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Asset's Concept Based on Zuhud: Reflection Value of Simplicity in Islam

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ABSTRACT

This study aims to develop the concept of assets following the principles of Islamic law by incorporating zuhud values. To reach the aim of this study, the researcher used a religionist-spiritualist paradigm with a case study as a research design. Data collection comes from an interview, observation, and documentation. This research found that the concept of the asset based on zuhud is a world of pleasure that aims to make humans loveable by God and other humans, which can provide in-depth knowledge of his humble world in the eyes of Allah, and an understanding of the essential nature of a human being who is always a loving asset that one day will harm him to the very far away.

INTRODUCTION

Assets are owned and controlled by an entity whose use is for the entity's benefit only (FASB 2008).

Assets are resources that are held by the entity as a result of past events and from which future economic benefits are expected to flow to the entity (IAI 2018).

In simple terms, the accounting concept is built based on measuring, recording, and reporting the performance of an entity. The relationship between measurement, recognition, and purpose of financial statements will provide an understanding that the financial statements contain values that will be accounted for by stakeholders to be used as a consideration in making an entity's economic decisions. The values listed will be a vital part of making future management strategies. This economic decision will affect the course of an entity in the future.

Some statements such as PSAK and SFAC above sound very reasonable when faced with today's modern accounting realities that require details regarding an entity's financial flows. However, we also need to know that accounting science is a derivative of social science, not an exact science such as engineering, natural sciences, medicine, and so on. It seems inappropriate if a social science relies only on measurement of rationality alone, it should also be noted that social science is a field of science that deals with human behavior which sometimes cannot be predicted by mere numbers. For example, how to measure the honesty of an employee? Isn't the value of honesty also an important aspect for a company? Imagine if in a company there was no honesty among each other, will the company be okay? It shouldn't be, the company will not grow because there is no mutual trust between everyone. But is the nature of this honesty measurable? If not, then it seems that the use of rationality measures alone is not sufficient if it is used in the field of social sciences or accounting which focuses not only on numbers but also on very varied human behavior. Furthermore, what is the impact of this matter? The impact of the preparation of modern accounting concepts which only focus on measurement alone will only create consumptive and individualistic people. Then at

the start, it will only dwell on satisfying the desire for the accumulation of wealth to only a few people (Fahrudin 2007; Richard 2015; Chiapello 2007).

Then this matter can be seen as having an impact on the pattern of human life that tends to deify material which in turn creates endless human conflicts (Cooper 2015). Such as the exploitation of the workers, welfare inequality, excessive exploitation of nature, and so on. Moreover, if we examine it more deeply, God created matter as a tool to humanize man himself (Alim, 2015; Sari et al., 2015) which if the material is managed properly it will have a significant contribution to the welfare of society (Mahat et al., 2015 and Sukoharsono, 2010). It is not right that matter is the goal, matter will be more appropriate if it becomes a means to an end, which is to return to the owner of everything. But what is happening today is not like that, the real source of the problem is only a small hole, namely the misconceptions in accounting science that are increasingly becoming a huge gap due to the use of inappropriate thinking tools. Yes, it is not quite right here because in the preparation of the accounting concept it is only based on the measurement of human rationality, even though social science is not like that, social science is a science that considers all aspects that can impact human life, as well as the existence of God.

This acknowledgment of the existence of God and its impact on mankind today has been forgotten in every aspect of human life, as well as its use in science. It is not surprising that social science or modern accounting science is increasingly alienating humans from their creators and on the other hand, humans are getting closer to an endless love of materiality. Indirectly, the impact of this matter will lead people to take action to justify any means to obtain it. This is the true face of modern accounting. A manifestation of human greed and greed. The shift into a materialistic being is more or less influenced by the misunderstanding of modern humans regarding what they have. This matter is in line with the problems described in the previous discussion. This shift is not surprising due to the increasing demands of every human being. If this is allowed to continue, it will create human beings who are individualistic and do not care about each other (Maknin 2011). The more severe impact is when the human-only focuses on material things and forgets his identity as a social being as well as a

spiritual being.

