

A HOLISTIC CONCEPT OF NEUROINCOME AS A SOLUTION OF THE “TYRANNY BOTTOM LINE “IN WORKPLACE

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ABSTRACT

Purpose — This research aims to formulate a holistic concept of neuroincome.

Design/methodology/approach — The data collected are from various commercial bank employees' experience with variation grade and position, local and international bank in Indonesia. Based on a spiritualist paradigm, the data are analysed by intuition using *Taubat*, *Zikir*, *Doa*, and *Tafakur* (TZDT) method within the framework of Neuro-Psycho Spiritual (NPS) methodology. The NPS methodology is used as an integrated science to study humans holistically by including materialistic, psycho, and spiritual dimensions. While the intuition in TZDT frame is a tool utilized to analyze data that relies entirely on God's guidance in the form of intuition and sense.

Findings — The result of the study is a holistic concept of neuroincome in the form of “extra” income and physical goods possible converted financially, earned by an individual as his/her working compensation stimulated by company's tool/policy/system in workplace such as bonuses financially or bonus in the form of distribution of company shares, incentives, fringe benefits, performances allowances, job allowances, award, facilities and other related financial compensation. The positive stimuli happened if the nerves stimulate the release of hormone to perceive income in positive attitude such as empathy, helpful and sincerity. The negative stimuli happened if the nerves perceive the income excessively so it could make unethical actions or fraud. Then, qona'ah (sufficient sense) and modesty are found intuitively as a solution of “tyranny bottom line” in workplace. These attitudes stimulate a resurrection of the harmony of

materialistic, psycho, and spiritual consciousness to live in a holistic way and bring closer to God in everyday working life.

Practical Implications — The holistic concept of neuroincome is explained through Neuro-Psycho Spiritual (NPS) methodology.

Originality/value — Authors are using various commercial bank employees' experience with variation grade and position, local and international bank in Indonesia as their subject.

Keywords Income, neuroscience, psychology, spirituality, spiritualist paradigm, consciousness

Paper Type Research Paper

1. INTRODUCTION

This research was triggered by a phenomenon that occurred among commercial bank employees in Indonesia. It was indicated by an increase in banking crime committed by a bank employee. It is a form of violation of bank employee ethics (Anonymous 1, 2017). Though banks have a bank code of ethics which is always having by banks and a slogan that says "serve with heart". This slogan contains the philosophy that employees must serve customers by using hearts.

Neuroscience said that human perception is formed by the collaboration of the brain, heart, and lust (Wildman, 2014; Cacioppo & Cacioppo, 2013; Boncinelli, 2005; Adolphs, 2003; Maas, 2002; Wood, 1996). The brain is the controller and center of consciousness, the heart as the point of goodness transmitter, and the lust as the trigger of desire, passion, and action. When our perception is dominated by the heart then all the actions we take will direct us to the Creator so that all our actions will be fulfilled with divine values (Afsar, 2016; Bouckaert & Zsolnai, 2012). Behavioral psychology said that if bank employees carry out the philosophy of their work for a long time and continuously, it could be possible that their behavior will become individuals who have divine values. The slogan is outlined in the company's code of conduct which contains how bank employees behave.

In contrast, from the phenomenon above, banking crimes always involve and even being carried out by "insiders", namely bank employees themselves. It is clear that the company's philosophy is not implemented well and it has not touched the hearts yet of bank employees. Another opinion,

could it happened because of something in the company stimulates them (forced) to do that?

Indeed, humans have lust. Humans is God's creatures that are never feel satisfied, but in this case, humans will not be triggered by his/her lust if there are no stimuli that trigger it. Neuroscience said that consciously or not the environment, culture, society, etc in the workplace trigger his/her perception of something. Neuroscience also accommodates this in the *neuroplasticity* theory which says that the brain can adapt according to the environment in which they are. It means if the brain adapts to the environment, their perception would change (adapt) too. Thus, the concept of income will change together with the perception of income. So do the behavior.

This study tried to related phenomenon occurred with company philosophy and the concept of income from the individual side associated with the environment in the workplace. Income, in the world of accounting, plays an important role in terms of profit, according to Heskett et al. (2008) it is the most widely used measure of a company's performance . In terms of accounting, the existing concept of income emphasizes materiality (Khan, 2015; Chong, 2005; Bernstein, 1967). The meaning of very materialistic income turns out to have been very pervasive in all human life. Humans become rational economic people (Watts & Zimmerman, 2006), thus (it is assumed) they try to maximize their satisfaction or the value of the company. Even though humans do not only come from life, they are always considered to be selfish, and this is the basic assumption of the “so-called” construction of positive accounting theories in modern accounting. This sort of materialistic behavior can be of danger if it drives humans against their humanity, which is not only made up of matter but also mentally and spiritually.

