



Revealing Spiritual-Based Mental Accounting (Case Study at College X)

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ABSTRACT

This study aims to find out about the existence of mental accounting and its obstacles in a Faculty (Faculty C) at an Islamic College in the Tapal Kuda area, East Java. This research is quantitative research with lecturers and managers of Faculty C at the university as an informant. Researchers used the interaction analysis method developed in this study. From the results of interviews, observations, and documentation conducted by the author, it was found that in uncovering spiritual-based mental accounting, there are three major underlying points, namely the Value in Nrimo Ing Pandum, the Productivity Development, and Ikhlas Beramal. Nrimo Ing Pandum is God's will to provide an environment and opportunity to work productively and successfully. The productivity of human resources for educators is given responsibility by making textbooks for each subject taught. Ikhlas beramal occurs because of a charitable process that is influenced by a charity that is continuously carried out by individuals.

Keywords: Mental Accounting, Nrimo Ing Pandum, Productivity, Ikhlas Beramal



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INTRODUCTION

Mental Accounting involves several components, namely framing effect, specific account, self control, decision making, self report, and hedonic treadmill. The components possessed by Mental Accounting have the same way of working the human mind as accounting which before making a decision will first examine and analyze the extent to which the decisions taken can provide a benefit. When mental accounting is made more systematic in order to implement into a form of financial statements, budget systems, performance appraisals, rewards and punishments, planners, and so on. Lambertson (2015) reveals as delusions about objectivity, fairness, independence and accuracy. An objectivity in turn will strengthen the workings of the mind based on mental accounting. However, this is certainly inseparable from the spiritual values that have been instilled in the organizational culture. The spiritual that grows in the organizational culture will create

motivation to work not because of a push for rewards or punishments but, because of an impulse that comes out of oneself because of a feeling of happiness at work. So that workers can control themselves not controlled by other factors. So that the principles that must be built in an organization are: the value of compassion, the value of openness, the value of cooperation, the value of innovation/creativity, and the value of appreciation. The purpose of this research can be formulated as follows: 1) To know about disclosing spiritual-based mental accounting? 2) To describe what are the obstacles in uncovering spiritual-based mental accounting?

Mental accounting refers to people's tendency to segregate their money into separate (different) accounts based on subjective criteria, such as the source of the money and the intentions for each account. Mental accounting theory was first introduced by Richard Thaler in 1985 as a model of consumer behavior which was developed based on psychological and microeconomic aspects (Thaler, 1999). This theory states that just like a company, every human being records and categorizes expenses into the accounts they have in mind. In the human mind there is an accounting process as is done in a company which includes bookkeeping and evaluation of decision making in consumption.

Spiritual is something that is related to the behavior or attitude possessed by each individual. According to (Yogatama and Widayarni 2015) a spiritual approach approaches human phenomena, including business phenomena, from the fundamental and deepest nature of humans and reality. Thus, this approach is not solely focused on as long as it does not violate boundaries, but proactively wants to promote the welfare of all beings (not just humans). Good socialization in the work environment will make it comfortable in living it. In uniting the intelligence of the soul and mind in every human being, that is what is said to be a spiritual value.

The ethics of virtue is a variant of theory in the branch of normative ethics, where philosophers discuss normativity and ideality. In the ethics of *nikomacheia*, Aristotle discusses approximately eleven virtues, namely courage, self-control, generosity, magnanimity, nobility, gentleness, honesty, civility, justice and friendship (Suseno, 1997) in (Turangan et al. 2016).

