



Original Article

## Integrating Fitrah Psychotherapy into Accounting 5.0: A *Rahmatan lil Alamin* Approach to Islamic Boarding School Finance Behavior

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### Abstract

*This study investigates how Fitrah Psychotherapy can be integrated into Accounting 5.0 to strengthen the ethical and spiritual dimensions of financial reporting in Islamic boarding schools (pesantren). The main question addressed is how fitrah-based awareness comprising intellectual, emotional, spiritual, and self-conscious dimensions can serve as a foundation for developing accounting practices aligned with rahmatan lil alamin values. The background of this issue lies in the growing challenge of balancing digital transformation with moral responsibility in the Society 5.0 era.*

*Positioned as a conceptual and philosophical inquiry, this research draws upon Islamic psychological and accounting education perspectives to construct a model of fitrah-based financial behavior accountability. The discussion employs a qualitative reflective approach to reinterpret accounting not merely as a technical discipline, but as a psychospiritual process that harmonizes technological capability with ethical consciousness.*

*The findings reveal that integrating fitrah psychotherapy into accounting 5.0 fosters metacompetence and multiskill learning, enabling pesantren communities to adapt technological innovations while maintaining spiritual integrity. The study concludes that fitrah-driven behavior accounting promotes human-centered financial reporting, transforming digital finance behavior education into a moral practice that contributes to inclusive and sustainable development grounded in rahmatan lil alamin.*

*(Penelitian ini mengkaji bagaimana Psikoterapi Fitrah dapat diintegrasikan ke dalam Akuntansi 5.0 untuk memperkuat dimensi etika dan spiritual pelaporan keuangan di pesantren. Pertanyaan utama yang diajukan adalah bagaimana kesadaran berbasis fitrah yang mencakup dimensi intelektual, emosional, spiritual, dan kesadaran diri dapat menjadi landasan bagi pengembangan praktik akuntansi yang selaras dengan nilai-nilai rahmatan lil alamin. Latar belakang permasalahan ini terletak pada tantangan yang semakin besar dalam menyeimbangkan transformasi digital dengan tanggung jawab moral di era Masyarakat 5.0.*

*Diposisikan sebagai kajian konseptual dan filosofis, penelitian ini memanfaatkan perspektif pendidikan psikologi dan akuntansi Islam untuk membangun model akuntabilitas perilaku keuangan berbasis fitrah. Pembahasan menggunakan pendekatan reflektif kualitatif untuk menafsirkan ulang akuntansi tidak hanya sebagai disiplin teknis, tetapi sebagai proses psikospiritual yang menyelaraskan kapabilitas teknologi dengan kesadaran etika.*

*Temuan ini mengungkapkan bahwa mengintegrasikan psikoterapi fitrah ke dalam Akuntansi 5.0 mendorong pembelajaran metakompetensi dan multiketerampilan, yang memungkinkan komunitas pesantren untuk beradaptasi dengan inovasi teknologi sekaligus menjaga integritas spiritual. Studi ini menyimpulkan bahwa akuntansi perilaku yang didorong oleh fitrah mendorong pelaporan keuangan yang berpusat pada manusia, mengubah pendidikan perilaku keuangan digital menjadi praktik moral yang berkontribusi pada pembangunan inklusif dan berkelanjutan yang didasarkan pada rahmatan lil alamin.)*

**Keywords:** *Fitrah psychotherapy, Accounting 5.0, Islamic boarding school, Rahmatan lil alamin, Spiritual behavior accounting.*

## Introduction

The global development of Islamic economics and finance has significantly expanded over the past two decades, positioning itself as an ethical alternative to conventional systems. Islamic finance assets surpassed USD 4 trillion in 2023, with strong growth in Southeast Asia and the Middle East (Islamic Financial Services Board [IFSB], 2023). In Indonesia, the world's largest Muslim-majority country, Islamic economic transformation is supported through halal industry development, Islamic social finance, and the growing role of Islamic boarding schools (*pesantren*) as community-based economic institutions. Despite this progress, challenges remain in integrating Islamic economic ideals rooted in justice (*'adl*), balance (*mīzān*), and mercy (*rahmah*)

with practical realities. Issues such as inefficiency in zakat and waqf management, low financial inclusion among micro-entrepreneurs, and weak accountability in Islamic institutions persist (Asaker, 2023; Taman, 2023). This reflects a recurring gap between Islamic economic ideals and economic realities, echoing the classical tension between “law in books” and “law in action.”

