



2nd Global Conference on Business and Social Science-2015, GCBSS-2015, 17-18 September  
2015, Bali, Indonesia

## Human's Behavior towards Income in the Perspective of Mother Teresa

Dian Purnama Sari<sup>a\*</sup>, Iwan Triyuwono<sup>b</sup>, Rosidi<sup>c</sup>, Ari Kamayanti<sup>d</sup>

<sup>a</sup> Widya Mandala Chatolic University, Dinoyo Street, 60265, Surabaya, Indonesia

<sup>a</sup> Student of Doctoral Program at Brawijaya University

<sup>b,c,d</sup> Brawijaya University, Veteran Street, 65145, Malang, Indonesia

---

### Abstract

The study aims to formulate a concept of 'behavior towards income under the perspective of Mother Teresa. The study employs Mother Teresa's perspective as an instrument of analysis. The study finds that, according to Mother Teresa's perspective, human's behaviour towards income is behavior that heavily relies on God-centered income for human's happiness. It means that the process of gaining income is understood as a process of obtaining God's gift, mercy, and sincerity, while money-orientated income is understood as just fulfilling human's needs sufficiently.

© 2015 The Authors. Published by Elsevier Ltd. This is an open access article under the CC BY-NC-ND license (<http://creativecommons.org/licenses/by-nc-nd/4.0/>).

Peer-review under responsibility of the Organizing Committee of the 2nd GCBSS-2015

*Keywords:* Acceptance; Behavior towards Income, Happiness; Mercy; Money Income; Mother Teresa; Non-Money Income; Sincerity

---

### 1. Introduction

Income is one of the important concepts in accounting theory. Wolk, Dodd, & Tearney (2004) wrote that the income statement has been, and will continue to be, an extremely important and basic financial statement. Income is often highlighted as a successful indicator and represents a company performance. This leads income to be a center of attraction, for the management of the company or even by stakeholders. Thus, the management does their best to make a better income to improve the company's value. Estes (2005) stated that actually many people are "nice" but

---

\* Corresponding author. Tel.: +62817-0341-8097; fax: +6231-5678-478.  
E-mail address: [dian-ps@ukwms.ac.id](mailto:dian-ps@ukwms.ac.id)

their action are “poor” due to over pressure to reach higher income which results in a new tyranny in this modern world. This condition is called “Tyranny of the Bottom Line” (Estes, 2005). Triyuwono (2015) states an accountant, who prepares financial statements, usually negates his or her spiritual value. Hence, the accountant often neglects ethical norms. This is an indication that an accountant has been occupied by money income.

Macintosh, Shearer, Thornton, & Welker (2000), Mattessich (2003) and Riduwan, Triyuwono, Irianto, & Ludigdo (2009) agree that income in modern accounting is merely simulacra. Income based on accounting theory is not relevant in the practical accounting because it does not represent a real condition of a company and is made to maximize company’s wealth. Some researches try to evaluate behavior towards income such as the behaviour on the practice of earning management (Amuedo-Dorantes & Pozo, 2011; Dee, 2013; Goodwin, 1977). These show that many practitioners and academicians agree that income in financial report has been “made up”. Money-oriented has made some people to act “anomalously.”

This study offers Mother Teresa’s perspective to redesign behavior towards income based on spiritual values. The decision to employ Mother Teresa’s perspective is based on her figure which is full of spiritual values and her efforts to make a better world. This study also tries to oppose to Jensen & Meckling’s (1994) the category of REMM (Resourceful, Evaluative, Maximizing Model). This study offers a new concept of behavior towards income through Mother Teresa’s perspective. This study does not take a special research site, but highlights an effort to redesign human’s behavior towards income. The technique of analysis uses Mother Teresa’s perspective.

## **2. Research Method: Mother Teresa’s Perspective as a Technique of Analysis**

Mother Teresa is a widely known figure due to her effort to help people. Her continuous effort made the world moved in accordance with her perspective. Her effort was actually not easy. Various obstacles were faced by prayer and willingness to improve human life. Mother Teresa touched and cared those who were left dying in the street, humanized those who had leprosy, cared for orphans, and helped people who were alone and lonely. Love for God and human beings are the main basis of the service of Mother Teresa. Love was expressed in hands to help people. Income has never become a desire for Mother Teresa and her organization. Mother Teresa and her followers’ life were arguably very simple. However, surprisingly she never had problems with the funding. All activities and needs of this social organization could always be undertaken. This strength is very interesting to be highlighted. A strong willingness accompanied with spiritual values becomes the basis for researchers to use Mother Teresa’s perspective in interpreting and revealing income.

