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Humanism is a universal value that should be attached to all forms and operational activities of the bank because the bank’s main business is to provide service to humanity. The purpose of this study was to determine the humanist banking practice. The use of qualitative methods with a phenomenological approach that involve an account officer and marketing staff as key informants. In-depth interviews conducted to obtain comprehensive information. The results of the study informs that the banking practice in the lending and the funding activities were still oriented to material interests or to achieve maximum profit with unbalanced position. It caused the values of humanism in the form of truth and equitable negated by bank stakeholder. The results of this study also found that there are two forms of awareness is needed in the value of accountability in the process of funding and lending activities to customers humanistic were the awareness of responsibility to themselves and to God.

Keywords: Humanism, Bank accounting, Phenomenology, Qualitative

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Banking Accounting Practices “Humanist”

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Humanism is a universal value that should be attached to all forms and operational activities of the bank because the bank’s main business is to provide service to humanity. The purpose of this study was to determine the humanist banking practice. The use of qualitative methods with a phenomenological approach that involve an account officer and marketing staff as key informants. In-depth interviews conducted to obtain comprehensive information. The results of the study informs that the banking practice in the lending and the funding activities were still oriented to material interests or to achieve maximum profit with unbalanced position. It caused the values of humanism in the form of truth and equitable negated by bank stakeholder. The results of this study also found that there are two forms of awareness is needed in the value of accountability in the process of funding and lending activities to customers humanistic were the awareness of responsibility to themselves and to God.

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INTRODUCTION

Bank is a financial intermediary institution that becomes intermediary or channel funds from the surplus funds to those who need funds at the specified time. Bank has three main functions; deposits, lending, and gives money remittance services (Hidayat, 2014). Bank in the context of the humanist should not only adhere to the concept of Islamic banks are conducting their business in accordance with Islamic principles with the pattern of results as the main base of operations, both in funding products, as well as in other products (Anna et al. 2016; Wasim, 2016; Kabiru, 2014). Humanism is a universal concept that should be attached to conventional bank operations and non-conventional bank. Humanist banking operations will put the bank as a mediator to harmonize relations with the depositor (owner of the funds) and lender in accordance with the investment direction desired by the owner of the funds and also has agreed upon by the funder thus contributing to social welfare and happiness to all parties. Humanism is then referred to as humanism “equitable” (Scott, 2016; Domènece, 2011).

The value of humanism into banking practice recently has become accounting principles in shariah banking in the form of the value of accountability, justice and truth (Triyuwono, 2012). These values certainly have been the basic principles that are universal in shariah banking accounting operations. The principle of accountability is a concept that is familiar among the accounting community. Accountability is always associated with the concept of trust. Values mandate is the result of human transactions with God. Human burdened mandate by God to carry out the functions of his caliphate. The core of the Caliphate is running or fulfill the mandate. Therefore, in the bank's operations are universally required the values of humanist “equitable” perceived by all groups of banks in its accounting practices.

The principle of equitable may be implied through business transactions or other transactions that the banks should apply the equitable values. However, the principle of equitable is not only a very important value in social life and business ethics, but also becomes an inherent value of the human nature (Anna et al. 2016; Wasim, 2016; Kabiru, 2014; Hichem, 2013; Kun-ho, 2011; Bassam, 2010). This means that human being is basically has the capacity and energy to do the equitable values in any aspect of life. In accounting context mean, it can be simplified that every accounting transaction made by the company should be recorded properly according to the authentic evidence.

The principle of truth can not be separated by the principle of equitable. In accounting practices we will always faced to the issue of the recognition, measurement and reporting. This activity will be done well if it is based on the truth values. With the truth that do will be able to create fairness in recognizing, measuring, and reporting on economic transactions. Previous research linked to the value of accountability, equitable and truth that are humanist in the accounting practices of banks, among others, Wasim (2016) and Sivakumar (2014) examines the accountability
and the establishment of trustworthy behavior in shariah societies. Based on earlier research, the formulation of the problem in this research is how the phenomenological analysis of banking practice will be humanist. This research conducted with the aim to be achieved is to determine banking practice will be humanist.

