

# **The Trilogy of *Iman, Islam, and Ihsan*: The Fundamental Indonesian Islamic Boarding Schools of Accounting Philosophy**

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## **Abstract**

The objective of financial report which focuses on pursuing self-interest and maximizing wealth borrowed from modern accounting is considered controversial and unsuitable for Islamic societies. Therefore, the aim of this study is first, to criticize the use of the decision usefulness approach as the main objective of Indonesian Islamic boarding schools financial reports. Second, to initiate Iman, Islam, and Ihsan as the basis for developing the Indonesian Islamic boarding schools of accounting (IIBSA) philosophy. Islamic principles originate from the Quran, Hadith, and a review of other relevant previous literature. Based on Islamic ontology, God is the goal of accountability and God is the purpose to do something. Thus, the main objective of IIBSA is to worship Him, then to carry out every activity in the world as a provision for the afterlife.

**Keywords:** We would like to encourage you to list your keywords in this section

## Introduction

Modern accounting has obtain along with the development of capitalist society (Bryer, 2004; Bryer, 2000a, 2000b). In this case, accounting is dominated by empiricism and rationalism, which focuses on pursuing self-interest and maximizing wealth (Chwastiak and Young; Haniffa and Hudaib). Consequently, shareholder interests become, once again, the main target in accounting. Of course, the objective of financial reporting based on the decision usefulness approach. Indonesian Islamic boarding schools of accounting (IIBSA), for instance, have adopted it as the single objective of financial reporting. However, this objective is unsuitable for IIBSA, since the decision usefulness approach popularized by Staubus (2000) is driven by economic factors. Fundamentally, we need to build an accounting theoretical framework particularly its philosophical foundations based on Islamic perspective. The trilogy *Iman, Islam, and Ihsan* are proposed to emancipate the IIBSA philosophy from West-based assumption.

IIBSA refers to the Accounting Standards without Public Accountability (SAK ETAP) and Non-Profit-Oriented Entity Financial Statements (ISAK 35), both of which were adopted from the International Financial Reporting Standards (IFRS). Meanwhile, the IFRS was pointed out by Zhang dan Andrew (2014) as part of a neoliberal architecture that reflects the hegemony of neoliberal economic thought. Moreover, accounting is never separated from political and social factors (Tinker). As explained by Hopwood (1994), accounting standards setting bodies have the power to command the accounting agenda and regulate the world. Thus, user groups have the strongest power to influence the development of IFRS, for instance, they may want certain economic events reported in a particular way (Kieso et al.). In conclusion, financial information is an existential element of accounting in the form of reporting.

The objective of IIBSA's financial reports is to provide useful information for economic decision making. In this perspective, accounting is trapped in the pragmatism aspect. Thus, accountability is limited to the development of the profit to shareholder. This condition is the consequence of the direct adoption of modern accounting by IIBSA. Of course, a standard-setting board, namely, the IAI (Institute of Indonesia Chartered Accountants), go about formulating and implementing accounting standards for Indonesian Islamic boarding schools. In fact, Western accounting may be irrelevant used in Indonesian Islamic boarding schools because of different cultural values (Baydoun and Willett). Indonesian Islamic boarding schools is an organization based on religious values, originating from Eastern culture. In the end, the materialism assumption in the objective of IIBSA's financial reports might lead users (Muslims) to become homo economicus rather than homo religious.

Decision usefulness approach for financial reporting objective have criticized by Birton & Sholihin (2018) and Alfia et al., (2018), because of the fundamental assumptions in modern accounting is different with Sharia accounting, so is the IIBSA. Therefore, the philosophical foundation of IIBSA needs to be free from Western assumptions of materialism, empiricism, and rationalism. In order to modify the dominant Western orientation, this paper contributes to providing an alternative view of the IIBSA philosophy that will shape IIBSA differently. As such, this paper aims, first, to criticize decision usefulness approach as the single objective of

IIBSA financial report, as the result adopt modern accounting. Second, to initiate *Iman*, *Islam*, and *Ihsan* as the fundamental assumptions of IIBSA.