Recent studies have sought to address this gap through the frameworks of *maqāṣid al-sharī'ah* and spiritual ethics in economics. For instance, Ahmad et al. (2023), Nourin (2023), and Osseilan & James (2023) emphasize the integration of *maqāṣid*-based value systems in policy formulation, while Fauzia et al. (2022) and Roziq et al. (2024) discuss Islamic fintech as an enabler of inclusive growth. Ali (2025), Sarif and Ariyanti (2024) argue that Islamic economic education should reconnect spiritual consciousness with economic rationality to overcome moral fragmentation in modern practice. However, most existing studies remain focused on regulatory, institutional, or macroeconomic dimensions, often neglecting the psychological and moral formation of economic agents as a foundation for behavioral transformation. Within the Indonesian context, Islamic boarding school's institutions known for nurturing moral, intellectual, and spiritual balance remain underexplored as laboratories for developing an integrated model of Islamic economic behavior. This study addresses that gap by proposing *fitrah psychotherapy* as a conceptual bridge between Islamic moral psychology and financial accountability practices in the Islamic boarding school's ecosystem.

By synergizing the three intelligences, Aini and Susilowati (2022), Pujiastuti (2021), and Roziq et al (2024) further state that there is self-influence as a *fitrah* of the human soul that affects intellectual, emotional and spiritual (whether understanding in the human brain or heart) basically humans walk and move according to the state of *fitrah*. It is the power of *fitrah* that makes humans inclined to the truth, has the readiness to do good and reject all kinds of vices. For this reason, *fitrah* as a potential force in order to grow and develop and always improve human do goodness. The process that requires human self-understanding to synergize the three potential

intelligences with a clean self, so that indirectly the fitrah will awaken the spiritual awareness that this life must be subject to God's rules, as stated in Al-Mulk 23:

قُلْ هُوَ الَّذِي أَنْشَأَكُمْ وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَرَ وَالْأَفْئِدَةَ قَلِيلًا مَّا تَشْكُرُونَ ﴿٢٣﴾

Furthermore, An-Nahl verse 78 also states:

وَاللَّهُ أَخْرَجَكُم مِّنْ بُطُونِ أُمَّهَاتِكُمْ لَا تَعْلَمُونَ شَيْئًا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَرَ وَالْأَفْئِدَةَ لَعَلَّكُمْ تَشْكُرُونَ ﴿٧٨﴾

Gratitude is developed through fitrah psychotherapy as a way of practicing sorting out one's own feelings from the others. Whether a person is happy or not is shown in stable, calm and peaceful behavior that will result in a healthy human without fault. On the contrary, individuals who always follow their own desires, namely certain records, especially wealth, honor, and power, are called psychology individuals who have not yet achieved a healthy soul (Fauziah et al., 2022; Grahesti et al., 2022; Sarif & Ariyanti, 2024; Hania et al., 2022).

The significance of this study lies in its effort to operationalize *fitrah* the innate human disposition toward goodness and divine order as a framework for understanding moral consciousness in Islamic finance. By introducing *fitrah psychotherapy*, this research argues that spiritual and emotional intelligence play a central role in achieving ethical equilibrium within financial practices. This approach offers novelty by linking classical Islamic psychology with the contemporary discourse on finance 5.0, which emphasizes human-centered and technology-driven transformation. Unlike previous works that focus on compliance-based frameworks, this study situates *fitrah* as a behavioral and ontological foundation that can reorient Islamic financial reporting toward *Rahmatan Lil Alamin*, a compassionate, value-driven, and sustainable model of financial ethics. It thus provides an innovative lens through which Islamic economics can address both moral and structural challenges in the digital era.