Literature Review

Shariah Enterprise Theory

In principle shariah enterprise theory provides the main set of accountability to God (vertical) which are presented again in the form of accountability (horizontal) on human beings and the natural environment (Triyuwono, 2012). Shariah enterprise theory will bring benefit to stockholders, stakeholders, community (which does not make a financial contribution or equity) and the natural environment without leaving the essential obligations give charity as a manifestation of worship to Allah (Mezbah, 2016). Sivakumar (2014) enterprise has its own assessment of why the theory is considered most appropriate theory to accounting Shari’ah. According to him, the enterprise theory contains the values of justice, truth, honesty, trust, and accountability. Mezbah (2016) and Sivakumar (2014) also found these values in accordance with the characteristics of accounting Shari’ah has formulated Triyuwono (2012), which is a humanism, emancipatory, transcendental, and teleological. Shari’ah enterprise theory presents a Value-added Statement (Statement Value Added) as one of its financial statements. The report provides information on the value added (value-added) which had been created by the company and the distribution of added value to the party entitled to receive the distribution of added value is classified into two categories, namely:

1. Parties who directly related to the business (direct participants) consisting of: shareholders, management, employees, creditors, suppliers, governments, and others, and

2. Parties who not directly related to the business (indirect participants), consisting of: public mustahiq (recipients, infaq, and Sadaqah) and the natural environment (e.g. for nature conservation).

Statement of Value-added financial statement users will know clearly to whom the added value has been distributed. While the contributions made by stakeholders (especially direct of participants) will be reflected in the Balance Sheet (Balance Sheet). In other words, basically the balance sheet provides information on property owned by the company and the contributions made by direct of participants, such as shareholders, creditors, and other parties. The information presented notes of the financial statements (Wasim, 2016; Kabiru, 2014).

Humanism, Emancipatory Transcendental, dan Teleological

Humanism, emancipatory, transcendental, and teleological have embeded in shariah accounting. Actually in shariah accounting practices the value of humanism attached to each transaction. The humanism values is made in such a way that makes people easy to use. Examples such as program windows, a beginner could have employed, because it is made easy format. So how to use the computer that a layman can use without being taught. Examples of humanism can be like that before, so man can do accounting in accordance with nature (Triyuwono, 2012).

Methodologically, emancipatory values are intended as a value that freed from the confines of the theological-dogmatic logic that has been established by the religious authority or a hegemonic power (Scott, 2016). This value shifts the territory interpretation of the context of justification (contexs of justification) to the context of the new discoveries (contexs of discovery). That is, freeing the value of just being a theological justification views of the old discriminatory and oppressive to the values of innovation and enlightening. Emancipatory value within the meaning of this methodology can also be translated as acquisition
value for any methodology or epistemology rigid and clotted (Gallhofer et al. 2011). While in terms of praxis, emancipatory value means the value exempt from social structures that are not friendly, oppressive, discriminatory and exploitative and turn to the structure of a humane and just. Values within the meaning of this praxis always be dialectic and creative relation between the value of the objective reality of life. In other words, the value of emancipatory praxis also referred to the value and the value of labor. That is a value that does not just stop at the level of theory, but directly involved with the life of observation, participation, action and awareness.

Transcendental literally be interpreted as something related to the transcendent or something beyond the understanding of ordinary experience and scientific explanation. Transcendent things contrary to the material world. In this sense, transcendental philosophy can be likened to metaphysics and also the basic principles of the pure understanding that go beyond or transcend sensory experience and knowledge. To arrive at the sensory knowledge, Haryanto (2011) showed a transcendental deduction which contains in it the fusion of representations. The subject should be an active subject in this fusion. When confronted with sensory object, subject (who want to know) into the consciousness itself. Self-awareness is certainly requirement for synthetic a priori knowledge. During the active subject of the unconscious and sensory knowledge was made possible. Subjects in question here is the transcendental subject. Sensory knowledge based on analytic statement, not a statement made based on experience. Knowledge becomes possible because of the a priori conditions in the transcendental subject (Haryanto, 2011).

Forming properties of humanism, emancipatory, transcendental and teleological in a human being is not only done by the accounting, but also with formal education, non formal education in society. Accounting was like some sort of stimulus, for example, if we got a flyer, what is perceived? There is a sense of consumerism to want to buy something that is informed in the brochure, as well as accounting provide information that is used for the benefit of the material that brings people in a monetary nature. So how should the nature of the accounting can also bring human consciousness to provide a well-being. This applies not only for businesses, but also for non-business (Triuwono, 2012).