## Method

This paper uses the framework of *Iman*, *Islam*, and *Ihsan* as the basic assumptions of IIBSA to replace the West-based assumption. From the well-known hadith, the Hadith Jibril, it is known that "religion" in Islamic world view consists of *Iman*, *Islam*, and *Ihsan*. Furthermore, Jibril has explained the concepts of *Iman*, *Islam*, and *Ihsan* to Prophet Muhammad PBUH and his companions (al Bukhari). The three of them constitute one unity, *Iman* is related to his belief (*aqidah*), *Islam* describes the behaviour of a Muslim (*syariat*), and *Ihsan* refers to the state of the human heart to submit and humble oneself before Allah. *Iman* is the first element, because without *iman* (faith) in Allah and the Prophet Muhammad PBUH, people will not embrace *Islam*, and people who are not Muslim will not come to *Ihsan* because one of the pillars of *Islam* "worships Allah" (Ahimsa-Putra). The order of the elements is based on the order of questions asked by Jibril to the Prophet Muhammad PBUH. Moreover, *Iman*, *Islam*, and *Ihsan* are three main terms to the highest happiness in this world and the hereafter (Aydin).

Assumptions are always inherent in the building of philosophy, such as assumptions about society and social science (Burrell and Morgan, 1979). Therefore, the assumptions will determine the ontology, epistemology, methodology and use of knowledge. Thus, we try to build IIBSA from the assumptions of *Iman*, *Islam*, and *Ihsan*. The Quran (the word of Allah), *Hadith* (sayings, approvals and actions of the Prophet Muhammad, peace be upon him, during his lifetime), and other relevant previous literature were used as main reference, since the Islamic source contains many theories on the nature of accounting, its aims, ideology and principles.

## Result and Discussion

### Critique of Assumptions of The Objective of IIBSA's Financial Reporting Borrowed From Modern Accounting

The objective of IIBSA's financial reporting refers to the IASB (International Accounting Standards Board) conceptual framework, where the objectives of financial reporting are the foundation of the conceptual framework. Through identifying the objective of financial reporting, we may conclude that the existence of accounting is to provide information. Investors and other potential creditors are interested in financial reporting because it provides useful information for making decisions. They are mainly interested in information about maximization of profit on their investment, which it represents as an entity theory (Alfia et al.). An entity must be separate from its owner, as such, the concept of ownership is absolutely in the individual. Therefore, owners capital essentially has a very central and strong position. Consequently, the "form" of accounting becomes selfish, materialistic, and does not care about externalities.

Present day accounting is, in fact, developing in response to the information needs of capitalist society (Khan). According to Chwastiak & Lehman (2008), accounting is a part of a moral order based on instrumental rationality which is the centre of the rise of

Western modernity. A reality, for them, is just the product of human perception. Therefore, man stands not in need of any (external) sources of knowledge beyond his intellectual, such as divine revelation (Kuntowijoyo, 2006). The mind thus becomes the supreme determiner of reason, because of the rupture between reason and revelation. At this point, rationalism leads us to be anthropocentric, since humans occupy the highest position. If we were to look deeply into rationalism and anthropocentrism, both of them are related. From an anthropocentric point of view, earth as a commodity has a number of utilitarian values. Our conception of the earth had to be radically changed from a living, generous mother to a dead, exploitable matter in order for industrialization to become a way of life (Berry; Chwastiak and Young; Merchant). Corporations exploit the earth for personal benefit by depriving them of the common good (Jones). Thus, they may maximize wealth for their own happiness with no regard for future generations. Likewise, the epistemology of modern accounting treats human existence as homo economicus (Haniffa and Hudaib; Sitorus et al.).