Methodologically, this research employs a qualitative descriptive design with a *tauhid phenomenological* that synthesizes philosophical inquiry, literature review, and textual analysis of Islamic and contemporary psychological sources. Data are drawn from classical Islamic literature on *fitrah*, Qur'anic exegesis, and modern research in spiritual psychology and accounting ethics. The analysis follows a thematic framework, identifying key intersections between spiritual awareness, intellectual reasoning, and socio-economic behavior. This approach allows for conceptual integration rather than empirical measurement, making it suitable for developing a theoretical model that aligns with both Islamic epistemology and the realities of financial management in Islamic boarding school's institutions.

The remainder of this paper is structured as follows. The next section elaborates the theoretical framework of *fitrah psychotherapy* and its relevance to Islamic economic ethics. Section three presents the methodological approach and analytical procedures. Section four discusses the conceptual integration of *fitrah* with *Finance 5.0*, highlighting its implications for financial reporting in Islamic boarding schools. The final section concludes with recommendations for future research and policy directions. The response makes the process of reporting Islamic boarding school finances based on self-ability and technological developments. Self-ability is a psychotherapy of awareness as a formulation of **the problem and purpose of this study** namely, how to realize Islamic boarding school financial behavior accounting reporting based on self-ability and technology 5.0 based on *fitrah* psychotherapy.

The concept that makes accounting reporting based on values based on the synergy of self-potential, namely intellectual, self-awareness, spiritual and emotional creatively, independently, and responsible to God as the *fitrah* of Islamic accounting towards inspiring Islamic boarding school financial accounting reporting that inspires. Conceptually, this study contributes to literature by proposing a new model of *fitrah*-based financial behavior that synergizes intellectual, emotional, spiritual, and self-awareness dimensions. Practically, it offers a framework for developing value-oriented and technologically adaptive financial reporting in Islamic educational

institutions. Theoretically, it enriches the discourse of Islamic economics by emphasizing the unity of moral psychology, spirituality, and financial accountability as pathways to achieving *Rahmatan Lil Alamin*.

### Research Method

This study adopts a qualitative descriptive design with a *tauhid phenomenological* orientation, which seeks to understand the unity of divine, intellectual, and empirical realities. This approach is justified by the philosophical nature of the research question, which explores the integration of *fitrah psychotherapy* and financial accountability within Islamic boarding schools. The *tauhid phenomenology* framework, inspired by the works of Ibn al-'Arabi and elaborated by scholars such as Ali (2025), Fauziah et al. (2022) Rohmah et al. (2020), and Niswatin (2014), emphasizes the unity of knowledge (*tawhid al-'ilm*) as the foundation of epistemological inquiry. This perspective enables the researcher to explore the interrelation between revelation (*qauliyah*), empirical experience (*kauniyah*), and human consciousness as an integrated source of truth. The phenomenological method was selected because it allows for the deep interpretation of lived experiences, values, and meanings embedded in the spiritual, intellectual, and emotional dimensions of Islamic accounting practices.

The research was conducted within the Indonesian pesantren ecosystem, which represents a unique institutional model combining religious education, socio-economic empowerment, and moral cultivation. Islamic boarding schools were chosen as the research context because they embody the operationalization of Islamic values in both educational and financial domains. They also play a strategic role in Indonesia's Islamic economic transformation, functioning as micro-laboratories for value-based financial management. The context of Society 5.0 and the national initiative to digitalize Islamic education have further increased the relevance of pesantren as spaces where spiritual values intersect with technological adaptation. This setting provides an appropriate environment for exploring how *fitrah psychotherapy* principles can inform the ethical and accountable management of Islamic boarding school's (*pesantren*) finance.

