

The Effect of Compensation and Islamic Corporate Governance on Fraud Prevention with Islamic Organizational Culture as A Moderating Variable

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ABSTRACT

Introduction: This study aims to obtain empirical evidence regarding the influence of compensation and Islamic Corporate Governance on fraud prevention, with Islamic Organizational Culture as a moderating variable. It focuses on Islamic values in corporate governance and organizational culture and represents a novel approach to connecting these elements in the context of fraud prevention within Islamic financial institutions. Theoretically, this research enriches academic literature by presenting a comprehensive model that integrates compensation, Islamic Corporate Governance, and fraud prevention.

Methodology: This research uses a quantitative approach. Data were collected through questionnaires distributed to staff in Islamic Financial Institutions. Out of 200 distributed questionnaires, 112 valid responses were obtained from three regions. Data analysis was carried out using PLS SEM Version 3.0.

Results: The findings indicate that compensation has a positive and significant effect on fraud prevention, while Islamic Corporate Governance does not. Islamic Organizational Culture moderates the relationship between compensation and fraud prevention but does not moderate the relationship between Islamic Corporate Governance and fraud prevention.

Conclusion: The study highlights the importance of compensation structures aligned with Islamic values in preventing fraud within Islamic financial institutions. From a managerial perspective, fair compensation, strong ethical culture, and effective supervision are essential to enhance employee integrity and reduce fraud. From a policy perspective, regulatory frameworks are needed to support performance-based compensation and promote Islamic values in the workplace, including the provision of worship facilities, to foster a high-integrity organizational environment.

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INTRODUCTION

In improving the global financial ecosystem, Islamic Financial Institutions play an important role, especially in countries with a majority Muslim population. Islamic finance is used as a solution to the community's need for financial services based on sharia principles, including prohibiting usury (interest), gharar (excessive uncertainty), and maysir (speculation), some of these principles make Islamic Financial Institutions more unique than Conventional Financial Institutions, because Islamic financial transactions and products must be based on contracts that are fair, ethical, and transparent and do not conflict with applicable Islamic law. However, just like other Financial Institutions, Islamic Financial Institutions are not free from the risk of fraud, fraud that occurs can harm the company, both in terms of finance, operations, and company reputation.

Islamic Financial Institutions that have suffered losses due to fraud are Bank BJB Syariah. Reported from (FinansialBisnis.com, 2019) There were four Internal Frauds at BJB Syariah during 2018, related to the alleged fictitious credit case that cost the company IDR 548 billion, that significantly affected the Bank's operational activities and financial condition. This can occur due to the opportunity to commit fraud by permanent employees of Bank BJB Syariah, namely when Bank BJB Syariah customers apply for credit but the numbers are manipulated by the responsible employees. As for other fraud cases reported by (Kompas.com, 2021) related to the corruption case of providing financing facilities for PT Bank Syariah Mandiri sidoarjo branch office to the debtor PT Hasta Mulya Putra, but the financing was actually misused and could not be accounted for by the parties involved.

Fraud prevention is an effort designed to prevent and deter fraud (Herawati et al., 2022). Thus, as reported by (Antaranews.com, 2024) as one of the anti-fraud strategies prepared by OJK, in October 2024 the Financial Services Authority (OJK) is trying to finalise OJK regulations (POJK) related to the Offender Information System (SIPELAKU) which aims to increase integrity, transparency and accountability and facilitate the dissemination of track record information of actors in the financial services sector, so as to strengthen public confidence in the financial sector. Delivered by the Chairman of the OJK Audit Board that the SIPELAKU platform will contain data in the form of information about fraudsters or fraudsters to financial institution services that are registered and have access to the OJK. Similarly, PT Jaminan Pembiayaan Askrindo Syariah, Reported from (Askrindo Syariah, 2024) in August 2024 PT Jaminan Pembiayaan Askrindo Syariah (Askrindo Syariah) confirmed its commitment to integrity and transparency by signing an anti-fraud agreement with Indonesia Financial Group (IFG) and other holding members, with the Financial and Development Supervisory Agency (BPKP) conducted in Jakarta. This joint commitment is intended to strengthen the mechanism for preventing and overcoming fraud in a company's operations.

