

# Constructing a New Alternative Concept of Income Based on Neuro- Psychological Spiritual Methodology

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## ABSTRACT

The objective of the study is to formulate a holistic concept of income constructed based on neuroscience, transpersonal psychology, and spiritual science. The data collected are based on various experienced commercial bank employees who are still active and have resigned with diverse grades and positions at local and international banks in Indonesia. Under a spiritualist paradigm, the data are analyzed in the framework of a combination of Neuro Psycho Spiritual (NPS) science and spirituality of *Taubat*, *Zikir*, *Doa*, and *Tafakur* (TZDT). The result of the study is a formulation of Neuro Psycho Spiritual Income (NPSI) concept. It is defined as income earned by an individual as her/his working compensation as a result of sacrifice, submission, and belief in God's blessing such as a sense of divine presence in human's heart manifested in her/his behavior working in a pursuit of income that not only pursues the material but also works to expect God's blessing on all the efforts done. The main contribution of NPSI is to broaden the meaning of income that may stimulate a resurrection of human consciousness to live in a holistic way and bring closer to God in everyday working life.

**Keywords:** *Income, neuroscience, transpersonal psychology, spiritual, bank.*

## 1. INTRODUCTION

Income is what humans pursue, if not all the main goal, from a job. Employees strive for the highest income possible, even achieve it at all costs regardless of how unethical it is. Workplace environment and culture also encourage employees to be income-oriented. [1] refers to this phenomenon as "Tyranny of the bottom line" in which good people may be driven to behave badly in an organization as a result of the organization's maximum-profit orientation. When humans are oriented towards maximum income pursuit, the material value becomes the core value of income.

Income, in the world of accounting, plays an important role in terms of profit, according to [2] it is the most widely used measure of company performance. The meaning of very materialistic income turns out to have been very pervasive in all human life. Humans become rational economic people [3], thus (it is assumed) they try to maximize their satisfaction or the value of the company. Even though humans do not only come from life, they are always considered to be selfish, and this is the basic assumption of the "so-called" construction of positive accounting theories in modern accounting. This sort of materialistic

behavior can be of danger if it drives humans against their humanity, which is actually not only made up of matter but also mentally and spiritually.

Many scholars have conducted research on income [4]; [5]. In the past few decades the concept of income has even been criticized (Moonitz, 1962; Shwayder, 1965; Skinner, 1993). There have been criticisms and debates on how the income is measured and interpreted [9], such as in the sense of income as profit, income as capital interest, and other economic interpretations. However, it is profound to remember that accounting should as well pay attention to non-material aspects, such as mentality and spirituality embedded in human life as accounting knowledge is fundamentally social knowledge serving benefits to humans (Riyadh et al., 2019; Catchpole & Smyth, 2016; E. Sukoharsono & Gaffikin, 1993). If accounting fails to provide advantaged information to humans, it will no longer be utilized, unless forced [13].

Some researchers have already considered that (Riduwan et al., 2010; Fidiana, Triyuwono, 2013; Triyuwono, 2015). In the perspective of sharia accounting, Triyuwono (2013) for instance, formulates a concept of

income as *sharia* value-added. According to him, *sharia* value-added is economic, mental, and spiritual value-added that is acquired, processed and distributed in a halal way. The concept explicitly explores that income consists of economic, mental, and spiritual aspects as found in the character of the human being. It also exhibits that the concept is not the end product of a process, but rather includes process and product. This concept of course is more holistic than the traditional one and more applicable for a society who comprehends that human being has physical, mental, and spiritual bodies.

Mulawarman et al., (2007) also describe *sharia* value-added as economic value-added (*zakka*) which is actually physical and should be spiritually purified (*tazkiyah*). The concept clearly includes material and non-material aspects. It implicitly assumes that the human being is a creature that includes material and non-material bodies.

Leniwati (2019) has even conducted research on the meaning of more holistic income but it is still limited to the meaning of incentives for bank employees. Incentives are still at the level of meaning, there has not been any construction on the concept of income itself.

Accepting and practicing an improper concept of income, such as economic income, may cause anxiety in society. It may be indicated by an increase in a bank employee's turnover in the past three years in Indonesian commercial banks. Bank employees prefer resigning or moving to another company to staying. Compiling data from the Bank's Financial Report in September 2017, *detikFinance* (2017) reveals significant numbers of employee cuts of several banks from the preceding year. PT. Bank Danamon Tbk lays off 2,436 employees from 32,662 in 2016 to 30,266 in 2017 in the same period. The same thing goes to PT. Bank OCBC NISP Tbk and PT Bank CIMB Niaga Tbk, taking away 363 employees from 6,874 to 6,511, and reducing 153 employees from 6,127 to 5,974 respectively.

It is interesting to notice that the increase in bank employee turnover may indicate something happening in Indonesian banking. The object of this research is bank employees active and not active analyzed as "completely" humans, meaning that they are seen not from their physical side, but also other aspects. Immanuel Kant (1724-1804) states in his theory that there are serious problems related to the human body which are material objects

in time and space [20]. This means that the human body is subject to scientific laws relating to its experience. But Kant adds that there is another world in which the reality of its existence is beyond our reach, which we cannot know well with a reason or with sensory devices. Kant also argues that although this reality cannot be reached by humans, it does not mean that its existence does not exist.

Besides that, Mustofa (2015) also explains that "the spirit (*ruh*) is the existence of the divinity which is exhaled into the human body and formed the soul". Spirit (*ruh*) is holy because it consists of a divine element. So the spirit is the main and eternal part of a human. It means that within the physical body of a human being, there is a divine spirit that is spiritual and eternal in nature.

The concept of income based on Neuro-Psychological Spiritual science (NPS) that will be constructed in this research, tries to include material, mental and spiritual elements in the concept of income. Why is the concept of NPS based income, as a holistic concept, needed for us? It is because it may stimulate human consciousness to a higher state, then awaken a person's divine consciousness. As mentioned above, a person has an intellectual consciousness, mental consciousness, and spiritual consciousness.

