants. So material income is used more than satisfy the desire than meet the need.

The second primary need is clothing. Human needs clothes to cover his body. The need for clothing is also an important requirement for bank employees. For bank employees, clothing is their professional image. In fact, clothes are used not to fulfil their primary needs but rather to desire their needs as expressed by Mrs. Y, the informant, as leader of sub branch in bank AB:

"On Friday we were allowed to wear smart casual clothes and our habit among employees was to wear the same clothes in both colours and models. Just for fun! Although we had to spend money on clothing budget every week. But we really enjoyed it!"

For bank employees, physical appearance is a must. In fact, mostly bank employees seem excessive in interpreting appearance. Even Mrs. I, the informant, as a manager of bank AA always buys clothes when she has to do meeting with the head of one of the companies in her management. As stated as follows:

"Indeed a person's appearance does not have to be supported by new clothes, but because of the habit sometimes if I don't wear new clothes at an important event I feel uncomfortable and not confident ..."

Indeed clothing is one way in showing professionalism but not necessarily with expensive and new clothes. Even it has become a habit. Primary needs for clothing should meet more needs for politeness rather than lifestyle. It show that material income is used not to meet needs but rather than desire of needs.

The third primary needs is housing. Housing is the need for place to protect us from heat and rain. It is considered expensive necessity today but it remains a primary human need. Almost all bank employees

have houses. The need for a home is no longer a need for place to live but it has changed towards desire of needs. Why? Most of the informants said that the house they bought was no his/her first house but it was already becoming his/her second or even the third house. He/she said that it is a long-term investment. Investment is identical with the addition of material aimed to get passive income in the future. All is about material income.

Desire of needs is also facilitated by the banks where they work. It is no longer a public secret that banks in Indonesia provide facilities to their employees in the form of soft consumptive loans to buy vehicles, houses, or other consumption. Mrs. T, one of assistant manager of staff credit on bank AA said that this soft loan is given to permanent employees with a certain service period in which the amount of the soft loan is adjusted to the salary. Soft loans can be taken repeatedly if they meet the soft loan agreements that have been set. Usually it is in the form of a specified salary percentage. So basically the more salaries, the more soft loans given by banks. As revealed by Mr. A, informant, who was recently appointed as head of Customer Relationship Manager as follows:

"This is the second time I have used a soft loan. The first soft loan I used to buy the house I live in now. For the second soft loan, I plan to buy land to build a boarding house. It's prospect for this business. The income for this business could be a passive income"

From the statement above it can be seen that the primary need for housing is no longer the primary need that is really needed for a place to live but it has been changed into the desire of other material needs, namely investment.

The phenomenon above show that lifestyle will continue to follow our lives. It will never be finished. Even it would rather to desire unfurnishing needs. Moreover, human nature that is never satisfied at one point. "They will buy the whole world if someone already has a lot of material". This means that income material is used to desires the needs. It will always make people greedy and pursue money as their "God" who can solve all problems of life. So that people who work only for material income will become greedy, opportunist and capitalist humans. The facilities such as soft loans, credit card make them greedy and greedy. They will pursuit the material income and never satisfied. They pursuit the material income exceed the sufficient sense and keep them away from God. Why do I said that? As written in QS Al-Rahman, humans are brought to life in the world to use only a part of the blessings of this world. It means that humans must not be greedy, humans must not continue to accumulate wealth so that they will forget their God. It strengthen to QS Al- Takasur which says that" The luxury has neglected humans". So excessive is not permitted by God.

The value of sufficient sense in material will stop humans from becoming greedy. How long this sense shapes perceptions in the human brain depends on how quickly humans can control the brain, heart and lust.

3.2 High material income: Positive, Zero or even Minus?

Each individual earns personal income in order to pay for personal expenses. Income and expenses are indeed inseparable in accounting. Likewise in human life. Naturally, the reason humans work is income. Income is used to pay for living need. My question now "Are they satisfied with the amount of their income?. Mrs. D, informant, as assistant manager of bank AC said that:

"When compared to other institutions, my salary is the highest. In fact, I always get incentives every month. But sometimes I wonder why my income always runs out quickly. There are unexpected expenses that I have to pay. I can't even save. I have to pursue incentives to earn my income"

From the explanation above, it can be seen that the salary of Ms. D was already high, but Ms. D felt that her salary was not always enough. There are expenses to be paid. So the salary of Mrs. D seems meaningless even though the amount is high. Similarly to Mrs. D, Mr. H, the informant, as Personal banking officer bank AA also said the following:

"Every month I receive a monthly salary. Not only salary but also incentives as well. Quite a lot anyway but salaries and incentives disappear before the end of the month. Many fees must be paid each month such as home instalments, credit card instalments, etc. So I have to be able to pursue more and more incentives the following month in order to meet my daily needs."

