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1. INTRODUCTION Accountability is central in accounting. One of the goals of accounting was created as a medium to show accountability. The community must be made to believe that the existence of the company is indeed beneficial to its social environment. Therefore, within the company, there must be "accountability" to the social to ensure this.

In addition, there is spiritual accountability often said as internal accountability that exists within oneself. human. It can also be said of one's accountability to God. Spiritual accountability includes the responsibility of someone regarding everything that is done, only known and understood by the person concerned because all actions of spiritual accountability are based on the individual relationship of the person concerned with God.

ritual is based on the belief in God as the creator, maintainer, and fuser of the universe and its contents. In the opinion of Jacob [1] that for someone who is very religious, all of his points of view will always be based on spiritual understanding, therefore his accounting practice will be filled with spiritual dimensions, on the contrary for someone who is not religious, his perception of accounting is a free science influence of the spiritual dimension.

Honesty is one of the spiritual values that must be upheld in every behavior of life, in addition to wise, wise, tolerant, responsible and other spiritual values. Some organizations have put forward the values of spirituality. The term for a company like this is a spiritual company. For example, in Elnusa the culture has grown that accepting commissions is a huge disgrace.

Spirituality here, if viewed further with regard to corporate interests and more technology in the context of cash flow, it turns out that it aims to achieve a higher cash flow of the company by establishing sharia provisions (zakat) as a spirit as done by PT. Elnusa. After going through difficult times for five years, PT. Elnusa, as quoted by SWA [2], produced a quarterly profit in 2005 and recorded an operating profit of seventy-nine billion rupiahs or jumped 318% compared to 2004, which was only nineteen billion rupiah. Through efficiency throughout 2005, the company has proven that it can increase profits.

In 2009 the company targeted an increase in income of up to six trillion rupiahs. Determination of six trillion rupiahs according to the President Director of PT. ElNusa Rudi Radjab with the idea of increasing the zakat value by 2.5% to the public [3] Besides Elnusa, there is Garuda food. The key to the success of Garuda food is to prioritize spiritualism in its business. The company uses the spirit of Mr. and Mrs.

Darmo Putro, founder of Garudafood Group as a moral and work basis. He was a freedom fighter who then chose to pursue business and heavy success holding fast to honesty, tenacity, and perseverance accompanied by prayer. The two of them not only gave a message but had done it in their daily lives, to bring forth a group of companies like now.

That is, we can all see his enthusiasm and how the application of honesty, tenacity, and perseverance accompanied by that prayer. First, honesty. Honesty is the first basic value in every business and work. Be honest with yourself, be honest with others, be honest with the Almighty God. With honesty will give birth to peace of work, perseverance of a business and ultimately lead to trust.

Trust is an invaluable asset that can be owned by a human being. With this trust, it is possible for someone to work, build a career and business. Second, tenacity. Success and failure are two realities that are before us all, every time, every day. what distinguishes a successful person from a non-goal is tenacity in carrying out his duties and obligations.

Resilient is not easily discouraged, giving up on difficult situations, feeling failed or hopeless. Tenacious is the ability of oneself to build intention and enthusiasm to return to struggle and look forward, striving towards the goals that are aspired [4] Other organizations instill spirituality values, especially Islamic spirituality. In Indonesia, many such organizations have been established.

There are Shari'ah banking, Islamic insurance, Islamic finance and so on. BMT Abada is

an Islamic organization in the form of cooperatives and is engaged in finance. So far, it has had a vision and mission of Islam, namely sky management and spreading love for all nature, but how its application in day-to-day operations is in accordance with accountability as an Islamic organization. This study aims to explore the implementation of of spirituality in the accountability of Islamic organization.

Of course, we do not expect that the sharia label is only used as a symbol. Syari'ah was truly used in the operational system of Syari'ah in its management and accounting information system. Syari'ah in his budgeting system and sharia in his accountability model. This study aims to explore Islamic values in the accountability of Islamic organizations.

2. RESEARCH METHODS The methodology chosen in this study is qualitative with exploratory methods. Exploration was carried out to find Islamic values that were applied at the research site. This study took place in the Airlangga Bakti Persada (Abada) Baitul Maal Wat Tamwil (BMT) office based in Campus C Unair Mulayosari Surabaya.