They may be awakened through internalizing the concept of income based on NPS into the person's mind. As it is commonly known, the existence of a human being lies on his/her consciousness in different levels, where higher is better. The highest level is the spiritual consciousness within which resides divine consciousness, i.e., the ultimate consciousness. This is the top of the human consciousness within which there is no longer mind and ego but the pure and holy spirit (*ruh*). It connects the human being to God. Those who have attained this level will have the ability to obey, submit, and fully surrender to God, which is the most ideal attainment of human beings.

## 2. NEURO-PSYCHOLOGICAL SPIRITUAL METHODOLOGY: INTEGRATING MODERN SCIENCE WITH SPIRITUAL EXPERIENCE

This research is beyond the modern way of thinking which is positivistic. It attempts to integrate more than one discipline covering neuroscience, transpersonal psychology, and

spiritual science. Neuroscience is a study of the human neural system especially on how it is structured, develops, and works. Interestingly, for instance, from one slice of biology science is it nowadays developed under a multidisciplinary approach incorporated with philosophy, medicine, chemistry, mathematics, engineering, computer science, and linguistics. Its main objectives are to analyze, describe, and understand the human brain with its structure and functions, and how the brain matures itself and works. It is also employed to analyze how the nerves trigger the release of hormones resulting in emotions influencing perception and behavior.

Transpersonal psychology is a sub-division of psychology that studies the integration of spiritual and transcendent aspects of human's daily life experiences. The experiences extend beyond not only the person him/herself, but also connect to other persons, the universe, and God. Thus, transpersonal psychology is not a set of beliefs, dogmas, or religion. Rather, it is a science that explains and can be used to bring a person to a full level of human experience, a peak of spirituality, and finally to perfect happiness through a spiritual journey. Of course, the spiritual experience of each person varies depending upon his/her sincerity and how close the person is to God.

The experience is perceived by the person's consciousness, that in neuroscience it can be explained that God is the part of human consciousness. The more we think about God, the more we change neural circuit systems in our brain that finally awaken and empower our divine consciousness. The human brain is unique, created to receive and produce spiritual reality, and universal that consequently there is no difference between Moslem, Christian, Hindu, Buddhist, and Konghucu. Spiritual experience is basically an experience of a person's spirit in the connections with God, the universe, and human beings. The study that focuses on this area is called spiritual science, a study on the nature of spirit understood as a basic substance of all existences, emanated from, and a part of, God. It is not a dogma or superstition whatsoever, rather a real experience of being spiritually connected with others, including God.

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

this research attempts to formulate the perceptions into a holistic concept of income based on NPS. This new concept 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 usually measured in monetary terms and psychic and spiritual income which cannot be measured.

Clearly, the concept of income based on NPS is the one that sees income holistically. This means that the concept reflects the existing reality in an oneness that cannot be separated and cut to fragments, as done by a modern perception that is basically partial. The oneness of reality has a greater value and is the richest treasure for human being which in turn leads him/her to a transcendental experience [22]. By using NPS, this research tries to integrate three aspects of reality in formulating a holistic concept of income.

### *2.1. Taubat, Zikir, Doa, and Tafakur (TZDT) as a Research Method*

The method is one of the ways to have a connectedness with God. Moslem always do TZDT as a practical religion. But it should not be understood that this method cannot be practiced by adherents of other religions as they must recognize it like other terms. By practicing TZDT, the researcher tries to absorb TZDT applied to actualize and strengthen the power of the human spirit and divine consciousness to get inspiration from God in analyzing and formulating a new concept of income.

In other words, the method used in this study fully follows the spiritual movement deep within the researcher's heart (Bear & Rand, 2016; Khatri & Ng, 2000; Lieberman, 2007). Communication with God is, thus, an essential part of getting inspiration (Andrew & Waldman, 2009; Stafford & Piekarski, 2008; Abu Zayd, 2000). TZDT is a development of ZDT (*Zikir, Doa, Tafakur*) formerly used by Triuwono, (2015a).

Basically, ZDT is a process of attracting energy in the universe to connect to God and then inspirations of communication with God. Then through inspiration, I add *Taubat* (T) in ZDT to be TZDT[30] *Taubat* means that a person turns away and withdraws from sin. It is returning to God by releasing, on one side, the desire of committing sins, and on the other side, carrying out all good deeds under the

order of God (Az-Zumar 39:53; An Nisa 4: 110; Ash- Shura 42:25). The first element of TZDT method is *Taubat* that basically is the main entrance to get closer to God because it is the way to ask forgiveness to God.

The second element is *Zikir*. It is in essence a way of remembering God by, for example, chanting God names, performing five daily prayers, reciting the Qur'an, or doing daily activities while remembering God. There is nothing in mind but God. *Zikir* must be done with sincerity and hopes for God's blessing. After having a connection with God, I perform *Doa* (praying), the third element of the method. Praying is a way for a person to ask for something from God. It can be done if the person has already made a sound spiritual connection with God. At this stage, the person is very close to God.

When I get an idea from God, after *Doa*, I usually think, analyze, synthesize, 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. It is in essence a process of analyzing and synthesizing data, phenomena, ideas, or inspiration to come into the construction of a new concept or theory.

## 2.2. Informants

This research uses data sourced from informants expected to have the information needed by a researcher. Good informants can provide the information needed by researchers and based on the informant's experience. In this research, the informants are both current and former bank employees with different grade levels and working periods. The informants are taken from the bottom to the top level. By using individual informants, it is hoped that they will give a variety of meanings of income. The researcher will work with the informants to construct a new alternative concept of income.

This research uses participant observation the researcher involved directly in the community of the informants. The community is a group of bank employees (current and former) of different banks in Indonesia. This group community discusses anything related to banking in social media and face-to-face meetings. I am, as a researcher, one of the members of this community for I previously worked in a state-owned bank for almost 18 years until resigning in 2016. I keep contacting the informants with the same background as mine.