If we look at the explanation above, income will never be enough to fulfil the hedonic lifestyle with their consumptive patterns even though salaries, incentives and others sources are already high. Soft loans and credit cards seem to be their routine expenses. Higher salaries should increase satisfaction or at least there is income to save. The fact is that bank employees are increasingly preoccupied with consumptive patterns. The higher the salary the more costs incurred as expressed by Mr. A, the informant, as follows,

"When I was at the Assistant level I didn't have much contact with many customers. Having a motorcycle is enough for me but now I am placed in the priority customer service section with their savings over 1 billion and above and I think I have to buy a car. If on a working hour I always have an

office car but if on the weekend sometimes there is an event with the customer and I have to meet them, I have to use my own car".

The pattern of life has changed someone in meeting their needs. Meeting needs is no longer a matter of achieving needs as expressed by Maslow but rather has become a desire or lifestyle. Then regardless of the high income received, it will still be the same as the level of satisfaction because the more income increases, the desires will follow. The desire to buy something will be followed by expense. So it could be concluded that more and more income, more and more expense.

Finally, material income can be the same or even minus. The lifestyle that was wrapped for reasons of work demands and soft loan facilities made them increasingly trapped in a cycle of fulfilling endless material income. Human passions that always want to satisfy needs are increasingly difficult to control. They are already trapped in them. High salaries do not make them satisfied. Increased salary will increase expense because of uncontrolled desires as income increases. Lifestyle, consumptive patterns seem to follow the increasing of material income.

4 DISCUSSION

4.1 Material income in NPS methodology and TZDT analysis

In NPS methodology analysis, all is starting from the perception. Brain captured information by the five senses. It stimulates brain to shapes their perceptions. The above is a small example of how powerful perceptions are formed by our brains. In thus research, the informant perceived bank employees with high material income then they will behave to pursue material income. Unfinishing pursuit of material income is more increase when the bank's facilities such as soft loans and credit card ensnare them to excessive material income.

As explained above, in addition to having the ability of *neuroplasty* and *neurogenesis*, the brain also has other mechanisms that are related to the activity of chemical compounds in the brain. Because of that, there are also other hormones such as dopamine and *neuropinephrine* which are involved in many bodily responses when dealing with various psychological events such as stress and emotions. The pursuit of material income that causes an imbalance of work life balance stimulates a chemical compound called the hormone dopamine. This hormone works in all cells in the body, especially the brain, causing a person to feel emotions such as feelings of disappointment, sadness and other forms of emotion. The feeling of stress and discomfort towards the pursuit of material

income is what ultimately leads to behaviour. So, could it be said that higher income shows higher happiness? Jebb et al (2018) said that when people achieve what they want materially like a high salary, high position and many other materials, their happiness decreases. It is said that the excessive pursuit of material leads them to pseudo happiness and this is a mental problem experienced by many modern humans today.

Moreover, their pursuit of the material income even in an unethical way. All is because of the perception. The perception blinds their heart. Then where is their spirit? Doesn't every human being have that spirit? Don't humans have God's value in themselves? Is that value still in their hearts? Then where is their spirit? Doesn't every human being have that spirit? Don't humans have God's value in themselves? Is that value still in their hearts? The value of God who is in their spirit seems not connected with the heart. What is on their minds is how to desire needs as described in the QS. Asy Syuura, 42:27 stated that "And if God gives sustenance for humans, surely they will exceed the limits on earth". That is human nature. They never satisfied or even excessive. God also warned people about that in Qs. Al Munaafiqun 63: 9 which says that:

“ Do not let your possessions and your children neglect you from remembering Allah and those who do so, they are the ones who are the losers.”

It is clear that the perception that makes humans neglect remembering God in their behaviour. The question is " Is there still God in it?. From the interview with the informant above, it appears that actually there is still God behind the pursuit of material income. Fear of God when committing fraud or other unethical deeds makes Mr. H, the informant, prefer to work hard and pray to God rather than commit fraud. Despite the demands of life that pressured him to get a bonus, incentive and other material income, it does not mean he will do everything to get it. He still believed that God would help him by effort and praying.

