

The Influence Of Religious Values, Organizational Culture, And The Philosophy Of Khalifatullah Fill Ard On Fraud Mitigation

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Abstract: This study aims to determine empirically the influence of religiosity value, organizational culture and philosophy of khalifatullah fill ard on fraud mitigation. The research method used in this research is descriptive quantitative method. The samples of the study is 100 samples with a sample selection technique using purposive sampling. Data collection techniques using survey and questionnaire methods while the analysis of research data used is software SPSS 21.0 version. The results showed that the value of religiosity and organizational culture had a positive effect on fraud migration, but the philosophy of khalifatullah fill ard had no effect on fraud mitigation. The implication of the next research is to add construct indicators to the KFA variable and the object of research used is general higher education.

Keywords: Religiosity Value, Organization Culture, Philosophy Khalifatullah Fill Ard, Fraud Mitigation.

Introduction

Cases of fraud in Indonesia have become a topic that is widely discussed in both the mass media and in electronic reporting. Fraud is an act against the law taht is intentionally carried out by individuals or groups with the aim of gaining benefits for themselves or their groups by people outside or within the organization which have a negative impact on individuals and organizations, namely creating losses to parties who are the targets of fraaud (ACFE, 2017). These acts of fraud not only occur in business organizations, but also often occur in non-profit organizations such as religious organizations, for example the case that occured at the Ministry of Religion which involved the chair of the Indonesian Ministry of Religion (BBC, 2019).

One of the informal and non-profit religious organizations is pesantren. Pesantren are informal educational institutions that have a traditional education system. Evidence of the progress of Islamic boarding schools is the existence of formal education at every level even up to the university level. In financial management, tertiary institutions must be accountable and transparent in providing accurate and reliable information, so that the truth can be for accounted, however, deliberate and unintentional mistakes often occur in its management. Likewise with private universities that are under the auspices of Islamic boarding schools, they (managers) must be accountable for the results of their duties and functions to God and their fellow humans, including the kyai as the leader of the Islamic boarding school.

Many cases of fraud that occured in universities, according to reports from the Indonesian Corruption Watch (ICW) in 2016 during the last ten years from 2006-2016, there were at least 37 cases of fraud that occurred in tertiary iinstitutions, both those that had been processed by law enforcement with the loss state incurred was Rp. 218,804 billion (ICW, 2016). One of the phenomena of fraud cases that occurred in a private

university in Pamekasan 2014, where there was a case of fraud and embezzlement of college money committed to the former Chancellor of that period (<https://surabaya.tribunnews.com> and m.bangsaonline.com) with a loss of Rp. 880 million (decision No. 11/Pid.B/2014/PN.Pks).

Seeing some of the negative impacts arising from fraud, efforts are needed to mitigate (reduce) the occurrence of these frauds. One of the individual factors that can mitigate fraud is the value of religiosity. According to Amir & Lesmawati (2016) religiosity has a basic theological belief (divinity) that is in accordance with a particular religion by having guidelines regarding the methods, methods and practices of worship so that it functions to help individuals understand their life experiences. The purpose of applying the value of religiosity is being able to make individuals behave ethically so as to prevent unethical behavior such as fraud (Urumsah, et al., 2018, Alfian, 2016, Mc. Guire, et al., 2012, Herlyana, et al., 2017, Purnamasari & Amaliah, 2015, and Wicaksono & Urumsah, 2016). In addition, the application of religiosity in an organization can increase job satisfaction and employee performance and influence individuals in making decisions (Amaliah et al., 2015, Hage & Posner, 2015 and Osman et al., 2010). So it is important for organizations to increase and instill the values of religiosity and ethical values of employees.

A good organizational culture that prioritizes religion and an organizational environment that is implemented in an Islamic manner is able to prevent and reduce fraud (Kartikaningrum, 2018, Wicaksono & Urumsah, 2016, Urumsah et al, 2016, Urumsah et al, 2018 and Irvan, 2018). Islamic leadership is leadership in accordance with the philosophy of Khalifatullah Fill Ard which is in accordance with the teachings of the al-qur'an, the Prophet's sunnah, ijma', and qiyas so that all organizational activities are expected to be in accordance with rahmatan lil 'alamin so as to avoid unethical behavior such as fraud (Aabed, 2006, Rahim et al, 2012, Hage & Posner, 2013, Ahmad K & Ogunsula, 2011, Nurhayati, 2016 and Nurhayati, 2018).