The selection of BMT Abada as a research site was based on attitude support the spirit of community economic empowerment through economic organizations that prioritize Islamic values and accountability that are blown by the founder of BMT Abada. The establishment of BMT Abada aims to gather the potential of Airlangga University alumni through an accountable organization to empower and boost the economy of the people in general and the alumni family in particular. Data collection is done by interviewing, observing, and documenting.

Interviews are conducted with unstructured methods with the aim of giving informants the flexibility to express their opinions. Data on interview results are recorded and transcribed. Observations are conducted to see the day-to-day operations of the object of research, in this case, BMT Abada.

The purpose of the observation is to ascertain whether the operations of Abada BMT have carried out Islamic values. Documentation is needed to check the operational standards of procedures and records of the BMT Abada organization. The informants in this study consisted of key informants and supporting informants.

Key informants are informants who, according to the researchers, are the most influential people on BMT management, while supporting informants are informants who have the knowledge and authority in a certain part of the Abada BMT Cooperative management that supports key informants. The key informant chosen was the BMT Abada Cooperative Manager named Mr. M. Ikhsan.

The reason the researchers determined him as the first key informant regarding his position as the operational manager of the cooperative was that he was well aware of the daily operations and product policies made by the Abada BMT cooperative in great detail. The second reason, the key informant had experience managing BMT where he studied religion, namely in the Al-Fitrah Kendinding Islamic Boarding School boarding school for a dozen years.

The third reason, a key informant 3 knew as a cleric among colleagues was very simple and with a background as students in Boarding Schools and at the same time an alumnus in the largest Islamic boarding school in Surabaya, the author argued that he had complete competence to be a key informant. Supporting informants are management, member representatives, and representatives of the Abada BMT Cooperative.

Supporting informants from management were represented by the chairman of the cooperative board, Mr. Andi Estetiono. He also works as a lecturer at Vocational School Airlangga University, Mr. Andi Estetiono is the Chairperson and founder of BMT Abada so that he understands the vision and mission to be achieved for the establishment of Abada BMT.

He was also directly involved in making policy at the BMT. Other supporting informants were members of the cooperative who received benefits for the existence of Abada BMT who were culinary entrepreneurs "Chicken Kremes Riski" having their address at Jalan Kedung Tarukan Surabaya. The existence of supporting informants was to confirm the information conveyed by key informants.

Exploration of Islamic spirituatas values in the accountability of Abada BMT was analyzed by coding methods, namely coding the field notes, observations and archival materials [5]. Coding allows researchers to create themes or concepts through conceptual categorization of raw data. Coding can be divided into three, namely open, axial and selective coding.

Open coding is the first coding that is done to compress data into a preliminary (initial) code or analytical category. Next coding is axial coding which aims to organize the code and connect the code to one another to find key analytical categories. The last coding is selective coding where researchers identify and select existing codes or categories to support the conceptual categories that have been developed [6]. 3. DATA ANALYSIS AND DISCUSSION 3.1

Islamic Values of Spirituality in Sky Management In the Islamic system, business is actually not just to make profits or earn profits, but honest or honesty is everything. [7] in his ESQ book, The Secret of Success in Building Emotional and Spiritual Intelligence tries to introduce a new management science paradigm in the field of human resources that synergizes Islamic science, Sufism, psychology, and management in an integrated and transcendental entity.

Building human resources by balancing emotional and spiritual intelligence will give birth to human beings who have individual and social devotion. Based on this idea, the management paradigm was changed. The management science paradigm that was originally attached to worldly values was shifted with celestial values or hereafter [8].

The management approach in the business no longer crystallizes in the systematics of the production process to produce a maximum output through effective and efficient processes, but with a management approach to celestial values, namely the management spirituality approach derived from the Divine values practiced by the creator and maintainer in managing the universe. The management concept applied at BMT Abada is sky management, as stated by Mr. Ihsan below: I use sky management.

What is the sky management, Mr. Ihsan? we don't know what happened tomorrow but today we do the best that is the most important. For me, sky management I don't know tomorrow is still alive or not what I did with you today is beneficial to who it really is. If your presence in this world does not bring benefits to others for what (Ehsan, Manager).

The application of the sky management concept in the daily operations of BMT Abada is the revival of the work culture while the employees at work are not solely seeking money but are intended to increase the company's are and sense of responsibility towards the organization. This condition is contrary to the Islamic Management model [9].