When materiality is used as motivation in the concept of income, automatically the perception, and the behavior will reflect materialism, such as the desire to get excessive income or accumulate as much wealth as possible. When a person perceives money in a manner, that means they always pursuit money to meet needs. It becomes natural if the pursuit of money is adjusted to meet their needs. Instead, it will become a serious problem if the pursuit of money becomes excessive, not to fulfill needs

anymore but has become desires. It will make people more greedy and greedy. Finally, he/she will continue to pursuit income regardless of ethics or not.

This study tried to dig the “behind the scene” on why humans always pursuit income, i.e., economic income, in the workplace. The perception must be triggered by stimuli outside of themselves in their workplace which sometimes (forces) them to do so. This reinforced by (Estes, 1996) refers to this phenomenon as "tyranny of the bottom line" in which good people can behave badly in an organization, just because the organization aims to get the maximum profit. When the company’s system stimulates employees to achieve the profit and give the bonus (extra money) for their achievement as a motivation tool so the employees will pursue the profit to expend extra money as much as possible. This is what causes humans will do everything, even it breaks the ethics to get the maximum income. Thus, banking crime happens. It is starting from the perception that emphasized materialism and more stimulated by the environment, culture, social, policy, and tool of the company in the workplace

The perception toward income is the basic problem of what makes them do unethical deeds. Perceiving and practicing an improper concept of income, i.e., perception of income as materiality stimulate by the environment, culture, social in the workplace, etc, may cause anxiety in a society especially in the workplace. If it is so, then the next question "what kind of income concept is “appropriate”?. Of course, it must be in line with the company philosophy that always puts the “heart” at work¹. It is the same with the function of the heart which acts as a transmitter between humans and God, the concept of income must bring people to do the relationship with the Creator. The concept of income must bring people to divine values in the heart. As Neuroscience said that the harmonization among brain, lust, and heart in perceived something will create the “perfect” human. It means the concept of income must include not only material (what’s brain perceived physically) but nonmaterial aspect (what’s heart feels psychologically and divinity) and of course it will be triggered by lust to make a good behavior. Income research includes

¹ Banks in Indonesia have slogan that related with heart in serve the customer such as ”Service with Heart”, and other slogan that related working with “heart” such as “Service Sincerely”.

material and non-material aspects that become urgent and needed to make people become “perfect” humans.

Research on income has been done by many scholars before (Gittus, 2018; Reardon & Bischoff, 2011). In the past few decades the concept of income has even been criticized (Skinner, 1993; Shwayder, 1965; Moonitz, 1962). The definition of income is still in the area of materiality, i.e., money and economy. The criticism is on a part of that, from a modern perspective, a human being is a creature with only one dimension, i.e., a physical creature. But, for this research, human being, as (Mustofa, 2015) said, has three dimensions, that is, body, mind, and spirit. The body and mind are part of the human that may change and develop depending upon an environment in which he/she lives, but the spirit is immortal. Spirit will return to God. Thus, a human being, in essence, has -material, mental, and spiritual bodies.

This study emphasized material, mental, and spiritual bodies. The study formulates a new concept of income perceived by bank employees adapted with the environment, culture, social in workplace-based on Neuro-Psycho Spiritual methodology in TZDT frame. TZDT is a method to “connect” us with God through energy in the universe as the thought of quantum theory (Englert, 2015; Orville-Thomas, 1996; Dushman, 1931). What I feel when doing this research intuitively in the frame of TZDT.

TZDT is an abbreviation of *Taubat* (Repentance), *Zikir* (Remembrance God’s name), *Doa* (Praying), and *Tafakur* (contemplation). TZDT is the developed version of ZDT method (Triyuwono, 2015). The first element of the TZDT method is *taubat* that is the main entrance to get closer to God because it is the way to ask forgiveness to God. The second element is *zikir*. It is in essence a way of remembering God by, for example, chanting God's names, doing five daily prayers, reciting al Qur’an, or doing daily activities while remembering God. There is nothing to think about except God. *Zikir* must be done with sincerity and hopes for God's blessing. I do *Doa* (prayer), the third element of the method. Prayer is a way for a person to ask something to God. It can be done if the person has already made a sound spiritual connection with God. At this position, the person is very closed to God. This is a very good condition for doing prayer and highly possible that the prayer is

accepted by God. *Tafakur*, the fourth element of the TZDT method. It is in essence a process of analyzing and synthesizing data, phenomena, ideas, or inspiration to come into the construction of a new concept or theory.