It is through these problems that humans should realize that they should return to the path they should have been through, namely the path of truth provided by God. To return humans to a path that should have been required a proper way to become a filter from the sparkling modernity of the world. This incident is very similar to the story after the death of the Prophet Muhammad and his Khulafaur Rashidin. At that time, Islam was led by the Umayyad dynasty, which lived a life that was so materialistic and wrongful to its people (Muslimin and Arifin 2019). Departing from the problem of this concept of assets, this study aims to juxtapose the concept of *zuhud* as something that is very inversely proportional to the definition of conventional assets. The concept that is not glare will be the sparkling world. Then, the estuary of this research is expected to contribute especially to the generation of new concepts about assets. A concept that has divine value and is based on the welfare of mankind. Based on this explanation, a research concern is formulated as follows: How is the construction of the concept of assets based on the nature of *zuhud*?

LITERATURE REVIEW

Zuhud's Concept

Etymologically *zuhud* comes from Arabic which originates from the word *al-zuhd* which is the root word for *zahada* which means not being fond of or not greedy for the world (Hafiu, 2017; Hamid et al., 2016; Hidayati, 2016). *Zuhud* is detaching oneself and emptying the heart from the things of the world that can make you forget God (Maknin 2011; Ismail 2014). As for *zuhud* in the terminology of the Sufis are a way that can prevent them from getting astray and all the tricks of worldly pleasures (Fudholi 2015).

As previously explained, *zuhud* originated from resistance to materialistic properties. This *zuhud* nature is present due to human nature which defies the world above all else (Jihad 2011). However, some opinions state that *zuhud*, or what in the Western world is declared as asceticism is not born from Islam itself (Saliyo 2016; Nurcholli 2012). Some argue that *zuhud* comes from the

habit of Christian monks who stay away from material worldly pleasures. The other side is that there is an opinion that *zuhud* comes from Hindus who also encourage people to leave the world and get closer to God to achieve the union of *Atma* and *Brahma* (Fudholi 2015). Buddha with his *Nirvana* understanding, that to achieve it one must leave the world and enter a life of unity with nature. Some argue that the *zuhud* comes from the Pythagorean philosophy. His teachings teach us to leave the pleasures of the world and join the cosmos (Herho, 2016: 24). Some argue again that the *zuhud* comes from the teachings of Plato's philosophy of emanation (Motahhari 2013). According to philosophy of Plotinus emanation states that the spirit emanates from the substance of God. Then we will return to God. However, a spirit that enters the material realm causes it to become dirty, so to return to its original place requires self-purification. Regardless of the origin of the *zuhud's* nature, neither the meaning nor the impact of its application will not reduce the value of the *zuhud* in the least. The application of *zuhud* does not only focus on the value of simplicity alone, but it focuses more on purifying the human self to be closer to God (Hamid, Suliaman, and Ariffin 2016).

RESEARCH METHODS

This research uses a religionist transition paradigm and a spiritualist paradigm. The research design refers to the case study research design. The basis of the research concept used in this research is sourced from the Al-Quran Surah Al-Isra verse 36 which reads as follows:

And do not follow what you do not know of. Verily hearing, seeing, and heart, all of them will be held accountable (QS. Al-Isra, 36).

Surah Al-Isra verse 36 states that the source of knowledge is the human mind and heart, therefore this research wants to combine these two aspects in analyzing the accounting problems raised. The paradigm following surah Al-Isra verse 36 is described in the paradigm table commonly used in accounting as follows:

Table 1 Source of Science

No.	Paradigm	Source	Views of Al-Isra 36
1	Positive (Mulawarman 2010; Kamayanti 2016)	Objective reason	Intellect
2	Interpretive, Critical, and Postmodernism (Mulawarman 2010; Kamayanti 2016)	Subjective reason	
3	Religionist (Winkel 1989; Kamayanti 2016; Mulawarman 2010)	Intellect Faith Tawhid	Heart
4	Spiritualist (Sonhaji 2017; Septyan and Julianto 2018; Triyuwono 2013)	Taste Intuition Revelation	

The table above can illustrate that the designs that are deemed appropriate to be used and represent aspects of the mind and heart contained in the Al-Isra 36 chapter, namely the religionist paradigm and the spiritualist paradigm. The religionist paradigm is a paradigm that rests on the power of rational thinking coupled with a sense of religiosity towards the oneness of God (Mulawarman 2010). According to Winkel (1989), the religionist paradigm assumes its basic concept, namely a concept of belief in the oneness of God. In this religionist paradigm, it is assumed that accounting science cannot be separated from its various interests (value-free). From this point of view, it is believed that the values of divine religionist can be internalized into accounting. Furthermore, the spiritualist paradigm, namely a paradigm that rests on the feelings that exist in humans. According to Septyan & Julianto (2018) and Triyuwono (2013), this paradigm always relies on God's consciousness. The main things in this paradigm explain that Allah is the owner and giver of all existing knowledge (Sonhaji 2017). This paradigm implies that man in seeking knowledge in the world should always depend and hope in his God.