The Islamic management model is a management way in organizations that is based on Divine teachings which is a holistic approach. In Islamic management, humans are instructed to surrender to the Divine, to be humble, responsible, and have accountability both to the leadership and to God. Sky management (celestial management) is a management approach to sky values, namely a management spirituality approach that rests on sharia rules and divine values practiced by the creator and caretaker in managing the universe. Religious teachings or heavenly values referred 4 Tyas et al.;

JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 to as a spiritual approach in business practice are values that refer to the 3 W principle, namely Worship, Wealth, and Warfare

[8]. A place of Worship, which means a place of work or business must be interpreted as a place of worship.

Working is not to serve the leadership, but to work more than that is to serve Allah SWT. By realizing and living that humans are servants of Allah, then it is only natural for every human being to devote himself to God, by following all His rules and avoiding His prohibitions.

This is in accordance with the Word of God which reads: "And I did not create jinn and men but they worshiped me "(Surah Adz-Dzaariyaat 51:56). Furthermore, one more word of God is stated which means the following: O, people! Worship your Lord who created you and those who were before you so that you will be devoted "(Qur'an, Al-Baqarah: 2:21). The Prophet Muhammad also said that means: "People who seek livelihood are friends of God" (Narrated by Al-Bukhari).

There is a difference when working for work (earning a living) and working for worship. Working for work (just earning a living) will tend to justify any means to get as many results as possible. While working for worship see good results only obtained with intention, purpose, and a good way, namely with intentions, goals, and ways justified by Allah SWT.

If this is followed, then the possibility of the results obtained is not so much but there is a blessing value in it. Therefore, the values of Worship are derived from the concept of ZIKR namely Zero Base, Faith, Consistency, Result Oriented. Zero base means that work, business or business must start from the heart or intentions that are clean, sincere, and pure, so accepting what is given in a generous manner, never bargaining for gifts.

Clean from the paradigm of not being shackled by the past, it is not always fixed what was done in the past, but what is faced at the present time [8]. This is in line with [7] that the initial stage to build emotional and spiritual intelligence is through emotional purification (zero mind process) including by avoiding prejudice. Avoid being prejudiced, and try to be prejudiced.

The SWT says: "Say, if you hide what is in your heart or you show it, surely God knows it" (Surah Ali Imran 3:29). Furthermore, the Prophet Muhammad also said: "Every charity is accompanied by intention. Every person's charity depends on what he intended. Therefore, anyone who emigrates because of Allah and His Messenger, his emigration is directed towards Allah and His Messenger.

But whoever migrates for the sake of the world to be obtained, or because of the

woman he is going to marry, his migration is limited to something be the goal "(Narrated by Bukhari and Muslim). Faith means a belief in the power of Allah SWT, confidence in the promises of Allah SWT. Zero bases will have no meaning if it is not filled with faith.

After starting from a clean heart and then carried out with confidence, and always optimistic, then, in the end, the faith (full of confidence) can eliminate fear and anxiety. Full belief can change something that is impossible to be possible (impossible to be possible). in working or doing business must be accompanied by a belief in yourself that this self is able to overcome problems, able to achieve achievements and so on because Allah SWT has promised in His words. "And when the Muslims saw the allied groups, they said:" This is what Allah and His Messenger promised us.

"And true Allah and His Messenger. And this does not add to them except faith and submission"(Surah Al-Ahzab 33:22). Furthermore, the Prophet Muhammad said: "If you really put your trust in Allah, Allah would have given you sustenance as He gave sustenance to birds, namely going out on an empty stomach in the morning and returning with a full stomach in the afternoon" (HR Tirmidzi).

Consistent, the intention is to reach the target point, zero base and faith must be maintained consistently / must be consistent and holistic. Many people can plan well, but when implementing it is inconsistent in directing it to a predetermined goal, consequently, the expected alignment does not arise/is not created, precisely the emergence of uncertainty by various pulls and different motives.

To always be consistent, this self needs to be careful in focusing on business or business in order to achieve goals. 5 Tyas et al.; JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 So in doing a job or business must always be consistent, both in intention, motivation, and purpose. The SWT says: "And keep as instructed to you" (Surah AshShura 42:15).

Furthermore, the Prophet Muhammad also said: "Get used to you in getting closer to God and stick to your beliefs. Know ! , there is no one among you who survived because of the deeds of his deeds. "The Companions asked:" Nor are you O Messenger of Allah? "He replied:" Not me too unless Allah bestows His mercy and grace "(Narrated by Muslim).