This research uses nine informants which, based on my subjectivity, suffice. I try to dive deeply into their experience during their active period of working in banks. This research does not emphasize a high quantity of informants but on quality. They are selected randomly and conveniently. The criteria of the informants are: (1) They work for various types of conventional local banks and international banks in Indonesia. The name of the banks is masked with pseudo names upon request of the informants. This research uses conventional bank employees as informants, except those of *Sharia* because this research will show the universality of spirituality, and can come to anyone, anywhere, anytime. All human beings are essentially God's creations and within their body resides God's qualities. The following is a list of the banks the informants are associated with: ARA Bank in Kalimantan (State Bank), ANA Bank in Malang, Meulaboh, Medan, and Jakarta (State Bank), ADA Bank in Yogyakarta, Makasar, and Semarang (Private Bank), PAA Bank in Jakarta (State Bank), MAA Bank in Jakarta (Private Bank), MAP Bank in Jakarta (Private Bank), OCA Bank in Jakarta (International Bank), ABE Bank in Jakarta (International bank), AGA Bank in Jakarta (International bank), ASA Bank in Jakarta (International Bank), and ATA Bank in Singapura (International bank). (2) They are of various grades and positions. The various grades and positions presented are intended to acquire a fair representation of the perceptions from bank employees of all levels and positions in the bank, despite the discrepancy that may occur in reality due to different awareness throughout their life events. It fully depends on their spirituality with God. Grades in the bank from low-up for as follow: Assistant (ASST), Assistant Manager (AMGR), Manager (MGR), Assistant Vice President (AVP), Vice President (VP). (3) Some informants are current employees, and some are former. This research uses both current and former bank employees as informants. This research commences by revealing the phenomena of the resignations of many bank employees with various grades and positions. Based on these phenomena, the informants' perception of income is dug deeper for the completion of the research. The informants are as follow:

**Table 1.** Informants in various position and working period, active and not active

No	Name	Last Position in bank	Working period	Status
1	Mr. Edi	VP	19 years	Not active (resign)
2	Mr. Yudi	VP	11 years	Not active (resign)
3	Mr. Fadli	AVP	11 years	Not Active (resign)
4	Mr. Soni	AVP	21 years	Active
5	Mrs. Della	AMGR	4 years	No Active
6	Mr. Hadi	AMGR	9 years	Active
7	Mrs. Yani	AMGR	24 years	Active
8	Ms. Ina	AMGR	7 years	Active
9	Mr. Adi	MGR	13 years	Active

### 2.3. Collecting The Data

Data of this research are mostly primary data sourced from informants. For this research, I directly collect the data from informants relating to their understanding about income, working experience, reasons for working in a bank, reasons for resigning in a bank, and feelings during working in a bank. To collect data, I use participant observation, observation, and interview. By using participant observation and observation, data collected are natural, and of course, they are good data because there are no manipulations from informants. But when the interview is used, there is a possibility that the data are somewhat unnatural. It is possible when the informants recognize me as a researcher, their answers are not that natural.

### 2.4. Analyze Of Data

Essentially, data analysis is an activity to give meaning or interpret data by arranging, sorting, grouping, coding, or marking, and categorizing the data into parts based on certain groupings so that a finding is found on the formulation of the problem posed. In qualitative research, data analysis of a case study begins with a researcher in the field, when collecting data and when all data are collected. The data analysis in this study are as follows.

Grouping the data in three dimensions: material, mental (psycho), and spiritual. Data are obtained from nine informants through participant observation, observation, and interview. In addition, for the purpose of triangulation and enriching information, data is also added from informants outside of the main informants, such as bank customers, other bank employees who have certain positions and, also from social media.

Using Neuro Psycho Spiritual methodology and *TZDT* method to analyze income. Data are analyzed by using a synthesis of neuroscience, transpersonal psychology, and spiritual science. These three disciplines are integrated and cannot be separated from one another. Thus, the methodology is explained holistically by using *TZDT* method. To analyze the data by using this methodology, the researcher applies the *TZDT* method routinely. *TZDT* method is a way to connect with God. The symbol, idea, inspiration, and even the sense that emerge in this process are a sense of connectedness between researcher and God. Constructing the new alternative concept of income based on NPS methodology and *TZDT* method. Comparing the new concept of income to the existing modern income concept

## 3. THE BIRTH OF NEURO-PSYCHO SPIRITUAL INCOME (NPSI) IN ACCOUNTING

### 3.1. Material Income: Needs or Wants?

Maslow's theory explains that humans basically work to meet their physical needs. This theory places physical needs as the first need in human life. Physical needs are natural and must be met for humans to survive. Maslow added 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 justifiable that the main and basic purpose of human work is to meet their physiological (material) needs.

The theory also suggests that there are two kinds of motivation that moves people to meet their needs: deficiency motivation and growth motivation. In general, every creature including humans will try to survive. So, one of the human motivations is fulfilling deficiency. Growth motivation is based on the

capacity of every human to grow and develop. Safety, social, esteem, and self-actualization needs are the development of human beings depending on their individual capacities.

Food is the first primary need human beings must meet to survive. In a well-established modern society, the needs for food are no longer motivated by deficiency. They make money for secondary need fulfillments, for example, eating at a popular and fancy restaurant to leverage their social status. There is a lust to try a varied meal regardless of their expensive prices. Mr. Hadi confirmed,

"Our habit is that after an official time, we go to a cozy cafe or restaurant with friends just for drinking to release our fatigue from pursuing a sale target. What we need is not food, but a relaxing atmosphere. Indeed, we spend more on it, but it's okay. No problem."

Based on the statement, the food satisfying hunger is not what they are after, but it is the atmosphere offered by the restaurant that cannot be provided by any restaurant, especially the lowerclass ones. The same thing was said by Mr. Adi,

"Sometimes we always try to come to new restaurants in Malang. Many things we want to try like the food, atmosphere, service, and so forth, especially non-local restaurants. Surely, the sensations are different. "

The statement illustrates that material income is used more than for satisfying needs driven by a human lust. There is a lust in it. The need for food is no longer a basic need as stated in Maslow's theory, but it is an increasingly uncontrolled development of lust. Income is used to satisfy those needs.

### 3.2. *Working Demand, Company Tool, and Employee's Facility: External Stimuli Force Nerves Work to Perceive Income*

Naturally, humans are creatures that are never satisfied and always pursue material to meet their needs. When material income increases, the desire to accumulate wealth will also increase. Not for their real needs, but the desire to satisfy their wants (lust). This may be a justification for assuming humans as of homo economicus which is commonly accepted in accounting theory.

Neuroscience explains that all human actions are caused by perceptions shaped by many instruments controlled by the brain. When the actions are naturally motivated by lust, the brain will perceive reality based on lust. Lust-based perceptions, in turn, shape behavior and then externalized in the form of action. This impulse of lust, I namely here, is an internal stimulus.