METHOD

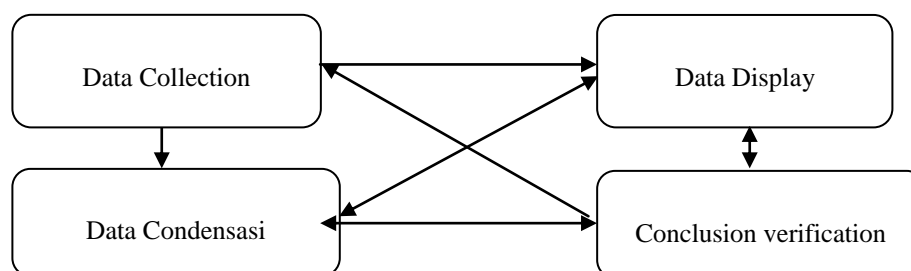
This research is based on a qualitative perspective with the assumption that the theme of this research focuses more on conceptual studies in the form of points of thought and how these thoughts are socialized. In accordance with the problems posed as mentioned by Bogdan and Biklen (1982: 5) qualitative method is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior.

This study uses a phenomenological approach in observing events and their relationships. Phenomenological research is a study that seeks to find the essence of the meaning of a phenomenon experienced by several individuals (Creswell, 2008, vii). Researchers are directly involved in observing and analyzing phenomena that occur at state university X in managing faculties related to mental accounting managers in completing work.

The subjects in this study were all faculty lecturers at one of the State Islamic Universities in the Tapal Kuda Jember area. Sources of data or informants in qualitative research relate to how the steps taken by researchers so that data or information can be obtained. Determination of informants carried out by researchers in a purposive way, in this case the researchers tried to build close relationships with informants. This step is used to minimize the existence of a less cooperative attitude carried out by the informant. The selection of informants is taken into account, this is supported by the opinion of Oetomo (1995: 152) which states that qualitative research will try to collect data based on choices and direct quotes from people about their experiences, opinions, feelings and knowledge.

Data analysis is an activity to organize, sort, classify, code or mark, and categorize so that a finding is obtained based on the focus or problem to be answered. Qualitative data analysis has actually started when researchers began to collect data by selecting important or unimportant data, meanwhile, the measure of importance refers to the contribution of the data to the effort to answer the research focus (Gunawan 2013: 209).

Researchers in analyzing the data use the interactive analysis method developed by Miles and Huberman (2007). This interactive analysis technique consists of activities as described in the following figure.



**Figure 1. Interactive Analysis Techniques
(Miles dan Huberman, 2007)**

RESULTS AND DISCUSSION

Data collection was carried out from November 2020 to May 2021. Researchers conducted interviews with 7 informants who had S2 and S3 educational backgrounds. With higher education, researchers hope to get a more rational mindset of informants. The informants were selected from different graduate backgrounds, gender, occupation, income, and marital status and did not have a conflict of interest with the researcher.

At the beginning of data collection the researchers explored the meaning of safe and comfortable for each informant so that safety and comfort gave birth to happiness. After the researcher knew the meaning of being safe and comfortable in giving birth to happiness, the researcher asked the efforts made to achieve this in the world of work where the informants were involved. All the work that he does cannot be separated from the desire to achieve and own the expected goods. Based on the explanation that the researcher got, the researcher can further analyze the considerations used by a person to make decisions in spending money for the needs of the institution. This can also be seen from the mental accounting understood by each informant along with the questions, researchers get a framing effect, specific account and self control, in analyzing information to make a decision, as well as a sense of security and comfort that will be obtained.

For informant A as a lecturer, he said that in carrying out, applying or imitating the principles of the Prophet as a whole, it was very difficult, but to approach it, it was a pleasure to be able to convey something in class even though it was only one verse or one theory, but it could make students excited and accept what they have learned. we say.

The principles of the Messenger of Allah are defined as Siddiq (alignment to the truth that comes from Allah SWT), Amanah (trustworthy), Tabligh (delivering information as it is in conveying the truth and being willing to admit mistakes), and Fatanah (Intelligence built on piety to Allah SWT). Another opinion also attracted the attention of researchers submitted by researchers who emphasized that spirituality is responsibility in carrying out their duties, namely responsibility to Allah SWT, responsibility to superiors and responsibility to students.