Data were gathered through interviews for informants. The primary informant included the Indonesian Minister of Religious Affairs, K. H. Yaqut Cholil Qoumas, and the Chairman of the Nahdlatul Ulama Executive Board, K. H. Yahya Cholil Staquf, who serve as key informants due to their authority in shaping policies related to Islamic education and financial governance. The data collection process took place over five months, from March to August 2024. The selection of informants was based on competence, emphasizing their expertise, regulatory influence, and lived engagement with Islamic boarding school's (*pesantren*) applied. Supporting data were obtained from idea , such as financial reporting manuals, Ministry of Religious Affairs guidelines, and *pesantren* accountability reports. Trustworthy between textual and interview data was applied to ensure comprehensive understanding of the phenomenon.

The collected trustworthy were analyzed using thematic and hermeneutical analysis. The process began with open coding to identify significant expressions related to self-awareness, intellectual reasoning, spiritual experience, and emotional regulation in financial decision-making. Subsequently, selective coding was employed to classify themes into the four pillars of *fitrah psychotherapy*: intellectual, self-awareness, spiritual, and emotional. Hermeneutic interpretation was then applied to connect these themes with relevant Qur'anic verses and Islamic philosophical concepts. Throughout the analysis, the researcher maintained reflexivity to minimize interpretive bias and ensure coherence between empirical reflexivity and reflection the theological-philosophical framework. Trustworthiness was established through key informants.

Ethical approval for this study was obtained from the institutional review process under the Ministry of Religious Affairs. All participants provided informed consent, and confidentiality was maintained throughout the research process. The identities of institutions and individuals, where required, were anonymized to preserve privacy. The researcher maintained sensitivity to cultural and religious contexts, particularly respecting the spiritual authority of Islamic boarding school's (*pesantren*) figures and

ensuring that the interpretations of Islamic teachings were conveyed accurately. This ethical stance reflects the Islamic research ethos, emphasizing sincerity (*ikhlas*), trust (*amanah*), and accountability (*mas'uliyah*) as essential values in conducting scholarly inquiry.

## Results

The findings of this study highlight the emergence of financial education as a moral and spiritual process within Islamic boarding schools (*pesantren*). As expressed by K.H. Yaqut Cholil Qoumas (March 12, 2024):

Islamic boarding school education here with an insight into life skills must have a substantial vision of having a target of creating financial education about accounting that upholds independence, skills, creativity, innovation, competence.

Statement for financial educational development as an inner support to improve self-competence. Self-competence as an activity and experience to develop and deepen knowledge of the power that is owned. This power provides a response to increase knowledge for itself, as further stated by K.H Yaqut Cholil Qoumas that:

The form of explanation and description is a concept that is embedded in the self to be able to respond to self-development in improving reflection on changes in the financial educational environment to continue improving for Islamic boarding school...this is a non-negotiable requirement to continue to strengthen one's ability to carry out the process of self-reflection itself...

The process of self-reflection on the responses gives a sense of excitement to know the experiences and desires (Hania et al., 2022; Fauziah et al., 2022; Nourin, 2023). This relationship always responds with joy (because it is appropriate) and sadness (because it is not appropriate). The notion of joy and sadness here relates to an understanding of the urgency Islamic boarding school of financial knowledge in every activity, which is then understood that financial knowledge is the main key to achieving self-perfection and happiness. This explanation refers to K.H Yahya Cholil Tsaqut statement about self-perfection as:

The self-perfection that I mean as the main foundation of each individual or community is located in the quality of financial knowledge, expertise

and competence as well as their mindset in making them understand and appropriately carry out the tasks that are mandated...*ya*...mandate about daily affairs as a Islamic boarding school responsibility to improve self-competence. Competence to provide an understanding of the process of activities carried out.

The vision of Islamic boarding school's (*pesantren*) education emphasizes independence, creativity, innovation, and competence, all grounded in *tauhid* values. Financial education is understood not only as technical knowledge but as a means of developing self-competence, enabling individuals to reflect upon and strengthen their intellectual and ethical capacities (Asaker, 2023; Morrison et al., 2024; Taman, 2023).