Besides the internal stimulus, there is also an external stimulus. Both internal and external stimuli interact with each other to create perceptions of income. External stimuli exist in the workplace. The stimuli may change and shape perception and behavior. The external stimuli that I found in a banking workplace here are working demand, reward and punishment systems, and soft loan facilities. To support my finding, I quote one statement on social media as follow,

"Before I became a bank employee, I was quite satisfied when eating at a simple restaurant on the roadside or shaving my hair in a simple barber place near my boarding house. But three months after working as a bank employee, I felt ashamed when I had to eat and shave my hair at the usual place. I feel embarrassed! What the world says!"

I also interviewed some informants. They admitted that they have also "changed" their behavior because of external stimuli. One of the informants, Mr. Soni expressed:

"There is a feeling of shame when I have to visit my customers whose savings balance is above 1 billion rupiahs by motorcycle. It looks like I'm not a professional. It was the reason why I have to buy a car."

The statement shows that when he comes to a bank and become a bank employee, there is "changing" behavior. He who used to live in simplicity, as he is, then turned into a person who feels ashamed when he looks a "simple" person as he used to. The behavior can make the next problem when he still stays at the workplace with many stimuli that may entrap him in a materialistic and hedonistic behavior. Such stimuli as bonuses, incentives, soft loans, etc. make him not just perceiving income as salary, but also as an accumulation of wealth in the form of, say, houses, cars, gadgets, electronic goods, and so forth. In this context, Mrs. Ina said,

"At the first time I was a bank employee, the salary I received every month was enough to support my family. My salary was higher enough comparing with my friends' in other institutions. But, when I was already here for 7 years and appointed a certain position, then my salary was not enough even though the salary continuously increased every year. I also got bonuses and incentives. And, I also had a car and house installments that I had to pay every month."

In this study, I found that the pursuit of material income was highly driven by external stimuli rather than internal stimuli. In this case, external stimuli were in the workplace. They make bank employees behave excessively in accumulating wealth. The company where they worked unconsciously stimulated the creation of human lust to more and more accumulating wealth. Certainly, working demand, company policy, and employees' facilities stimulate the nerve system in the brain to behave in a materialistic way.

### 3.3. When Material Income Could not "Buy" the Feeling

The feeling is something that is felt by the heart. Feeling happy, sad, disappointed, proud, and so on is a natural thing experienced by humans in life, as well as bank employees. Naturally, there are feelings of happiness, pride, and others when receiving a high income. But there are also feelings of sadness or disappointment when we do not get what we want. Human nature that always wants to reach the "ideal" point is also a way to meet inner needs. The question now is when people have achieved all that is desirable, such as high positions, high salaries, high bonuses, high incentives, and other investments, but why cannot they feel a peaceful life?

The discomfort, emptiness, and other feelings of receiving excessive material income make them aware that material income does not make them fully happy. Is something missing? At first, they think that material income really makes them happy, but they feel empty instead. Isn't happiness related to peace, comfort, and other positive feelings? Mr. Yudi asserted,

"When I reached the peak of my career, I felt empty, due to the fact, that a high salary, luxury facilities, unlimited insurance, many bonuses were not able to eliminate anxiety from his heart. I just realized that the spiritual side needs attention. And get this

after leaving my job [resigned]. It was a great relief because I believed I had done the right thing and now I had the freedom to determine my own destiny, live with my own rules, and improve religious knowledge."

Abundant material income cannot stop the feeling of emptiness in his heart. Moreover, workloads that sometimes cannot leave time to connect with God. The spiritual side needs attention. Mr. Edi also confirmed,

"After living for 50 years, one thing that I regret is that since I was a child I did not study religion well. I am convinced that religion can give us solutions to all our problems in the world. If we use religion to solve our problems in the world, the impact will be felt in the world and the hereafter. "

They feel sorry. The pursuit of material income in the bank seems to neglect their spiritual needs. There is a feeling of emptiness in their souls. Do they leave that feeling empty? It sounds so absurd but it is true. Mr. Edi is a Senior Vice President (VP), a very high position in a bank. His childhood obsession to become a bank employee motivated him to work well. Finally, he got what he wanted. His obsession and hard work put him in the highest position in the bank. Of course, salaries, bonuses, rewards, incentives, and various facilities such as health facilities, pensions, and soft loans exceed daily needs. Indeed, that is what he pursued during his career.

His spiritual side emerged while doing his job. This feeling arose not when he prayed or listened to religious preach, his routine work as a credit decision-maker in the office. There was a guilty feeling in his mind at that moment. This is the first time felt empathetic for the debtor, even though he has always been doing routine work for years. There are unusual things of his decision at that time as described by Mr. Edi,

"There was one case where at that time I had to decide on the approval of a debtor's auction house for submission to the Collection Department. When asked by the Collection Department: 'Is this house inhabited by debtors and their families?'. They answered "'yes.' Then, I asked again 'How many children do debtors have and how old are they?' They answered 'three children and all of them are still under fifteen.'" I wondered to myself why I had

asked so far. My question is not related to auction approval in the bank at all. Usually, I only looked at the data offered by the Collection Department, then I decided to agree or not. That's all! I do not know why that day I suddenly empathized and cared about the condition of the debtor. Something wrong with me? Even until now, I didn't know the answer. Finally, I decided: 'I agreed to the auction request as long as the money from the auction results (I suggested 11 million rupiahs) will be given to the debtor to rent a house. The Collection Department protested my decision because according to them it was none of our business. I still insisted on my decision and I told the collection that if they did not agree, I asked them for one up to level approval from the Directors. From that case, I began to think about whether my job is the right job? What about my previous decision? My previous decision caused suffering to many debtors.' [He looked down and sad]

The statement above indicates that there is a feeling of sin because of his work. At that time Mr. Edi felt sorry and cared about the fate of the debtor. This actually is his routine. It is rather strange when a decision-maker like Mr. Edi gives debtors such a policy out of compassion and fear of sin over his decision. There was an impulse that made him do that. He felt the anxiety and discomfort in his heart stronger than usual as he explained,

"It was the most painful and hurtful experience during my long years working at the bank. Feelings of guilt and sin became stronger when I thought and imagined how many people suffered because of my decision [taking a deep breath]. I felt excited when I started my pilgrimage to Mecca and had a spiritual experience in Medina. My anxiety increased and got worse."