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Fraud Prevention is influenced by several factors, namely Compensation (Awatif and Mulyaning Tyas, 2022), Good Corporate Governance (Rahayu et al., 2024), Organizational Culture (Puspitasari et al., 2023), Internal Control (Maulani et al., 2024), Religiosity (Selawati and Martini, 2023), Islamic Work Ethics (Faisal, Sari, et al., 2024), Whistleblowing System (Anggoe and Reskino, 2023), Anti-Fraud Awareness (Budiantoro et al., 2022), Employee Integrity (Rogosic and Perica, 2023), Leadership Style (Wulandari et al., 2023), Know Your Employee, Community Participation (Putra et al., 2021), Organizational Commitment (Anggoe and Reskino, 2023) and Inspectorate Examination. For example, (Firnanda et al., 2019) who conducted research on banks in Jakarta related to "The Effect of Organizational Culture and Compensation Suitability on Fraud Prevention with Internal Control as a Moderation Variable", (Asmapane et al., 2024) who conducted research on public services of East Kalimantan Provincial Eye Hospital related to "The Effect Of Internal Control System Implementation and Compensation Suitability On Fraud Prevention With Inspectorate Examination As An Intervening Variable", (Amarta Fasa et al., 2024) which conducted research related to "Fraud Prevention in East Java Syariah BMT Employees through an Internal System Control Approach and Compensation Suitability with Religiosity as a Moderation Variable", (Melindawati et al., 2023) which conducted research related to "Overview Of Fraud Prevention At Mandiri Utama Finance Syariah", (Budiantoro et al., 2022) conducted research on Bank BTN related to "The Effect of the Implementation of Good Corporate Governance, Anti-Fraud Awareness, and Employee Integrity on Fraud Prevention", (Cholisoh and Hadziq, 2021) who conducted research related to "Implementation of GCG (Good Corporate Governance) on the Prevention of Fraud Financing in Islamic Banks", (Kurniawan and Izzaty, 2019) who conducted research on BPR Gunung Rizki related to "The Influence of Good Corporate Governance and Internal Control on Fraud Prevention", (Suharto, 2020) who conducted research related to "The Effect Of Organizational Culture, Leadership Style, Whistleblowing Systems, and Know Your Employee On Fraud Prevention In Sharia Banking", (Putra et al., 2021) who conducted research in 27 villages in Bali Province related to "Organizational Culture as Moderating the Influence of Internal Control and Community Participation on Fraud Prevention in Village Fund Management during the COVID-19 Pandemic", (Reskia and Sofie, 2022) who conducted research on PT. Inti Persada Nusantara related to "The Influence of Internal Audit, Anti-Fraud Awareness, Organizational Commitment and Organizational Culture on Fraud Prevention".

The main factor that affects the prevention of fraud is the provision of fair and appropriate compensation, when employees are satisfied with the compensation they receive, employees will be

motivated to improve their performance, which means employees feel that the wages received are balanced with the contributions they have given, in addition to that receiving fair and performance-appropriate compensation can prevent someone from committing fraudulent acts. This is in line with the results of a study (Amarta Fasa et al., 2024) that conducted research on BMT Syariah East Java, stating that the suitability of compensation has a positive effect on fraud prevention, the same as (Melindawati et al., 2023) who conducted research on Mandiri Utama Finance Syariah, stating that compensation has a positive effect on fraud prevention. However, a different thing was found in a study (Firnanda et al., 2019) that conducted research on banks in Jakarta, stating that compensation has no effect on fraud prevention, as well as (Asmapane et al., 2024) who conducted a study on public services of East Kalimantan Provincial Eye Hospitals, stating that compensation has no effect on fraud prevention.

The next factor that affects fraud prevention is Islamic Corporate Governance, the application of Islamic principles in corporate governance can help create a healthy business environment because it is transparent in every activity, so that fraudulent acts are difficult to develop. By implementing Islamic Corporate Governance, it allows companies to build a good reputation and increase the trust of stakeholders. The last factor that affects fraud prevention is the Islamic Organizational Culture, the application of the values of honesty, trust, responsibility, openness and fairness can be a strong fortress in preventing fraud in the company, the application of Islamic principles in the organizational culture can help create a healthy, productive work environment and help be free from actions that can harm the company.

The originality of this research lies in measuring Islamic Corporate Governance based on research (Maysyaroh et al., 2024) which consists of 6 dimensions and 20 indicators. Measurement of Islamic Organizational Culture based on research (Ekawati et al., 2019) which consists of 3 dimensions and 23 indicators. Therefore, the authors are interested in conducting this research to determine and analyse the effect of Compensation and Islamic Corporate Governance on Fraud Prevention with Islamic Organizational Culture as a moderating variable. To the best of the author's knowledge, there are very few studies that discuss Islamic Corporate Governance and Islamic Organizational Culture on Fraud Prevention in Islamic Financial Institutions. In addition to adding value to the literature, this research is very useful in increasing awareness of the importance of preventing fraud in every business sector and assisting in decision making.

LITERATURE REVIEW

Compensation

According to Fiernaningsih et al., (2023) Compensation is something that employees can receive in return or in return for the work that has been given by the company, which can be in the form of financial or non-financial. Thus, if the compensation provided to employees is adequate, employees will feel comfortable at work and will not be encouraged to commit fraud or even resign. According to Fiernaningsih et al. (2023), companies compensate employees as a form of compensation for the work contributions they have made, both in financial and non-financial form. When the company structures

and provides adequate compensation, employees will feel valued and comfortable in their work environment. This sense of comfort encourages loyalty and decreases the tendency to commit acts of fraud or even leave the company. Thus, proper compensation is not only a motivational tool, but also plays an important role in maintaining the integrity and stability of the workforce.

Islamic Corporate Governance

Based on Rofiqoh et al., (2020) Corporate governance focuses on fairness, transparency and corporate accountability. Islamic Corporate Governance uses the premise of Islamic socio-scientific epistemology based on the oneness of God. the goal of Islamic Corporate Governance is to achieve sharia objectives or (maqasid shar'iah). Based on Rofiqoh et al. (2020), corporate governance focuses on the principles of fairness, transparency, and corporate accountability. In the context of Islam, corporate governance develops into Islamic Corporate Governance which is based on Islamic socio-scientific epistemology with the main premise of the oneness of God (monotheism). Islamic Corporate Governance not only regulates managerial relationships, but is also directed to achieve the goals of sharia (maqasid sharia), which is to protect religion, soul, intellect, descendants, and property through ethical and responsible business practices in accordance with Islamic values.