Result oriented, it can be interpreted that in work or business as a manifestation of worship, it must have Result Oriented. The Result Oriented referred to here is Mardhatillah / Willing Of God (the pleasure of Allah SWT). So the purpose of work or business is not solely to obtain material, throne, prestige, popularity, but the result

oriented that must be possessed is the pleasure of Allah SWT (The Ultimate Result).

Allah SWT says: “The flesh of the camel and its blood can occasionally not reach (the pleasure) of Allah, but your piety can reach it" (Surah Al-Hajj 22:37). Furthermore, the Prophet Muhammad said: "Anyone who fights so that the sentence of Allah is lifted, then that is the war in the way of Allah" (Narrated by Bukhari and Muslim).

By understanding the meaning of the verses of the Qur’an and the hadist above and realizing that work means to worship, it is only natural for every worker to try to fulfill his duties as well as possible for the happiness of life in the world and the hereafter. Thus, the four attributes above (ZIKR) are interrelated, from clean intentions, filled with faith, carried out consistently to achieve a definite goal, namely Mardhatillah.

The concept of ZIKR that is understood and applied by someone will place it as a potentially superior individual. These four attributes are the basic capital in managing business activities and jobs for the best results. Management and employees have sincerity in their work so they have a concern for the management of the organization.

This is one of Islamic management principles [10]. 3.2 Value of Islamic Spirituality: Spreading Love and Affection According to the Islamic view, in carrying out religious advice in the human universe must always be based on the concept of mercy for the whole universe observance [11].

Which means that the presence of humans on earth must bring benefits to others with full love and affection and selflessness. “This I do coaching to friends that the most important thing is to spread love and affection. If the money matter is already automatic, it might not be possible for my fortune to hit the mother's fortune. Maybe that is what I really intended.

Why do I want it here? I have Bismillah because love means that we spread life. Let's share everything. All must be done with joy “(Ehsan, Manager). Humans live on earth provided by Allah SWT abundant natural resources, as a form of human gratitude must spread the benefits for others in brotherhood knit or a term often used that life is living.

The manifestation of the value of spreading love and affection carried out by Abada BMT can be seen in the loan policies of members of cooperatives or customers who fail to pay credit installments. According to the manager of BMT Abada, bad credit is usually handled on a case-by-case basis based on the conditions of each customer.

There are 2 ways to handle problem loans, first, rescheduling credit installments with an

extension of the maturity period. Second, giving a period of installment delays for some time until the customer's financial condition improves and can repay the installments. The source of sustenance from Allah SWT extends very broadly and deeply so that every Muslim who believes will never be afraid of losing or lacking sustenance in the world because Allah SWT has guaranteed that the sustenance of animate creature has been determined as for where His word in the Qur'an means: "And there is no moving (animated) creature on earth but everything is guaranteed by God to support him. He knew his residence and place of storage.

All (written) in the real book / Lauh Mahfuz "(QS: Hud: 6). Sustenance is part of the divine destiny that cannot be exchanged, so what we have is the best for us and God has divided our sustenance 6 Tyas et al.; JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 fairly.

Indeed, spreading love and affection for others by living the lives of others will not reduce sustenance for someone. Sustenance does not need to be confused because the allocation of human sustenance has been determined by Allah SWT, in fact, it is the sustenance that will seek out its people. But that does not mean that humans can stand idly by, waiting for sustenance to come, humans must work as an effort to pick up their sustenance.

Work is worship which is not solely to fulfill life's needs but as a manifestation of self-servitude and human obedience to Allah and His Messenger. Other Islamic spirituality values related to religious advice spread which exemplified by Prophet Muhammad as opening doors for sustenance, some of which were surrender, which meant surrendering only to Allah in facing or waiting for the results of a job. God to humans.

In friendly terms, which means connecting kinship, the Shari'ah commands that among people always connect to each other's kinship relations, be afraid, which means people who believe in Allah by obeying all orders and distance themselves from His prohibitions. Alms, which is the giving of a Muslim to others voluntarily and sincerely without being limited time and a certain amount.

Alms does not have to be in the form of assets but also includes all good deeds or deeds. 3.3 Reflection on Islamic Values in the Accountability of the BMT Abada Cooperative As an Islamic organization, the BMT Abada Cooperative bases its institutional activities and business activities on Islamic law and implements policies that are in harmony with Islamic spiritual values, both policies related to human resources and policies related to systems and business products.