Based on that experience, Mr. Edi finally resigned from the job that was once his childhood obsession and dream. Uncomfortable feelings come and become a burden for him as explained below,

"When I went on the pilgrimage, there was no intention to "migrate," but the incident in Medina puzzled me and it continued until I returned to my country. Unpleasant conditions damaged my mind and caused my health to decline dramatically. I was often sick until finally, I decided to leave the office and resign, I let go of my burden. Now my income is only from my chicken porridge stall business in Yogyakarta. It makes peace of mind, physical health, more productive. I have less income [money], but I feel happier and more peaceful possibly

because I have more free time to worship. I feel the quality of my worship has improved. I usually use my time to repent of what I have done before, the quantity and quality of my worship have increased, very different from before. Really, I feel the difference!"

Mr. Edi experienced an uncomfortable "inner battle". Material income obtained so far has not been able to overcome his anxiety problem. On the contrary, now he feels happier and more peaceful even though he doesn't get as much material income as before. But at least the sense of sin and fear have much lessened since, but of course, there is the guilt of the past that still bothers him. He said,

My "*hijrah*" does not end here. My current happiness is not enough to atone for all my past sins. I always imagine how many people suffer because of my decision at work. What I can do now is repent to God for all the work I have done before. The porridge business that I do now is still experiencing ups and downs and I think that is one of God's ways to "wash away" my sins in the past. Alhamdulillah, I sincerely accept everything with gratitude. I was still given the opportunity to "*hijrah*" before leaving this world forever."

His ultimate experience changed his mindset about what real income meant to him. When material income cannot meet his psychological and spiritual needs, Mr. Edi makes the decision to "migrate" and spend more time worshipping and communicating with God through religious rituals and living life. Spirituality makes it comfortable in life. Mr. Edi relies solely on God even though there are "costs" to pay, where he had to leave all the much material income and the hedonistic and luxurious lifestyle. It is a great pleasure when humans can reach the highest spiritual point where awareness of God's existence is applied in their daily lives. There is only God. Income is no longer understood as money, but also a sense of peace and happiness in life.

Besides Mr. Edi who began a spiritual journey with a fear of sin, Mr. Fadli started with a fear of life after death. A spiritual experience has made him make a decision to migrate. He firmly believes that death and life after are a certainty. Fear of life after death had made Mr. Fadli decided to resign. That is something that goes beyond the human mind. How can Mr. Fadli resign even though he is at the top of his career? He did not think about what work he would do later. What he had in mind was that he wanted to repent and immediately leave his job. There is no burden.

He just felt he had to stop working. His fear of death and life in the hereafter made him choose to resign rather than continue to work at the bank. I think that makes no sense. You could say too emotional and excessive. I, therefore, confirmed his feelings. He stated,

"What was on my mind at the time was how to leave work. That's all! I was afraid what if I died suddenly and I was still struggling with that job. That made me feel guilty. It was more painful, wasn't it?"

In psychology, generally all actions result from perception in one's mind. Perception is what shapes the way people think. It usually takes time to form a perception of something, but it also depends on the person. In addition, there are actions that are taken outside one's mind. It can be irrational and sudden. The action can be explained in the field of transpersonal psychology. When it is taken outside the mind, it generally appears emotional. Immanuel Kant states that feelings are triggered not only by perceptions in the brain and eventually shape behavior, but also by what comes from a sense of inner spirit. This can occur as a result of our relationship with God. At that time, there was no logic in it (no thought), but there was only a belief in yourself that God helped His servants who were truly on the journey. At that time, humans sincerely only relied on God as Mr. Fadli did.

Mr. Yudi, the informant, also explained that he felt anxious within his heart even after he got the highest position and huge material income as described,

"I was placed in Singapore. It was just like a dream that I had imagined in my childhood. Really, I was so happy. My family and I lived in a condominium near the city center with exceptional facilities. I worked in branches in Asia such as Pakistan, India, Taiwan, Hong Kong, Japan, Malaysia, and Jakarta. I was paid thousands of dollars of salary; you can imagine how much money I got! I was flying Singapore Airlines, sitting in a Business Class seat, sleeping in a five-star hotel, etc. All of them were normal things for me at that time, but somehow at the same time, I felt completely empty, even though various pleasant life facilities were given to me. I felt empty, something was missing in me, maybe because I didn't think a lot of religion. Maybe this is also guidance [hidayah] coming to me..."

There was a feeling of emptiness that touched Mr. Yudi's spiritual side coming from feelings of confusion, discomfort, and many others. He felt that all the income, position,

and enjoyment could not get rid of these feelings. Finally, he moved (*hijrah*).

In contrast to Mr. Fadli who decided sudden resignation, Mr. Yudi kept that feeling until he finally resigned two years later.

"I have considered everything including the risks that would arise. Understandably, as a former employee of a bank, everything has been calculated. Starting from the business plan, children's schooling to the next living cost. It has been carefully thought out. In fact, I have tried to save money to meet the needs. It was hard to live an anti-mainstream life like this. There must be a "surprise." But the Messenger of Allah has ordered, "Surely, if you leave something for Allah, surely Allah will replace you with something better..." And for me "This messenger of God is a sure thing ..."

Mr. Yudi is confident and believes that God will give something better when humans leave God's prohibitions. He thinks that the high income and all the luxuries gained so far cannot relieve his anxiety. He did not have time to get closer to God. There is the "cost" to pay which is not replaceable by material income.

The informant's awareness of compassion, fear of sin, anxiety, and emptiness is a form of the human relationship with God through spiritual feelings. What humans think is how to respond to these feelings. This is related to human destiny. By nature, humans always want to meet their needs materially and spiritually. There are informants who immediately react to resign, but there are also those who take consideration prior to decision. The feeling will arise when God has given guidance (*hidayah*). At this point, the side of the soul or heart has been touched. There is no mind (brain and lust) in him but only the holy soul (heart) and God.