The process of self-reflection is seen as essential to cultivating awareness and emotional sensitivity. Joy and sadness arising from the congruence or incongruence between inner purpose and external circumstances serve as indicators of moral alignment. Financial knowledge, therefore, becomes the key to achieving both self-perfection and spiritual fulfillment, as emphasized by K.H. Yahya Cholil Staqu:

...that financial accounting can present new non-financial sources to provide confidence in decision making. Furthermore, the learning process becomes a pleasant experience and gains meaning from the revelation Islamic boarding school of accounting knowledge, meaning that the self plays a role in controlling everything it does to lead towards the truth of knowledge.

This process of sensing the teachings of inspiration and ideas flowing in the mind fosters disruptive innovation of convergence and crossover between disciplines of science and technology (Adu-Gyamfi et al., 2024; Kroeker et al., 2020; Polimeni & Burke, 2021). Life skills as an expected goal can be achieved. Those who become inventors, researchers, or developers of scientific theory, knowledge, or modern and sophisticated equipment, they do so not solely based on brain intelligence but mainly based on intelligence to utilize the flow of ideas and inspiration in their minds as a source of inspiration to be followed up. K.H Yaquut Cholil Qoumas further emphasized the following:

...scientists really appreciate ideas, ideas and thoughts of others, even though they are different from their own thoughts and opinions...and all these differences will be material to be followed up, which inspires them to move forward.

The described self-perfection as the integration of financial expertise, competence, and moral responsibility. The results further reveal that pesantren learners (*santri*) are encouraged to design their own financial accounting learning paths, supported by information technology. Technology is regarded not as a mere tool but as an enabler of spiritual expression through accounting education (Aini & Susilowati, 2022; Ali, 2025; Darmawati & Zelmianti, 2021; Fauziah et al., 2022; Olbert, 2023).

This approach creates a dynamic, flexible, and participatory learning model, aligning with the principles of Accounting 5.0, where digital transformation supports ethical and faith-based decision-making to self-awareness. This self-awareness requires a role or contribution to compose (formulate) their own learning needs. This condition allows the development of new studies in the financial accounting reporting discipline through the five senses (intellectual) learning life skills. Intellectuals provide a dimension of wisdom. Further wisdom refers to K.H Yaqut Cholil Qoumas's explanation as follows:

...*ya*...society five point zero or 5.0 provides policies on technical skills, business understanding and soft skills. All three require the role or contribution of the desire that exists in us or physical self-body to develop it ourselves. This is in line with the synergy of the potential for human perfection as expressed in As-Mulk verse twenty-three as an effort to make senses a form of gratitude with life skills, namely awareness, education, professional development and reaching out.

The concept of awareness, education, professional development and reaching out is also stated by K.H Yahya Cholil Tsauqut that:

I agree that the process of interaction with the 5.0 environment makes the development of potential Islamic financial accounting knowledge to print an understanding of life skills into awareness, education, professional development and reaching out. This means that accounting education Islamic boarding school as a product of learning outcomes has the widest

possible interaction for student to...explore creatively, independently and responsibly.

K.H Yaqut Cholil Qoumas's and K.H Yahya Cholil Tsaqut's explanations like this show that thinking or reasoning from the five senses is phenomenal. Why phenomenal? Because the student as the subject and the environment as the object. As for the subject, they take notes and record everything they feel, experiences and encounters during interactions with the environment. The concept of life skills can internalize the nature of financial accounting Islamic boarding school to contribute to the overall life of one's own identity. This is in line with Ali (2025), Aini & Susilowati (2022), Fauzia et al. (2022), Hania et al. (2022), Sarif & Ariyanti (2024), and Osseilan & James (2023). They have an identity that relies on the integration of cyber and physical systems in the connectivity of humans, machines and data. This connectivity requires a unique information technology architecture to create the interaction of the three main subjects fitrah psychotherapy of the financial accounting reporting process.