The research design used in this research is a research design that is expected to be able to uncover a wide range of social problems that occur. In line with this research question that is about "how to construct", it is best to first need an in-depth understanding of "what is happening". Without an understanding of the social situation and conditions that occur, a construction intention will only become a building of view that does not have a significant impact on its users. So, if you want to build a solid and useful foundation of social understanding, it should first be accompanied by

a deep understanding of how events and social impacts are happening. The research design that is following the problem of this research and puts forward how to understand the events and social impacts that occur is a case study research design. A case study is a research design that is deemed appropriate to be used in this research. The meaning of case studies according to experts is:

A case study is expected to catch the complexity of a single case. A single leaf, even a single toothpick, has unique complexities but rarely will we care enough to submit it to the case study. We study a case when it is of very special interest. We look for detail of interaction with its contexts. A qualitative case study is a "study of the particularity and complexity of a single case, coming to understand its activity within important circumstances" (Stake 1995: 1)

The use of a case study research design and a religionist-spiritualist paradigm is expected to be able to explore problems regarding human greed and excessive love for the world. After understanding this problem, the researcher is expected to be able to provide an additional perspective regarding how to view and own assets or assets that are not only beneficial for oneself but also society at large. Additional suggestions for this view come from a deep understanding of the existing problems and are also combined with the use of a holistic paradigm, in which this view is expected to become a stepping stone for realizing the welfare of the people.

The data used in this study are primary data and secondary data. Primary data here is interpreted as a broader data source. Sources of data that are not only based on the usual understanding of primary data sources, namely data that come

directly from the experiences and views of the interviewed informants. Primary data here is also interpreted as sourced from divine sayings, which are sourced from the words of Allah which are manifested in the holy book of the Koran. The next primary data is sourced from the words, deeds, and actions of the Prophet Muhammad Sallallahu 'Alaihi Wasallam. So, in short, the primary data in this study is sourced from the informant's view, the divine words manifested in the Al-Quran and the Hadith of the Prophet Muhammad Sallallahu 'Alaihi Wasallam (Abidin 2009). Secondary data in this study are sourced from stories and lives of true lovers. The true lovers referred to here are Sufis who have ascetic qualities towards the world. Furthermore, this prophetic story will later provide a picture related to how to be a true lover who is not greedy with worldly glitter. The amalgamation of several types of data is called by KH. Hamdani a process of Islamic scientification (Abidin 2009).

Following the religionist-spiritualist paradigm and also the use of case studies as a design in this study, data analysis in this study refers to the two data analysis methods that have been described previously, namely the use of mind and heart to reveal the problem of asset meaning that has occurred. The use of reason referred to in this study is how researchers can explore a problem using a case study analysis knife. The case studies here have a role in uncovering existing social problems.

When talking about case studies, this research intends to use data analysis techniques that come from views Stake (1995). According to Yazan (2015), the epistemological foundation used in the case study data analysis according to Stake is a research foundation that aims to construct something, from this matter why the researcher chose Stake's view to be used in this study. Stake (1995: 71) discloses four forms of data analysis and their interpretations in case study research, namely (1) Category collection, where the researcher tries to find the meaning that corresponds to the research issue from the various data that has been collected. (2) Direct interpretation, after category collection, the case study researcher draws and compiles the same pitched meanings that have been obtained to make it easier for researchers and readers to understand the meaning obtained from the interview results and (3) Next, the researcher forms a pattern and looks for a match between two or more views of the informants are similar. In the