Life, testimony, and work of Mother Teresa show that the actual conscience is the conscience of the faith to share and care. Mother Teresa’s spiritual path shows how important the balance of a life of prayer and a contemplative life with a real practical action of love are (Vardey, 1996). Prayer was a “necessity” for Mother Teresa (Egan, 2002; Fidei, 2005). Prayer will make us closer to God, and God will always be there within us, move us, and guide our steps. Teresa used a phrase that the attitude of the faith is being ready to give a helping hand to serve and give heart to love. Experience taught Teresa to come out of herself, followed the Lord’s hand guiding her so she had hands to serve and heart to love. Love and helping hand as the real form of love are the first things needed in the midst of the tragedy of poverty and suffering in Calcutta. It is the principle of Mother Teresa’s perspective. Mother Teresa always saw Jesus in every person she served even in the poorest of all the poor (Egan, 2002; Vardey, 1996). Furthermore, Mother Teresa also revealed that most threatening in lives is the scarcity of love and affection (Cahyadi, 2010; Nayuf, 2006; Watami, 2013). For Mother Teresa, people who are capable of loving one another are the ones who are happy.

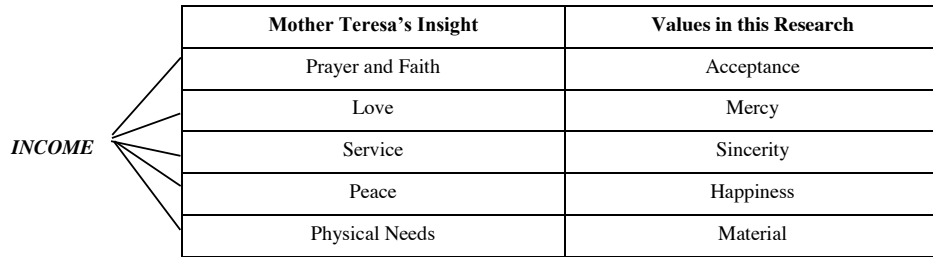
Simple path of Mother Teresa showed that silence will lead to prayer. In prayer, Mother Teresa obeyed God’s order and let God work in her. In prayer, Mother Teresa rested on the power of God and handed over all to the God (Fidei, 2005). By praying, we are always closer to God, and God is always there within us, move us and guide our steps. Acceptance was the key of Mother Teresa’s prayer. By persevering prayer merely, Mother Teresa could survive through her faith. Strong faith was the basis of any behavior of Mother Teresa and her followers. Mother Teresa’s faith actualization was reflected in reality of humanity without looking at the background of ethnicity, religion, race and other issues of racism. Mercy on top of everything was love that answer the needs of those we love (Egan, 2002). However, love without action is empty. Mother Teresa’s love was applied in selfless service for every human being who needed help. Sincerity and joy were the keys of Mother Teresa’s services. And finally, peace was the end of this simple journey. Mother Teresa experienced happiness and peace after serving the sick and helpless. Call of live heard

in silence and prayer as a servant of "the poor of the poorest" leads to peace of mind. Mother Teresa's struggles were done sincerely and without the slightest thought of money. Mother Teresa always believed that all funding requirements for her social service would be fulfilled. Mother Teresa always traveled with two pairs of clothes (*sari*), a bucket and a thin sleeping mat. However, all other physical needs were always fulfilled. The materialistic value to meet the needs of Mother Teresa was limited to the word "adequacy", not too much and was given more to those who suffered. Money was still needed in carrying out all activities of Mother Teresa's social services. But amount of money was not the thing being pursued by Mother Teresa. Money was only for physical needs in the life of Mother Teresa and a medium to continue developing her services.