#### 4. NEURO-PYCHO SPIRITUAL INCOME IN NPS METHODOLOGY ANALYSIS- TZDT METHOD FRAME

##### 4.1. Brain and Perceptions: Positive Working Culture, Habits and Environment Change Their Initial Perception

The ability of the brain to change makes human perception change. When someone feels something about material income, the behavior formed is the pursuit of material

income. Suppose the brain captures information about working in a comfortable bank full of comfort and high salaries, the brain will assume that working in a bank is identical to it. But that does not stop at the initial perception.

The human brain has the ability for neurogenesis and neuroplasticity. The human brain is not a rigid computer that cannot be changed. The human brain will renew its nerve cells in accordance with actions or habits that humans do continuously. Andrew & Waldman (2009) in his book "How God Changes Your Brain" says that one way to change the human brain is by doing meditation. This was even practiced by one of his patients to meditate with the specified time. Strangely, a miracle happened. There are changes in emotions, awareness, and behavior. He becomes more patient. The same thing is also revealed by other researchers who suggest that positive thinking can move a person towards spiritual. There are still many studies related to this matter. This shows how amazing brain plasticity is. The brain is designed to change according to its habits. Therefore, it is not surprising that the initial perception of the informants above initially considered bank employees with material income turned into psycho and spiritual income.

Psychology says that humans will always persevere to fulfill their ideal goals. When they aim for material achievement, they will pursue or behave as they perceive. The relentless pursuit of material income finally stops when they feel something responding in themselves such as the emptiness of the soul, loss of happiness, and so on. This is normal because as mentioned above humans have a divine sense in their holy spirit. Feelings of anxiety, discomfort, and other disturbing feelings when they have achieved material income indicate that there are still other unfulfilled needs, which are psycho and spiritual needs. This proves that material income does not provide total happiness. Imbalance in humans that involves feelings in the heart makes them keep trying to fulfill something in their life. All done only for the balance of life that leads to true happiness.

The question now is "what habits or activities do they do in a certain time that can change their perception?" Of course, It must be the habits that ultimately lead to spirituality. "What habits do they associate with God and turn them to zero?" Indeed, mentioned in the Qur'an basically, humans will go and return to their Lord. Of course, on this journey, humans must be connected to God, so they

can feel peace in themselves. They must touch their spirit/soul/heart to connect with God as stated in Surah Al-Fajr 89: 27-28 "Peaceful soul. Return to your Lord with the heart that is blessed and blessed by God!"

As mentioned above, when God breathes spirits into humans while in the mother's womb, there is God in them. So, there is no doubt that the spirit is something holy. Every living human being has a holy spirit regardless of whether they are Muslim, Christian, Hindu, Buddhist, or even other religion, and those who do not believe in God or an atheist. That connection can happen anytime, anywhere and in any type of work, our hearts are connected to God.

Connection with God is not only synonymous with religious activities such as prayer and other religious routine work. It is possible that our work in the office, even if it has nothing to do with religion, can bring about a connection with God if we do everything sincerely and there is a power of God that moves our hearts. As, for example, in giving alms (*zakat*), if we do it without sincerity, but rather are intended to show off, then our hearts will not be connected to God. So, the key to spirituality is sincerity.

Then the question is how do we know that we are connected to God? The relationship with God can only be felt by the heart without involving lust and mind. The Spirit is related to the understanding of God, where we will get this feeling if we truly lean on God, sacrifice, obey and trust in God's will and do everything only hoping for His pleasure (*ridha*). It ultimately makes humans reach their spiritual point, which connects to God. The divine feeling is felt by Mr. Edi, Mr. Fadli, and Mr. Yudi. This feeling is getting stronger with the spiritual experience happening to them. Spiritual experiences increasingly convinced them of the truth of that understanding.

To examine more deeply, I try to see the spiritual life of the informants from childhood until now. I try to interview each informant in-depth about his spiritual life, certainly related to their motivation to become a bank employee related to income. It is important to see the extent to which spirituality influences their lives. Mr. Edi thinks the quality of her religion is still in the "ordinary" stage,

"My childhood spiritual life was like most Indonesians. My mother had good religious knowledge and she was active in Muhammadiyah. My father had normal religious knowledge. When I was a child, I

was always absent when I read the Quran. Because of that, until I grew up, I couldn't read the Quran, I never joined a religious association, because at work I had no free time, even on weekends. I spent the weekend looking for fun, so there was no time to study religion. I have little religious knowledge."

Mr. Fadli reveals his spiritual life as follows,

"My spiritual life was nothing special, at first I only practiced reading the Quran in the village. Even when I had worked at a bank it was difficult to join religious studies, too focused on work. It took enough time. Holidays were used for taking a rest or sightseeing."

Mr. Yudi is also explained his spiritual life as follows,

"A normal religious life. I never joined religious organizations or neighborhood associations. My family greatly influenced my spiritual life and I still did pray [shalat] diligently 5 times a day. But unfortunately, they put me in a Christian Middle School because of the standard of understanding of their orthodox religion. Since my marriage, my wife has greatly influenced my spiritual life by continuing to worship better according to the guidance of Rasullullah."

Thus, based on their confession, it is clear that there is nothing special about their spiritual life from childhood until they work in a bank. Their spiritual life quintessentially ordinary people. They are not good at reading the Quran and even at work, they pray just because to fulfill obligations without knowing the relationship with God. That continues until they work at the bank. They even admit that their busy life in the bank reduced the quality of their ritual worship such as praying five times a day and so on. They also know that the quality of ritual worship determines their relationship with God.

Then the next question "why did they choose to leave material income only because of the emptiness of their souls? What triggered them to prioritize material income? Even though their spiritual life since they were young to work now is nothing special. Even a relationship with God is rarely found in carrying out worship as they work in a bank, "ordinary" spiritual life in childhood and at work cannot explain this phenomenon, so what really changes their behavior now? They leave a lot of material income and position in the highest position in banks, even if they work instead of not producing a lot of material

income in the bank, even though they don't know what jobs can meet their needs, they really depend on their lives on God.

The organizational culture of the bank that emphasizes the best service to customers ultimately makes us able to manage ourselves, especially our feelings. It made a positive habit. Patience, empathy, forgiveness, accepting changes in our environment make us strong people who always think positively about something. This positive work culture is a sense of sincerity, that will become a positive habit. Caring, patience, and empathy are divine feelings.