end, researchers are expected to be able to draw meaning through data analysis based on the results of the analysis from the previous stage. On the other hand, the stage of using the liver in research is starting with a muhasabah. This Muhasabah is a manifestation of acknowledgment of all the actions that have been done by oneself while enjoying the age that has been given by Allah. This Muhasabah aims to provide awareness for oneself that humans are ignorant creatures, as the knowledge they have now is essentially a gift from Allah alone. After muhasabah, researching continues to get closer to His Lord. This is so that every action he does is always on the right path. This approach to Allah we know as dhikr. Recitation in Islam is a recitation of divine sentences both orally and in the heart which are intended to always present Allah in every human action. If in a religion other than Islam, dhikr can be equated with meditation or meditation. The point is that this activity aims to get closer to God the owner of everything. After correcting and getting closer to Allah, the next step is to ask for help from the true Helper regarding what actions to take next. This request is based on the belief that the true source of knowledge is the knowledge that comes directly from God. The request for answers in this study is stated as a prayer. Prayer is a manifestation of the submission and humility of a human being before God, it is only natural that a human being in carrying out his research or daily activities must always ask God for help. The next phase is tafakkur. In this phase, a researcher contemplates the instructions God has given him. This phase is like thinking about how to assemble the puzzle pieces that Allah has given you. The last phase in optimizing the use of the liver is to take action and then trust. The effort is a manifestation of a researcher's efforts in formulating the results of his research. After he did his best, the researcher returned the results to Allah's provisions (tawakkal). The results of the process of using the heart are expected to provide a more holistic meaning of assets,

The final stage is to integrate the results of the interpretation of assets based on the mind and heart that have been obtained previously with the hadith regarding zuhud. The hadith referred to here is HR. Ibn Majah no. 4102 regarding the command to make zuhud. This hadith narrated by Ibn Majah is used as a basis in this study because of two things, the first is that this hadith is the only hadith in the

hadith book of syarah bulughul mahram written by Ibn Hajar Asqalani which explicitly mentions the word “zuhud” in therein. The second is that if we examine more deeply we will not find a single word in the Koran that explicitly mentions the word “zuhud” in every verse (Triana 2017). After the results of the integration have been completed, the researcher then refines the concept of this new asset with the four important aspects contained in the financial statements, namely recognition, measurement, presentation, and disclosure. Here the researcher writes down what impact this zuhud-based asset concept has on these four aspects, but it does not rule out the possibility that this new concept will also give birth to a new aspect. After some of these processes, the researcher hopes to be able to compile an asset concept based on the zuhud nature that suits the needs of financial report users and on the other hand does not forget the aspect of religiosity.

RESEARCH RESULTS AND DISCUSSION

Before formulating the concept of assets that have zuhud in nature, the researcher will first explore the understanding of each informant in his view of assets. The exploration of this meaning is to reveal the essence of the real assets according to the informants who have been selected. Referring to the results of interviews in this study, the results obtained can be arranged into an empirical meaning framework following the aspects contained in the PSAK, namely as follows:

1. Asset's definition
Assets are material, non-material, social, spiritual, and divine resources obtained from work, gifts from parents, and God with the owner of the asset not belonging to humans and the true owner, namely Allah SWT with consideration of legal, rationality, spiritual factors. and mentally.
2. Recognition
Assets are not only recognized when they have value, they can also be non-material things that have memories and experiences in them.

3. Measurement
The size of assets can be measured materially and immaterial. But some argue that in essence, the property does not have to be measured.
4. Recording
Assets are not always recorded only as numbers in the financial statements, but also must be accompanied by an awareness of the nature of honesty.
5. Reporting
Assets are not only in the form of reports that can be reported to interested parties but must be accountable to Allah.

Assets in Zuhud

After finding the meaning of assets according to the informants, this research then enters a higher stage than the previous discussion. In this section, the researcher will try to construct a simple concept that will later become the foundation in developing the concept of assets based on zuhud . The purpose of this higher stage is how the formulation of this concept does not focus solely on the knowledge of the researcher but is also based on the spiritual experiences the researcher has experienced while writing each word in this discussion.

Furthermore, based on the discussion above and all the discussion about assets in this paper, the researcher wants to unite the two conflicting aspects. First, the researcher wants to build a zuhud framework following the spirit of the hadith narrated by Ibn Majah no. 4102 which cannot be separated from the aspects needed to view the assets and enjoyment of the world's assets. The knowledge in the selection of the verses of the Qur'an and the hadiths below does not come from anyone but is purely from God's knowledge which was revealed suddenly without any cause to the subconscious of the researcher.