Mitigating fraud requires special handling, namely handling with other approaches that can touch the emotional side of an individual, namely religiosity (Purnamasari & Amaliah, 2015). In addition, Said et al (2018) also provide empirical evidence that internal factors originating from individuals such as religious values and ethical values are more prominent and play an important role than organizational factors (whistleblowing and leadership ethics) in mitigating fraud in employees. So there are not many studies that examine fraud mitigation by identifying the factors that hinder the occurrence of complex fraud, namely those that touch the individual side and the organizational side.

This study identifies several research problems that are important to be analyzed and supported by the phenomenon of fraud cases that have occurred in the world of education, namely universities. This indicates that the weak internal control function of individuals and organizations has not been able to reduce the occurrence of irregularities such as fraud. One of the individual internal controls is the value of religiosity which can influence and motivate individuals to behave. Organizational culture which is the spirit of an organization in creating individual behavior in an organization, so that organizational culture determines individual behavior in an organization. Internal control is not only supported by a good control system but requires Human Resources (HR) as subjects who have the ability to read and interpret God's will and rules which aim to be used as real behavior in order to protect the benefit on earth which is called Khalifatullah Fill Ard. The purpose of this study was to empirically determine the effect of the value of religiosity, organizational culture and the philosophy of khalifatullah fill ard on fraud mitigation.

Literature Review

Triangle Fraud Theory

The concept of the fraud theory triangle was first put forward by Donald R. Cressey in 1953. According to Cressey (1953) in Tuanakotta (2010) there are three elements that can trigger/cause fraud which is also called the fraud triangle which consists of pressure, opportunity, and justification (Razionalization). This theory is widely used to measure fraud and efforts to reduce fraud as practices by Coenen, 2008, Dorminey et al., 2010, and Kassem and Hingson, 2012.

Theory Of Planned Behavior

This study also uses one theory that supports values, namely Theory Of Planned Behavior which is proven empirically in Ajzen's research (1991). The theory used from the Theory Of Planned Behavior is Perceived Behavioral Control (PBC) which is the perception that individuals before appearing a behavior first measure the ease, difficulties and obstacles and obstacles to be faced and Subjective Norm (SN) is a theory in reflecting the form of influence from other people and subjective norms in bringing up an attitude or behavior. This theory is also widely used to create individual behavior. So that many studies have examined using this TPB, one of which is Kartikaningrum (2018), Urmusah et al (2018), and Wicaksono (2016).

Islamic Leadership Theory

The essence of humans on this earth is a leader. Islamic leadership theory is a theory derived from theological beliefs and socio-economic principles in Islamic fundamentals and cultural settings of society based on the Qur'an and Hadits presenting the framework of Islamic Leadership Theory. Islamic leadership is leadership in accordance with the leadership carried out by the prophet Muhammad and his friends. Islamic leadership is used by researchers including Nurhayati (2018), Wandaud et al (2014), and Ahmad & Ogunsola (2011).

Fraud Mitigation

Fraud is an individual or group action that is deliberately carried out for the benefit to themselves or a group and is detrimental to other people or other groups. According to ACFE (2017) fraud is classified into 3 fraud schemes, namely asset misappropriation, fraudulent statement (fraud in financial statements), and Corruption including conflicts of interest and bribery or gratuities.

According to Wulandari & Natasari (2018) and Kranacher (2009) fraud mitigation is a behavioral effort to reduce fraud that can harm other people or organizations. There are several efforts to mitigate fraud behavior, including the following : 1. Analyzing the design and architecture of risk management itself, 2. Identifying anti-fraud principles, 3. Mapping anti-fraud principles to risk management architectures, and 4. Forming designs and architectures to mitigate fraud based on risk management.