Fraud prevention

Based on (Nengseh et al., 2023) Prevention of fraud or fraud is a way that can be done to minimise or prevent the factors that cause fraud, prevention is always related to bad things that should not happen. In maintaining an ethical and effective work environment, management needs to collaborate so that it can prevent the possibility of fraud and also control it (Pebruary et al., 2020). Based on Nengseh et al. (2023), fraud prevention is an effort made to minimize or avoid various factors that cause fraud, because basically prevention is always related to negative things that should not happen in the organization. To create an ethical and effective work environment, management needs to build solid collaboration among all elements of the organization. As stated by Pebruary et al. (2020), this collaboration is very important so that the potential for fraud can be prevented early and controlled in an ongoing manner.

Islamic organizational culture

According to Al-Shammari et al., (2020) Islamic Organizational Culture refers to the values and norms based on Islamic teachings in influencing behaviour and interaction patterns in an organisation. Thus, Islamic Organizational Culture is an approach that integrates Islamic teachings into organisational management and operational practices, with the aim of creating a productive, ethical, and sustainable environment. According to Al-Shammari et al. (2020), Islamic organizational culture refers to the values and norms derived from Islamic teachings that shape behavior and interaction patterns within an organization. This culture is an approach that integrates Islamic principles into the management and operation of the organization, ensuring that every activity is conducted based on ethics, responsibility, and spiritual values. Therefore, Islamic organizational culture aims to create a

productive, ethical, and sustainable work environment, while reflecting Islamic character in every aspect of organizational management.

Hypothesis development

Aiming to support Fraud Prevention, companies can reward employees, in the form of compensation so that it can provide comfort for employees in the long term (Melindawati et al., 2023). The compensation given to employees must be in accordance with the employee's performance to the company, thus providing motivation and satisfaction to employees in carrying out their work, but if the compensation is not in accordance with performance, it will make employees have an urge to commit fraud to meet the needs and pressures they feel. This research is in line with research conducted by (Melindawati et al., 2023) on Mandiri Utama Finance Syariah, which states that Compensation has a positive effect on Fraud Prevention. Then research (Amarta Fasa et al., 2024) on BMT Syariah Jatim, which states that Compensation has a positive effect on Fraud Prevention. Based on the theoretical review and previous research, the researchers took the hypothesis, namely:

H₁: Compensation has a positive effect on Fraud Prevention.

The implementation of corporate governance based on Islamic principles can provide an indication that companies, especially Islamic institutions, avoid fraudulent practices, Islamic Corporate Governance seeks to find ways in which the economy, legal system, and corporate governance can be directed towards moral and social values based on sharia law (Putri et al., 2023). The implementation of Islamic Corporate Governance not only helps prevent fraud within the company, but also increases trust between the company and stakeholders, including employees, customers, and the wider community. Thus, someone who has an understanding of Islamic Corporate Governance can play an active role in shaping a safe and ethical work environment, where every member of the organisation feels a responsibility to prevent fraud, this not only protects the company from potential losses due to fraud, but also contributes to a positive long-term reputation and sustainability of the company. Based on this explanation, the researcher takes the hypothesis, namely:

H₂: Islamic Corporate Governance has a positive effect on Fraud Prevention.

Fair and appropriate compensation is often considered as a way to prevent fraud in the work environment, when employees receive compensation in accordance with the performance they provide, it can increase employee motivation in doing a good job and avoid actions that can harm the company. Explained by (Amarta Fasa et al., 2024) when employees are improved welfare and have their needs met, it is likely that employees will act in accordance with the regulations set by the company. Based on (Reskia and Sofie, 2022) If the organisational culture is implemented properly, it can minimise and be able to prevent fraud, Islamic organisational culture based on the values of honesty, justice, and responsibility has an important role in preventing fraud. This statement is in line with (Amarta Fasa et al., 2024) who conducted research on BMT Syariah Jatim, stating that Compensation has a positive effect on Fraud Prevention. Similarly, (Melindawati et al., 2023) who conducted research on the main independent sharia finance, stated that Compensation has a positive effect on Fraud Prevention. Meanwhile (Suharto, 2020) who conducted research on Islamic Banks

stated that Organizational Culture has a positive effect on Fraud Prevention, as well as research (Reskia and Sofie, 2022) which conducted research on PT Inti Persada Nusantara stated that organisational culture has a positive effect on fraud prevention. Thus, it can be concluded that Islamic Organizational Culture strengthens the relationship between Compensation and Fraud Prevention. Based on the explanation above, the researchers took the hypothesis, namely:

H₃: Islamic Organisational Culture strengthens Compensation on Fraud Prevention.