Expression, insight, and attitudes of Teresa showed a strong faith towards a vocation to serve others. Fellow, according to Bible, is fellow creature, regardless of who he/she is, background, or anything behind him/her, but fellow creature that deserve to be helped and assisted. Mother Teresa was also very confident with all the commands of the Lord to her; even she released a comfortable life and ordered a new life that was very difficult to be run out. Drastic changes did not hinder Mother Teresa's belief to follow her heart in accordance with God's commands. Silence, Prayer, Faith, Love, Service, and Peace are simple ways experienced by all followers of Mother Teresa. Not surprisingly, the movement of the Missionary of Charity community continues growing although Mother Teresa had long died. Various insights and attitudes of Mother Teresa's life clearly show sincerity in caring fellow creature. However, Jensen & Meckling (1994) wrote, "Altruist that she is, Mother Teresa's devotion to caring for the poor of Calcutta does not make her a perfect agent. It is highly doubtful that she would agree to (or effectively) represent the interests of someone who wished to save the whales, or to make computers. Like all REMMs, she has her own preferences and will exercise her own choice over whom she devotes her time to helping". Jensen & Meckling (1994) initially offered the idea of 5 types of people. REMM (Resourceful, Evaluative, Maximizing Model) is a model that Jensen & Meckling (1994) believes is prevalent in today's society. In Jensen & Meckling's (1994) thesis, Mother Teresa is not categorized as a perfect agent (who did all efforts to the welfare of society), but Mother Teresa helped for satisfaction of her own, which is still considered limited to REMM category. Of course, this view is contradictive to the daily life of Mother Teresa. It was a satisfaction for Mother Teresa to serve fellow creature and following the entire way of the Lord, without any thought of her self-interest. Insight of Mother Teresa is used and investigated as an instrument of analysis in this study. Phases of analysis in this paper are divided into two phases, namely, the first phase examines the insight of Mother Teresa to form the meaning and attitude towards income. The second phase offers meaning and attitude towards income based on the value of Mother Teresa to the existing income today.

### **3. Redesigning Behavior Towards Income through Mother Teresa's Insight**

Prayer and faith were the initial works of Mother Teresa. Acceptance value was much reflected in the prayer and faith of Mother Teresa. Mother Teresa always submitted all the problems and life in prayer. Only in a prayer, faith could be strengthened. Only in a prayer, then a holistic acceptance might occur. Acceptance value is the initial value in this study. Acceptance in life in accordance with the Lord's commands, acceptance in the adequacy of life from the Lord and acceptance to face all difficulties by relying on the power of God. Love value of Mother Teresa is mercy for fellow creature. Mother Teresa's mercy was reflected in every action and behavior to others. Service with mercy is a service that gives the totality, regardless of anything, but sincerity. What was carried out and given by Mother Teresa is not confined by anything. Everything flows in the form of sincerity. Finally, peace becomes the sense of being incurred in the process of resigned and compassionate service. Peace can be felt by everyone. The money income is a guarantee of survival for Mother Teresa and the implementation of all her activities. Mother Teresa's values and insights were reflected in Figure 1.



	Mother Teresa's Insight	Values in this Research
	Prayer and Faith	Acceptance
	Love	Mercy
	Service	Sincerity
	Peace	Happiness
	Physical Needs	Material

Fig 1. Mother Teresa's perspective as instrument of analysis

3.1. Acceptance

Acceptance means to surrender everything completely to God's will. This acceptance is a form of high spiritual belief in God. All plans and roads, handed back to God. Mother Teresa taught things through prayer and faith. This acceptance process could occur in the form of total surrender. Mother Teresa never sought income to run all her social services. However, God always sufficed her with all the needs to serve fellow creature. Acceptance value in the income emerged from the attitude of acceptance to God. The value of income should not be as high as possible, but should be back to God's will. God will always suffice the funding as acquired in a business. Acceptance value will generate the real income so that there will be no practice of income smoothing. The whole income earned will be reported as it is and not to be manipulated.

3.2. Mercy

The value of mercy means to have empathy for fellow creature. Mother Teresa's action of mercy had humanized human being. In this "crazy" world, human often "preys" other human and ignore the value of humanity of another fellow creature. Mother Teresa taught love with an action of mercy to fellow creature. Everything that will be done must be based on the spirit of love. The mercy value of income is reflected in how income humanizes human being. Money income that is merely addressed to the owner should begin to compassionate. Income should also be given to other human beings, such as employees and their families, the local community or society associated with the business itself. An attempt should compassionate in providing various allowances to employees for their welfare and families. This is the compassionate income.