Remembering to God is still in the pursuit of material income. The fear of violating God's commands still exists in material income. This shows that there is still another sense besides just chasing after material. Remembering to God is proof that the heart is connected to God even though its quality is still limited to undergoing the ritual obligation as a religious person. Why did I say that? Mrs. D, the informant, admitted it when I came to her office on her work. She admitted she was always in a hurry when she prayed five times a day. Even on one of their praying sometimes their minds drifted to work, not to God. Thus they do not feel the presence of Allah in their praying. They are not connected with God.

At the highest point of spirituality, man has fully relied on his life for God. Humans are willing to

sacrifice themselves not to be oriented to the material. For them life is worship. They try and submit to God will. From the data above, it is clear that the informant is not completely like that. They are still oriented towards material income. Their orientation to material income is not because of their lack of material income. They even admit that their material income (salary, bonus, reward, incentive) is highest among other institutions but why do they still feel lacking? They pursue material income to meet the feeling of lack. It was their lack of feeling that finally made them greedy and greedy.

This feeling of lacking is what I said above that the quality of their spirituality has not yet reached the point of perfection. They still have not completely surrendered their lives to God. They continue to pursue material income because they think that high material income is one way to give them happiness. Then when they have got material income, Do they feel happy? From the data above it is known that they have so many wealth/assets. But with these abundant assets they are not happy and enjoy with it but instead make their burden because there must be costs incurred for these assets.

A Moslem can have abundant wealth but avoiding not to accumulate his wealth. In Islam, everything has its portion, including wealth. Rasulullah sallahu 'alayhi wa salam, our Prophet, has taught how we should behave towards our wealth, that is, addressing wealth with *qana'ah*. *Qona'ah* is an attitude that is willing to accept and always feels sufficient with the results that have been attempted and away from feelings of dissatisfaction as well as feelings of lack as Ibn Kathir rahimahullah explained. *Qana'ah* attitude must be shared by every Moslem, rich and poor alike. There is value of sufficient here. *Qona'ah* is what can control them in the pursuit of material income. This sense is actually already arranged in humans. This portion of sufficiency is already regulated in the QS. Ashura: 27

“And if God pays a fortune to His servants, surely they will exceed the limits on the face of the earth, but God give what He wants in accordance with the portion. Indeed, He is All-Knowing (the state of) His servants, All-seeing.”

From the word "portion" above, it can be concluded that humans will earn a fortune in accordance with their respective portions as interpretation of the Al Qur'an Al-Azhim 6:553 below,

“ God gives them good fortune according to His choices and God always sees which benefits for them. God certainly knows better what is best for them. It is God who gives wealth to those whom He values deserve. And it is God who gives ignorance to those whom He judges deserve.”

So, besides the fortune has been arranged, it has also been divided fairly. Islam does not forbid humans to

work. Work instead is recommended, but do not look for treasure in overwork or use it to show off or boast about. There is *qona'ah* here. Looking for material income adjusted to their needs makes them happy and life becomes more meaningful. No coercion or faking.

Sufficient sense (*qona'ah*) is obtained from the results of contemplation by considering all the data in the field and also the symbol given by God in my heart. Below is my journey to get this value using the *TZDT* method and the additional routines that I did since the beginning of this research. My initial journey begins when I practice the *TZDT* method.

First, the value of sufficient sense (*qona'ah*) appeared when I wrote about material income. It was accidentally in my head at the time. I was wondering why I suddenly remembered that word. Even though I was not discussing religion and not reading anything about religion. What I remembered at that time I remembered the words of a senior in our office who always said *qona'ah*. We talked about many things. She is my senior and always motivates me in my study. One day when I tried to compile all the data with the *TZDT* method, suddenly I remembered her word. I myself forgot what we were talking about at the time, but what definitely came into my mind was her word that said "*qona'ah*" not only once on that day but many times continued to surround my mind.