By practicing sky management values and values spreading merciful to all elements in the BMT Abada Cooperative, both members, employees, managers, administrators, and supervisors are believed to strengthen accountability both in the eyes of God and in the eyes of fellow human beings. 3.4 Reflection on Islamic Spirituality Values to Employees Building mentality and changing the mindset of employees is the management effort of the Abada BMT cooperative in harmonizing the mental and mindset of employees with Islamic values of spirituality.

The Qur'an is the standard of living of the Prophet, the simplicity of Siddiq, Amanah, Tablig, Fatanah. Well, we want to understand the Qur'an and not pass it later. Yes, we practice the life of the Prophet. After we have finished reading the Qur'an. So I taught them not to ask God for the most, God has given us so much that you should be grateful and give your freedom.

Alhamdulillah and Astaghfirullahaladziim, just that (Ikhsan, Manager). As expressed by Mr. Ikhsan the manager of BMT Abada, these efforts are not easy and must be carried out consistently and continuously considering that most employees have a background in life with capitalist culture and a hedonic lifestyle.

High employee turnover at the beginning of the operation of BMT Abada is a testament to the gravity of the challenges faced by management. Earthing life philosophy life must live the work environment is one of the ways Ikhsan in keeping this organization from losing its Islamic spirit. Life must live which means that living people must support others or benefit others, human life is meaningless if it is only useful for themselves and through BMT Abada this opportunity to be useful for the lives of others is so real.

Some other Islamic values that are disseminated at BMT Abada, among others, in life must be willing to share, life must be done with joy, and do not forget to be grateful. Pak Ikhsan asserted that the management that he applied in managing BMT Abada was sky management whose meaning could be interpreted that in life as a human being we did not know what would happen on tomorrow, the most important thing was to do the best and be useful for others, regarding the results fully the right of God to determine it. This method has proven to be effective in motivating employees. As exemplified by Mr. Ikhsan, especially the marketing staff.

The marketing staff is the spearhead who is dealing directly with the members/customers of various personalities and behavior. In the average age, still young and a graduate from a prestigious state university is certainly hard for them to carry out tasks that some people underestimate, where they have to provide assistance

to customers, visit, review business, find solutions to their problems, get out enter villages, markets, merchant stalls, heat, etc., while very decent job opportunities for them might be available to those out there. Demanding an extraordinarily tough 7 Tyas et al.;

JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 mentality to work or more precisely serving this work, it takes patience, patience, and discarding pride. The climate and work atmosphere that is turned on in a family and religious manner also turns out to be one reason for employees to survive. The salary problem is not a major factor for employees, even employees who have been accepted to work elsewhere with higher salaries but do not take the opportunity with the reason at Abada BMT can be while studying religion.

BMT Abada's management guarantees that salaries will follow income, if BMT Abada's income increases, salaries will also increase. As stated by Mr. Ikhsan that even though there are already Standard Operating Procedures but in the field activities if faced is not in accordance with the SOP, creativity is demanded, in service must still spread love and kindness, life is alive and must be done with joy, money problems will follow.

Providing life learning to employees that life is real, not imaginary, whatever must be grateful for along with that there will be the convenience that employees choose to stay alive in Abada. The methods and values applied in the framework of fostering employees as described above are based on the informants' narrative in accordance with the concept of sky management and the spirit of spreading the love and affection embraced by the Abada BMT Cooperative. 3.5

Reflection on the value of Islamic Spirituality to Members The approach to spreading Rohman and Rahim is also applied in dealing with members. The BMT Abada cooperative relationship with members is not just a mere business relationship, but rather a family relationship. The BMT Abada Cooperative plays an educational role, mentor, and mentor for members of the cooperative who have become part of the family.

"If there is a jammed payment, a joint solution is found, how come the payment defaults. We want to know the storyline, then we educate for next time like this, you know, so that it won't get stuck. This means that we know the member where his failure or carelessness is where it means failure in terms of producing or selling or indeed management or indeed carelessness or a lot of living costs and so on. This needs to be analyzed. Now we approach it in order to do it, then we do coaching "(Ehsan, Manager).The presence of the BMT Abada Cooperative in the midst of a small community in debt-ridden debt can be assumed as rain falling in the middle of a long dry season.