The framework for the concept of the nature of zuhud consists of several premises built by the verses of the Al-Quran and also the Hadith as follows:

Table 2 Zuhud Framework

No.	Source	Contents	Premise
1	Spirit of Zuhud (HR. Ibn Majah no. 4102).	From Abul 'Abbas, Sahl bin Sa'ad As-Sa'idi radhiallahu' anhu, he said: "A man came to the Prophet sallallaahu 'alaihi wa Sallam and said: 'O Messenger of Allah, show me an act if I do it. , then I will be loved by Allah and loved by humans.' Then he said: "Be a Zuhud to the world, surely Allah will love you and be a zuhud to humans, surely humans will love you". (HR. Ibn Majah no. 4102).	Become a human being loved by God and Human
2	Rationalization of Zuhud I (HR. Muslim no. 2957)	Indeed the Prophet Sallallahualaihi wa Sallam walked through the market while many people were near him. He walked past the carcass of a male goat with small ears. Holding his ear, he Sallallahualaihi wa Sallam said, "Who among you would like to buy this for one dirham?" People said, "We have absolutely no interest in him. What can we do with it? " He said, "Would you like it to be yours?" People said, "By Allah, if this kid of the goat was aliSallam would have been disabled because his ears were small, what else would he have died?" Then he Sallallahualaihi wa Sallam said, "By Allah, truly the world is more despicable to Allah than the carcass of this kid for you". (HR. Muslim no. 2957)	Contemplating the humiliation of the world
3	Rationalization of Zuhud II (HR. Bukhari and Muslim).	Rasulullah said, "If a human being has two valleys (which contain) treasure (gold) then he must (ambition) seek the third valley of wealth" (Narrated by Bukhari and Muslim).	Love for wealth is a never-ending love
4	Rationalization of Zuhud III (Surah Al-Hadid verse 20)	Know, that in truth the life of this world is only a game and neglect, adornment and boasting among you and boasting about the abundance of wealth and children, like rain whose crops amaze the peasants; Then the plant dries up and you see it is yellow and then crumbles. And in the hereafter (later) there will be harsh punishment and forgiveness from Allah and His good pleasure. And the life of this world is nothing but deceptive pleasures. (Surah Al-Hadid verse 20).	The world is such a perfect deception
5	Rationalization of Zuhud IV (a) (Surah Ibrahim, 2-3).	It is Allah Who owns everything in the heavens and on earth. And be an accident for those who disbelieve because of the very painful torment, (namely) people who prefer the life of the world to the hereafter, and prevent (humans) from the way of Allah and want the way of Allah to be crooked. They are far astray (QS. Ibrahim, 2-3).	The love of the world is an accident that will lead to astray (love of the world = astray)
6	Rationalization of Zuhud IV (b) (HR. Al-Bukhari)	Narrated from Abu Hurairah radhiallahu anhu, he said that the Prophet Muhammad SAW said, "Woe to the slave of the dirham, the slave of the dirham and the slave of the qathifah (clothing). If given he is pleased and if not given he is not pleased (HR. Al-Bukhari no.6335)	Woe to those who are slaves of the world
7	Rationalization of Zuhud V (QS. Ash-Shura, 20).	Whoever wants profit in the hereafter, we will add to that profit for him and whoever wants profit in the world, we give him a portion of the profits and there is no for him any happiness in the hereafter (QS. Ash-Shura, 20).	Allah's calculations are never wrong
8	Foundation I (QS. Hud verse 6).	And there is not a single animal on earth, but Allah is the one who provides sustenance, and He knows where the animal lives and where it stores it. Everything is written in a real book (Lauh mahfuzh). (QS. Hud verse 6).	Realizing the inability of oneself to anything in the entire universe
9	Foundation II (Surah An-Najm, 48).	And that He who gives wealth and sufficiency (Surah An-Najm, 48).	Building a surrender to Allah's provisions but still accompanied by a sense of tawakkal.
10	Zuhud enforcer within I. (HR. Bukhari and Muslim).	Rasulullah said, "It is not wealth with many possessions, but wealth (which is essential) is wealth (in) the soul" (HR. Bukhari and Muslim).	The real treasure is the soul that always submits to Allah Almighty.