Starting from the divine feeling that arises in the heart between the "ordinary" spiritual life and busy work when bank employees change their perception of bank employees. The pursuit of a busy material income makes them feel empty, anxious, and uncomfortable when they are in their highest position. From their statement above it is clearly illustrated that material income cannot eliminate the feeling of emptiness experienced by informants. Those feelings hurt them more from day to day, which ended up with the decision of resigning at the peak of their careers.

I tried to ask further what strengthened their feelings, so they dared to make a decision. Is it really released only for the sake of its understanding? From interviews with informants, it turns out that feeling is reinforced by spiritual experiences (peak experiences) that occurred to them afterward. That convinced them of the truth of those feelings. This behavior that does not involve in-depth thoughts and desires is discussed in transpersonal psychology, a behavior that cannot be reasoned with common sense. Commonly, humans will survive for an ideal life. Mr. Edi, Mr. Fadli, and Mr. Yudi also survived for their ideal life as their ideal perception. But it can change "as time goes on. Working culture, positive habits stimulate the neuron circuit to change their spirituality. The feelings of discomfort, anxiety, and any others turn out to be the starting point of spirituality. Fear of God, fear of sin, and guilt for work that has been done so far is proof that humans are connected to God. There is no material or anything that relieves this feeling but releasing all the "burdens" and being fully submissive, leaning on the life and fortune to God, which leads to the highest spiritual point where humans no longer think about the material. However, it does not mean they do not need material. They still need it to survive but not solely the material as they

pursued before. This can be proven from the statement of Mr. Fadli who said,

"I currently run a clothing business and this is not the job or business that I wanted to pursue at first. But my small family and I can live off my business... this is my way to open a fortune. Until now, despite losing a high salary from my previous job at the bank, Alhamdulillah I can fulfill all the needs. Although not all desires can be satisfied. I am sure that for people who are still given the opportunity to live and breathe, God will give their fortune no matter how many or few. it's God's prerogative. This is what makes me believe in my current condition. I'm sure I can overcome all the problems in my life by leaning my life to God."

The same thing was said by Mr. Edi telling about his submissiveness to God for his fortune,

"...Right now, I live off a chicken porridge stall. The income (money) is far less than that when working at the bank. Learning from my life experience so far, I currently have another definition of the term "working" which is different from the definition of humans in general. The definition of working on humans is generally "doing something to get money". So if one doesn't get money from what he does then people don't think he is "working". Now if we believe that fortune comes from God and our goal is to work to take fortune from God, and then there is a volunteer who helps others with sincerity, do you think God does not count his "working"? ... I think it's impossible. What if there is someone who chants the Adhan in the Mosque, would God not count him that he was "working"? I think it's impossible. So right now I don't want to limit the term of work to myself, whatever I can do as long as it is in the blessings of God, I will do it, whether it brings money or not. What I should make sure is whether the working is in God's blessing or not. Going to meet invitations around the region for attending bank gathering is now my job. Even I had to spend my own funds, but it doesn't matter. For me running a porridge stall business is part of my efforts to make a fortune. I am sure that when I went around the area at that time, God was welcoming people to come to my chicken porridge place".

The same thing was said by Mr. Yudi about the concept of his fortune,

"Well, it's hard if we want to live an anti-mainstream life like this. There must be a contradiction. But the prophet Muhammad SAW had a message, "Surely, you leave something because of Allah, surely Allah will replace you with something better. And for me, this is certain and clear. Starting in 2016, I focus on finding a blessed life. Focus on finding halal sustenance starting from zero. We only live once, so live only those you like and believe to be meaningful".

They believe in God. God will give the fortune more if they leave something because of God. Connectedness with God occurs because we sacrifice, submissiveness, and belief in God. What we do is sole because we expect God's pleasure (*ridho*). In this case, above, there is the value of sacrifice, submissiveness, and belief in God's will. It does not mean attaching importance to the hereafter and then forgetting the world or vice versa. There must be a balance between the world and the hereafter. First, sacrifice to leave material pleasures because of God. Secondly, submissiveness does not mean not doing anything. Submissiveness must be balanced with the endeavor. The last is the value of belief. As mention in the interview above, the informant believes that God will give the best "income" because God knows the best for humans. Three of these values will bring people happiness. It makes their life more meaningful.

For constructing the concept of Income, the application of TZDT method is conducted at the beginning of the research. The researcher concluded from the results of the *tafakur* there are sacrifice, submissiveness, and belief in God's will in spiritual income. This value forms spiritual income. Thus, the premise of the concept of Neuro-Psycho Spiritual Income (NPSI) is an income spiritually earned by an individual as a working compensation as a result of sacrifice, submission, and belief in God's blessing such as a sense of divine presence in human's heart.

#### 4.2. The Spiritual Journey for Discovery Value of Neuro-Psycho Spiritual Income (NPSI)

The value of sacrifice, submissiveness, and belief. These values arose from the results of *tafakur* when compiling the informant's spiritual experience. I tried to feel it. A sense of peace and a connection with God is what I call spiritual income. A sense of God's presence in us. This feeling no longer

involves matter. I call it the sense of God (divine feeling). When the sense of God has been united with us, it means that the person has reached the highest spiritual point, where there is only God in him and fully submissive and obedient to His will. At this point, humans are also willing to sacrifice what they want, such as salary, income, incentives, position, and others for closeness to God. Sacrificing the material, do the job our best, and believe in the fortune given by God are the values of spiritual income. Everything is done for the full submission and dependence only to God.

I again contemplated analyzing data from informants and told myself "When they decide to resign, doesn't it mean they sacrifice what they have been after?" They decide to resign when they have reached the income they have been pursuing. And they release all material income, lifestyle, prestige, facilities to get closer to God. Doesn't this mean that they have been able to sacrifice their egos, passions, and leave everything for Allah? The point where humans are able to fight their egos to let go of their worldly desires is what I call sacrifice.

Then, does spiritual income end here? Then what comes after that? I tried to meditate (*tafakur*) and analyze data related to the sense of discomfort, emptiness, and any others when they worked at the bank gradually disappeared after they resigned. All of them said that they feel peaceful because they had more time to get closer to God. They spend their time to connect to God. An empty soul that need the presence of God. A soul longing for a touch of God. As if everything was returned. The spiritual side also needs to be fulfilled.