From the above, we may conclude that decision usefulness approach in modern accounting is powerfully hegemonic. The AAOIFI (Accounting and Auditing Organisation for Islamic Financial Institutions), for instance, uses the same objective with any other standards issued by international accounting bodies in the capital market which emphasize the decision-usefulness (Kamla; Maurer). Further, the objective of the BFSFS (Basic Framework for the Preparation and Presentation of Sharia Financial Statements) in Indonesia was relatively the same with it (Birton and Sholihin) and IIBSA too. Whereas, every organization has different values. As define by Dillard (1991) that accounting is like a mirror. In a country with the domination of capitalist power, accounting practice is also a capitalist accounting technology, and vice versa. It shows that ideology and perspective become a value system that would shapes accounting.

### **The Need for Accounting Philosophy from an Islamic Perspective**

The result of the development of accounting in the capitalist environment is a modern accounting (Ibrahim). Thus, it is clear that modern accounting carries value from the Western world view. According to Lehman (2005), the dominant perspective on international accounting based on principles of economic rationality, decision-usefulness approach, and maximize corporate wealth. Importantly, accounting considers itself value-free which can be practiced anywhere without regard to the context (Triyuwono, “Akuntansi Syari’ah: Implementasi Nilai Keadilan Dalam Format Metafora Amanah”). However, Indonesian Islamic boarding schools used IAI's full adoption of modern accounting. Even though, the users of IIBSA are Islamic society (*santri*).

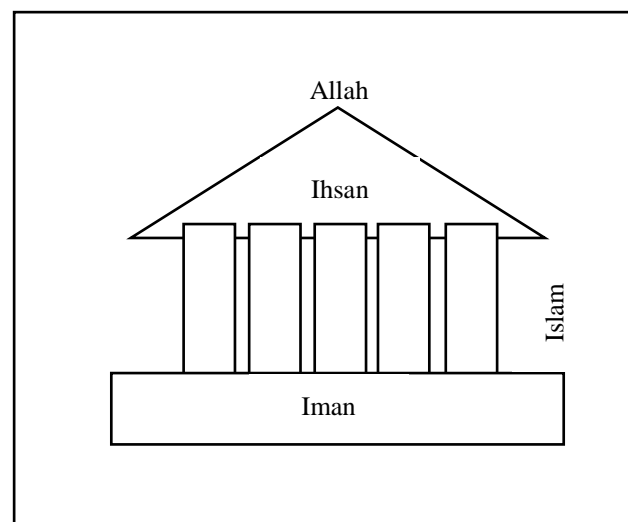
Therefore, under the basic world view of scientists, science and knowledge are conceptualised. Accounting that exist today are the result of modernism, particularly, the understanding of reality, ultimate truth, and values separated by religion become secular knowledge. Thus, *Islam* wants a new paradigm which is the result of dedifferentiation (recite) between religion and science, revelation and reason (Kuntowijoyo). As Muslims, we need to live in a way that is prescribed by Allah and His Messenger, since *Islam* is the way of life. Moreover, all activities must be carried out in an Islamic manner (*kaffah*). In the same vein,

the philosophical concepts for the development of science is very necessary (Arham). The philosophy of science will shape the elements of holistic accounting.

### **The Trilogy *Iman, Islam, and Ihsan* as New Fundamental IBSA Philosophy: an Alternative**

A theory begins with assumptions about reality (ontology) as a core fundamental principle for alternative accounting philosophy, continues to the search for truth (epistemology) and the goals of science (axiology) (Suriasumantri). The epistemology then articulates to be formulated a methodology in testing knowledge. As Chua (1986) suggests to thinking outside the functionalist paradigm, to give birth to accounting research with a different paradigm and which will lead to the formation of a different accounting theory.

*Islam* as a religion has three levels, namely *Iman, Islam, and Ihsan*. The three of them are likened to a house building with *Iman* as the foundation, *Islam* as the building, and *Ihsan* as the roof top. Figure 1 demonstrates an alternative IBSA assumptions alteration.