No.	Source	Contents	Premise
11	Zuhud enforcer within II (HR. Ibnu Majah, Ahmad, Ad Darimi, Ibn Hibban).	Rasulullah said, "Whoever (makes) the world his main goal, Allah will scatter his affairs and make poverty / never feel enough (always there) in front of him, even though he will not get more worldly (property) than what Allah has decreed for him. . And whoever (makes) the hereafter his intention (main goal), Allah will collect his affairs, make wealth / always feel sufficient (there is) in his heart, and worldly (property) comes to him in a low state (of no value in his presence) "(HR. Ibn Majah, Ahmad, Ad Darimi, Ibn Hibban).	Essential wealth is what is in the heart of a human being

After several explanations of the various premises regarding assets, we can draw an understanding that zuhud in looking at assets is based on the spirit in HR. Ibnu Majah No. 4102 (normative) are as follows:

The assets concept based on zuhud (normative) is a world blessing that aims to make humans can be loved by God and other humans, which can provide in-depth knowledge of the humiliation of the world in the eyes of Allah, and an understanding of the essential nature of a human being who always loves wealth. someday he will certainly harm himself to the abyss of very far astray. A soul who has committed zuhud to the property will bring him to realize his inability to all the power of Allah and on the other hand, continue to strive to work to benefit himself and others, but the spirit of effort must always surrender to Allah Almighty and believe that intrinsic wealth is what is in the heart of a human being.

The Way of Zuhud

After discovery of the concept of assets based on zuhud according to the verses of the Qur'an and hadith (normative) in the previous discussion, then this paper will continue how to combine the meaning of assets according to the PSAK (thesis) and

the meaning of assets according to the informants who has been researched. The purpose of holding this merger is to illustrate how the meaning of the concept of real assets is happening today. After the merger, it is continued to combine the results of the meaning of the new asset (antithesis) with the concept of zuhud (normative) assets that were discussed in the previous discussion. The results of this second stage of the merger will later become new findings regarding the concept of assets.

Before defining the concept of assets based on zuhud, the authors first formulate an asset concept based on a normative view of assets combined with an empirical view of assets collected from data collection in this study. In defining new assets, the authors feel need to follow the existing aspects in the financial statements, namely the aspects of recognition, measurement, recording, and reporting. This is done because the concept of assets empirically does not yet have a sufficient pattern to be used as a complete concept. However, what needs to be emphasized here is that although the construction of a new asset concept follows the aspects contained in PSAK, the extension of each of its aspects is based on the findings obtained when data collection in this study and is in no way based on any rules. The description of normative assets and assets empirically is as follows:

Table 3 Description of Normative Assets and Empirical Assets

Aspect	Normative Assets (PSAK) (Thesis)	Empirical Assets
Definition	Assets are resources that are held by the entity as a result of past events and from which future economic benefits are expected to flow to the entity.	Assets are material, non-material, social, spiritual, and divine resources obtained from work, gifts from parents, and God with the owner of the asset not belonging to humans and the true owner, namely Allah SWT with consideration of legal, rationality, spiritual factors. and mentally.
Recognition	Recognized when it has a value or cost that can be measured reliably	Assets are not only recognized when they have value, they can also be non-material things that have memories and experiences in them.
Measurement	A measurable asset is an asset that can be measured at its fair value at the time the asset is acquired.	The size of assets can be measured materially and immaterial. But some argue that in essence, the property does not have to be measured.

Aspect	Normative Assets (PSAK) (Thesis)	Empirical Assets
Recording	Recordable assets are only assets that have a computable value	Assets are not always recorded only as numbers in the financial statements, but also must be accompanied by an awareness of the nature of honesty.
Reporting	Reported to all parties who have an interest in the company in the form of financial statements	Assets are not only in the form of reports that can be reported to interested parties but must be accountable to Allah.

If based on the use of the paradigm in this study, which uses the mind and heart, the two concepts above cannot be blamed but can be combined into a single, unified meaning in the construction of a new asset concept. As for the

construction of new assets, it must consider aspects that are universal and scientific without losing the aspect of religiosity. The meaning of this new asset if arranged will be as follows:

Table 4 New Meanings of Assets

Aspect	The Meaning of New Assets (Antithesis)
Definition	Assets are material, non-material, social, spiritual, and divine resources obtained from work, gifts from parents, and God with the owner of the asset not belonging to humans and the true owner, namely Allah SWT with consideration of legal, rationality, spiritual factors. and mentally.
Recognition	Assets are not only recognized when they have value, they can also be non-material things that have memories and experiences in them.
Measurement	The size of assets can be measured materially and immaterial. But some argue that in essence, the property does not have to be measured.
Recording	Recording of assets is like two coins that are inseparable from each other, namely the recording of financial statements with numbers and the recording of acts of worship for all human actions. This will be a protector of one another which can be a consideration for humans to always be honest and straightforward in doing every job.
Reporting	Assets are not only in the form of reports that can be reported to interested parties but must be accountable to Allah.