The concept enriches the existing concept of income in accounting science that not only involved materiality but psycho and spiritual dimension. The concept of income based on Neuro-Psycho Spiritual methodology is expected to direct human behavior to an attitude that is manifested in perception, behavior, and sense that leads to the connectedness with God. When humans are connected with God, there are no more ethical violations, banking crimes, or other unethical deeds. That leads the human to be the “real” person.

2. Neuro-Psycho Spiritual (NPS) Methodology as a New Holistic Methodology

This research attempts to integrate more than one discipline, i.e., neuroscience, psychology, and spiritual science into a methodology. Neuroscience is a slice of biology, nowadays it is developed under a multidiscipline approach that combines it with philosophy, medicine, chemistry, mathematics, engineering, computer science, and linguistics. Its main objectives are to analyze, describe, and understand the human brain, the structure of the brain, and the functions of the brain, and how the brain matures itself and works (Bassett & Sporns, 2017; Wildman et al., 2014; Wood, 1996). It is also utilized to analyze how the nerves trigger the release of hormones that will cause emotions. By looking at the mechanism of how the brain works, it can be said that it is the brain that shapes human behavior. Good behavior depends on information captured by the human brain.

A part of neuroscience used in this study is *neuroplasticity* and *neurotransmitter* theory. *Neuroplasticity* is the theory in neuroscience that said that the brain has the ability to modify itself (nerve cells) and adapt to challenges that come from the environment. So the brain is continually plastic (Hamman, 2015; Begley, 2007; Grafman, 2000) In short, neuroplasticity allows everyone to be anything as expected through practice and experience received from their environment, life experience, and so on. Even the brain can develop in the context of behavior and changes in brain structure (Li, 2014; Hotting & Roder, 2013; Munte,

2002). It is the brain circuit that will adapt to the challenges of your new environment.

Besides the ability of neuroplasticity, the brain also has another mechanism that has to do with the activity of chemical compounds in the brain that play a role in the formation of human behavior. The activity of chemical compounds found in the brain is called *neurotransmitters* (Sudhof, 2013, 2012; Erreger, 2013) for example endorphins hormone which is useful to have a positive effect on the brain and throughout the human body including improving the immune system, preventing stress and curing various diseases (Maeda et al., 2006) or other hormones such as dopamine and norepinephrine which can control stress hormones and emotions (Ader, 1987). If it releases in sufficient quantities, it will affect the brain and the entire human body in body (Boonen et al., 2013). This *neurotransmitter* will later reveal the mystery of what and who humans are seen from the activity of chemical compounds in our brain. This is important because without understanding the work of *neurotransmitters*, we will have difficulty understanding the overall working principle of the brain as a human control center. In other word, everyone, whoever he/she can instruct the brain to release hormones through a series of habits that can be trained.

Neuroplasticity and *neurotransmitter* allow the brain to change in perceiving something. The variation of perception will create behavior. Psychology accommodates it. General, psychology is the science that studies experiences that arise in humans, such as the use of the senses, thoughts, feelings, and desires. Biologically humans are unique creatures. In this study, I integrated behavioristic psychology and humanistic psychology to analyze humans (Martelli et al., 2016; Hartelius, 2019; Kamenica, 2012). Those theories emphasized to human behavior start from a conditioning behavior, trained continuously until finally human can interpret and give the meaning what they do and what they experience even in the “pressure condition” in the workplace.

The integration of this psychology automatically shows that human is not a machine that work cause of “instruction from the boss” but a human is God creature that works because of instruction from God. Heart as a transmitter human with God. Because of that, as long as the

consciousness journey, a human will perceive and behave as God's instruction through their spirit in their heart (Triyuwono, 2016; 2004; Sukoharsono, 2012) That is why I used spirituality in this study to accommodate human holistically (Ewest, 2015; Corner, 2009).

Many modern humans experience psychological and ethical problems that result in spiritual emptiness (Peteet, 2011; Ahuvia, 2008; Ho & Ho, 2007). Rationalism, secularism, and so on are not able to add to the happiness and tranquility of human life but on the contrary, cause life anxiety. Communities like this can be said to have lost the vision of God. Thus, it is clear that to find answers to the above problems, a study that looks at human beings comprehensively is needed, namely spirituality. Spirituality is the connectedness with God (Hidayah, 2019; Bouckaert & Zsolnai, 2012; Hausman, 2010; Gotsis & Kortezi, 2008). It is not a dogma and superstition at all, rather a real experience of being spiritually connected with others, including God.