The application of Islamic values in corporate governance can encourage companies to be honest and transparent in all their activities, each party will feel responsible for their actions, companies will try to prioritise justice, pay attention to social impacts and carry out company activities in accordance with applicable Islamic law. As concluded by (Maysyaroh et al., 2024) the implementation of Islamic governance can increase public trust in the company by ensuring that the company operates in accordance with sharia principles. The stronger the organisational culture of a company, the less likely employees are to commit fraud (Suharto, 2020). Islamic organisational culture and Islamic governance complement each other in efforts to prevent fraud, this statement is in line with research (Budiantoro et al., 2022) which conducted research on Bank BTN, stating that the implementation of Good Corporate Governance at Bank BTN has a very positive and significant effect on fraud prevention, research (Cholisoh and Hadziq, 2021) which conducted research on Islamic Banks, stated that Good Corporate Governance has a positive effect on fraud prevention, as well as research (Kurniawan and Izzaty, 2019) which conducted research on BPR Gunung Rizki, stating that Good Corporate Governance has a positive effect on fraud prevention. Meanwhile, research (Suharto, 2020) which conducted research on Islamic Banks stated that Organizational Culture has a positive effect on Fraud Prevention, as well as research (Reskia and Sofie, 2022) which conducted research on PT Inti Persada Nusantara stated that organisational culture has a positive effect on fraud prevention. Thus, it can be concluded that Islamic Organizational Culture strengthens the relationship between Islamic Corporate Governance and Fraud Prevention. Based on the explanation above, the researchers took the hypothesis, namely:

H₄: Islamic Organisational Culture strengthens Islamic Corporate Governance on Fraud Prevention.

METHODOLOGY, DATA, AND ANALYSIS

The research population is Islamic Financial Institutions. The sample of this research is the staff who work in Islamic Financial Institutions such as Islamic Banks, Islamic Insurance, Islamic Pawnshops, Islamic Securities, and BMT. This study uses snowball sampling which is a sampling technique which is initially small and then will increase in size like a rolling snowball, then over time it will increase in size and have a limit or quota for the number of subjects (Cooper and Schindler, 1998). This sample method travels from one respondent to another, in explaining the social patterns or communication of a certain community, generally using this sample method. In the distribution of the questionnaire, the researcher sends a questionnaire to staff who work at Islamic Financial Institutions such as Sharia Banks, Sharia Insurance, Sharia Pawnshops, Sharia Securities, and BMT which will be distributed back

to their colleagues. This study uses the Hair formula in determining the minimum number of samples from the snowball sampling technique because the population sizes cannot be determined or known with certainty. When the sample size is set too large, it is suspected that it will be difficult to get a good goodness of fit (Hair et al., 2011). So it is suggested that the minimum sample size is 5 to 10 times the largest indicator variable. Based on the sum of the largest indicators from each variable, there were 21 indicators in this study. So that the minimum sample size formula in this study is 105 respondents from staff who work in Sharia Financial Institutions such as Sharia Banks, Sharia Insurance, Sharia Pawnshops, Sharia Securities, and Sharia Micro Finance in West Java Province.

In this study, Fraud Prevention. The Fraud Prevention Variable is measured through several dimensions such as honesty, fair recruitment process, and strict sanctions, as quoted from Fasa et al., (2024). Meanwhile, the Compensation variable includes aspects of financial compensation and work facilities Fasa et al., (2024) and Islamic Corporate Governance are measured by dimensions such as transparency, accountability, and sharia compliance Maysyaroh et al., (2024). In addition, this study also introduces Islamic Organizational Culture as a moderation variable that is expected to affect the relationship between independent and dependent variables. This moderation variable has three main dimensions: a relationship with God, a relationship with the organization, and a relationship with the environment, which is sourced from the research of Ekawati et al., (2019). Thus, this model examines how Islamic organizational culture moderates the impact of compensation and corporate governance on fraud prevention efforts within an organization.

The data analysis method used in this research is the Partial Least Square (PLS) method. PLS is an alternative approach to data analysis used in this study. PLS is more predictive than the Structural Equation Modeling (SEM) approach, which usually focuses on testing causality or theory. The linear equation model in this regression is as follows:

$$FP = \beta_0 + \beta_1 CPS + \beta_2 ICG + \beta_3 CPS * IOC + \beta_4 ICG * IOC + \epsilon$$

Note : CPS: Compensation; ICG: Islamic Corporate Governance; FP: Fraud Prevention; IOC: Islamic Organizational Culture; CPS*IOC: Moderation Islamic Organizational Culture to Compensation; ICG*IOC: Moderation Islamic Organizational Culture to Islamic Corporate Governance

RESULT AND DISCUSSION

Respondent demographics

Islamic banks, Islamic insurance, Islamic pawnshops, Islamic securities, and BMT were selected as samples for this study. With 39 male and 73 female respondents. The majority of respondents were between 27 - 30 years old. And all respondents have a bachelor's degree. Most respondents have worked for 3 - 6 years.

Convergent validity and reliability testing

Based on (Hair et al., 2011) there are two criteria in assessing whether the outer model meets the convergence validity requirements for reflective constructs, namely outer loading > 0.70, and

average variance extracted (AVE) > 0.5, then the items in these variables are considered to have sufficient convergent validity. However, in some cases, loading requirements above 0.70 are often not met, especially for newly developed questionnaires. Therefore, loading between 0.40 – 0.70 should still be considered and maintained (Ghozali, 2016).

