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The Effect of Compensation And Islamic Corporate Governance

On Fraud Prevention With

Islamic Organizational Culture as A Moderating Variable

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Abstract

This research aims to obtain empirical evidence about the influence of Compensation and Islamic Corporate Governance on Fraud Prevention with Islamic Organizational Culture as a moderating variable. This research uses quantitative type of research. This research was conducted using a questionnaire distributed to staff who work at Islamic Financial Institutions such as Islamic Banks, Islamic Insurance, Islamic Pawnshops, Islamic Securities, and BMTs, namely 200 questionnaires distributed via social media. Each questionnaire distributed contained 81 statements to be answered by respondents. From the distribution of questionnaires conducted, 112 respondents were obtained who provided answers from 3 regions. To get ² the results of this study, researchers used PLS SEM Version 3.0. The results of this study found that Compensation has a positive and significant effect on Fraud Prevention, Islamic Corporate Governance has a positive and insignificant effect on Fraud Prevention, Islamic Organizational Culture can strengthen the relationship between Compensation on Fraud Prevention, and Islamic Organizational Culture cannot strengthen the relationship between Islamic Corporate Governance on

Fraud Prevention. This research focuses on Islamic Corporate Governance and Islamic Organizational Culture, where this research is a new research in 8 discussing the relationship between Corporate Governance and Organizational Culture based on Islamic values.

Keywords: Compensation, Islamic Corporate Governance, Fraud Prevention, Islamic.

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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 (Antaraneews.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, ¹² 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 ⁴ 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.

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. ¹⁶ 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.

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 ultimate goal of Islamic Corporate Governance is to achieve sharia objectives or (maqasid shar'iah).

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).

Islamic Organizational Culture

According to (Al-Shammari et al., 2020) Islamic ⁸ 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.

Hypothesis Development

Aiming to support Fraud Prevention, companies can reward employees, ² 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 ⁸ 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 ³ 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 ²⁰ 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 ² 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 ⁴ 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.

METHOD, 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. The variables used in this study are as follows:

Table 1. Operational Research Variables

Dependent Variable

Variable

Dimension

Source

Fraud Prevention

1. Honesty, Openness, and Mutual Assistance
2. Honest Recruitment Process
3. Sanctions against all forms of fraud
4. A clear code of ethics that is easy to understand and adhere to

(Amarta Fasa et al., 2024)

Independent Variable

Compensation

1. Financial Compensation
2. Recognition of success on the job
3. Job Facilities
4. Compensation procedures that express views and feelings

(Amarta Fasa et al., 2024)

Islamic Corporate Governance

1. Transparency
2. Accountability

3. Responsiveness
4. Independence
5. Fairness
6. Sharia Compliance

(Maysyaroh et al., 2024)

Moderating Variable

Islamic Organizational Culture

1. Relationship with God
2. Relationship with the organisation
3. Relationship with the environment

(Ekawati et al., 2019)

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:

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

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. **10** The majority of respondents were between 27 - 30 years old. And all respondents have a bachelor's degree. The majority of respondents have worked for 3 - 6 years.

Convergent Validity and Reliability Testing

Data processing findings show that all indicators and dimensions form latent variables, with a loading factor >0.7 and AVE >0.5 which fulfils the validity of convergence (Hair et al., 2011). In addition, the reliability test shows that each variable has a Cronbach's Alpha value and composite reliability greater than 0.7, indicating data dependability. Overall, **21** the assessment of the measurement model (outer model) verifies that each dimension and indicator is derived from the latent variable.

The Hypothesis Test

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From **2** 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 significance level of 0.05. The hypothesis can be accepted if the original sample value **4** 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 2. Path Coefisient

Path Structure

Hypothesis

Directions

Original Sample (O)

P Value

CPS -> FP

H1

+

1.543

0.000

ICG -> FP

H2

+

0.014

0.232

CPS*IOC -> FP

H3

+

0.066

0.831

ICG*IOC -> FP

H4

+

-0.007

0.297

R - Square

0.981

R – Square Adjusted

0.980

CPS: Compensation; ICG: Islamic Corporate Governance; FP: Fraud Prevention; IOC:

Islamic Organizational Culture; CPS*IOC: Moderasi Islamic Organizational Culture pada

Compensation; ICG*IOC: Moderasi Islamic Organizational Culture pada 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 **3 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.