This research used Taubat, Zikir, Doa, and Tafakur (TZDT) method. The method fully follows the spiritual movement deep within the researcher's heart (Bear & Rand, 2016; Khatri & Ng, 2000; Lieberman, 2000). Communication with God is, thus, an essential part of getting inspiration (Andrew & Waldman, 2009; Stafford & Piekarski, 2008; Abu Zayd, 2000). TZDT is a development of ZDT (*Zikir, Doa, Tafakur*) formerly used by Triyuwono (2015a). ZDT is a process of attracting energy in the universe to connect to God and then inspirations of communication with God (Triyuwono, 2015). Then through inspiration, the writer adds *Taubat* (T) in ZDT to be TZDT. I am guided to do *Taubat* (repentance) as the requirement to get the power of *Zikir, Doa, and Thakur*. In the Holy Quran, the word *taubat* (repentance) comes from the word *At-taubah*. *Taubat* means that a person turns away and withdraws from sin. It is returning to God by releasing, on one side, the desire to committing sins, and on the other side, carrying out all good deeds under the order of God (Az-Zumar 39:53; An Nisa 4: 110; Ash-Shura 42:25).

This research integrates all those three disciplines to understand the perceptions of bank employees by using the case study research design. The design is applied to explore behavior at the individual level, not in groups. or institutions. This research uses participant observation the

researcher involved directly in the community of the informants. The community is a group of bank employees (current and former) of different banks in Indonesia. This group community discusses anything related to banking in social media and face-to-face meetings. I am, as a researcher, one of the members of this community for I previously worked in a state-owned bank for almost 18 years until resigning in 2016. I keep contacting the informants with the same background as mine.

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Table 1
Informants

No	Name	Working periode (years)	Grade*	Active/Res
1	Ms. D	4 years	6	Resign
2	Mr. H	9 years	7	Active
3	Mrs. Y	24 years	10	Active
4	Ms. I	7 years	8	Active
5	Mr. A	13 years	11	Active
6	Mr. S	21 years	13	Active
7	Mr. T	20 years	6	Active

*They are from the variation of grade and position. Grade in the bank from low-up for as follow: Assistant (ASST): Grade 4-6, Assistant Manager (AMGR): Grade 6-10, Manager (MGR): Grade 10-12,

Assistant Vice President (AVP): Grade 12-14, Vice President (VP):
Grade 14-17

3. The Birth of Neuroincome in Accounting World

The writers start their finding from the quote source on social media as follow:

“Before I became a bank employee, I was quite satisfied when eating at a simple restaurant on the roadside or shaving my hair in a simple barber place near my boarding house. But three months after working as a bank employee, I felt ashamed when I had to eat and shave my hair at the usual place. Feel embarrassed! What the world says!”

Working in a bank and become a bank employee during the times, there is a “changing” in the perception and behavior. Those who used to live as they are, turned into people who feel ashamed when they look “simple” as they used to. This is a problem if it happened for a long time (as long as they work) because the feeling automatically triggered someone to meet “needs”. “Needs” here means needs that involved a desire. The question is “what makes them behave like that? what perception on their brain?”

Neuroscience explains in its theory that all human behavior is caused by perceptions. When humans are more naturally motivated by their lust, the brain will perceive reality with their lusts. So for example when humans are motivated to pursue income because of their desire to pursue materialism only, the perception that exists in humans is money (materialistic). In this case, lust dominates in shaping behavior. I call lust *an internal stimulus* of human.

Lust is human nature. Humans are creatures that are never satisfied. The assumption of homo economicus is what ultimately presents humans as in the concept of income in accounting theory that always prioritizes lust in each of their behavior for personal gain (Kluver et al., 2014; Yamagishi, 2014; Konow & Earley, 2008). If the concept of income interpreted as materialistic, then do human perceptions of income will be

materialistic too?. *Neuroplasticity* reinforces in its theories that the brain has an ability to adapt to the environment and the surrounding where humans live. It means that the changing of human behavior could be stimulated by the environment, culture, systems, and others in the workplace (company) and perceived as it is.

Just like any other commercial company, the bank is one of a company that depends on its business in profit. Profit is used to measure the performance of a company. Various marketing management strategies are carried out to reach even beyond the company's profit. How to measure the success of a company is also designed to reflect the material well-being.

The company implements systems, policies, tools, and makes working environment conditions in such a way as to be materialistic. Motivating employees is also realized in the form of material. The reward and Punishment system applied to bank employees is one of the company's tools to motivate employees to work "well". If the employees could achieve a profit for the company, so reward in the form of "extra" money (bonus/incentives) will be given but if the employees could not achieve profit, there is no reward (no bonus/no incentives). Moreover, they will get punished because of their failure. The system made a dilemma for employees. (As if) they are forced to do the system. The reward and punishment system in this case is an outside stimulus of the human. I call it *an external stimulus*.