Good communication/speaking techniques will certainly be needed, especially for someone who works as a teacher (educator) by using communication skills. There are several things that become the principles of good communication/speaking techniques: 1. Speak effectively, 2. Talk full of motivation, 3. Speak for attention, 4. Talking through the senses.

So that spirituality can grow and be realized in an organizational culture that is in accordance with its place. The right organizational culture can create the main motivation to work among leaders, employees and subordinates, of course not because of the lure of a reward or a punishment, but because of an impulse that is moved within a person that arises because of a sense of security and comfort so that it creates a sense of security and comfort. a feeling of happiness.

A grateful person is a person who understands gratitude. It's not just a lot or a little fortune or something else that we get. Gratitude can make someone much more productive, this is because they know how to take advantage of existing resources and opportunities. People who always complain will spend their time feeling sorry for themselves, so people will linger in sorrowful reflections that make people not ready to seize and welcome the next opportunity. People who are grateful will take advantage of what they have today, no matter how small it is, as a provision to move forward.

Togetherness is one of the effective efforts in strengthening togetherness is the awareness to develop intensive dialogue among community members, both between one individual and another individual, as well as between one group and another group in a society. Togetherness is a source of mercy from Allah swt., because His mercy is only found in those who spread mercy on earth. They can build a life together if there is no hatred and jealousy in their hearts, there is only love between them. Togetherness will give birth to virtues as implications of mutual respect, mutual assistance, mutual feeling and mutual respect among community members. These principles and characters must be owned by everyone in order to create a harmony in interacting horizontally.

Everyone needs other people to interact in order to fulfill their life needs, both in terms of physiology, psychology, and sociology. Everyone can feel comfortable with differences, maybe not for various reasons, but it is precisely these differences that give birth to social interactions between humans. Humans need each other, especially when humans behave or do activities because of certain goals.

Inner War more often we call the war within oneself or dilemma. So, everyone is asked to always galvanize himself so that he is always focused on the goal solely because of God. Therefore, one's mental state requires mental guidance so as not to get caught up in something that can deceive him. This can make one's mind soft in seeing any reality. So that everyone will have a high sense of love, by looking at love and compassion (both good and bad).

Human ability to communicate is not limited to fellow humans, but also to communicate with a substance that is considered as God, God, or objects that are believed to have magical powers. Communication between humans that takes place openly, where communicators and communicants can be open to each other in conveying and responding to messages.

In this study, it provides a view that mental accounting, unconsciously or not, by every human being is an important component in the way the mind works which is accompanied by an action that continues to repeat itself. In Teller's view, mental accounting decomposes as a cognitive process in which individuals record, summarize, analyze, and report financial transactions or events to write money flows and control expenditures.

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different graduate backgrounds, gender, occupation, income, and marital status and did not have a conflict of interest with the researcher.

At the beginning of data collection the researchers explored the meaning of safe and comfortable for each informant so that safety and comfort gave birth to happiness. After the researcher knew the meaning of being safe and comfortable in giving birth to happiness, the researcher asked the efforts made to achieve this in the world of work where the informants were involved. All the work that he does cannot be separated from the desire to achieve and own the expected goods. Based on the explanation that the researcher got, the researcher can further analyze the considerations used by a person to make decisions in spending money for the needs of the institution. This can also be seen from the mental accounting that is understood by each informant along with the questions, researchers get values, specific accounts and self control, in analyzing information to make a decision, as well as a sense of security and comfort that will be obtained. Mental accounting has various meanings for informants. Some informants interpret it in the form of classification or grouping of budgets, there are also those who interpret mental accounting which is more related to the behavior of each individual.

Behavior is our daily attitude and or behavior. Sometimes, this attitude is shaped by family background, education, media that we consume daily. However, behavior is also a form of expression of one's character. This aspect is based on the study of spiritual views stated by informant G, namely the demand to always be self-aware and always be grateful to Allah SWT by means of faith in Him. This is in line with what Rodliyah and Mulawarman (2018) stated that work activities are a means of bringing humans closer to God Almighty. Proximity that gives individuals the opportunity to utilize their abilities and experiences. The achievement of the condition that is realized as an effort by Mrs. G to *Nrimo ing pandum*, namely the will of Allah SWT to provide an environment and opportunity to work productively and successfully. Efforts by relying on His will in every work done.