METHODS
The research is based on ontology that the banking practice is a unique practices that have humanism values. This practices are formed through social interaction and contains socio spiritual accounting value. On the basis of the ontology aspect, this research is done by using the phenomenological approach to feel what the account officer and bank customers have experienced in their life (Creswell. 1994; Denzim et al. 2009). Thus, the essence of a phenomenon can be interpreted through data descriptives. they were obtained by researchers through observation and interviews. Phenomenological approach to be used in this study because of contact with elements of social, cultural and spiritual as well. The research focus is on banking practice humanist, so that these three elements certainly can not be separated. In this study, the phenomenological approach is used to explain the phenomena.

Setting this study is banking stakeholders in Surabaya. The research setting is a place and an object of observation in this study. Setting also includes conditions and environmental situation of the informant who worked on the account officer and credit administration. This study uses primary data obtained directly from field research based on information from informants who work in private banks as account officer, marketing credit and operational manager. Methods of data analysis in this research is the process of searching for the meaning of a set of data that can be contained in the discussion of research findings (Denzim et al.,
Data were obtained through interviews only in the form of words spoken by the informant and the researcher must be able to process these words be a useful information for the research. Creswell (1994); Denzim et al., (2009) said that in general, the methods of data analysis in qualitative research is informed in Figure 1.

RESULTS AND DISCUSSION
Bank Accounting Practices: Humanism "equitable"
The results of this study informs that humanist “equitable” must become spirit to the banking stakeholders in order to create a harmonious relationship between customers and banks to achieve happiness together. Results of interviews with Kiswanto as bank account officer in Surabaya obtained information that at present, all marketing (lending) staff directed to be more aggressive in collecting funds from customers. The way to get it, mostly the banks provide convenience as priority customers will receive a high interest rate on deposits and bonuses. The amount of funds collected would have to be channeled back by the bank in the form of a loan. The pattern of lending between banks was also very aggressive that caused flower bidding war. Banks whom have the lowest interest and also the lowest loan administration costs will be potentially get greater credit customers.

Banks should be able to lend as much as possible in order to earn profits from the spread income is also high. Banks always pressure account officer and marketing credit to distribute their consumer credit and often ignoring the precautionary principle (prudent) on aspects of capacity and customer collateral. A higher target demand causing the marketing staff loosening these two aspects. It was communicated by Silvy (consumer credit marketing officer) as follows:

“... My target in three months that should have lent huge amounts to meet the targets. I choose customers based only on information between colleagues in the bank and our data base, I shorten the process and make it easy, it is important that customers are willing to take credit in my bank ...”

This phenomenon indicates that the banking practice in lending and funding activity are still materialistic oriented. This is because the value of humanism in the form of truth and equitable has been negated. The truth is that customer data are customers who deserve to be given credit is important to be agreed. The truth that the customer when obtaining credit is in accordance with the requirements not able to be accounted for in accordance with how much the amount of funds that can be absorbed by the customer for the sake of achieving the target. Here, the role of humanism fair value. Justice is the basic foundation of humanism oriented to the creation of a harmonious relationship to achieve happiness shared between the customer and the bank. This findings of research were supported by Anna et al. (2016); Wasim (2016); Kabiru (2014); and Hichem (2013) say that bank must have equitable in their operation to make balance interest between bank and their customers. Humanist principle in lending accounting practice to customers have been said by Andik (senior account officer) as follows:

“we know if the customer is given the maximum credit that he wants even more, for us at the bank an opportunity to achieve the target of our loan portfolio, but we have to say to our customers if the number of credits realization was high then the payment of installment will be great. However, the ability to repay is not comparable happened would complicate the customer’s business operations alone ... I also continue to accompany and help my clients to raise its business by including promotional programs from some of my clients as well ...”

When the values of humanism is already present in the banking practice then there has been a shift in the orientation of the original interest activity
for material gain by the bank so that happiness is the happiness created by the bank only to be an activity for the offering to others and God for happiness together.