**Figure 1. An alternative IBSA assumptions**

The first pillar is *Iman*. *Iman* is essentially to believe in certain metaphysical, unseen but intelligible realities. The pillars of *Iman* are criteria in the form of things that must be believed by someone in order to be said to be a believer. Based on a *hadith* Jibril, the Prophet Muhammad PBUH explained that the six pillars of *Iman* (faith) include belief in the existence and oneness of God (Allah), belief in the existence of angels, belief in the existence of the books of which God is the author, belief in the existence of all Prophets, belief in the existence of the Day of Judgment, and belief in the existence of God's predestination. Furthermore, the Prophet Muhammad PBUH defined the word "*Iman*" as "a confession with the heart, utterance by word, and activity of the limbs" (Murata). Thus, *Iman* involves confession, pronunciation, and deeds.

The second pillar is *Islam*. *Islam* teaches Muslims to surrender to Allah. Based on a *hadith* Jibril, the Prophet Muhammad PBUH explained that *Islam* has five pillars. *First*,

acknowledgement that “there is no God worthy to be worshipped, except Allah” and that “Muhammad is the final Prophet of Allah” (*shahada*). By saying *shahada*, a Muslim is subject to any "terms and conditions" established by Allah to live in this world. *Second*, prayer (*salah*). The Quran commands prayer more than any other activity, and the prophetic sayings show that God loves prayer more than any other human activity. *Third*, almsgiving (*zakat*). *Zakat* means “purity. The basic idea behind *zakat* is that people purify their wealth by giving their share to God. Just as ablution purifies the body and prayer purifies the soul, so does *zakat* purify property and makes it pleasing to God. *Fourth*, fasting (*sawm*). Fasting is usually considered the most personal and spiritual pillar. *Fifth*, pilgrimage (*hajj*). Muslims are obliged to perform *hajj* once in their lifetime, but only if they have the means to do so.

The third pillar is *Ihsan*. Based on a *hadith* Jibril, the Prophet Muhammad PBUH explained about *Ihsan*, “You worship Allah as if you see Him, and if you are unable to see Him, Allah will see you”. *Ihsan* is the spirit of every worship and determines whether or not it is accepted. When a person has reached the level of *Ihsan*, he will carry out all his worship with a solemn heart (*khusyuk*). This is what most people find very difficult to do. Because in practice, even though you have done a complete worship with all the pillars and *sunnah*, it is not necessarily able to bring your heart completely to submit and humble yourself before Allah SWT. Therefore, *Ihsan* is also meant to awaken and remind people that Allah is always present and watching over them. If he cannot see Allah since no one can see Him in this life, then he must maintain the awareness in his heart that Allah exists and watch over Him.

The philosophy must be described based on *Iman*, *Islam*, and *Ihsan* assumptions. The main assumption is about God. In contrast to the Western world view in the prison of rationalism, Muslims derive their world view from the Qur'an. It emphasizes the concept and application of Tawhid, which demonstrates the denial of other gods besides Allah and also affirmation that Allah as the 'Almighty God' to be worshipped. As a result, we believe that we are one of God's creations. Every human soul recognize God's position as his Creator since in the spirit realm (QS Al A'raaf (7): 172). Therefore, humans have witnessed firsthand the majesty of Allah as their owner. Thus, humans "exist" in this universe after being created and willed by Allah. With this testimony and agreement, all human beings born into the world already have values, namely *Iman* (QS. Ar-Rum (30): 30). Therefore, in an Islamic perspective, the concept of human is homo Islamicus, the individual who is reaffirmed Islamically. This concept is explicitly explained in the Qur'an through the story of human creation and the purpose of human creation through dialogue between God and the angels (QS Al Baqarah (2): 30-39; QS Al-Hijr (15): 28-44; QS Sad (38): 69-74). Further, God stated to create human as His vicegerent (*khalifah*) on the earth.