The real condition of the lower classes of society is that they make loan sharks as a short-term solution to the problem. In this society, the BMT Abada Cooperative comes with a helping hand to alleviate economic difficulties. in accordance with the Islamic Shari'ah so that the results become a blessing for their lives.

Other forms of education include providing entrepreneurship and financial management workshops. The presence of the BMT Abada Cooperative in the midst of a small community in debt-ridden debt can be assumed as rain falling in the middle of a long dry season. The real condition of the lower classes of society is that they make moneylenders a short-term solution to the problem.

In this community, the BMT Abada Cooperative comes with a helping hand. gather them to be given debriefing together, therefore the cooperative employees who must be guerrilla come to them one by one. This method is considered effective considering the problems faced by each member are not the same.

Various efforts were also made to empower members' economies, one of which was carried out a mentoring program. The mentoring program included 3 areas of assistance, namely assistance in the fields of capital, marketing, and management. To alleviate economic difficulties. giving education about how to live in accordance with the Islamic Shari'ah so that the results become a blessing for their lives.

Other forms of education include providing entrepreneurship and financial management workshops. The capital solutions offered by Abada BMT Cooperative include providing loans with a very soft and fair scheme through loans with mudharobah contracts and murobahah contracts. For loans with mudharobah agreement, the profit sharing ratio is subject to agreement and ability of members/customers.

Whereas loans with murobahah contracts will be charged an administration fee of 2% and a profit margin of 2.5%. This profit margin is determined by the Cooperative, but in the event that members/customers object to the percentage can be negotiated. How this is certainly not achieved in the conventional banking system, the margin set is usually relatively higher and the customer is not allowed to bid.

So far from the number of loans that have been rolled out to members/customers the flow of 8 Tyas et al.; JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 returns is relatively smooth, the level of payment congestion is relatively low compared to conventional banks which are on average 10%. Congestion payments on loans by members/customers range from 7% to 8%.

Meanwhile, if there is a congestion payment by members, an approach will usually be taken to find out the factors that cause payment failure, then the possible action can be in the form of receiving loans, intended to loosen the loan period so that members/customers have the opportunity to try longer. just according to the ability of members/customers. Education so that there is no failure/carelessness in the future, and given guidance.

One of the methods implemented by BMT Abada Cooperative to minimize the risk of default from members/customers is to implement a joint responsibility system. The joint responsibility system is a shared responsibility among members of a group for all obligations on the basis of openness and mutual trust. Therefore the BMT Abada Cooperative formed groups of members / customers based on the type of business or based on place of residence / place of business, for example business groups of used plastic bottle and glass bottles, groups of craftsmen and traders of Tempe chips, Kenjeran Lama market cracker traders group , canteen business groups in the Airlangga University campus environment, online shop business groups and others.

Efforts to provide guidance and assistance to these business groups include guidance for product development, packaging, and marketing. It has been done for the perpetrators of tempeh chips and in the old Kenjeran market crackers. As for used plastic bottle and glass collectors, training has been planned to be given the training to increase the economic value of plastic bottles and glass waste, but it has not been implemented because it is constrained not to find the experts needed.

The forms of BMT Abada Cooperative services to members/customers as described above have been in accordance with the values of sky management and the spirit of spreading love and affection embraced. 3.6 Reflections on the values of Islamic spirituality in the BMT Abada Cooperative Accountability Accountability is accountability that comes from obedience to God which is then followed by obedience to sharia laws and other laws.

[12] The belief that every act will be accounted for in the presence of God underlies the retainer of the BMT Abada Cooperative in carrying out daily business activities must not violate the provisions of God's law by implementing Islamic values that have been embraced. Forms of accountability that are in accordance with Islamic spiritual values are shown in: 3.7

Accounting Implementation Accountability in accounting by management to assist in the efficient allocation of resources, by providing information both for performance

control and for decision making by those responsible for making investment decisions. [13]. In an Islamic society the development of accounting theory must be based on the provisions of Islamic law and arguments that do not conflict with Islamic law.

The view of Islamic law is very clear about the basic principles of how financial reporting and accounting practices must be carried out [14]. That all financial information has been properly recorded and reported to stakeholders transparently has been recognized by the chairman and manager of the BMT Abada Cooperative. The existence of this financial information disclosure demonstrates management's efforts to maintain good accountability and morality.