Religiosity Value

According to Asraf (2014), it explains that religiosity is an individual attitude in general, which is not only an aspect of religion but also an individual's intention to practice their religion. Ahyadi (1995) explains that religiosity is how an individual understands, internalizes and integrates religious norms within themselves and becomes their personality. Glock and Stark (1965) analyzed religiosity in five dimensions, namely : 1. The ideological dimension, 2. The ritualistic dimension, 3. The experience dimension, 4. The intellectual/knowledge dimension, and 5. The practice/consequence dimension.

Organizational Culture

According to Ruben & Stewart (2014:346) organizational culture is the whole of symbols, events, traditions, standardization of verbal and nonverbal behavior patterns, folklore, rules, and rituals that give the organization characteristics or personality. According to Kaptein (2008) there are 7 (seven) dimensions of organizational culture, namely 1. Organizational clarity dimensions, 2. Congruence dimensions, 3. Feasibility dimensions, 4. Support dimension, 5. Transparency dimensions, 6. Organizational discussion capabilities (discussability), and 7. The dimension of sanctions (sanctionability).

Philosophy Khalifatullah Fill Ard

The philosophy of Khalifatullah Fill Ard is Islamic leadership that is in accordance with the teachings of Islamic sources, namely according to the Qur'an and Hadiths and in accordance with the leadership of the prophet Muhammad SAW and his companions. Human beings with a value dimension must have traits that have been exemplified by the prophet Muhammad SAW and his companions as a form of human self-control in acting good or bad, namely 1. Muhasabah, 2. Shiddiq, 3. Amanah, 4. Fathonah, and 5. Tabligh.

Research Hypothesis

Purnamasari & Amaliah (2015) stated that applying religious values in the workplace will prevent fraudulent behavior. Urumsah, et al (2018) also said that by ignoring religious teachings that individuals understand have an impact on individual behavior which results in losses for many people and organizations, religiosity is wrapped only to get praise from the public, so what they do is not in line with the image that is built as an individual who understand the teachings of religiosity.

Research by Saaid et al (2018) and Wicaksono (2016) states that applying a higher religious value can reduce the possibility of fraud and it is necessary to build and create consistent and sustainable programs that can increase religious knowledge in each employee, so as to prevent individuals engage in fraudulent behavior and other unethical behavior. Based on the description above, the hypotheses in this study are:

H1 : Religiosity value has a positive effect on fraud mitigation.

Weaver & Stansbury (2014) state that applying the context of religious culture and religious identity in organizations can influence employee behavior in a more traditional religious context, besides religious culture can have an important effect on ethical behavior, personal, and organizational resilience can manage diversity and group cohesion.

Urumsah et al (2018) show that the culture of religious organizations, namely the existence of a religious forum program in an organization has a very weak impact on the mindset of individuals to commit fraud. However, having a leader to create organizational culture can influence the actions of members of the organization. In addition, Kartikaningrum (2018) and Wicaksono (2016) state that the better the organizational culture an entity has the less fraud in an entity will be. Based on this description, the hypotheses in this study are as follows :

H2: Organizational culture has a positive effect on fraud mitigation.

Nurhayati (2018) states that the philosophy of khalifatullah fill Ard is Islamic leadership that is in accordance with the leadership in the Qur'an and leadership in accordance with those exemplified by the prophet Muhammad SAW. Research conducted by Abed (2006) and Wandaud et al (2014) shows that implementing Islamic theory and practice in organization can improve organizational performance effectively and efficiently. In addition, Nurhayati's (2016) research by building the philosophy of khalifatullah fill ard in Islamic leadership can be used to detect and prevent fraudulent behavior because as a

leader based on khalifatullah fill ard it is hoped that all of his leadership activities can become activities that Raahmaatan lil 'Alamin in the organization/companies/institutions, especially in higher education. Based on this description, the hypotheses in this study are:

H3 : The philosophy of Khalifatullah Fill Ard has a positive effect on fraud mitigation.