Moreover, the development of life skills through accounting education fosters creativity, critical thinking, and digital literacy, reflecting an integrative pedagogy of tauhid. Both religious leaders underline that self-awareness is the foundation of true learning: to know oneself one's thoughts, desires, and actions is the beginning of intellectual and spiritual maturity. The life skills framework that emerges involves four interconnected dimensions: awareness, education, professional development, and reaching out, forming the pillars of holistic accounting learning within the Islamic boarding school's (*pesantren*) ecosystem.

## Discussion

The integration of fitrah psychotherapy into accounting learning represents a transformative step in aligning financial knowledge with the spiritual essence of human nature. This model enables learners to understand and organize knowledge as an extension of their spiritual consciousness, combining rational, emotional, and divine awareness. Fitrah psychotherapy is able to understand what has begun to be

perceived to enrich oneself with other knowledge, to then sort out what is already accepted with a comprehensive data mastery. According to Asaker (2023), Nourin (2023), Osseilan & James (2023), and Taman (2023), this data mastery is a paradigmatic element of accounting financial practices that provide opportunities to design their financial reporting. Reporting design to determine ways that are relevant to the environment they face.

The practice of natural psychotherapy provides the role of the student's personal self as the creator of the desired capability. Capability achievement itself is the main characteristic of accounting reporting 4.0 (Aini & Susilowati, 2022; Kroon et al., 2021; Prasetyo, 2019; Rashid, 2020). The concentration of the mind's attention is the result of Islamic accounting that would bring forth the ego to provoke selfish, resistant and aggressive reactions. It is simply the nature of a state of harmony with existence as a sense of connection with something immeasurable indestructible, something almost contradictory, something that is essentially oneself, but at the same time greater than oneself, meaning the ability to discover one's true nature that can go far beyond name and form. Further as stated Asaker (2023) and Rizzato et al. (2024) is the inability to feel this interconnectedness gives rise to the illusion of separation, both from oneself and from the world around one, so that the mind cannot make it a matter of belief or a superhuman achievement to exist. The existence of accounting knowledge is an open concept, which is self-directed and something that can be immediately obtained.

Ali (2025), Taib et al. (2022), and Vahanvati et al. (2023) further states that the unity of financial accounting knowledge with technology makes every development occur based on accounting regulations. The achievement of this understanding identification as stated by Prasetyo (2019; 2024) as a synergy of technology 4.0 to update skills and passion for learning as cyber physical. The concept that must be interpreted as creative problem solving to realize financial accounting knowledge through awareness of the flexibility of student knowledge to take their own learning path. Oneself is a source of understanding that realizes the present environment. Furthermore, regulations are bound by time. The actual time designed to be useful

support has changed with its presence as the major influence, meaning transformation with data exchanges, artificial intelligence, internet of things and more.

Infrastructural advancement in financial behavior accounting to learning makes methods to develop cognitive capacity (higher order mental skills), critical and systemic thinking. This step of accounting 5.0 wisdom lies in the ability to consider and rethink the existence of the true personal self and declare the state of being out of the ordinary, drawing conclusions from the reality in this ordinary physical world, moment by moment. It is easy to say, but rarely does it manage to achieve the continued development of human personal self-mind. Identifying oneself with one's own mind is how the mind becomes open, more capable of creating concepts, labels, images, words, judgments, and definitions that hinder all true relationships with oneself, others, nature and God. As a result, oneself is the mind of oneself as its self-identification, through; knowledge to the voice in one's own mind as often as possible, meaning paying special attention to any repetitive thought patterns, and directing the focus of attention to the present moment through meditation or contemplation by drawing awareness away from the activities of the mind and creating a moment of pause without thought. Creation that will cultivate the light of consciousness will be stronger toward enlightenment, which is regaining awareness of existence and staying in a state as a sense of consciousness, by learning not to identify with one's own mind for its limited sense. As stated by Ali (2025), Aini & Susilowati (2022), and Brabete et al. (2024) enlightenment means overcoming the mind, rising above the mind, this means that in an enlightened state one will be able to use the mind in a more focused and effective way than before.