Researchers' questions about the need for audited financial statements by external parties were answered by Koperasi BMT Abada's manager that the Cooperative Law permits financial statements not to be audited by public accountants because the total assets of the BMT Abada Cooperative are still below 1 (one) billion, but this does not reduce the cooperativeness of cooperative managers, especially managers to maintain the mandate of the cooperative members.

On the other hand, the members, the board of trustees and the management of the cooperative also give full trust to the manager of the cooperative. The principles of mutual trust and trustworthiness between the attorney and the recipient of power, the recipients work responsibly and happily, are reflections of Islamic spiritual values. 3.8

Organizing Annual Member Meetings Another form of implementation of the accountability of the BMT Abada Cooperative can also be seen from the holding of Annual Member Meetings (RATs) which are held routinely every year as a venue for administrators' accountability to members both orally and in writing. RAT, the usual Abada BMT Tyas et al.; JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 Cooperative is not like the conventional rigid RAT format.

The unique implementation of RATs in the BMT Abada cooperative is that the event is packaged as a Family Gathering and Great Recitation activity. This concept is deliberately carried out to create a liquid atmosphere among all stakeholders, strengthen the spirit of Islam, and strengthen the faith and piety of Allah SWT.

In the family climate that is created, it is expected that if there is dissatisfaction, the questions that block, input, and criticism from various parties can be conveyed well without the burden and will be responded to well and if necessary find the best solution in deliberation and consensus. Cultivating a sense of mutual love and mutual love among members, employees, administrators, and supervisors of cooperatives,

encouraging patient and humble behavior in expressing opinions and responding to criticism, also in accordance with Islamic spiritual values. 3.9

Reliable Information Technology Support It is fortunate that the BMT Abada Cooperative has young workers who are highly literate in technology, however, if there are reliable technological devices if they are not supported by qualified and cautious human resources in God, they will be useless and can be misused. With the availability of appropriate technological devices and human resources, Koperasi BMT Abada can follow the rapid development of technology in both reporting, information and communication technologies safely.

Currently the update of the daily activities of the BMT Abada Cooperative and other important information can be followed through social media such as the Facebook Airlangga Bakti Persada Cooperative, besides that the BMT Abada Cooperative has also developed a special application that allows each member/customer to check and recheck savings account or credit status with the confidentiality of member data guaranteed by the Cooperative management.

Ensuring the confidentiality of member data is guaranteed and ensuring the righteous IT staff is a concrete form of maintaining accountability. 4. CONCLUSION AND SUGGESTIONS 4.1 Conclusion The value of Islamic spirituality that was successfully explored by researchers consisted of two principles, first, in moving the BMT Abada Cooperative business wheel, the ranks of the management and all employees applied the concept of sky management.

Secondly, in working to provide services to members/ customers it is always done with excitement and passionately spreading love and affection. While the reflection of the spirituality values embraced by BMT Abada Cooperative, among others, is reflected in the following activities, namely fostering employees, fostering members/ customers, transparency in Financial Statements and maintaining good organizational accountability. 4.2

Suggestion Some of the shortcomings in this study are expected to be perfect suggestions for further research to be carried out. The suggestions that can be submitted include the following: 1. The BMT Abada Cooperative program still focuses on programs related to economic and social activities while accountability to nature has not been much touched on, it is hoped that in the next research it will be complemented by accountability to nature. 2.

This research was only conducted at one Islamic organization, namely the BMT Abada

Cooperative. The perceptions, views, attitudes, and behaviors found on this research site can be different from the perceptions, views, attitudes, and behaviors that occur in other Islamic organizations.

Therefore for the sake of perfection, the results of this study are expected for subsequent research to be carried out in several Islamic organizations. COMPETING INTERESTS Authors have declared that no competing interests exist. REFERENCES 1. Jacobs K. The sacred and the secular: Examining the role of accounting in the religious context. Accounting, Tyas et al.; JEMT, 23(5): 1-10, 2019; Article no.JEMT.47686 Auditing and Accountability Journal, 2005;18(2):189–210. 2. SWA. Lompatan Kuantum 6T Elnusa; 2006. Available:https://swa.co.id/swa/listedarticles/lompatan-kuantum-6t-elnusa 3. Mulawarman Adji Dedi. Islamic Accounting ESQ Berbasis Spiritual Company; 2008. 4. Novianingtyastuti, 23 Pebruari, beritajatim.com, Garudafood Menuju Spiritual Company; 2009. 5. Miles, Mattew B dan A. Michael Huberman. Qualitative Data Analysis, 6.

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