The results of convergent validity with the loading factor were obtained, showing that all loading factor indicators have values above 0.70, so that they can be declared valid. On the other hand, convergent validity can also be measured by calculating each indicator on the average variance extracted (AVE). The requirement to calculate AVE is that if the AVE value is more than 0.5, the items in the variable are considered to have sufficient convergent validity (Ghozali, 2016; Hair et al., 2011). The results of the convergent validity calculation using AVE show that the AVE value for each variable is greater than 0.50. Therefore, it can be stated that the data in this study has met the convergent validity criteria.

Discriminatory validity

The validity of discrimination occurs if two different instruments measuring two predicted uncorrelated constructs produce an uncorrelated score. According to (Abdillah and Jogiyanto, 2015) the discriminant validity test is based on the value of cross loading with measurements and constructs. If the value is higher, then the construct is declared to have discriminant validity. In discriminant validity, if the correlation of a construct with a measurement item is greater than that of other construct sizes, then it shows that the latent construct predicts the size on a block better than the size on the other block. Based on the results of the data processing that has been carried out to test the validity of the delivery, it can be seen from the Root Square AVE value. If the root square value of each AVE variable is greater than the correlation between the two variables of 100 in the model, then the research questionnaire has a discriminant validity value.

The results of this study showed that each item had the highest correlation value compared to other constructors. Therefore, the variables in this study can be declared to meet the criteria for discriminant validity. Another criterion used to test the validity of the delivery can be seen from the Root Square AVE value. If the root square value of each AVE variable is greater than the correlation between two variables of 100 in the model, then the research questionnaire has a discriminant validity value (Aswad et al., 2018). The results of the Fornell-Larcker criterion values can be seen in **Table 1**, as follows:

Table 1. Fornell - Larcker

	IOC	ICG	ICG*IOC	FP	CPS	CPS*IOC
IOC	0.89					
ICG	0.244	0.85				
ICG*IOC	0.429	0.265	1			
FP	-0.435	-0.37	-0.206	0.933		
CPS	-0.818	-0.377	-0.357	0.867	0.899	
CPS*IOC	-0.952	-0.249	-0.453	0.469	0.807	1

Source: Data processing results (2024)

Based on **Table 1** above, discriminant validity with the fornell larcker criterion shows the root value of AVE for each construct or variable, the result of the square root of AVE of each variable is greater than the correlation between the two variables in the model. Therefore, the variables in this study can be declared to meet the criteria of discriminant validity.

Reliability test

Based on the results of data processing, the reliability results with Cronbach's alpha and composite reliability can be seen in the following **Table 2**:

Table 2. Reliability Test

	Cronbach's Alpha	Composite Reliability
Compensation	0.922	0.943
Islamic Corporate Governance	0.925	0.94
Fraud Prevention	0.95	0.964
Islamic Organizational Culture	0.903	0.919
Compensation * Islamic Organizational Culture	1	1
Islamic Corporate Governance*Islamic Organizational Culture	1	1

Source: Data processing results (2024)

Based on **Table 2** above, the results of the reliability test show that all variables in this study have Cronbach alpha and composite reliability values and each has a value of > 0.70, which means that it has met the reliability test criteria. From the results of the evaluation of the outer model measurement, the final results of the outer model were obtained as follows:

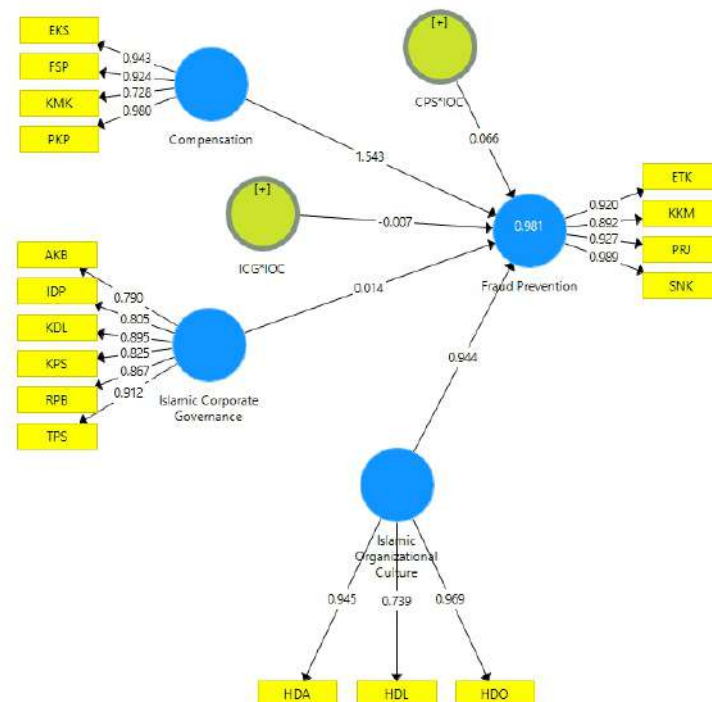


Figure 1. Evaluation of the Outer Model

Based on the model analysis (**Figure 1**), it can be concluded that the variables of Compensation and Islamic Organizational Culture are the factors with the strongest influence on Fraud Prevention. Compensation shows a very high positive and significant influence (with a path coefficient of 1.543), indicating that a good compensation system can effectively encourage fraud prevention efforts. Similarly, Islamic Organizational Culture also has a strong, positive, and significant effect on Fraud Prevention (coefficient 0.944). On the other hand, the Islamic Corporate Governance (ICG) variable only shows a very weak and likely insignificant positive influence (coefficient 0.014), meaning that in this model, ICG is not a strong direct predictor of fraud prevention.