In this study, the researcher found that the lust (internal stimulus) will become more stimulated because of external stimulus outside the human being itself as in this case, the Reward and Punishment system. The external stimulus that ultimately triggered bank employees to perceive the income in many various perceptions. Perception of income is created because of the work of the brain in adapting to challenges in the environment and triggers the activity of chemical compounds in the brain in shaping behavior. This is the same as the concept of *neuroplasticity* and *neurotransmitter* theories in neuroscience. The brain adapts to external stimuli (Reward and Punishment system) in perceiving income and triggers nerves to release the hormone in the brain based on the perception created. Neuroincome happened because of the perception of income

stimulated by the company's tool/policy/system in the workplace. Neuroincome could be in the form of "extra" income and physical goods possible converted financially, earned by an individual as his/her working compensation such as bonuses financially or in the form of distribution of company shares, incentives, fringe benefits, performances allowances, job allowances, award, facilities, and other related financial compensation. Neuroincome exists because the external stimuli (outside of human) in the environment force the nerves to work to perceive income.

4. Neuroincome, Stimulus, and Behavior

Work demands of bank employees are to improve performance and service. Performance demands are identified with how much (money) an employee can provide profit to the company in accordance with the specified target, for example marketing employees targeted to open a savings account with a certain amount and nominal. With more and more customers opening savings accounts, banks will achieve funding targets and provide profits to companies, especially in terms of performance. This might become a normal thing to do by employees both in banks and in other companies though. Thus, what happens if the demands for performance achievement are stimulated by an external stimulus, namely a Reward and Punishment system?. As you know, this system is a company's tool to motivate employees by applying monetary rewards if they can reach the target (profit) and will apply punishments if they do not achieve the targets given by the company. The reward is neuroincome.

If we related to neuroscience, this system effectively stimulates the nerves in the brain to form a stronger perception of materialistic income. How could it? Imagine, an employee is required to achieve a profit for the company. The bonus is money. This will automatically trigger nerves to pursue materialistic income. Right?. The Reward and Punishment system is the effective stimulus to pursuit neuroincome as mentioned by Mrs. T, the HRD staff,

"This system is very effective in triggering employees to improve their performance. This is proven by the fact that the profits of the company always increase every year. The impact

will also be felt by all employees. Bonuses and incentives will be paid at the end of the year.”

In this case, these stimuli are intentionally created by the company as a tool or system at work. This Reward and Punishment system stimulate bank employees to "work well".

Empirically, the study found that the system which should be intended to improve professionalism, motivate employees to work better, and improve welfare turns out to have a different impact from their goals. Starting from the system, bank employees are stimulated to compete in pursuing materialistic income. The system stimulates employees to perceive income in positive and negative behavior. *First*, positive behavior could happen if humans perceived income in positive perception. The system made them encouraged to work better. The reward is an incentive (money) as Ms. D said,

“For me, when we have been in a working unit and are given an assignment, for example, target, we must pursue and do our best. Only one motivation, it is an incentive! Although sometimes the stress will increase towards the end of the month because the target has not been reached. Lifelike being chased!”

Motivation from Ms. D is working for an incentive (money). Ms. D, who was previously motivated to work at the bank because of high monthly salaries, turned out to be more motivated than just a regular salary. The reward and Punishment system triggered nerves in the brain to work to create excessively materialistic perceptions and change behavior to work hard for the shake the incentives.

Second, negative behavior could happen if humans perceived income in negative perception. The work of these nerves also stimulates the brain to produce hormones. The hormone produced can vary depending on the response of nerves to the stimulus so that it gives a different behavior for each person. In the statement above, Ms. D feels stressed and depressed because of the pressure in pursuit of incentives. This condition encourages nerves to release the hormone cortisol, a high-stress hormone.

The release of the hormone cortisol in a long time and continuously will have an impact on functions of our brain such as highly emotional regulation, low in maintaining information, low in thinking flexibly and no creatively (Staufenbiel, 2013; Dedovic, 2009). Though the motivation to pursue income should be done happily. In this condition, the nerves will bring up the hormone of happiness that provides many benefits for the body such as increasing the immune system and other (Foley, 1979).

The other side of the system, especially for the punishment side, automatically the brain will be forced to think hard to pursue income. Psychology science said that humans always survive to make them comfortable. The researcher tries to interviews the informants about the system. There is a unique answer when the researcher asks informants as expressed by Mrs. Y as follows,

“The target? It is ordinary for us at sub-branch offices, even the targets given consist of two kinds. First is the target in-service and second is the target in performance. We have mobilized all our teams to achieve both targets. We have to be solid rather than being punished later. Me, as the head of the sub-branch office, will be moved out of town if we do not reach the target. For me, it is more important than just pursuing incentives. What about my family later if I don't achieve”

There is a fear of punishment cause of the system. Ms. I also interpreted incentives not as motivation in getting “extra money”, but rather in fear of punishment given by the company if she did not reach the target given as stated below,