The meaning of new assets is created from the merging of the meanings of assets obtained from research results and with the meaning of existing assets, namely assets based on PSAK. This merger is carried out because if we talk about views, there should be no parties who are considered right and wrong. The difference in views is a very natural thing, so from this diversity, there is an amalgamation that covers each other's faults. This new meaning of assets is more of an antithesis to the meaning of existing assets, but this meaning is not yet a final concept aimed at this research. This new meaning is only used as an additional perspective in formulating a *zuhud*-based asset concept later.

Synthesis of Asset's Based on *Zuhud*

Thesis-antithesis-synthesis is a dialectic of the course of scientific development that has been applicable in all fields of science so far. The antithesis is present because of the shakiness of the scientific foundation that is currently in force.

This unsteadiness is due to the more deviating a scientific foundation from the actual path.

The thought of looking for new paths that are different from the current science can be a sign that science is something dynamic and develops following the demands of the times. The new path that will be built in this research becomes a human effort to reach an essential truth. A certain path will not be easy to carry out without asking for help from the Almighty.

The final form of the dialectic of this scientific journey is to reach the ultimate truth. The ultimate truth that has sometimes been forgotten at this time. A truth that cannot be obtained without the intervention of Allah. Only by cultivating self-awareness and by surrendering one's ego is the only way to go first. Without this, the dream of reaching the ultimate truth will only be a utopia.

Simple activities in the form of *muhasabah*, praying, and entrusting everything are very fundamental activities that are now sometimes

marginalized by “unscientific” propositions that seem to give a message that true truth is only the truth that comes from human reasoning. for modern society, these activities are only regarded as ordinary ceremonial activities that have nothing to do with the development of science. It is from this matter that this research seeks to become a “small

spirit” that is expected to ignite the spirit to instill divine knowledge and a spiritual sense into every branch of science in the future.

The synthesis offered and as the purpose of this research which is not only sourced from reasoning alone but also instills a spiritual sense in the new concept will be described in the following table:

Table 5 Formulation of Asset’s Based on Zuhud

Aspect	The Meaning of New Assets (Antithesis)	Meaning of Asset’s Base on Zuhud (Normative)
Definition	Assets are material, non-material, social, spiritual, and divine resources obtained from work, gifts from parents, and God with the owner of the asset not belonging to humans and the true owner, namely Allah SWT with consideration of legal, rationality, spiritual factors. and mentally.	The concept of assets based on zuhud is a world blessing that aims to make humans able to be loved by God and other humans, which can provide in-depth knowledge of the humiliation of the world in the eyes of Allah, and an understanding of the essential nature of a human being who always loves certain property. will harm himself to the abyss of the very far away apostasy. A soul who has committed zuhud to the property will bring him to realize his inability to all the power of Allah and on the other hand, continue to strive to work to benefit himself and others, but the spirit of effort must always surrender to Allah Almighty and believe that intrinsic wealth is what is in the heart of a human being.
Recognition	Assets are not only recognized when they have value, they can also be non-material things that have memories and experiences in them.	
Measurement	The size of assets can be measured materially and immaterial. But some argue that in essence, the property does not have to be measured.	
Recording	Recording of assets is like two coins that are inseparable from each other, namely the recording of financial statements with numbers and the recording of acts of worship for all human actions. This will be a protector of one another which can be a consideration for humans to always be honest and straightforward in doing every job.	
Reporting	Assets are not only in the form of reports that can be reported to interested parties but must be accountable to Allah.	