This explanation is in line with what informant A stated that it is very difficult to apply the characteristics of the Prophet at work, but being able to imitate one of the characteristics of the Prophet will be a joy in itself. This expression means work done with their own hands, as stated in Surah Yasin verse 35 which contains the meaning: "And from what their hands strive for..." is the main pillar of trying to carry out the mandate of human opportunity to work. Making handwork the main pillar of approaching and being grateful for God's gift (Purwandani and Mulawarman, 2021). Informant C stated that spiritual trustworthiness is a responsibility in carrying out their duties, namely responsibility to Allah SWT, responsibility to superiors and responsibility to students. Putting your trust in Allah SWT means utilizing all your potential to think about the right and proper ways of doing work. The work process begins with putting your trust in Allah and relying on Him for help. So, putting your trust in Allah and relying on Him is combined with goals, planning, programs and work execution. The results are as stated by Rodliyah and Mulawarman (2018) and Purwandani and Mulawarman (2021) that utilize the potential that has been given by God to work, implement ideas, and produce. Therefore, put your trust in Allah SWT to realize yourself to always take refuge, and ask Him for help when doing work.

Another informant, namely informant G has the opinion that working and trying is solely seeking the grace of Allah SWT, this is a manifestation of receiving His grace. Informant G's explanation means that the presence in *nrimo* shows that every job is noble to go to *ing pandum* as long as it is within the scope that is permitted by Allah SWT. One of the reasons that positions work as a lecturer is a noble one, that as stated by Rodliyah and Mulawarman (2018) about the belief that work provides a job position as an exchange of scientific benefits in spreading the teachings of Islam. This value provides rewards that can be in the form of material and non-material such as job satisfaction and pleasure.

Sustainability of *nrimo ing pandum* makes work one of the social institutions. Because the job position provides opportunities for workers to meet other people, form friendly and affectionate relationships.

In Faculty X, in the development of productivity, human resource development, educators are given the responsibility to create and formulate a curriculum for each subject so that they are required to make a book of teaching materials for each subject being taught. Educational staff have the responsibility to provide support for the performance of educational staff in order to jointly revive a quality academic culture and have good morals.

As the statement of dialogue between the researcher and informant C, informant D and informant G indicate that work is a right, obligation and life. Among them, the right for someone within an accounting lecturer to increase his potential, abilities, knowledge and experience. As in line with Rodliyah and Mulawarman (2018) as well as that optimal in activities as an ethic of realizing goals at work. Productivity eligibility that provides productive personality development.

Informant A's balanced personality explained that being open means accepting various experiences and trying to understand his internal feelings (Purwandani and Mulawarman, 2021). Furthermore, Kurniawan and Mulyati (2018) that openness to life in terms of inner satisfaction has an internal feeling that the personal self is moving and continues to grow.

This explanation gives the personality to explore reason and imagination to utilize the potential ratios, feelings, senses and other facilities in him. If a person is able to develop potential according to Kurniawan and Mulyati (2018), it means having a productive personality, namely being able to think freely and critically and feel, sense the surrounding environment as well as influence it, respect himself and his friends, strive for the feasibility of living with the principle of balance.

This productive personality is a process of understanding oneself to proceed in effective speaking, motivational, and sensing activities. Sensitivity potential that leads to the essence of the personal self, namely the potential that is neutral. Individuals who utilize this potential as stated by Efferin (2017) to improve the quality of the soul, purify it and develop the potential for good and defeat the potential for evil.