Methods

The research method used in this research is quantitative with using survey methods. The type of data used is the type of primary data obtained from distributing questionnaires. The population in this study were 10 tertiary institutions under the auspices of Islamic boarding schools in Pamekasan, namely Madura Islamic University (UIM), Al-Khairat Islamic Institute (IAI), Al-Falah Kadur College of Religious Sciences (STIA), Al-Mujtama' College of Al-Qur'an Science (STIQ), Miftahul Ulum Panyeppen Islamic College, Pamekasan College of Economic Science (STIEBA), Darul Ulum Banyuanyar Pamekasan Arabic Language College, Assalafiyah College of Sharia Sumberduko Paakong Pamekasan, High School of Islamic Economics (STEI) Pakong Pmaekasan civil society, Al-Mardliyah Pamekasan High School (emadura.com). while the sample in this study were all managers of the central financial department and university work units, totaling 100 respondents. The sample selection technique in this study was purposive sampling. And the data analysis technique used is with software SPSS 21.0 version.

Operational Definition of Variables

There are two variables in this study, namely the dependent variable and the independent variable. The evaluation of indicators in this study uses a likert scale with intervals of 1-5, from very agree to very disagree. Furthermore, the attributes and indicators of the questions are scored from several questions which are presented in the following table :

**Table 1
Operational Definition of Variables**

Variables	Operational Definitions	Statements	References
Religiosity Value	The attitude of individuals in general, which is not only seen from the religious aspect but also the individual's intention to practice their religion.	21 items	Urumsah et al., (2017) and Said et al (2018)
Organization Culture	The entirety of the symbols, events, traditions, standardization of verbal and nonverbal behavior patterns, folk tales, rules, and rituals that give an organization its personality or characteristics.	20 items	Kaptein (2008) and Wicaksono & Urumsah (2016)
Philosophy of Khalifatullah Fill Ard	Islamic leadership that is in accordance with the teachings of sharia is based on the Al-Qur'an and exemplifies the	18 items	Al-Qur'an Surah Al-Hasyr 18-19, Hadist, Ensiklopedia Muhammad SAW

	leadership exemplified by the prophet Muhammad SAW as the prophet.		(2011), Nurhayati (2018)
Fraud Mitigation	An effort that can reduce fraudulent acts in an organization	9 items	Opiyo (2017) and Kartikaningrum (2018)

Findings

Descriptive Analysis

Table 1 visualized demographic information for overall 100 respondents on this study, which comprise of the questions on position in organization, gender, age, education levels, years of service in the agency, and employment status.

Table 2
Demographics Information

Demographic Profile	Frequency	Percent (%)
Job Position		
Vice Rector/Vice Chairman	10	10
BAUK Chief	10	10
Central Finance Employees	27	27
Work Unit Finance Employees	53	53
Gender		
Male	66	66
Female	34	34
Age		
< 20 Years old	0	0
21-29 Years Old	36	36
30-39 Years Old	50	50
40-49 Years Old	10	10
>49 Years Old	4	4
Level of Education		
Diploma	1	1
Degree	41	41
Master	57	57
Doktor	1	1
Other	0	0
Years Of Services		
1 Years	0	0
2 Years	21	21
3 Years	28	28
Above 5 Years	51	51
Employment Status		
Permanent	100	100
Contract	0	0

From 100 employees, the majority of the respondents come from work unit finance employees (53% or 53 employees), central finance employees (27% or 27 employees), vice rector or vice chairman (10% or 10 employees), BAUK chief (10% or 10 employees). Characteristics for gender, 66% (66 employees) were male and 34% (34 employees) were females. In term of ages, majority of the respondent were between the ages of 30

years old to 39 years old which consist of 50% (50 employees) out of total respondents, followed by 21 years old to 29 years old (36% or 36 employees), 40-49 (10% or 10 employees), lastly 49 and above (4% or 4 employees), and above twenty years old (0% or 0 employees). In the other hands, out of 100 respondents, 57% (57 employees) is a master holder, 41% (41 employees) is a degree holder, 1% (1 employees) is a diploma and doktor, and other is 0% (0 employees). Most of employee who respond to this study have above five years of services (51% or 51 employees), three years (28% or 28 employees), two years (21% or 21 employees), and one years (0% or 0 employees). And majority of employment status is permanent employees (100% or 100 employees) and contract (0% or 0 employees).