This model also tests the role of Islamic Organizational Culture as a moderating variable. The results show that Islamic Organizational Culture does not significantly moderate the relationship between Islamic Corporate Governance and Fraud Prevention (coefficient -0.007). However, there is a weak positive moderating effect of Islamic Organizational Culture on the relationship between Compensation and Fraud Prevention (coefficient 0.066). Overall, this model has very high predictive power, as all the independent and moderating variables collectively are able to explain 98.1% (R-square = 0.981) of the variance in the Fraud Prevention variable.

The hypothesis test

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, a t-statistic value will be obtained for each relationship or path. This hypothesis testing is set with a significant level of 0.05. The hypothesis can be accepted if the original sample value is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using the direct effect of the independent variable on the dependent variable and the moderating variable obtained as follows:

Table 3. Path Coefisient

Path Structure	Hyphotesis	Directions	Original Sample (O)	P Value
CPS -> FP	H ₁	+	1.543	0
ICG -> FP	H ₂	+	0.014	0.232
CPS*IOC -> FP	H ₃	+	0.066	0.831
ICG*IOC -> FP	H ₄	+	-0.007	0.297
R - Square		0.981		
R – Square Adjusted		0.98		

Source: Data processing results (2024)

Note : CPS: Compensation; ICG: Islamic Corporate Governance; FP: Fraud Prevention; IOC: Islamic Organizational Culture; CPS*IOC: Moderation Islamic Organizational Culture to Compensation; ICG*IOC: Moderation Islamic Organizational Culture to Islamic Corporate Governance

Explanatory

The result of the R-Square (R²) value for the Fraud Prevention variable is obtained at 0.981, which can be stated to be in the good category, this shows that 98.1% of the contribution of the influence of Compensation and Islamic Corporate Governance on Fraud Prevention moderated by Islamic

Organizational Culture. While the remaining 1.9% is explained by other variables outside this study. The Path Coefisient table above shows that CPS has a significant positive effect on FP and is in line with the hypothesis, which means it supports the theory. ICG has an insignificant positive effect on FP and is in the same direction as the hypothesis, which means it supports the theory. IOC insignificantly affects CPS on FP and is in the same direction as the hypothesis, which means that IOC strengthens the positive effect of CPS on FP. IOC acts as a Homological Moderator. IOC insignificantly affects ICG on FP and is not in the same direction as the hypothesis which means that IOC does not strengthen the positive influence of ICG on FP. IOC acts as a Moderator Predictor.

Compensation has a positive and significant effect on fraud prevention

The path analysis results, as shown in **Table 3**, show that Disturbance Compensation has a positive and significant influence on Fraud Prevention, with a coefficient value of 1.543 and a p-value of 0.000 (<0.05). This means that any increase in fair, appropriate, and workload-appropriate compensation will significantly increase efforts to prevent such conditions within the organization. A high coefficient value indicates that compensation is a dominant factor influencing employee behavior to be more honest, loyal, and professional.

The results of this study indicate that Compensation has a strong influence on Fraud Prevention. This is in line with research (Amarta Fasa et al., 2024) The results of previous studies show that the more fair and appropriate the compensation received by employees, it can prevent someone from committing fraud. In the results of this study, which is the opinion of staff who work in Islamic Financial Institutions such as Islamic Banks, Islamic Insurance, Islamic Pawnshops, Islamic Securities, and BMT, it is explained that the compensation received by employees must be fair and in accordance with the workload given and able to meet employee needs, there is recognition for each performance so that employees feel valued, and there are facilities including guarantees that can provide protection for their work. As explained in Hadith History of Ibnu Majah number 937 which reads 'Give a worker his wages before his sweat dries'. Compensation that is fair and in accordance with the workload can increase employee motivation and welfare. Because, when employees feel valued and get compensation or rewards commensurate with their contribution, employees will feel satisfied so that they tend to be motivated to work honestly and provide their best performance in achieving company goals. Similarly, when employees feel that the company's compensation system is fair and transparent, employees will find it more difficult to justify any fraud that may occur. This means that by providing proper compensation to employees, companies not only attract and retain the best talent or abilities but also create a conducive work environment in preventing fraud.

Expectancy Theory (Vroom, 1964), which states that individuals will be motivated to act positively when they believe that their efforts will result in performance followed by a deserved reward. In other words, when employees feel that they are valued both financially and non-financially, the incentive to commit cheating becomes reduced. In the context of the Fraud Triangle Theory put forward by Cressey (1953), a good compensation system can suppress the two main elements that cause fraud, namely pressure (financial pressure) and rationalization (self-justification). When employees receive

adequate and fair compensation, personal economic pressures can be suppressed, so they are not forced to illegally seek additional income. In addition, fair compensation creates a perception of organizational justice, which in turn decreases the individual's tendency to rationalize deviant behavior. In the Islamic financial environment, this is also reinforced by the principles of 'adl (justice) and ihsan (optimal work as worship), which encourage ethical behavior if facilitated by an appropriate incentive system.