3.3. Sincerity

The value of sincerity emerges from service attitude was shown by Mother Teresa. Sincerity must appear while serving fellow creature. Sincerity value helps people to get rid of selfishness, and helps needy fellow creature sincerely. Mother Teresa always reminded people to undergo all service activities with a sincere heart so that the entire ministry will end up with beautiful results. Sincerity value emerges when a willingly attempt to spend a variety of costs incurred to earn income. Income should not be derived from the practices of the fraud, for instance selling food derived from dangerous chemicals that can damage the human body. Another example, efforts should be sincere to incur huge costs for the preservation of the surrounding nature that may be damaged as a result of their business activities. The process of obtaining income should not harm other human beings. This process produces sincerity in obtaining income.

3.4. Happiness

Happiness is the ultimate goal of all human beings. Happiness arises from peace inside people's heart. Unlike western happiness system, hedonism, which highlights prosperity merely (Lamberton, 2014), happiness arises from peace inside people's heart. Mother Teresa did not feel peace when she saw many sick and dying people needed help. Peace is a key to the end of life. The value of happiness achieved when fellow creature has proper help. A joyful

income is an income that has peace within. The peace arises when the income derives from what is real, without any manipulation. Happiness arises when income is able to give better results to fellow creature. Peace and happiness appear when nothing is harmed in its process of acquisition. Happiness is the perfect measuring point of income.

### *3.5. Money*

Money will always be needed in the life of a human being. Mother Teresa also had to meet the physical needs through the money. Daily food and medical treatment during her illness or traveling were forms of materials needed by Mother Teresa. However, Mother Teresa's material needs were very simple. Simplicity was seen of her daily life. Donations in the form of materials were always distributed to the various needs of the services. Assistance intended for personal use of Mother Teresa was always used for the benefit of others. This is a form of money income actualized from the insight of Mother Teresa. Income in the form of money should be the income sufficient for fulfilling life necessities. Money income should not be excessive, stockpiling of self-interest. Income over-plus in the form of the money should be given to others who are in need. This is the meaning of money income based on Mother Teresa's insight.

### *3.6. Behavior Towards Income in Mother Teresa's Perspective*

Mother Teresa's perspective has presented the values that can be adopted by income into a more valuable income from different sides. Money income as in the perspective of Mother Teresa is merely limited to the adequacy to meet the needs of life. In addition, the behavior of income as in the perspective of Mother Teresa is the acceptance of the gift of God where the process of acquisition contains a value of mercy and sincerity, and the ultimate goal is happiness. Behavior towards income as in the insight of Mother Teresa is centered to God, thus behavior towards income has spiritual values.

## **4. Understanding a New Concept Behavior towards Income**

Income in accounting theory refers to the concept of FASB called as comprehension income. Wolk et al. (2004) wrote that comprehensive income is the change in equity (net assets) of an entity during a period of transactions and other events and circumstances from non-owner sources. The income, semantically conceptualized, is related to the problem with understanding of what must be attached by the manipulation of report on the symbol or element of income, thus income has useful and meaningful information. At this level, the theory seeks to answer the question what should be represented by income. Understanding contained in the income should be ultimately interpreted by the user. Understanding of income semantically will ultimately determine the meaning of income syntactically, namely its measurement and presentation. At the semantic level, income is defined as a measure of efficiency, confirming the expectations of investors and the economic income estimator.

The main problem of income in the modern accounting is the single understanding of money value. The fundamental reason is capitalism. Positive accounting theory, a very famous theory in accounting, is a real example of how a man, the creator of income, is valued only in term of money. If the creator of income underlies the money only, obviously the resulted product underlies the money only, too. Positive accounting theory proposed by Watts & Zimmerman (1986) assumed that human beings are rational, so they must strive to fulfill their self-interest. Three well-known basic assumptions of positive accounting theory, namely: (1) The purpose of positive accounting theory is to explain and predict the reasons for selecting an accounting method (based on the assumption of self-interest of each concerning part); (2) the maximization of utility (thus maximizing of profit will also be acquired); and (3) the result of financial report refers to investors and creditors. Of the three basic assumptions, it is clear that the most basic assumption is self-interest, in which self-interest is owned by each individual, different from one another, and every individual points their self-interest as the most important. Humans are rational well beings so that all things will be measured by reason and mind.