Diagnostic Analysis

Table 2 show the distribution of the data by providing the Means, Standard Deviation, Asymp Sig (2-tailed) in this study. The value of Asymp Sig (2-tailed) for all variables in the current study is 0,416 as high than 0,05 or $0,416 > 0,05$, also can be considered in the acceptable ranges of normal distributed data.

**Table 3
Evaluation Test**

	Cronbach's Alpha	Means	Std. Deviation	Asymp Sig (2-tailed)
Religiosity Value	0,899	39,34	3,699	0,416
Organizational Culture	0,891	83,82	7,842	
Philosophy of Khalifatullah Fill Ard	0,916	75,87	7,251	
Fraud Mitigation	0,786	32,40	4,411	

According to Ghozali and Latan (2012), any value of 0,70 and above would be acetable for good measure of internal consistency. The Cronbach's Alpha value for religiosity value, culture organization, philosophy of khalifatullah fill ard and fraud mitigation was recorded as high as 0,899, 0,891, 0,916, and 0,786. Respectively, which indicate good internal consistency of data.

Multiple Regression Analysis

In order to confirm linear relationship between dependent variable and independent variables, multiple regression analysis is used. The test explored the relationship between religiosity value, organizational culture, philosophy of khalifatullah fill ard which is more than one variable. Table 4 show the result whether the model is significantly better aat predicting the outcome.

**Table 4
Model Summary
Model Summary^b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.426 ^a	.182	.156	3.796	1.150

a. Predictors: (Constant), FILOSOFI KHALIFATULLAH FILL ARD, NILAI RELIGIUSITAS, BUDAYA ORGANISASI

b. Dependent Variable: MITIGASI FRAUD

Table 5
ANOVA Analysis
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	306.870	3	102.290	7.097	.000 ^b
	Residual	1383.570	96	14.412		
	Total	1690.440	99			

a. Dependent Variable: MITIGASI FRAUD

b. Predictors: (Constant), FILOSOFI KHALIFATULLAH FILL ARD, NILAI RELIGIUSITAS, BUDAYA ORGANISASI

Table 4 constitute the model summary which describe the overall model fit or not in predicting the dependent variable. Based on the table above, the adjusted R square value at 0,156 and very significant at p-value less than 0,000, which represent the variability of the variance in fraud mitigation is explained at 15,6% of the variation from religiosity value, organizational culture, philosophy of khalifatullah fill ard. This model can explain 15,6%. The remaining 84,4% is influenced by other variables such as spirituality, internal control using the concept of COSO, love of money, and whistleblowing. The value of R = 0,426 indicates that the correlation coefficient is 42,6%, meaning that it can be concluded that the relationship between the value of religiosity, organizational culture and philosophy of khalifatullah fill ard is strong because the value of R>0,05. The Durbin-Watson value is 1,150 which is close to 2 which shows that assumption of independent error is acceptable. Therefore, the model is free from error suspects.

Table 6
Regression Analysis on individual and organizational factors to fraud mitigation
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-5.051	4.628		-1.092	.278	
	NILAI RELIGIUSITAS	.187	.103	.208	1.828	.071	.664 1.505
	BUDAYA ORGANISASI	.160	.081	.288	1.977	.051	.403 2.482
	FILOSOFI KHALIFATULLAH FILL ARD	.061	.085	.102	.714	.477	.416 2.404

a. Dependent Variable: MITIGASI FRAUD

If the VIF value is less than 10 and the Collinearity Tolerance value is above 0,10, it can safely be concluded that there is no multicollinearity exist in the data. Hypothesis 1

proposed religiosity value is positive related to fraud mitigation. Table 6 exhibited the hypothesis should be accepted because coefficient value of is T-count on the variable of religiosity value is 1,828 greater than the T-table value of 1,660 or $1,828 > 1,660$. This means that if the individual religiosity value is getting better, the efforts to mitigate fraud will also get better. Meanwhile, hypothesis 2 proposed positive relationship between organizational culture and fraud mitigation. Similarly from Table 6 this study concluded that the hypothesis 2 should be accepted because coefficient value of is T-count on the variable of organizational culture is 1,977 greater than the T-table value of 1,660 or $1,977 > 1,660$. This means that the better of organizational culture an institution has better efforts to mitigate fraud will also be. Apparently based on table 6, religiosity value (H1) and organizational culture (H2) have contribute significantly to fraud mitigation.