“Incentives are number two. What's important for me is I didn't get punishment from management because I didn't reach the target. It is not clearly written what the form of punishment is... but my friend who has not achieved the target for 6 months continuously having the punishment moved to other working units without definite status. It feels like "not used". For me, it is social punishment. Very ashamed with the junior staff”

There was fear from Mrs. Y and Ms. I when they did not reach the target given by the company. Their answer was beyond the expectation. Money is not the main thing for them. There is something more important than money. Achieving targets were more concerned with Punishment than Reward itself. This Reward and Punishment system seems to make him "forced" to pursue incentives. Even they violate the code of ethics applied by banks for the shake of neuroincome. They do unethical things to get the "extra income".

From interviews with informants, the researcher found that stimulus in the form of incentives turned out to cause unethical friction between employees in the workplace even with customers as Mr.S said,

“Bonuses, incentives? I think it will follow our work effort. The main goal is not a bonus. If each individual is driven only for bonuses and incentives, team members will wear “horse glasses” no matter what the others. They have to obey the code of conduct of the bank. They have to work ethically cause they are a team.”

In the statement above, Mr. S said that bank employees will inevitably be faced with ethical values in the achievement incentives. The bank itself has a code of conduct that bank employees must obey as guidance of working. Pursuing the incentives must be in line with the company's code of conduct as stated by Mr. S as follows,

“The code of ethics is number one, we immediately give strict warnings to employees who broke the company's code of conduct. What for achieving a high target if a bank employee do unethical matters!”

The importance of ethical in achieving rewards was also said by Mr. A as follow,

“A bank employee has two legs, where one foot is in the customer and the other foot in the company. So he must be able to benefit his customers and companies. Not for the sake of the achievement of profit, he did unethical things. There is a code of conduct that must be obeyed by a bank employee such as a good attitude, integrity

which is important for us. I really believe and do these values, but I don't know the others... Because that is personal, that is one of my accountability among me, the customer, and God”

Ethical values in achieving incentives/rewards are interpreted as integrity, attitude, and values that do not harm customers and banks. These ethical values are personal, so even though there is already a code of conduct of the company that regulates the code of ethics, the implementation depends on the individual. Mr. H also supports it as stated below,

“If we have reached our target but we do it unethically like lying or hiding to customers about the weaknesses of our products taking customer funds, then surely it will be quickly discovered. Ashamed!. There are still many honest ways to achieve profit. I am sure with focus, discipline, optimism with effort, and prayer. We will achieve the profit target provided as high as any target, God pleasure”.

From the explanation above, it shows that the achievement of rewards (material income) related to ethical values in its implementation. Unethical actions can also lead to banking crime (fraud). Banking crimes committed by bank employees in some cases also begin with unethical action as stated by Mrs. Y,

“Fraud can be done by anyone in banking. It's very easy to do fraud. The reason is that customers already trust and leave all of their financial transactions to us. You know what ... there are customers handing over their passbooks to me. The reason is trust...But everything is back to each of us. There was an employee who do fraud at the sub-branch office, as a result, all Branch Offices did not receive year-end bonuses. sad right? Rules in our office if there are employees who do fraud then we all do not get a bonus”

Fraud is the heaviest unethical action. Bank employees abuse customer's trust to steal money in their accounts. This has led to criminal activity. The system has trapped them into working for money. That is “tyranny bottom line”. The unethical manner happened because of the

stimulus trap in the workplace that makes them perceive neuroincome excessively.

5. Spirituality of Neuroincome: a Holistic Concept of Income

Spirituality means connectedness with God. There is a sense of peace when we feel closeness with God. Many people misinterpret spirituality with religious rituals. Spirituality is more than just that, but at least by doing religious rituals, humans have tried to carry out what God commands and try to get closer to God. As my religion teacher said, that spirituality is related to the heart. The heart as a transmitter between us and God.

All our efforts as long as we do them sincerely will draw us closer to God. The connectedness can only be felt with senses namely peace, happiness, gratitude, and so on. For example, sense of a deep gratitude when they get income from the results of their efforts whatever the amount, or happiness when they help customers from difficulties without expecting any compensation. All done with sincerity. Doesn't empathy, caring, and helping show a connection with God?. These attitudes trigger the endorphin hormone in perceiving income with gratitude. It could be explained by behavioristic psychology, the attitude emerges because of habitual. Maybe for the first time, they serve customers because of the Reward and Punishment system, but as time goes on they finally serve the customer sincerely. Empathy, caring, and helping are the attitude of continuing good habits in working. These attitudes are a divine sense that connects humans with God. The positive stimulus that triggers positive culture will connect them with God. Feeling of pleasure, peace, and gratitude when they receive income from the results of their efforts indicates that they are connected to God. The nerve triggers to release of the endorphins hormone.