At that time I did not know the meaning of the word *qona'ah*. Therefore I initially ignored it and did not want to dig deeper into the meaning of the *qona'ah*. Finally, because the word *qona'ah* was always on my mind I finally asked her and I also tried to find its meaning in religious references. I learned it and finally I understood why those words were always in my mind when I wrote the material income. After I concluded from her remarks and Islamic studies, I concluded that *qona'ah* is an attitude that is willing to accept and always feels sufficient with the results and away from feelings of dissatisfaction as well as feelings of lack as Ibn Kathir Rahimahullah explained. At that moment my heart immediately trembled. I believe God gave His knowledge to me through thoughts that suddenly always existed in my head. The question that arose in my mind at that time was "How could I suddenly remember the word "*qona'ah*" in the brain?"

The same thing often happens when I practice this *TZDT* method. I wrote down all the sentences that came out of both my mouth and felt in my heart and I mentioned them repeatedly. Some are in dreams. The sentence is *tanzililal' aziizir rohim* and *fazabih bismirobbikal adzim*, and many others. I myself do not understand the meaning of the sentence that suddenly comes out of my mouth and my heart. I once forgot to write down sentences out of my heart and then the words reappeared with the same lafadz. How could it be? I am not a person with a good Arabic education background. But when I started to practice the methods routinely, such "strange" events popped up. Once I even spoke Sanskrit. I

tried to consult with my spiritual teacher. He just smiled and said like this "You have progressed spiritually". I myself did not understand what he meant and I did not want to ask further because I was sure he would not answer and would definitely say to me "You will know the answer yourself later."

Apart from that all, there really was a difference in me according to my family and close friends. They said that I am patient now, not as emotional as before. Indeed I felt I have no sense of emotion towards people now. I seemed to flow with the present life. Especially for materiality. I don't think money as a priority in my life right now. I am different now. I am more receptive and give more. My empathy and compassion sometimes dominate. Is this what my spiritual teacher means if my spiritual journey has made progress?.

I do *tafakur* to strengthen my belief that the value of sufficient sense (*qona'ah*) is the knowledge that God really gives me to compile material income. As I mentioned above that one of my routines in applying the *TZDT* method is reading surah Al-Rahman. It mentioned more than one sentence write *Fa bi 'ayyi aalaa'i robbikumaa tukazzibaan* which means "Then which blessings of your God do you lie about?". I was increasingly stunned and tried to relate the sentence with the value of sufficient (*qona'ah*) and conclude on a line of questions to myself "God has given as much favor to humans, Doesn't it enough?. I am sure it is enough if the human have the value of sufficient sense (*qona'ah*). *Qona'ah* itself is related to sense. It is related with heart, not lust. Lust will lead us to desires without ends. So the value of sufficient sense (*qona'ah*) is the result of my *tafakur* in searching the value of material income.

4.2 Value of sufficiency sense on the concept of income: holistic concept

The pursuit of excessive material income make human greedy and greedy. They perceived a bank employee with high income. It is more triggered by the environment, working culture and experiences in bank. Discovery of happiness in high material income is nothing. There are an empty feeling when they have been gotten all the material income. The connectedness with God is decreasing. No time to pray and communicate with God deeply. They all used that time just for pursuing the income.

However, material, pscho, and spirituality sides could be meet. It could be effective if human can manage brain, lust and heart to change their perception. Brain could be changed (neurogenesis and neuroplastisis). By doing NPS methodology and *TZDT* method, the researcher find the value of sufficient sense in concept of income. Sufficient sense is a sense that make people feel "high income" regardless of the amount. Sufficient sense (*qona'ah*)

in the concept of income could bring “real” happiness and peace of their souls. From the values above, the concept of income is formulated based on NPS methodology and TZDT method is: “Personal Income is any compensation from human efforts that have economic, psycho and spiritual value that involves sense of sufficient which bring to true happiness”

5 CONCLUSION

The concept of income in modern accounting emphasized human being is a creature with only one dimension, i.e., physical creature. But, for this research, human being, as Mustofa (2015) said, has three dimensions, that is, body, mind, and spirit. Accounting should also pay attention on non-material aspects, such as mental and spiritual ones embedded on human life. The concept of income based on Neuro Psychological Spiritual methodology is a holistic concept of income that insert the material, psycho and spiritual values. The value of sense of sufficient in this concept is the integration of brain, lust and heart in constructing the concept of income. The discovering of this value is purely coming from God instruction by using TZDT method. The result of this study is not only awakening the material consciousness but psycho and spiritual consciousness by integration among brain, lust and heart. By connectedness to God, the integration will perceive the sense sufficient in the concept of income.

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