But it does not mean they only spend all their time on religious rituals such as prayer, chanting, listening to religious lectures, etc. Material income must be earned. They also go back to work. For them, a perception of working not only provides material income with the value of sufficiency but also happiness and peace. Like what Mr. Fadli and Mr. Edi have, starting a small clothing store at his house, and opening a porridge stall business respectively. They admitted that the income earned from their business is less than that from their previous jobs. But they can still live off the businesses. They do not feel they are "poor" at all. In fact more well off, peaceful, and happy.

The concept of working for them has changed. Working is not to make money but to work for God's pleasure (*ridho*). They submissive all efforts (working) to God. They

believe in God's blessing. God will provide for their lives with a fortune in an unexpected way. They believe that if they leave something for Allah, He will give a better substitute. Isn't it the value of submissiveness and belief? They believe that by giving up their efforts to God after they worked and believed that God will provide sufficiency and fortune to them. Therefore, I add the value of submissiveness and belief in Neuro spiritual income.

To convinced me whether it is the true value that comes from God, I continued my routine. I hoped for God's help on it. I tried to connect with God when I read QS surah Al-Insyirah. As mentioned above, I read this surah whenever I experience difficulties. Finally, God gave me confidence that the value really formed spiritual income. At that time there was an event that struck me as unreasonable and truly moved by God. I read QS Al Insyirah many times every day, but I rarely read all meanings of the surah.

At that moment, there was an impulse to read the translation of the Insyirah. Finally, I searched Al Qur'an for translation and read it. I stopped at the verse that said "so when you have finished (from one matter), keep working hard for (other matters). And only to your God do you hope". I looked at the sentence and my heart was immediately shocked because of those words. Doesn't it mean the value of sacrifice, submissiveness, and belief? The same as what the informants did, after they sacrifice their material (resign), they continue to work. For them, working is part of their efforts to reach a fortune from God. They are submissive and believe their fortune.

So, it can be concluded that humans, even though they have difficulties no matter how God guarantees easiness. It should not stop here, they must work hard again and rely on God only. It could be analogous to the informant experience for as follows after they sacrifice their egos for high income, lifestyle, luxury, and so on, they still have to work hard to meet their needs with full submissiveness and belief their hopes in God. This makes me even more convinced that the value of sacrifice, submissiveness, and belief form spiritual income. A sense of peace, and always wanting to get closer to God, always longing for God and any others are what I call Neuro-Psycho spiritual income (NPSI).

By using the spiritualist paradigm and the TZDT method, the research results depend entirely on the knowledge of God. Therefore, I must get closer to Him by doing *Taubat*, *Zikir*, *Doa*, and *Tafakur*. There are so many blessings

that I got. I feel at ease. Ease is not only in the form of inspirations, ideas or impulses, or symbols from God but also a sense of pleasure, the desire to write, flow and complete this dissertation (mood) is also a blessing of God. How could I possibly complete this study without that sense? I am very sure that Allah will not break His promise, as in the surah QS Al Insyirah. From the values above, the premise of the concept of income based on Neuro Psycho Spiritual Science is any compensation from human efforts that have economic, psycho, and spiritual values obtained by sacrifice, submissiveness, and belief in God's blessing. This new concept is called Neuro-Psycho Spiritual Income (NPSI).

## 5. NEURO-PSYCHO SPIRITUAL INCOME (NPSI) AS A NEW HOLISTIC CONCEPT OF INCOME

Therefore, by using the NPS methodology and TZDT methods, the concept of NPSI includes spirituality in the concept of income. The value of sacrifice, submissiveness, and belief in God's pleasure is the value of spiritual income. In these values, humans sacrifice the desires (ego) in material income to reach a sufficient sense of balance in the soul. With these efforts, humans are fully submissive to the results of their efforts to God because they believe God has arranged their fortune in accordance with its portion. In this position, they have relied on themselves, their fortune, and their lives to God's pleasure. They do not think the amount in material income only.

A changing of new paradigm occurred in interpreting the concept of income itself. The results of my research show that working is not just to get material income, but is also directed ultimately to God's pleasure. If God has blessed, not only the amount or the feeling of happiness, God will give whatever to us as long as we sincerely do it as mentioned in QS As- Saffat 41 which says that "They are getting the fortune that has been determined".

From the above explanation, it is clear that humans are only asked to be sincere in any case then God will give good fortune, pleasure, and lasting ". Aren't the values of sufficiency sense, simplicity, soul balance, sacrifice, submissiveness, and belief in God's pleasure the form of sincerity? Sincerity means accepting whatever God gives. The values obtained from the results of the NPS methodology and the TZDT method contribute to the NPSI, a holistic concept of income in the accounting world. NPSI exists to

harmonize the values of sufficient sense, the balance of soul, sacrifice, submissiveness, and belief in God's pleasure into a holistic concept of income.

## 6. CONCLUSION

The purpose of this study is to formulate a new holistic income concept based on Neuro-Psychological Spiritual Sciences (NPS). The data are former bank employees' perceptions about income based on physical, psychological, and spiritual experience. The data analyzed using the NPS methodology and the TZDT method using the methodology and method above, this research generates concepts of Neuro-Spiritual Income.

Neuro Psycho Spiritual income is obtained as compensation for the work done which involves sacrifice, submission, and trust in God that blesses the divine feeling that is in the human heart. Through this feeling, humans are willing to submit completely to God's will. They submit all their lives to God because they believe that God will bless their efforts. Divine feeling gives a sense of peace and happiness in their lives. They continue to work to get God's pleasure (*ridho*).

Income, according to the Neuro-Psycho Spiritual Income (NPSI) concept, includes economic, psychological, and spiritual income with a sense of divinity in the heart, which is obtained through a process of sacrifice, obedience, and belief in God's blessings. This holistic form of income can awaken holistic consciousness, which are material awareness, mental awareness, and spiritual awareness so that becoming a more perfect human being can enjoy the life of the world and the hereafter.

## AUTHORS' CONTRIBUTION

I am very grateful to be able to contribute to the novelty of the concept of income in modern accounting. By integrating multidisciplinary sciences in constructing the concept of income holistically, the accounting theory of the concept of income could not only be seen from the accounting itself to answer social phenomena but it should be integrated by multidisciplinary science.

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