From the description in the table above, it will then be combined into a complete unified concept of assets and zuhud. This unity has to cover each other’s shortcomings to create a meaning that can

not only benefit others but can also be a way of worship if it is applied in everyday life. The synthesis is:

Table 6 Asset’s Based on Zuhud

Aspect	The Meaning of Asset’s Based on Zuhud (Synthesis)
Definition	The asset is a world blessing in the form of material, non-material, social, spiritual, and divine resources which aim to make humans loveable by God and other humans, which is obtained from working and trying with the true owner, God who is entrusted to be managed by humans. with management considerations, namely by considering legal, rationality, spiritual and mental considerations.
Recognition	Assets are not only recognized when they have value, they can also be in the form of non-material things where the ultimate goal of recognizing these assets is not only recognized as one’s property but also to provide awareness about the sense of being able to benefit others.
Measurement	The actual size of the asset depends on what is in the heart of every human being, which if you need measurement, you need the ability of the five senses to measure it.
Recording	Recording of assets is like two coins and cannot be separated from one another, namely the recording of financial statements with numbers and recording acts of worship for all human actions. This will be a protector of one another which can be a consideration for humans to always be honest and straightforward in doing every job.
Reporting	Assets should not only be a report that is reported to interested parties but must also be accountable to Allah SWT, whose end can be beneficial for oneself and all humans.

The results of the formulation of the asset's concept above can provide some profound meaning for the development of accounting science in the future. The definition of the concept of assets based on *zuhud* in the table above at least confirms several things, namely:

1. The use of the phrase "world pleasure" is a doctrine into the human subconscious to always have a feeling of gratitude for what has been entrusted to it. This can create humans who are not greedy and always share with others.
2. The use of the sentence "to make a man can be loved by God and other human beings" is a socio-spiritual invitation which in the end can cause people to always think that seeking wealth is a way of worship in their life.
3. The last one is talking about the true ownership of the treasures that exist in this world. In this concept, there is an awareness that what is in the world is wholly owned by Allah, but is entrusted to humans to be managed. As for human ownership, it is a manifestation of fulfilling the legality of laws that apply in the world only. This should be included in this concept to create a human who does not have an arrogant and greedy nature in him.

As for the binding aspects of financial accounting, namely recognition, measurement, recording, and reporting, at least have the following message:

1. In the aspect of recognition, it gives a message that thoughts that do not only focus on material alone can indirectly foster a sense of togetherness among humans. This is because searching for the human property does not focus on its value alone, but also on the impression and meaning of every effort made.
2. In the aspect of recording, it gives a message to the human soul to always be grateful for what it gives. However, this does not mean that the person who records his / her finances is someone who loves material things, but this is just an emphasis on the essential nature of human beings that cannot be separated from wrongdoing and negation.
3. In the aspect of recording financial statements, it does not require any changes at all. However, it only needs to be added to the message of awareness to oneself that there are beings who

also always record all human actions. This is a reminder for humans to always do things that are honest and trustworthy.

4. In the aspect of reporting, it is a reminder to humans and accountants, in particular, to always realize that what they do is not only accountable to humans but also God Almighty.

CONCLUSIONS AND SUGGESTIONS

The concept of assets based on *zuhud* is a concept that offers an idea of how to live to be a human being loved by other humans and also by God. This concept is not a concept that prohibits mankind from seeking the treasures of the world but rather indoctrinates human understanding to regard the search for wealth in the world as a way of worship. If he already has this basic understanding then it is hoped that he will be able to understand which path he has to go on and which he should stay away from.

Faith that has grown from understanding this concept will create human beings who are not greedy and arrogant about what they have. In the beginning, he will have a compassionate nature and can benefit others. This concept is also indirectly an appropriate way to do to solve classical problems in the world of accounting as discussed in the introduction to this paper.

However, this concept is expected to provide awareness for everyone to restore their identity as the most glorious creature of Allah. Humans must return to the ways of Allah by obeying religion and by carrying out their duties properly. In essence, the nature of this *zuhud* is the inner nature of the world, where the heart and soul do not have any dependence on the world, but on the world's duties, they remain active, progressive, and productive.

This study has formulated the concept of assets based on *zuhud*, but for the quality of its application and use, even more, the effort is needed. This research is far from perfect and the same as other studies it still has weaknesses or limitations. The limitation of this study is the limited time in using religionist-spiritualist research methodologies. To get maximum results, this paradigm takes a long time to use. This is because this method does not only come from the researchers' thoughts but also comes from spiritual deepening whose time cannot be determined by the researcher himself. Due to the

limited time, the use of this method is still far from perfect.

The suggestion in the future is to get maximum results, further researchers should analyze how and the impact of applying the concept of assets based

on *zuhud* in real life. After knowing the impact, it is not impossible if in the future this concept can be applied directly and reported in the financial statements of an entity.

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