Productivity, which is part of a specific account, is based on self-spiritual values that grow and are realized in the organizational culture that fits the place. The right organizational culture can create the main motivation to work among leaders, employees and subordinates, of course not because of the lure of a reward or a punishment, but because of an impulse that is moved within a person that arises because of a sense of security and comfort so that it creates a sense of security and comfort. a feeling of happiness. This is as stated by the results of research by Rodliyah and Mulawarman (2018) that people who are grateful are people who understand gratitude. It's not just a lot or a little fortune or something else that we get. Gratitude can make someone much more productive, this is because they know how to take advantage of existing resources and opportunities. People who always complain will spend their time feeling sorry for themselves, so people will linger in sorrowful reflections that make people not ready to seize and welcome the next opportunity. People who are grateful will take advantage of what they have today, no matter how small it is, as a provision to move forward.

In the view of KH. Achmad Siddiq as Rais 'am PBNU describes three important ideas in the behavioral aspect based on sharia studies, namely: first, *ukhuwah Islamiyah*. This aspect has a brotherhood that develops on the basis of religious spirit, both at national and international levels. Second, *ukhuwah wathaniyah*. Brotherhood that grows on the basis of the spirit of nationalism. And *ukhuwah basyariyah* is a brotherhood that grows on the spirit of humanity. And this will be realized, if the two aspects above go well and correctly. The essence of one's monotheism is humanity. These three are important dimensions to realize *Islam Rahmatan lil Alamin*.

Self-control describes that human control arises when he tries to compare the expenditure goals against the responsibility activities of the work carried out. The jargon of one of the ministries imprinted on the entire academic community is sincere in charity. This is used as a guide for the managers of Faculty X in carrying out all their activities, both academic and non-academic. In general, the jargon means that all employees under the ministry are devoted to the community and country based on the intention to worship sincerely and sincerely. So, in its implementation, a sincere and sincere work ethic is to radiate bright intelligent ideas, create science, sophisticated technology, and always think positively.

The results of the researcher's interview with informant S, informant A and informant B revealed that in interpreting the responsibilities of the informants as lecturers who are also employees (DOKAR) that informants are oriented to the slogan of the Ministry of Religion, namely "Ikhlās Beramal". So, in carrying out work activities, the informants are sincere in carrying out it solely because of the mandate given by their superiors and as much as possible are responsible for the mandate.

The word sincere comes from the Arabic language, namely "akhlās" which means sincere, clean and holy. In the Qur'an Surah Al Bayyinah verse 5 which means: "Even though they were not ordered except to worship Allah by purifying obedience to Him in (carrying out) the straight religion [1595], and so that they establish prayer and pay zakat; and that is the straight religion. [1595] Straight means far from shirk (associating partners with Allah) and far from misguidance. The verse reveals that sincerity is an act of the heart which must exist in every human deed. Sincerity occurs because of a charitable process that is influenced by charity that is continuously carried out by individuals.

There are several sincere behaviors in everyday life, namely (1. Sincerity in worship: in this case Allah created humans to worship him. Therefore, humans have a responsibility to be able to worship Allah. Worship to Allah must of course be done sincerely. 2. Sincerity in doing a job: work is one of the responsibilities that must be completed by someone, then the work should be completed appropriately and sincerely 3. Sincere in providing help: when other people need help, other individuals must help all with all the capabilities and with a sense of sincerity that underlies it.

Umami Inayati's research (2018) talks about an educator who has a very important role in the world of education. An educator has a good personality competence or attitude so that his performance is also good. Sincerity and discipline are attitudes that must be instilled in the educator's soul. As an educator, it is very important to be used as a basis for carrying out obligations. The performance of good educators can be seen from the implementation of the sincere attitude and discipline that is in the soul.

In addition, informant F gave an explanation in line with the opinion of Toto Tamara (2004) which stated that those who are called Mukhlis are those who look at things naked or that is how they should be. They view their duties as dedication, a call to fulfill their duties as a form of trust that they should do. A public servant does something because that is the accepted job description. Everything that pollutes his duties means betraying his mind and therefore turns into a betrayal of trust. Therefore, they become human beings who are free to fulfill tasks without any burden or other motivation that would tarnish the purity of their views on the task.