At this point, God is the purpose to do something (worship - because of Allah), since it is the reason for the creation of an existence. In the context of accounting, God is the goal of accountability which Tauhid is the ontological basis. In addition, one of the wills that Allah explicitly states is that all actions performed by every human being are actions to fulfill the mandate, must be done in the framework of worship or devotion to Allah (QS Az Zariyat (51): 56).

Therefore, the epistemological framework is a logical consequence in representing goals, which will derive theory from practice (form). The 'quest for epistemology' must begin with the conviction that all knowledge has a sacred essence by referring to the domination of

the truth of Tauhid. Muslims believe that God is Almighty God and the Creator has created everything (QS Al Baqarah (2): 117). That is, Allah created this universe from nothing. On the other hand, Atheist scientists say that all natural occurrences occur and move by themselves naturally. However, the Qur'an emphatically refutes the opinion of atheists by stating that Allah is in control of all this (sky, earth, sun, moon, etc). As a result, this belief affirms that all knowledge, including those produced by human reason like everything in the universe will ultimately come from Allah and will return to Him (QS Al Baqarah (2): 28), because it is related to knowing what Allah created on earth.

In the accounting reporting context, financial reporting provides information not only quantitative (material nature), but also qualitative information as a spiritual symbol. The two pieces of information are not two separate elements, but are united, as proposed by Triyuwono (2003), namely synergy of binary opposition. The quantitative aspect in the mainstream accounting reporting is seen as material dominance, so this reporting includes "*seng liyan*", in this case, which is a qualitative that represents the spiritual aspect. The existence of reporting, for instance, financial reporting formulation initiated by Triyuwono (2003, 2013) is an attempt to represent a holistic and integral of reporting (well-balanced). Consequently, financial reporting is not only concerned with the interests of individuals but also other parties, as such, the needy, the poor, as consequent from zakat distribution.

Furthermore, QS Al Baqarah (2): 28 explained that "Why do you disbelieve in Allah, even though you were dead, then Allah brought you to life, then He turned you off and turned on again, then it is to Him that you are returned?". The point is, initially humans came from Allah, then finally they returned to Allah. The true sacred goal of man is to reach the level of *Ihsan*, where he realizes that Allah knows every moment and down to the smallest detail of worship and belief. Thus, in this way, he will reach the level of perfection (*Ihsan*), when he feels spiritual bliss and the light of knowledge that God gives directly to his heart (*haqiqah*).

The alternative assumptions of IBSA provides much more holistic compare to the Western-based assumptions. It provides a fundamental philosophy of liberating accounting. In the perspective of *Iman*, *Islam* and *Ihsan*, the objective of IBSA financial reporting departs from the understanding of self, affirmations that Allah as the 'Almighty God' to be worshiped in carrying out every activity as a provision for the afterlife.

## Conclusion

This article has discussed the issue of the relevance of Western assumptions to developing IBSA. Starting from the foundation of the IBSA philosophy is unsuitable with Islamic society (*santri*), therefore, it can be said that there may be a danger for IBSA trying to achieve the goals of the worldview (*falah*) by using modern accounting in evaluating the results. There are concerns that the use of modern accounting with Western values attached to its objectives (economic decision making), its disclosure, and principles of assessment, especially starting from its philosophical foundation, will mislead users because the reality created by modern accounting is materialist rather than social welfare (*masalahah*).

This paper suggests a trilogy of *Iman*, *Islam*, and *Ihsan* to be the basis assumptions of IBSA. In conclusion, our analysis has emphasizes that the objective financial reporting is highly dependent on God's oneness (*Tawhid*). One must do activities because of Allah and

leave all the results to Him alone. By feeling God's presence, a person performs his duties very well. Thus, the assumptions philosophy of IIBSA is more transcendental than before. Finally, this paper gives the readers an impression of its potential to encourage further research in the area of accounting philosophy.

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