Hypothesis 3 proposed that there is not effect but positive related to fraud mitigation. Table 6 exhibited the hypothesis should be rejected because coefficient value of is the philosophy variable khalifatullah fill ard has a T-value of 0,714 which is smaller than the T-table value of 1,660 or $0,714 < 1,660$ with a positive coefficient. This means that if the leadership of the leader in the organization is Islamic, it will not affect fraud mitigation efforts, because in this study the organizational environment is already in a sharia environment.

Discussion

Religiosity Value and Fraud Mitigation

Religiosity is important to prevent employees in an organization from engaging in unethical behavior (Wicaksono, 2016). Unethical behavior is one of the behaviors prohibited by religion (God). If the individual believes in his religion (God), then the individual will not automatically display this behavior. Individuals believe if individuals behave unethically they will get tortured and away from the way of God and religion. This supports one of the TPB theories put forward by Ajzen (1997), namely the Perceived Behavioral Control (PBC) theory that in displaying behavior, individuals must consider obstacles, risk and impacts on the behavior they display.

Organizational Culture and Fraud Mitigation

According to Wicaksono (2016) a good organizational culture is able to reduce employee opportunities to commit fraud. Organizations need a good culture personality for each individual of an organization, so that if individuals commit unethical actions they will feel confused and can automatically be prevented by this organizational culture, which in turn can affect an individual's intention to behave, for example, if an organization has a bad organizational culture, it can encourage members of the organization to teach deviant activities and trigger unethical actions such as fraud. This is able to explain one of the Theory of Planned Behavioral (TPB) theories put forward by Ajzen (1991), namely the Subjective Norm (SN) which states that individual behavior arises as a result of subjective norms and external influences that affect individuals in bringing up attitudes or behaviors individuals in the organization.

Philosophy of Khalifatullah Fill Ard and Fraud Mitigation

The concept of the philosophy of khalifatullah fill ard is an aspect of strengthening of the internal control an organization's environment so that it can be used as a tool to prevent fraudulent behavior (Nurhayati, 2016). If someone devotes himself as khalifatullah fill ard, then whatever is done solely for the purpose of rahmatan lil 'alamin and solely for God. This is able to form an Islamic leadership theory which states that Islamic leadership must be in accordance with the Al-Qur'an and Hadith and imitate the leadership invited by the prophet Muhammad and his companions. By applying the philosophy of khalifatullah fill ard can reduce 3 factors that trigger fraud.

The not effect of the philosophy of khalifatullah fill ard on fraud mitigation in Islamic leadership theory which comes from the encyclopedia of the prophet Muhammad SAW that the characteristics or traits of the apostolate not only have five characteristics or dimensions, namely Muhasabah, Shidiq, amanah, tabligh, fathanah, but also have Al-Ishmah (preserved from error) and Al-Iltizam (commitment) to the truth, so that the dimensions for measuring the KFA construct can be seven dimensions.

Conclusion

Based on research that has been done, researchers can conclude that : first, it is empirically proven that the variable of religiosity value has a positive and significant effect on fraud mitigation in private Islamic universities under the auspices of Islamic boarding schools in Pamekasan. Second, it is empirically proven that organizational culture variables have a positive and significant effect on fraud mitigation at private Islamic universities under the auspices of Islamic boarding schools in Pamekasan. Third, it is not empirically proven that the philosophy of khalifatullah fill ard has no effect on the mitigation fraud in private Islamic universities under the auspices of the Islamic boarding school in Pamekasan. Researchers conclude that consistency of high religious values in individuals can prevent and mitigate fraud, likewise a good and effective organizational culture can prevent and mitigate fraud. However, the philosophy of khalifatullah fill ard in sharia perspective leadership has not been able to prevent and mitigate because there are still constructs that can be measured to emulate the leadership traits of the prophet Muhammad and his companions.

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