Positive accounting theory underlies two concepts that are very famous in the accounting world, namely the proprietary theory and the entity theory which are then criticized and developed into the theory of enterprise. Suojanen

(1954) reveals both the structure and the behavior of the large corporation are different from that visualized under the proprietary and entity theories of the firm. The main objective of proprietary theory is to increase the prosperity of the owner. Proprietary theory shows that net income will directly become the owner authorization and reflects the increase of the owner, which is by a reason; income is the increase of wealth. The clear implication is that the owner will try to increase income or profit and to lower expenses or losses. How that is done can be various, for example, not taking into account of the environmental damage caused by chemical waste, not giving priority to the welfare of employees, etc. This "deviant" behavior is because of money value is actualized as self-priority.

Unlike the proprietary theory, the business entity theory emphasizes on the business unit itself as a central unit of accounting. The business unit is responsible for fulfilling the claim of the owner's equity, the entity theory called "centering on income" (Belkaoui, 2000; Mulawarman, 2011) and is consequently orientated on the income statement. The management of company, the side would increase the value of the company, will perform a variety of management in accounting reports so that the practice of income smoothing or earnings management is a common practice. The conclusion is that the entity theory is the evolution of a proprietary theory because it remains centered on the capital owner, especially the capital owner knows the accounting information as much as possible in order to maintain the invested capital and obtain maximum income (Triyuwono, 2012). Therefore, Triyuwono (2012) explained that a company is not only concerned with the owner, but also other parties, such as customers, creditors, management, employees, suppliers, government and others (stakeholders) who also had an interest on the company. By this reason, the appropriate theory to support those interests is the enterprise theory.

Enterprise theory can be seen as a social accounting theory. The company is assumed as a social institution that is operated in order to provide benefits for many parties (stakeholders) with various interests. As a social institution, the company must demonstrate the economic contribution to the community so that the income is not a major point in the theory of enterprise. The added value is the measurement of an economic entity performance (Mulawarman, 2011). The purpose of the concept of value added in enterprise income is a measure of the flow and its distribution among the participants of the organization. Suojanen (1954) describes that the purpose of the value added concept of enterprise income is the measurement of the flow and its division among the participants in the organization. A value added report (Value Added Statement/VAS) is a measurement of performance which is wider than just the net income in the income statement. Development of enterprise theory also expands to include spiritual values. Triyuwono (2012) offers a new form of the enterprise theory, namely Shariah Enterprise Theory, in which God is the center of all centers. Mulawarman (2011) also started transforming into a Shariah Financial Statement.

An attempt to start fixing behavior towards income is arising. Starting from the understanding of income which is only for the owner, develops and centers on the business unit (although finally still directs to the owners of capital), and finally there is a breakthrough to pay attention to all stakeholders in a company. The shift from human (owners of capital) as a center moves towards stakeholders and how to respect nature is being started. Finally, an effort to seek deeper answers to spiritual beliefs is triggered also. The shift of income understanding causes behavioral changes towards income. When the money income becomes the main aspect and the man is the center, then an attempt to manipulate income for the greater of money gain will be done likely. When the understanding of income shifts to God-centered income, then the behavior towards income will be moving towards spiritual attitudes. This insight of Mother Teresa is a new way to shape human's behavior towards a more spiritual income.

Income which is offered by the perspective of Mother Teresa has similarity with Shariah value-added. The similarity of Sharia value-added and behavior towards income lies in the basic concept in which income should not only for the owners of capital, but to all stakeholders on the Earth. Thus, income certainly will not hurt stakeholders, namely nature, fellow creature, and, most importantly, God. Triyuwono (2012) wrote that the Sharia value-added includes economic value-added, psychic value-added and spiritual value-added in which the way of their acquisition, process and distribution are done lawfully.

Income according to Mother Teresa's perspective is income that is not limited to money-oriented income for fulfilling physical life necessities, but also the behavior to accept God's gift, mercy, and sincerity to gain happiness. Shariah value-added and behavior towards income in the perspective of Mother Teresa are closely related to God. God is the key of everything. The whole process and purposes of income is centered to God. The acquisition of income only comes from God Himself. The process of acquisition of income must be followed by the values that come from God, namely mercy and sincerity. The final goal of income is not merely the money income, but also the happiness in form of peace. Money-oriented income is just for the physical needs of human life.