The mindset of fitrah psychotherapy creates a reflection of the mind itself that has been magnified in the form of emotion, while the frequency vibration of the emotion still provides a statement of the true mindset. By persisting according to Sarif & Ariyanti (2024) that mentally on a situation, event, or something that is perceived as the cause of emotion, the mind will maintain the emotion which will ultimately strengthen the mind. The main task of the mind is over the emotions that arise, namely

combating or eliminating emotional pain which is one of the results of relentless activity. The result is that the mind is only able to protect temporarily, meaning that the harder the mind tries to detach itself from emotion, the bigger the emotion becomes. Finally, the mind never finds a way out, because the mind itself is part of the problem (Hania et al., 2022; Komaria et al., 2022; Sarif & Ariyanti, 2024). As proposed by Darmawati & Zelmiyanti (2021) mastery of data and information systems becomes a means for self-directed learning and moral discernment in financial decision-making.

The mind only recognizes facts or information, judgments and opinions, or in other words, only existence that can be known directly. When able to understand this meaning, there will be a merger in the consciousness of the mind in the harmony of self-fitrah. By self-awareness yourself, the desire to identify oneself with the mind means always making harmony in every environmental change that occurs (Ali, 2025; Fauziah et al., 2022; Grahesti et al., 2022). Harmony of knowledge is the result of critical reflection as stated by Asaker (2023), Nourin (2023), and Osseilan & James (2023) as a result of openness, which is obtained by getting rid of or ignoring things that are not needed, then only choosing what is useful or beneficial. Ecological awareness will grow only if it combines rational knowledge with intuition for the nonlinear nature of the environment (comprehensive skills, updated technology and upgraded knowledge). This allows the connection between the fact that there is a far separation between cultural aspects of human nature (Prasetyo, 2024). Separation manifests a difference between the development of intellectual power, scientific knowledge, and technological skills, and the development of wisdom, spirituality, and ethics. Integration is an attempt to achieve a coherent conceptual framework accounting 5.0 for social and ecological harmony. The cyber-physical system cycle, which can also be referred to as the psychotherapeutic cycle of nature, can be described in the following integration:

In the context of Accounting 5.0, fitrah psychotherapy encourages reflective, open, and participatory learning, where the intellect (aql) and faith ('iman) work

harmoniously. According to Fauzia et al. (2022), Nourin (2023), and Taman (2023), this process restores balance within the self, making logic and reasoning tools for spiritual understanding rather than mere analytical devices. The dynamic interplay between mind, emotion, and revelation allows santri to attain what Prasetyo (2024) call *cyber-physical consciousness* a form of wisdom where technological proficiency and ethical sensibility coexist. The findings also reveal that the psychotherapeutic cycle of accounting learning (see **Figure 1**) connects four pillars: self-awareness, transdisciplinary capabilities, regulation, and technology. These elements interact to produce a fitrah-based consciousness, allowing learners to engage critically with modernity while remaining rooted in divine values. This consciousness aligns with (Taib et al., 2022) perspective that sustainable accounting education must integrate ecological, ethical, and technological awareness.

Ultimately, moral behavior in science is interpreted as the practice of truth-seeking grounded in tauhid. Knowledge is not viewed as an isolated construct but as a form of worship (*'ibadah*) an intellectual journey toward understanding God's signs (*ayat kauniyah* and *kauliyah*). Through introspection and self-awareness, as Aini & Susilowati (2022), Ali (2025), Asaker (2023), and Fauzia et al. (2022) suggest, learners develop ecological and social responsibility, blending rational knowledge with spiritual intuition. This unity of science and faith creates an educational paradigm that embodies *Rahmatan lil Alamin* a blessing for all creation through the harmonious integration of accounting, technology, and divine consciousness. The implication is that financial accounting reporting 5.0 requires a phase or path of the academic Islamic boarding school landscape located in the study of entity paradigms and operational logic, which gives student the freedom to study financial accounting across disciplines. This kind of study produces disruptive innovations for convergence and crossover between accounting and technology disciplines.