DISCUSSIONS

Compensation ² has a positive and significant effect on Fraud Prevention. The results of this study indicate that Compensation has a strong influence on Fraud Prevention. ⁴ 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 ² 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 ²² not only attract and retain the best talent or abilities but also create a conducive work environment in preventing fraud.

Islamic Corporate Governance has a positive and insignificant effect on Fraud Prevention. The results of this study indicate that Islamic Corporate Governance has an important role but statistically does not have a big influence on Fraud Prevention. Islamic values in corporate governance can emphasise the importance of honesty and justice which will prevent someone from committing deviant acts. The application of sharia principles underlying Islamic Corporate Governance such as the prohibition of usury, gharar and maisir, as stated in the Hadith of Muslim History number 1598 regarding usury which reads 'Rasulullah sallallahu 'alaihi wa sallam cursed the usury eater, usury depositor, transaction writer, and two witnesses who witnessed the usury transaction'. However, in the implementation ³ of Islamic Corporate Governance, some staff working in Islamic Financial Institutions are classified as less consistent in implementing the principles of Islamic Corporate Governance, this may be due to the different standards or understanding of each company, established corporate values are also sometimes difficult to change, pressure to achieve performance targets can also shift priorities. The business environment ² is one of the external factors that influence the implementation of Islamic Corporate Governance where intense competition and economic uncertainty can underlie a person to take deviant actions, supported by technological advances and weak supervision and law enforcement can provide opportunities for someone to commit fraud while complicating the process of detection or disclosure.

Islamic Organizational Culture can ¹ strengthen the relationship between Compensation on 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 itqan (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 results of this study indicate that Islamic Organizational Culture cannot strengthen the

relationship between Islamic Corporate Governance and Fraud Prevention. ³ Corporate governance based on Islamic principles is able to 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 ¹⁷ 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 ¹ 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

Compensation ¹ has a positive and statistically significant effect on Fraud Prevention. Islamic Corporate Governance has a positive effect and statistically has no significant effect on Fraud Prevention. Islamic Organizational Culture can strengthen the relationship

between Compensation and Fraud Prevention. Islamic Organizational Culture cannot strengthen the relationship between Islamic Corporate Governance on Fraud Prevention.

Theoretical Implications

The results of writing this research are expected to add to the academic literature and be used in the development of a more comprehensive theoretical model in understanding the same problems. This research can be used as a basis or reference in testing Compensation variables, Islamic Corporate Governance as an independent variable, Fraud Prevention as a dependent variable and Islamic Organisational Culture as a moderating variable on staff working in Islamic Financial Institutions such as Islamic Banks, Islamic Insurance, Islamic Pawnshops, Islamic Securities, and BMT.

Managerial Implications

This research produces useful findings for universities and companies where staff of Islamic Financial Institutions such as Islamic Banks, Islamic Insurance, Islamic Pawnshops, Islamic Securities, and BMT, to ensure that the compensation received is in accordance with the workload given so as to encourage job satisfaction and loyalty of workers, as well as applying Islamic values and creating an ethical culture with clear code of ethics principles supported by a strict and good supervisory system in increasing fraud prevention. By implementing this, it can be effective in reducing fraud, bringing long-term benefits to the welfare and growth of the organisation or company, and increasing integrity in every activity within the company.

Policy Implications

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 **2 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, **2 it is expected to** increase motivation to prevent fraud and create a conducive work environment with high integrity.

Limitations

The limitation in this study is that all research variables, namely the Compensation variable, Islamic Corporate Governance as the independent variable, Fraud Prevention as the dependent variable and Islamic Organizational Culture as the moderating variable, are measured using a questionnaire so that the data obtained is the respondent's perception. Respondents were obtained via whatsapp, and email so that the questionnaire obtained was not guided in detail in filling it out. Therefore, the results obtained have the possibility of respondent subjectivity to the statements submitted and also have obstacles in waiting for confirmation from the intended respondents.

Suggestion

For future researchers, when conducting research related to factors that influence Fraud Prevention, further research **1 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 **8 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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