Research by "Sri Mar'ati and Sudarmawanti, (2021) shows that adequate compensation has a significant effect on fraud prevention. The study revealed that employees who receive payloads and receive performance-based incentives are more likely to maintain integrity and avoid fraudulent actions. In Islamic financial institutions, incentives also need to be balanced with Islamic spiritual values and morals so as not to encourage excessive materialism. This is in line with the principle of maqashid sharia, which is to maintain a balance between worldly needs and ukhrawi responsibilities.

Islamic corporate governance has a positive and insignificant effect on fraud prevention.

The results of the path analysis as shown in **Table 3** indicate that Islamic Corporate Governance has a positive but very small effect on fraud prevention, with a coefficient value of 0.014 and a p-value of 0.232 (> 0.05). This indicates that although in theory the application of Islamic Corporate Governance principles—such as sharia compliance, transparency, accountability, and fairness—can encourage the creation of a good control system to prevent fraud, in practice the effect is not significant.

The statement that Islamic Corporate Governance (ICG) has a positive and insignificant effect on Fraud Prevention reflects a condition in which the application of sharia-based governance principles is indeed directed at preventing the situation, but the influence has not shown a statistically significant impact on reducing fraudulent acts. This can occur due to various factors, including weaknesses in the application of ICG principles, limited institutional capacity in carrying out internal supervision, and low understanding and commitment to sharia values at the operational level. In the context of Islamic finance, ICG principles such as amanah (responsibility), syura (deliberation), muraqabah (self-supervision), and mas'uliyah (accountability) should ideally be a bulwark against manipulative acts, but in reality, have not been fully internalized in the structure and culture of the organization. Theoretically, the Fraud Triangle Theory framework proposed by Donald Cressey explains that fraud usually occurs due to a combination of three main factors: pressure, opportunity, and rationalization. Islamic Corporate Governance aims to minimize opportunities by creating a transparent and accountable control system and reduce rationalization by strengthening Islamic work ethics.

However, if the implementation of ICG is only symbolic or formal, then its effectiveness in preventing fraud will not be significant. In addition, the Agency theory is also relevant here, because the conflict of interest between agents (management) and principals (fund owners or shareholders) is often a loophole for accidents. In the context of Islam, this theory is answered through an ethical and spiritual approach such as strengthening the values of piety and hisab (accountability in the afterlife) but still requires a strong institutional system to support it. Previous research by Putri et al., (2023) conducted on Islamic financial institutions in Indonesia found that Islamic Corporate Governance has a positive but

insignificant relationship to fraud prevention. This study shows that even though there is a structure of the sharia supervisory board (DPS), audit committee, and other governance policies, their effectiveness in suppressing fraud is still weak due to the weak supervisory function and low integrity of the implementers. Another study by (Heykal et al., 2023) in Malaysia also strengthens this finding, stating that the existence of the Islamic Governance Framework (IGF) has not been able to effectively prevent fraud because there is no integration between sharia principles and professional practical managers. Lack of training, limited independence of the DPS, and weak internal control are cited as the main causes.

In addition, the results of research by (Faisal, Luthfiah, et al., 2024) in Ten largest Islamic banks in the world show that although Islamic Corporate Governance provides a positive direction towards transparency and accountability, its effect on fraud prevention remains low if not supported by adequate information technology systems and risk-based audits. This study also states that in many Islamic financial institutions, the DPS tends not to have the technical capacity to detect complex financial report data manipulation. This is exacerbated by external pressures such as profitability targets and competitive markets causing management to tend to carry out earnings management or performance manipulation.

Thus, the relationship between Islamic Corporate Governance and fraud prevention is indeed normatively in line, but in practice it is often insignificant due to suboptimal implementation. Weak supervision, weak integration between spiritual values and modern institutional systems, and limited capabilities of the sharia supervisory structure are the main challenges. Therefore, to strengthen the effectiveness of ICG in preventing fraud, it is necessary to strengthen institutional capacity, develop a technology-based internal control system, and improve understanding and internalization of Islamic values at all levels of the organization.

Islamic organizational culture can strengthen the relationship between compensation on fraud prevention.

The analysis results, as shown in **Table 3**, show that the interaction between compensation and Islamic organizational culture on fraud prevention has a coefficient value of 0.066 with a positive direction. However, the effect is very small and insignificant because the p-value is 0.831 (>0.05). This means that the existence of Islamic organizational culture has not been proven to strengthen the relationship between compensation and fraud prevention.