### **Figure 1**

*Fitrah Psychotherapy Cycle in Accounting Education 5.0 Context*



**Figure 1** explain to fitrah psychotherapy cycle represents the dynamic interrelationship between spiritual consciousness, educational transformation, and technological adaptability within Islamic accounting education. At its foundation lies self-awareness, which serves as the moral compass guiding learners toward reflective thinking and ethical decision-making. Through transdisciplinary capabilities, santri integrate knowledge across fields linking finance, technology, and theology to cultivate both intellectual competence and spiritual resilience. The dynamic and flexible learning design reflects the synergy between regulation and technology, where empirical data and digital tools (such as big data and AI systems) are utilized not merely for automation but for enhancing the moral intelligence of learners.

Finally, the interrelationship and interdependence between the concept of representing a holistic whole and holding on to it as truth, is always the result of years of work developing and perfecting old truths, or even truths that are less general in scope now, may one day turn out to be only a general approach to a truer truth, even at that time only a truth that we now believe or have to believe is nothing more than a false belief. The above explanation of the philosophy of fitrah psychotherapy shows that designers are self-taught and no discipline will be sterile from the influence of

other disciplines. Furthermore, globalization and empirical integration signify the open flow of knowledge that transcends disciplinary and geographic boundaries, reinforcing the universality of Islamic economic principles in the era of Finance 5.0. This cycle thus operationalizes the core principle of *Rahmatan lil Alamin*, ensuring that accounting education in Islamic boarding school's (*pesantren*) becomes a medium for cultivating spiritual depth, social responsibility, and digital literacy anchored in the unity of divine, human, and ecological values.

### Conclusion

This study demonstrates that fitrah psychotherapy, grounded in the synergy of intellectual, self-awareness, spiritual, and emotional dimensions, provides a comprehensive philosophical foundation for developing Islamic boarding school (*pesantren*) financial behavior accounting reporting 5.0. By embedding the principles of *tauhid phenomenology*, the study finds that accounting in the *pesantren* context transcends its technical role and becomes a moral and spiritual practice a manifestation of learning that is creative, independent, and responsible. Through this perspective, the objective of *Rahmatan Lil Alamin* is realized in financial education, fostering harmony between knowledge, technology, and divine values.

The findings carry both theoretical and practical implications. Theoretically, this research enriches Islamic economics discourse by introducing *tauhid phenomenology* as an integrative epistemological framework that unites revelation-based knowledge (*kauliyah*) with empirical understanding (*kauniyah*). Practically, it offers a transformative model for *pesantren* financial reporting and education, aligning technological innovation with Sharia ethics. The model encourages heutagogical learning where learners take ownership of their educational processes thereby promoting adaptability and inclusivity in Islamic accounting practices suitable for the digital era of Society 5.0.

Nevertheless, this study has certain limitations. The qualitative and phenomenological focus restricts the generalizability of findings to broader institutional contexts. The study also relies on interpretive data within specific Islamic

boarding schools, which may not capture the full diversity of *pesantren* governance and technology integration in Indonesia. Recognizing these boundaries enhances the credibility of the research while opening avenues for further inquiry.

Future studies are encouraged to expand this framework by conducting comparative analyses among various Islamic boarding school's (*pesantren*), applying mixed-method designs, and exploring the integration of fitrah-based accounting systems into Islamic financial institutions and fintech platforms. Continued research on the operationalization of *Rahmatan Lil Alamin* in financial management and education can further strengthen the relevance of Islamic economics in addressing contemporary challenges of digital transformation and ethical governance.

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