The form of happiness felt by the bank and its clients can occur when customers get good service, the customer feels comfortable and secure with their funding or lending (Kun-ho, 2011; Bassam, 2010). Furthermore, customers have felt the significance if they feel they can easily relate to the bank. Moreover, when the bank is able to capture the desires and expectations of every client that is sometimes difficult they say verbally and formal writing, but conveyed in business conditions and life. Therefore, in order to survive, the bank may choose an alternative way to understand customer needs by growing awareness that the bank (account officer) should be able to be part of the customer’s desire for the creation of happiness together. When this was realized, the banking practice conducted by bank account officer has been successfully transformed into a collection of knowledge and banking practice more humane and oriented towards happiness together.

Accountability Values in Bank Accounting Practices: Humanism “lithe”

The principle of accountability is a concept that is inherent in banking practice humanist. Accountability is always associated with the concept of trust. For bank account officer who practice the humanist values that mandate is the result of human transactions with God. Human burdened mandate by God to carry out the function of his caliphate. The core of the Caliphate is running or carrying out the mandate (Domènec, 2011).

The existence of relationships between banks and the owners of funds and fund managers make the bank has responsibility for the mandate that has been given by the customer. In interviews with the account officer one of the banks in Surabaya is known that the role of accountability in the financing of the value that has been done by the banks is a form of accountability is given informally. Accountability for the owner of the funds are only given the information through the board to the margin ratio of the results will be given. As for borrowers fund or the fund manager (customer) accountability through the explanation given in the initial submission of the financing, which will be agreed upon in the form of a letter financing decisions.

The results of this study deeper discovered that there are two things that need awareness of the value of accountability in terms of financing or lending humanistic. First, the customer and the account officer must have an account to themselves respectively as humans created perfectly with reason and morality compared to other creatures. The purpose of this awareness so selfish that tend ambition on personal interests for bonuses (profit) and the nature of the greedy ambition manipulate the data to obtain loans as much as possible without regard to ability to pay the loan on the financing and loan transactions can be minimized. Second, responsibility to God as the owner of the universe. The concept of banking practices humanist “lithe” should be able to provide awareness to the officer and the customer account that the funding and lending activities are transacted embodies their accountability to the people and God. God is the owner of such transactions, while humans only running as a form of devotion. Accountability is a set of bank accounting flexibility to be part of the process of awakening the perpetrator by placing himself as the servant of the Lord. In the previous study, Wasim (2016) and Sivakumar (2014) agree that accounting as a tool to account for the financial and non-financial activities to the company and also to The God.

MANAGERIAL IMPLICATIONS

Banking practices are supposed to put forward the humanist attitude in relation to the transaction. The intense competition between banks led
to a very strong pressure for bankers to achieve their target. This condition creates a materialistic transaction between the bank and its customers, while the humanist values be reduced. Therefore, the results of this study have implications for the financial services authority (OJK) to be more focused to supervise the banking business in order to implement the principle of prudent. Because in practice, bankers are too aggressive to pursue the targets tend to be cautious about lending. In addition the results of this study have implications for Bank Indonesia, OJK and banks to improve the effectiveness of financial inclusion program as a form of “humanist” banking practices that unbankable customer become bankable. For the accounting regulator should be able to harmonize IFRS and local wisdom values on PSAK 50 and 55 so that the accounting treatment of these banks more humanist.

CONCLUSION

This study aims to analyze the bank accounting practice humanistic in several small groups of banks in Surabaya. The results of the study informs that conventional banking practice is still material oriented through profit maximalitation. Their marketing strategy to collect funding and also provide loans were very aggressive. However, there are some accounts officer that have been able to bring humanity values in establishing a transactional relationship between them and the customer, they are aware and committed to create cooperative relations which oriented towards happiness together in the bank accounting practices. So, in this situation humanism “equitable” can be formed. Also, results of the research informs that the bank accounting practice has developed marketing and account officer staff consciousness that the relationship of cooperation between banks and customers is a form of responsibility to our fellow human beings and for The God, which is then interpreted as humanism “lithe”.

Limitations of this study was the inability of researchers to understand the way in order to raise awareness that the universal humanist values can be translated into massive actions and concrete action. Therefore, the advice on the next research will be expected to explore the values of humanist that may be applied to the bank accounting transactions other than humanism equitable and humanism lithe. In a second study is also expected to inform the banking stakeholders resuscitation methods.

REFERENCES