Then what about the negative stimulus? Is there spirituality in neuroincome caused by this stimulus? The pursuit of income because of the negative stimulus caused by the Reward and Punishment system seems to make their hearts always stressed. The hormone cortisol caused that feeling so there is no peace in their hearts. I tried to ask more about this by interviewing informants about what their feeling when they had to pursue incentives continuously. Mr. H, the informant, said as follows

“I actually want to live quietly, peacefully, and not being chased like this but how do I finish it?. If I quit this job I have to pay off the soft loans that have accumulated. My salary runs out just to pay installments”

The same thing was said by Mrs. Y as follow,

“I’m actually already tired of targets that sometimes don’t make sense in their achievements. It seems like it was deliberately made like that so that not too many employees get incentives. But what should I do? I am the “backbone “of my family, my children still need money for school and I still have soft loans that have not been paid off completely. One way for me is that I have to accept and carry everything out in good faith. Getting an incentive is a gift, *Alhamdulillah*, but if I don’t get an incentive it doesn’t matter to me. The important thing that I have tried. I am sure God will provide a way for me. Just be grateful”.

From the two statements above they actually realized and missed a sense of peace and “free” in their lives but the stimulus had trapped them. It was so difficult to get out of the trapped. That is I called it “Tyranny Bottom Line”. They did not have much money to pay off all the installments. At this time they can only accept and work as well as possible with sincerity. Is not sincerity one way to connect with God?. Interpret and make meaning in every case and behave positively is humanistic psychology. In many variations of cases in human life, a human will interpret and behave as he/she perceived. In this case, when ‘tyranny bottom line” trap them so they could not release from the trap, there was spirituality in their heart. They keep working sincerely even though they were not “comfortable”. It proved that there is still spirituality in their souls even though it is still in the form of a sense, not yet an action to really get out of the circle of “Tyranny bottom Line”.

However, spirituality is indeed owned by every human being. God breathed the soul into humans when humans were still in the womb. Newberg in his book also said that God has designed the brain in such a way so humans are always connected with God. God gives the brain, heart,

and lust. The heart is the transmitter between humans and God. The brain is affected by the heart and lust in controlling all activities. How to harmonize between the brain, heart, and lust should be used as a solution to control the stimuli outside us. managing emotions (lust) not to live excessively is a way to harmonize the heart, brain, and lust. The simple lifestyle taught by our prophet Muhammad SAW should be made a role model for humans in living life as QS Al-A'raf:31² and QS. Al-Isra: 17-29³.

From the verses above, God does not like people who live excessively. As mentioned in the previous chapter in the material income chapter, the becomes the value in controlling human lust. Likewise, with stimuli outside of the human self, emotions could be managed by always thinking positively and carrying out activities that trigger the release of the hormone oxytocin and endorphin. Emotions could be controlled through good habits through values, culture, knowledge, and religion. That is why in individuals who are mature and established, no matter how hard the emotion is felt, they are able to control and express politely. This is because they are able to recognize, feel, and control the emotional impulses through the role of the sensory cortex and the hippocampus related to perception, memory, and memory. Serving and helping customers' difficulties patiently is also an exercise and become a good habit that stimulates nerves to release oksitosin hormone in controlling emotions, as Mr. I as follows,

“When I was at the front liner the customer was angry with me because of long queues. at that time our bank was serving students on one of the campuses in our city. So the queue is inevitable. In my current unit, I have also been angry by institutional customers because our e-banking system was broken at that time so they could not make transactions. I face with smiling, listening, and after that, I explained the problem and

² QS Al-A'Raf:31 states “Children of Adam, wear your beautiful clothes in each (enter) mosque, eat and drink, and don't overdo it. Indeed, Allah does not like people who are overrated.”

³ QS Al-Isra:17-29 states “and do not make your hands lying on your neck and do not stretch out too much, therefore you are despicable and regret”.

offered a solution. Yes, I'm just patient. Nothing else. I only serve the customer well. After a few years I worked at a bank I became a more patient person. At least my family and my friends said that. *Alhamdulillah*, there is wisdom from the customer's anger. I have to be patient because this is part of the work "

From the above statement, work culture also affects emotional control. Excessive emotions will have a bad effect on the body, so managing emotions is important for optimal survival. Is not patience also a divine sense?.