Human Resources contained in the accounting study program have a variety of different backgrounds (pure accounting and sharia accounting) this can provide additional scientific insight in the nuances of diversity in interpreting spiritual accounting.

Researcher interviews with informant A, informant S, and informant B revealed that the informants' views on spiritual-based accounting resulted in a variety of perspectives, including

informant A stating that spiritual-based accounting is accounting based on the behavior of the Prophet Muhammad. Informant S stated that spiritual-based accounting is a recording that contains the value of honesty, while informant C views that spiritual accounting is not limited to numbers, but behavior in being responsible for duties as a teacher who carries out his duties honestly, can be accountable to Allah and is not tyrannical to others.

The best qualities of the Prophet are found in Surah Al-Anbiya verse 107, namely *wa maa arsalnaka illa rahmatan lil alamin*. Prophet Muhammad was sent to be a mercy to the universe. Then in a hadith, the Prophet said *innama bu'tstu li utammima makarimal morals* (indeed I, Muhammad, was sent to perfect human character).

"Therefore, every Muslim man should behave in accordance with the teachings of the Qur'an, namely his presence, his condition, wherever he is, must be a blessing for the surrounding environment."

An educator in carrying out the mandate is so very heavy, even though the educator is highly valued for his position. As explained by Allah and His Messenger as stated in the Qur'an in the letter Q.S. Al-Mujlah verse 11.

This verse proves that the position of people who have knowledge is very high, such as professional and competent educators in their fields. So that with the provision of knowledge it can lead humans to always think and analyze the nature of all phenomena that exist in nature, so that they are able to bring humans closer to God.

Educators can implement it to their students by providing good examples, considering that students almost pay much attention to educators on the examples that are exemplified rather than what is said. Most of the results of the formation of a good personality is by observing the example of educators. Most students will unconsciously believe that what they see and hear from the ways of their educators is the truth. Therefore, educators should provide and display good morals to students. Ibn Khaldun once quoted Umar bin Utbah's mandate which was conveyed to the teacher who would educate his children as follows:

"Before you educate and nurture my children, you must first form and nurture yourself, because my children are focused on and attached to you. All your deeds are good in their eyes. As for what you stop and leave, that is also what is wrong and bad in their eyes".

CONCLUSION

In this study, it provides a view that mental accounting, unconsciously or not, by every human being is an important component in the way the mind works which is accompanied by an action that continues to repeat itself.

The components contained in mental accounting such as framing effect, specific account, self control, self report and hedonic treadmill occur and differ between one informant and other informants in their meaning.

In uncovering spiritual-based mental accounting, there are three major underlying points, namely the Embodiment of Value in *Nrimo Ing Pandum*, the Embodiment of Productivity Development, and the Development of Sincerity in Charity. *Nrimo Ing Pandum* is God's will to provide an environment and opportunity to work productively and successfully. So that humans at work will become individuals who can accept everything, whether they like it or not. In achieving success, it will involve a peaceful psychological state in order to get a calm inner peace. This is very

necessary in order to hone the intelligence of conscience in order to sharpen the sensitivity in the soul.

In developing the productivity of human resources, educators are given a responsibility by making textbooks for each subject taught. So that educators will later provide support for the performance of educators in order to jointly revive and preserve a quality academic culture and have akhlaqul karimah. Productivity development can provide productive personality development for an accounting educator, because it is supported by a personality that explores reason and imagination to utilize the potential of ratios, feelings, senses and other facilities in him.

Sincerity occurs because of a charitable process that is influenced by charity that is continuously carried out by the individual. Sincerity and discipline are attitudes that must be instilled in the educator's soul. As an educator, it is very important to be used as a basis for carrying out obligations. The performance of good educators can be seen from the implementation of the sincere attitude and discipline that is in the soul.

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