## 5. Conclusion

Income occupies an important position in the financial statements to represent a performance of a company. This is finally shaping attitudes to maximize income and (sometimes) income smoothing. An effort to form a new behavior towards income and to link income with spiritual values is imperative. Mother Teresa's perspective becomes a way to form the behavior towards income which is based on spiritual values. Mother Teresa's perspective generates behavior towards income with God as the center. Income should possess materialistic value within limitation to fulfill human needs. The process of income acquisition should be based on resignation in acceptance of God's gift, mercy, and sincerity, and happiness as the main purpose. Mother Teresa's perspective creates behavior towards income in the form of acceptance, mercy, sincerity and happiness. Insight of Mother Teresa is a turning point of behavior towards income. Effort to improve the behavior towards income must not stop here. It is time for us to contemplate whether our behavior towards income will guide us into happiness and peaceful life or not.

## References

- Amuedo-Dorantes, C., & Pozo, S. (2011). Remittances and Income Smoothing. *American Economic Review: Papers & Proceedings*, 101(3), 582-587.
- Belkaoui, A. R. (2000). *Accounting Theory (4th Ed.)*. Singapore: Thomson Learning.
- Cahyadi, K. (2010). *Teresa dari Kalkuta*. Yogyakarta: Kanisius.
- Dee, M. (2013). Welfare Surveillance, Income Management and New Paternalism in Australia. *Surveillance & Society*, 11(3), 272 - 286.
- Egan, E. (2002). *At Prayer with Mother Teresa*. Missouri: Liguori Publications.
- Estes, R. (2005). *Tyranny of the Bottom Line*. Jakarta: PT. Gramedia Pustaka Utama.
- Fidei, T. (2005). *Doa-Doa Harian bersama Ibu Teresa*. Jakarta: Fidei Press.
- Goodwin, L. B. (1977). Income Smoothing. *The CPA Journal (pre-1986)*, 47(00002), 27.
- Jensen, M. C., & Meckling, W. H. (1994). The Nature of Man. *Journal of Applied Corporate Finance*, 7(2), 4-19.
- Macintosh, N. B., Shearer, T., Thornton, D. B., & Welker, M. (2000). Accounting as Simulacrum and Hyperreality: Perspectives on Income and Capital. *Accounting Organization and Society*, 25, 13-50.
- Mattessich, R. (2003). Accounting Representation and the Onion Model of Reality: a Comparison with Baudrillard's Order of Simulacra and His Hyperreality. *Accounting Organization and Society*, 28, 443-470.
- Mulawarman, A. D. (2011). *Akuntansi Syariah: Teori, Konsep dan Laporan Keuangan*. Malang: Bani Hasyim Press.
- Nayuf, H. (2006). *Religiositas Cinta Ibu Teresa dan Realitas Dehumanisasi di Indonesia*. Yogyakarta: Yayasan Pustaka Nusantara.
- Riduwan, A., Triyuwono, I., Irianto, G., & Ludigdo, U. (2009). *Semiotika Laba Akuntansi: Studi Kritisal-Posmodernis Derridean*. Thesis. Brawijaya University.
- Suojanen, W. W. (1954). Accounting Theory and the Large Corporation. *The Accounting Review*, 29(3), 391-398.
- Triyuwono, I. (2012). *Akuntansi Syariah: Perspektif, Metodologi dan Teori*. Jakarta: Rajawali Press.
- Triyuwono, I. (2015). Awakening the Conscience Inside: The Spirituality of Code of Ethics for Professional Accountants. *Procedia-Social and Behavioral Sciences*, 172, 254-261.
- Vardey, L. (1996). *A Simple Path by Mother Teresa*. Jakarta: PT. Gramedia Pustaka Utama
- Watami. (2013). *BioGraphic Novel Series 2: Mother Teresa*. Yogyakarta: PT. Bentang Pustaka
- Watts, R. L., & Zimmerman, J. L. (1986). *Positive Accounting Theory*. New Jersey: Prentice Hall.
- Wolk, H. I., Dodd, J. L., & Tearney, M. G. (2004). *Accounting Theory: Conceptual Issues in a Political and Economic Environment (6th ed.)*. United State of America: Thomson.