6. Spiritual Journey Found *Qona'ah* (Sufficient Sense) and Modesty in Holistic Concept of Neuroincome -TZDT Method

Based on the TZDT method, I intuitively found attitude *qona'ah* (sufficient sense) and modesty infused in the holistic concept of neuroincome. My initial journey begins when I practice the TZDT method. First, *qona'ah* appeared accidentally in my head at the time. I was wondering why I suddenly remembered that word. Even though I was not discussing religion and not reading anything about religion. What I remembered at that time I remembered the words of a senior lecturer in my office who always said *qona'ah*. We talked about many things. She is my senior lecturer and always motivates me in my study. One day when I tried to compile all the data with the TZDT method, suddenly I remembered her word. I forgot what we were talking about at the time, but what definitely came into my mind was her word that said "*qona'ah*" not only once on that day but many times continued to surround my mind.

At that time I did not know the meaning of the word *qona'ah*. Therefore I initially ignored it and did not want to dig deeper into the meaning of the *qona'ah*. Finally, because the word *qona'ah* was always on my mind, I finally asked her and I also tried to find its meaning in religious references. I learned it and finally I understood why those words were always in my mind when I did this study. From my discussion with her and Islamic studies, I concluded that *qona'ah* is a feeling of satisfaction and gratitude to God for accepting the income. The feeling always feels "sufficient" with the income earned. At that moment my heart immediately trembled. I believe God gave His knowledge to me through inspiration, idea, thought, even sense that suddenly always existed in my head

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intuitively. The question that arose in my mind at that time was "How could I suddenly remember the word "*qona'ah*" in the brain?"

Then the *second*, I found the modesty attitude when I did the study. There was a strange thing in my journey found the attitude. I have done all the TZDT methods. I even added a quantity to my TZDT. I added my sunnah prayers (*sholat sunnah*), my prayers (*Doa*) and finally, I added my dhikr (*Zikr*) until I did not count the number of times I did TZDT. Besides, I also read neuroscience books, many articles about neuroscience but why ideas or inspiration have not come up in my brain?. My brain is still "empty". The condition was different when I found *qona'ah* before. I am sure the condition often experienced by authors when they stop at one point and no ideas. I'm sure they will look for articles or read more literature books to find their ideas. I also do the same, but I am a little bit different. My research uses a spiritual paradigm. What happened in my research, I consult it with God. I tried to "empty" myself and submissive myself. I empty my mind, my worries, and others.

This study uses spiritual paradigms that consider reality to be a unity of human, universe, and God relations. When an idea or inspiration does not emerge, it means something is blocking. I tried to look back on my days. Finally, I discovered that my lust dominated. By increasing the quantity of *sunnah* prayer, *zikr*, and praying (*doa*) will better if it is not dominated by lust. Besides, the more I ask "what's wrong with me" and fill it with negative thoughts will trigger the feelings of stress, sadness, panic, confusion, and other negative feelings. Isn't it said in the neuroscience that negative feelings will trigger the release of the hormone cortisol which will make us more stressed? As a result, the TZDT method cannot work properly because lust dominated. Finally, I tried to reflect and turn everything into the heart. I focus and submit everything only to God and it works. My ideas, inspiration, and sense of writing reappear. Even inspiration about the modesty in neuroincome arises spontaneously. Thus, Verses of the Qur'an further convinced me that *qona'ah* and modesty are God's instructions for me to infuse in a holistic of neuroincome as a solution of "tyranny bottom line" in the workplace. These attitudes stimulate a resurrection of the harmony of materialistic, psycho, and spiritual consciousness to live holistically and bring closer to God in everyday working life.

Thus, the premise of a holistic concept of Neuroincome is income earned by an individual as ‘extra’ work compensation in the form of financial or physical goods that can be converted financially, stimulated by the company’s tool/policy/system in the workplace such as bonuses, incentives, fringe benefits, performances allowances, job allowances, award, distribution of company shares, facilities and other related financial compensation which are driven by qona’ah (sufficient sense) and modesty attitude.

7. CONCLUSION

Neuroincome is very subjective. This is very much influenced by the level of human consciousness. The level of consciousness is a measure of one's awareness and response to stimulate things from the environment. This level of awareness distinguishes the response of the brain in capturing information outside to form different perceptions. Perceptions that bring humans to different behaviors. This study shows that stimuli from the workplace such as policy, system, culture, social affect the perception. Positive perception will create a positive attitude such as empathy, helpfulness, and sincerity. Vice versa. Negative perception will trigger humans to perceive income excessively. In this condition, lust dominates most so the negative behavior emerged because of the perception such as unethically manner, fraud, and crime. *Qona’ah* (sufficient sense) and modesty is found intuitively through the TZDT method and infused in a holistic of neuroincome as a solution of “tyranny bottom line” in the workplace. These attitudes stimulate a resurrection of the harmony of materialistic, psycho, and spiritual consciousness to live in a holistic way and bring closer to God in everyday working life.

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