The results of this study indicate that Islamic Organizational Culture can strengthen the relationship between Compensation and Fraud Prevention. Fair and adequate compensation not only serves as a reward for employee services or performance, but also becomes a powerful tool in preventing deviant actions. Thus, when employees receive appropriate rewards for their performance supported by a fair compensation system, employees will feel satisfied and valued so that they tend to become more loyal and have a sense of responsibility towards the company. Conversely, unfair and inadequate compensation can encourage fraud in a company, this occurs when employees feel that the compensation received is not enough to meet their living needs or desired lifestyle. The implementation

of an Islamic organisational culture that emphasises the values of honesty, trustworthiness and justice can create a conducive work environment to prevent deviant actions. When these values become an internal part of the company's operational activities, employees will be encouraged to behave in accordance with these values and become a reminder that every action will get a reward both in this world and in the hereafter. The feeling of sincerity in working also teaches employees to work not solely because of material rewards, but because of the intention to worship Allah SWT, thus employees will feel responsible for maintaining the integrity of the organisation even though the compensation received is not as expected. As stated in Hadith Riwayat Thabrani number 891 which reads 'Verily Allah SWT loves a servant who when he works, he perfects his work'. Thus, Islamic Organizational Culture acts as a moderating variable that can strengthen the relationship between Compensation and Fraud Prevention. This means that a fair and appropriate compensation system supported by a strong Islamic organisational culture can be a very effective combination in preventing fraud.

Islamic organizational culture cannot strengthen the relationship between islamic corporate governance and fraud prevention.

The analysis of **Table 3** shows that the interaction between Islamic Corporate Governance and Islamic organizational culture on fraud prevention has a coefficient value of -0.007 with a negative direction and a p-value of 0.297 (>0.05). This indicates that Islamic organizational culture does not strengthen the relationship between Islamic Corporate Governance and fraud prevention. In fact, the direction of the effect is negative, although very small and not significant.

The results of this study indicate that Islamic Organizational Culture cannot strengthen the relationship between Islamic Corporate Governance and Fraud Prevention. Corporate governance based on Islamic principles can create a business environment with integrity, emphasising transparency, accountability, and social obligations. The implementation of a strong Islamic organisational culture has a foundation in solid moral and ethical values. In Islamic organisational culture, every individual is responsible for their actions, this creates awareness of the moral consequences of deviant actions, emphasises the importance of reminding and supervising each other so as to create a mutually supportive work environment in preventing fraud. However, Islamic Organizational Culture does not always strengthen the implementation of Islamic Corporate Governance in preventing fraud, this can be caused by several factors such as understanding the concept of Islam and its practices can be interpreted differently by individuals and groups. The next factor is the low level of individual morality that can also affect the implementation of Islamic governance and organisational culture, as also stated in the Hadith of Al-Bukhari and Muslim which reads 'Verily, deeds depend on their intentions, while each person will get what he intends'.

The last factor is the commitment to the application of Islamic values in a company is often only a formality in order to attract stakeholder trust, the pressure of a competitive business environment can also make companies ignore Islamic principles in order to achieve short-term corporate goals. Thus, Islamic Organizational Culture has great potential in strengthening the relationship between Islamic Corporate Governance and Fraud Prevention. However, this potential is unlikely to be realized

automatically, of course, it requires a consistent and comprehensive joint commitment in implementing governance and organizational culture based on Islamic values with the aim of avoiding all forms of unethical actions in the company.

CONCLUSION AND SUGGESTION

This study concludes that compensation has a positive and significant effect on fraud prevention. Fair and workload-aligned compensation enhances employee satisfaction, loyalty, and integrity, fostering honesty and professionalism. This supports Expectancy Theory, which states that adequate compensation reduces financial pressure and discourages fraud rationalization. Conversely, Islamic Corporate Governance (ICG) shows a positive but insignificant effect. Although its principles theoretically support fraud prevention, practical implementation remains weak due to poor internal controls, limited integration of spiritual values with systems, and low commitment to sharia-based governance.

Islamic Organizational Culture strengthens the link between compensation and fraud prevention. Values such as honesty, trustworthiness, and *itqan* motivate employees to act ethically not only for material rewards but also as sincere worship to Allah. However, it does not strengthen the relationship between ICG and fraud prevention, likely due to varied interpretations of Islamic values, inconsistent morality, and superficial application of principles—often as formality to gain stakeholder trust—while actual business practices remain short-term oriented. In sum, this research emphasizes the importance of fair compensation and Islamic organizational culture in fostering an anti-fraud environment, while also highlighting the need for more effective ICG through stronger institutional capacity, better internal controls, and deeper internalization of Islamic values across all organizational levels.

The results of this study can help regulators and the Government to prevent fraud where the Government as a regulator needs to further review whether the compensation policy received by employees is in accordance with the performance provided by employees to the company so as to motivate employees not to commit fraud. The government can also provide increased education and awareness in the organisation by developing training programs that can strengthen understanding related to the implementation of governance and organisational culture based on Islamic values, this allows the government or regulator to be able to issue standards that require the existence of places of worship facilities in the work environment. This standard could include a requirement to provide space for worship activities, thus demonstrating a commitment to Islamic values in daily life in the workplace. By doing so, it is expected to increase motivation to prevent fraud and create a conducive work environment with high integrity.

For future researchers, when conducting research related to factors that influence Fraud Prevention, further research needs to be carried out because there is still limited research that integrates the concepts of Islamic Corporate Governance and Islamic Organizational Culture based on Islamic norms, so that this research not only enriches academic literature but can also provide a useful foundation for developing more ethical business practices in the field of Islamic economics. In addition, future researchers can also use more focused and different research objects, and can use respondent

criteria with more unique variations.

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